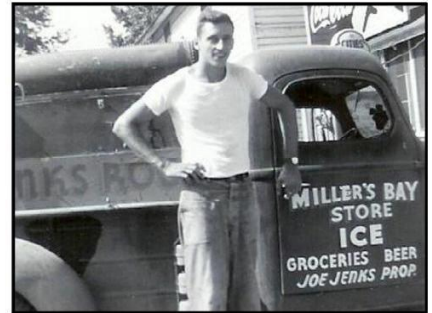




Frederick Koch Memorial



September 10th, 2011





Frederick "Fred" Koch, former president of Metro Bancorporation, parent of Waterloo Savings Bank (now US Bank), and a longtime former resident of Waterloo, died July 11, 2011, in Edina, Minn. He was 84 years old. He was receiving care near his daughter's home, and faced without complaint many physical difficulties while living with ALS (Lou Gehrig's disease).

Fred and his wife Beverly had retired to the West Palm Beach, Fla., area in 1990. But they remained connected to Waterloo, and spent many happy summers at the family's vacation home at the Outing Club in Clear Lake.

A memorial service and lunch is planned for noon Saturday, Sept. 10, at the Waterloo Elks Lodge #290, 407 E. Park Ave., Waterloo 50703, with burial in Des Moines Masonic Cemetery. Fred was an active longtime member of the Lodge, along with involvement in many other civic and charitable service organizations.

Born Jan. 1, 1927, in Des Moines, Fred was the youngest of four sons of William and Nellie Whittle Koch. He was the first baby born that year in Polk County. He married Beverly Baker in Des Moines in 1957.

Fred was a graduate of Roosevelt High School, Des Moines, and was president of his graduating class. After graduation, he enlisted in the U.S. Navy during World War II and was trained as an Electronic Technician's Mate Third Class. Following his military discharge, he attended the University of Iowa and graduated with a bachelor's degree in commerce in 1949. In 1952 he received a Juris Doctor degree in law, also from the University of Iowa. At Iowa he was a member of the Phi Kappa Psi fraternity and the Phi Delta Phi legal fraternity.

After graduation, he worked for Central National Bank & Trust Co., Des Moines, as a trust officer for five years. Then he moved to Waterloo to start the Trust Department of the Waterloo Savings Bank. During his 35 years with WSB, he advanced from trust officer to the position of executive vice president of the bank and president of Metro Bancorporation; positions he held until his retirement in 1990.

Fred was active in many professional, civic and charitable organizations. He was a member of the Iowa State Bar Association, and was a past president of the Iowa Trust Association. He was a co-founder of the Black Hawk County Estate Planning Council and served as its president from 1972-73.

He was elected a member of the Waterloo Community Schools Board of Education for three years in the 1970s, and was an active member of the Neighborhood School Association.

He was a member, director and treasurer of Sunnyside Country Club in the 1970s when the club moved from East Donald Street to its present location. The Kochs built a family home along the 16th fairway of the golf course on what became the Country Club Acres Addition to Waterloo.

He was a founder and chairman of the Endowment Committee of the First Congregational Church, Waterloo, and was, with his family, for many years a member of the church.

He was a director of the Grout Museum for many years, during its transformation from one small building to its present complex of multiple facilities.

His influence extended charity to 30 organizations, ongoing today in the Waterloo community. When he moved to Waterloo, Fred became acquainted with a 100-year-old customer of the bank and persuaded her to create a foundation upon her death. When Minnie M. Crippen died some six years later, the foundation in her name came into existence. Fred served as president, and many charitable organizations benefitted from foundation funds then, and on an ongoing basis.

Another foundation he headed was that of W.E. and F.W. Ruebush. The foundation awards scholarships to graduating seniors from Waterloo Community Schools.

Fred always had a great interest in the outdoors and activities related to nature. He attributed the interest to having become an Eagle Scout as a youth (as had his three brothers). He was active in Ducks Unlimited from the date of the Black Hawk County Chapter's organization. A hunter and fisherman, he was one of the original seven incorporators of Powder Horn Farms in 1962, along with a group of friends from Waterloo.

He instilled a love of nature and adventure in his two children, encouraging his daughter to take up competitive sailing as an eight-year-old skipper. He enjoyed joining his son on outings in the Colorado Rockies.

He was a trustee of the Iowa Nature Conservancy, for which he was awarded the Stewardship Award for the year 1988. Among the organization's accomplishments in the Waterloo/Cedar Falls area was the acquisition of the "Mark Sand Prairie" in Cedar Falls. Additionally, he secured for the Conservancy a \$1 million endowment fund for the summer employment of biology majors from Iowa universities to serve as interns in the maintenance and preservation of the properties under control of the Iowa Nature Conservancy, hopefully to instill in future generations a sensitivity towards the environment.

He was a member of the Elks Club, American Legion, Des Moines Home Lodge and Scottish Rite Consistory, International Polo Club and the Equestrian Club in Wellington, Fla.

Fred is survived by his daughter, Kathryn "Katy" Koch Campbell (Ralph) of Edina, Minn.; his son, Fritz (Debbie) of Ward, Colo.; and two grandsons, Jack Frederick Campbell and Baxter Quigley Koch. He was preceded in death by Beverly, his wife of 53 years; grandson Francis Campbell; and his three brothers and their parents.

Fred will be remembered for his gracious presence at the side of his socially present wife, and as a true gentleman who gifted his friends and family with a sparkle in his beautiful blue eyes and ample doses of dry wit.

Frederick Koch
January 1st, 1927 –
July 11th, 2011



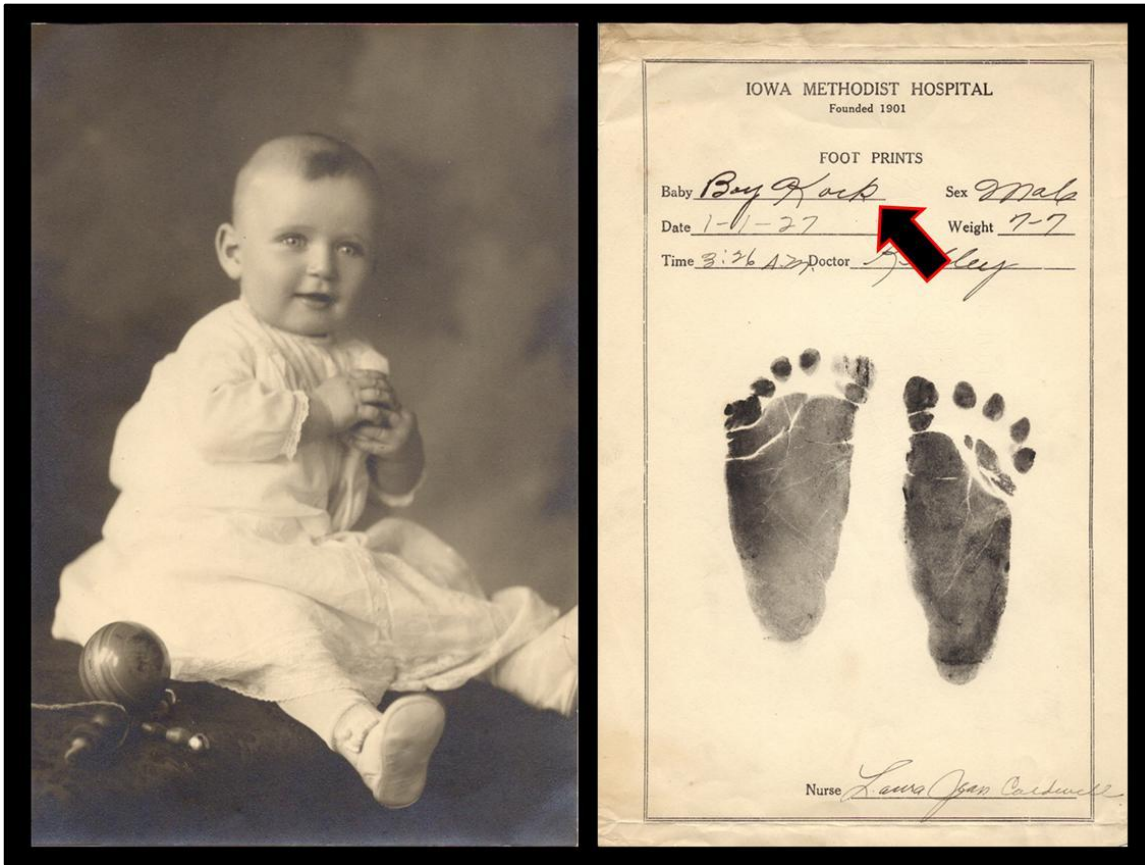
Introduction
Fritz Koch (Son)

Family
Robert Koch, Jr.
(Nephew)

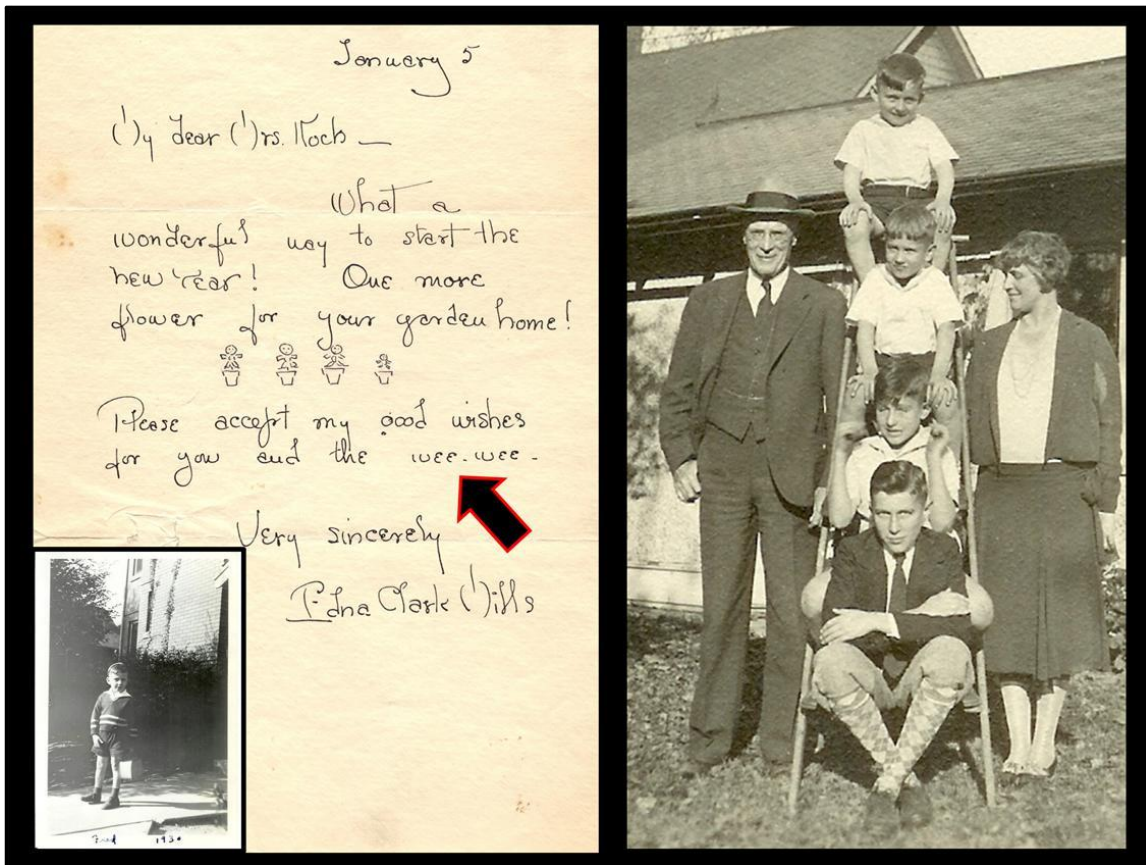
Reflections
Katy Campbell
(Daughter)



Welcome, everyone—thank you so much for coming today. Many of you saw first-hand my Dad's business, civic, fraternal and charitable activities through the years, so what I'd like to offer now is more like a recipe for a life well-lived, sprinkled with a splash of his wit... subtle, magically dry, yet sharply honed—just like one of his favorite martinis.



Frederick Koch was born in Des Moines, Iowa on New Year's Day 1927. As legend has it, he was Polk County's first newborn that year, and there began yet another lifelong battle, over both the correct spelling and pronunciation of "Koch."



Facing adversity from the very start, the youngest of William and Nellie's four boys also had to overcome a debilitating first nickname but Fred—a.k.a. "the wee-wee" Koch—held his own, and went on to climb both family and corporate ladders.

CALLAHAN JUNIOR HIGH SCHOOL

Koch, Fred
 Last Name First Name Grade *8B* H.F. *212*
 Subject: *Arithmetic* Semester Ends *6-7-40*

are placing emphasis on the individual
 e that you will want to know what rose
 in this subject and to what extent your

e of success with which your child is
 ack marks have been placed in the
 s will be in the columns which seem to
 ster.
 of V, S, or N will be placed in the
 The columns under "End of Semester"
 ey will carry a special message to you.




SEMESTER MARK S

	Mid semester			End of semester		
	V	S	N	V	S	N
ilities	✓			✓		
	✓			✓		
Hills		✓		✓		
Absences						

lass in this subject for next semester


Parent: *William Koch* Teacher: *S. Duval*
 Remarks: *A fine lad! He still needs to stress skills.*

V-Very Satisfactory S-Satisfactory N-Needs to Improve

Within just a few short years, my Dad enjoyed most of life's finest things—hunting, fishing, and the great “out-of-doors”, as he would say. Though he would later follow his elder brothers in attaining his coveted Eagle Scout badge, my Dad one-upped them all by bringing home a Junior High Arithmetic report card, which further distinguished him as “A fine lad!”

Sigrid Strandgaard
presents pupils in
Piano Recital
Hoyt Sherman Place
December 7, 1941
3:00 p. m.
◆ ◆
Program
Le Petit Ane Blanc.....Ibert
FREDERICK KOCH



December 7th, 1941, a date which will live in infamy... NOT because Japan bombed Pearl Harbor, but because that attack cancelled my Dad's piano recital. Though he would later say that was just fine by him, the world lost a 15-year-old prodigy that day, as it led my Dad to instead pursue electronics in the Navy, and to thereby proudly represent William Koch with a son in each of the four branches of military service.

Tuesday, June 5, 1945

Dear Dad:

There aren't many things that a son can say to a father that aren't already understood, but your birthday is just around the corner and I find myself again without a single idea for a birthday present. Oh, I suppose I could send you a box of cigars, tobacco, a pipe or some other article you might enjoy, but they don't express my feeling for you in exactly the right manner. Maybe a few words from down inside would express my sentiments better.

You know, every fellow thinks his father is tops, but few have very substantial reasons to back it up. In growing up, I have learned that no dads are perfect, not by a long shot, but your sympathetic understanding and modesty are two of the finest qualities any dad could have.

And so, on your birthday this year more than ever before, Dad, I want you to know I'm thinking about the kindest and best Pop in all the world, and I give thanks to God that he was blessed upon me.

FRED

Character developed early in the Koch family, as shown here in this note to his father after the perils of World War II ended—when my Dad was just eighteen years old.



Then of course, came Beverly Baker—the woman whom HE always said he met in a Des Moines bar, though wildly refuted by my Mom’s numerous facts to the contrary. However, what was never disputed was his somewhat less than romantic proposal which—as legend also has it—went something like...
“Well, I’ve got a job offer in Waterloo. Wanna come?”
The rest, as they say, is WONDERFUL history.



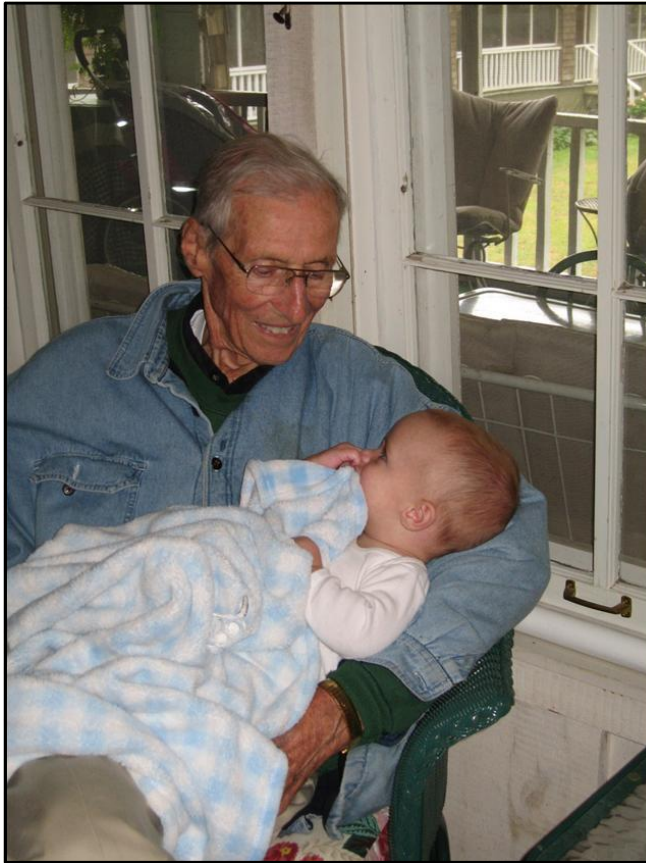
1957 wedded my Mom and Dad. Katy was born three years later, and I, more than six years after she. Sadly, more than 53 years of marriage came to a close last November when my Mom died and, frankly, my Dad just never quite recovered. However, given his recent ALS diagnosis, his peaceful passing was actually quite timely... he had just visited both children, in Minnesota and Colorado; he had sold his Florida home; he had returned to our family's Clear Lake cottage for his 45th summer; and he had shared so many wonderful memories with friends and family at my Mom's memorial service in June.

And then, early on July 11th, my Dad awoke, reportedly picked up a picture of my Mom, focused intently and, perhaps, heard her raspy voice once again, but this time with tables turned...

"Fred, I've got an offer in heaven. Wanna come?"
In less than an hour he answered, as she had hoped.



While I still cannot put this loss into words, two things are clear... first, in ways both large and small, some people simply need to be together so, thankfully, now my parents are once again.



"Walk a little slower, Daddy,"
said a little child so small.
"I'm following in your footsteps,
and I don't want to fall.

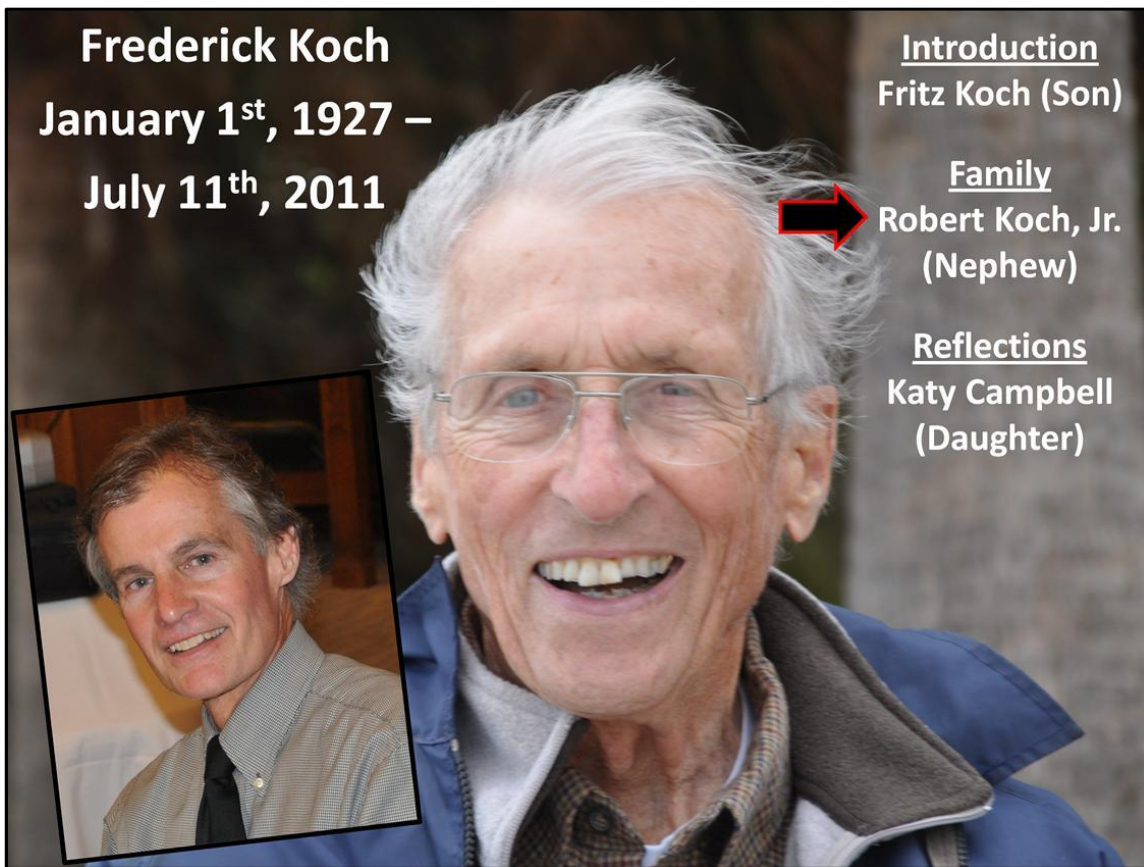
Sometimes your steps are very fast,
sometimes they're hard to see;
So walk a little slower Daddy,
for you are leading me.

Someday when I'm all grown up,
you're what I want to be.
Then I will have a little child
who'll want to follow me.

And I would want to lead just right,
and know that I was true;
So walk a little slower, Daddy,
for I must follow you."

– Author Unknown

And second, as MY son—Baxter Quigley Koch—now follows me on this divine circle of life, I'm ALSO thinking about the kindest and best Pop in all the world, and I give thanks to God that he was blessed upon me.



Frederick Koch
January 1st, 1927 –
July 11th, 2011

Introduction
Fritz Koch (Son)

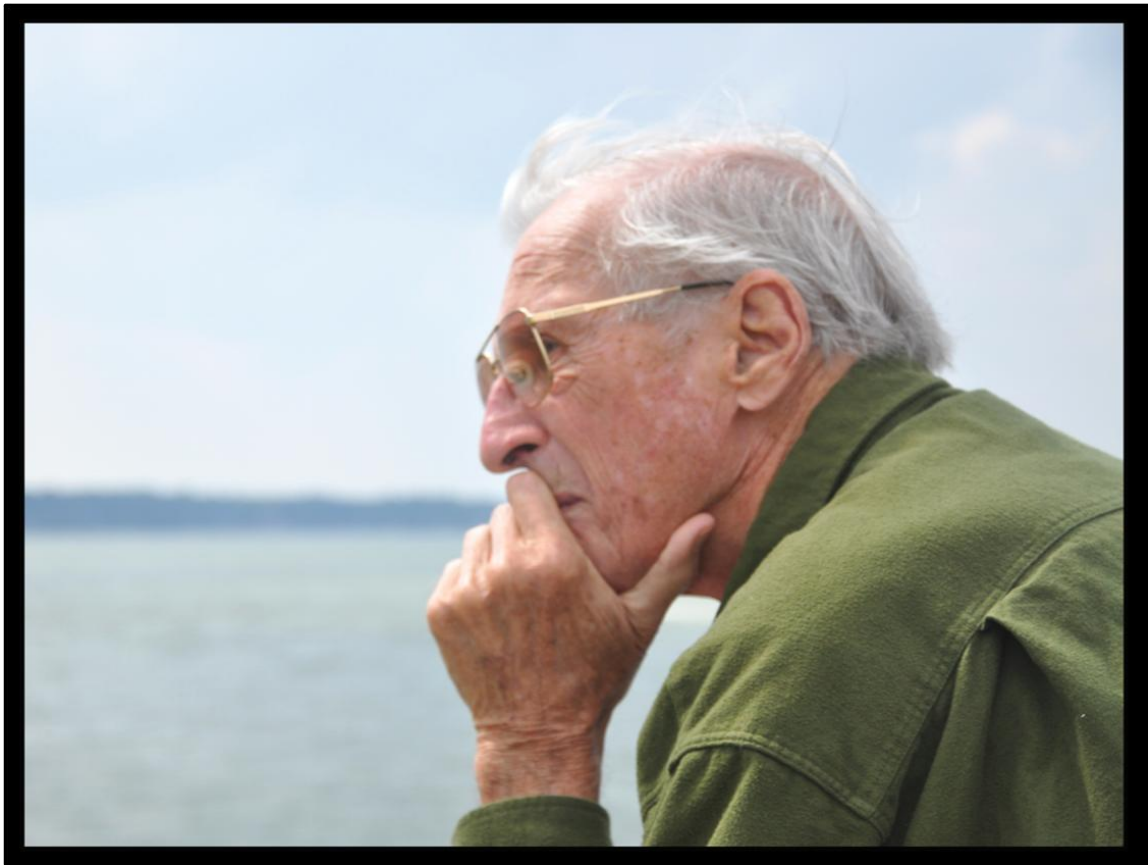
Family
Robert Koch, Jr.
(Nephew)

Reflections
Katy Campbell
(Daughter)

We have come together today from different places and from different generations for two purposes:

First and foremost to celebrate **Fred Koch**'s life these 84 years. But secondly to recognize how our lives have been enriched and shaped in countless ways by this man.

I'd like to give you three words this afternoon that reflect my experience with Fred Koch.



The first word is **solitude**.

Many people have experienced being alone or loneliness but solitude is very different. When we are alone or lonely we look for someone or something to fill the void. Sometimes it's joining an organization or group, being busy, entertainment -- we seek to fill the void. But solitude reflects an inner contentment.

Fred Koch enjoyed solitude because of an inner contentment.

In the Bible, in Paul's letter to the Philippians, he writes:
I've known success and recognition, I've known difficulties and challenges, but I've learned the secret of contentment.

Fred Koch enjoyed family, friends, co-workers, but he was OK with solitude because of an inner contentment.



A second word I want to identify is **anchor**.

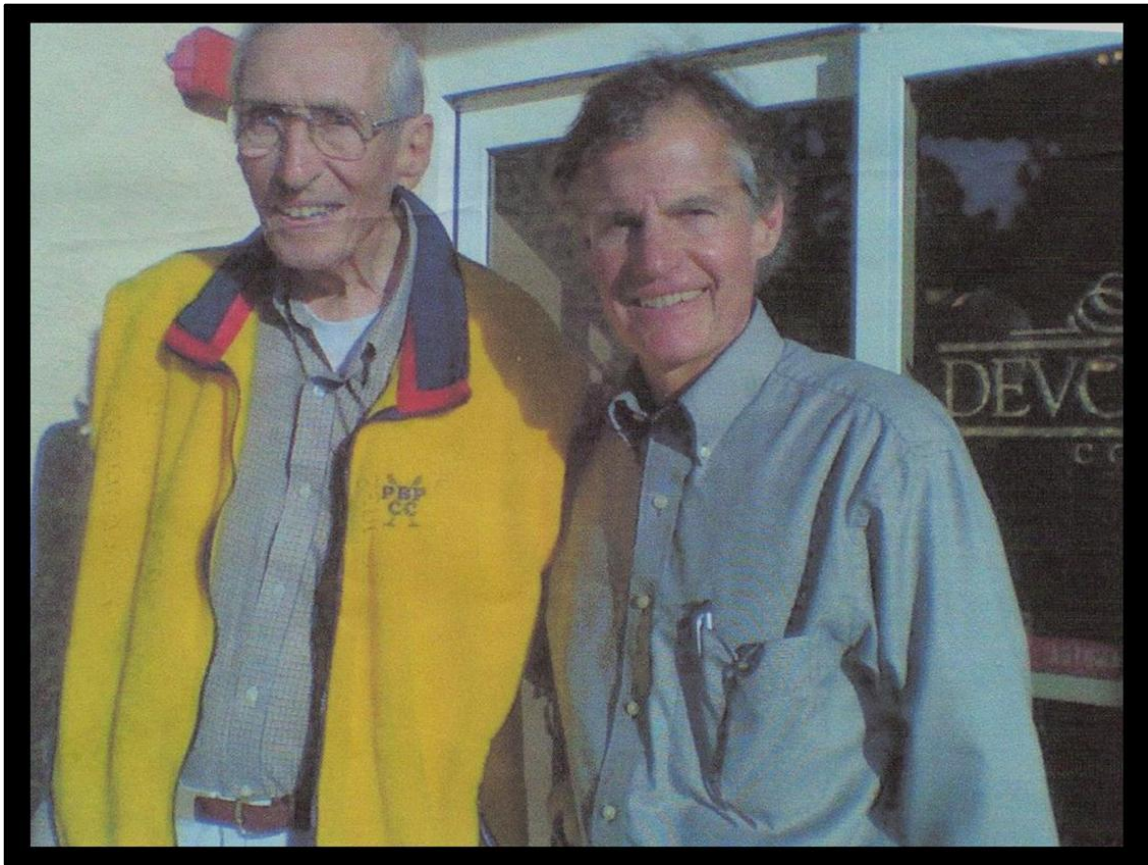
For me an anchor is for stability and security -- even in the midst of a storm. Financially Fred Koch was an anchor for his family and the community -- the organizations, the causes, the charities that he supported. He is a man of influence and generosity. But beyond the material, there is an integrity and consistency to Fred Koch's life that enabled him to be an anchor for many.



The third word I want to leave with you is **simplicity**.

Lynard Skynard recorded a song: *Simple Man*.
It's not that one's simplistic or lacking in substance,
but that one knows what matters most.

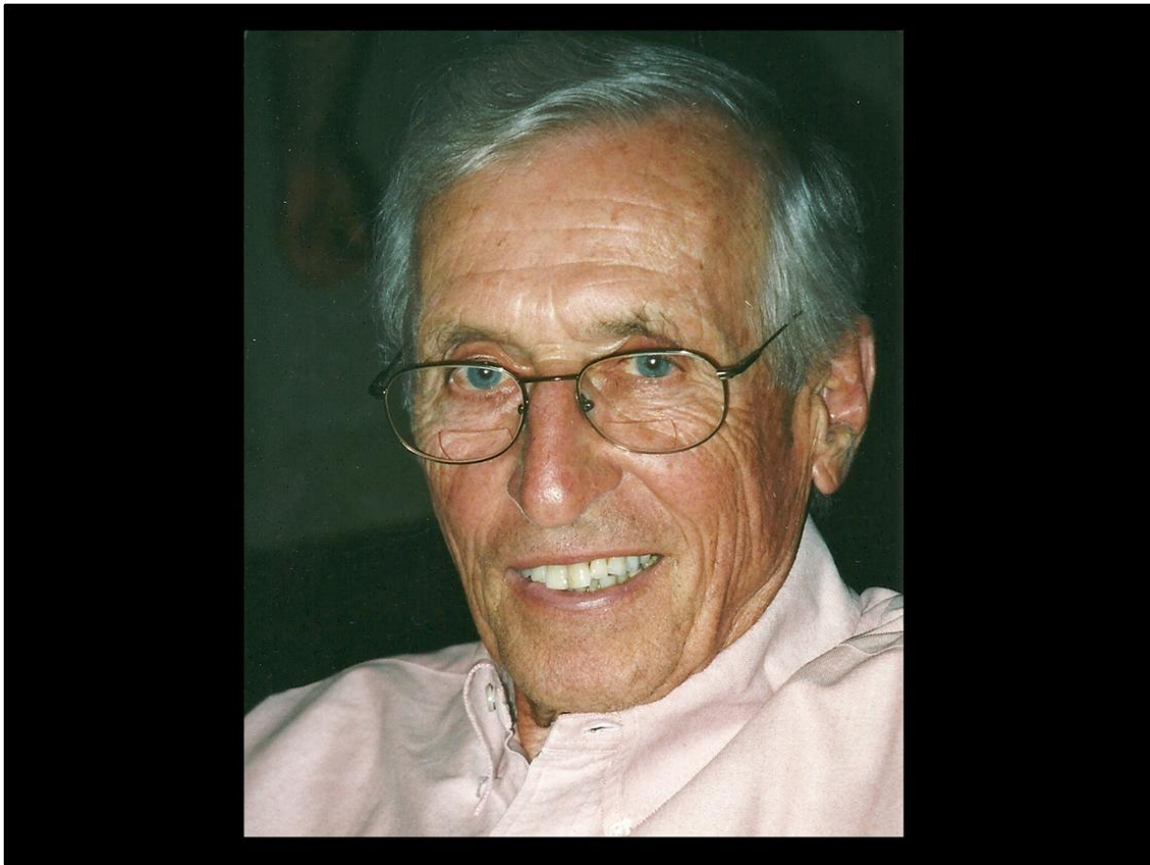
It would be very easy for us to look at Katy and Fritz and say: you inherited those right-brain parts of yourself from your Mom and those left-brain qualities from your Dad. But I remember as a little boy (this was before Fred was married) being awed by this dark room that he had built to develop his photos. There is this creative side to Fred Koch. Fred's love for the outdoors reflects his embrace of creativity, beauty and simplicity.



Let me tell you about one final gift that Uncle Fred gave me.

In March I spent a day with Fred in Florida.

We talked about family and some of our shared experiences. We talked about Bev's passing and the changes and transitions in his life. We had lunch at the Polo Club. It was a good day!



There is this perceptual theory called primacy/recency. It seeks to evaluate whether a recent experience or an earlier experience has more influence in shaping our perceptions.

In the context of that theory, don't let the recent debilitating of ALS skew your memories of Fred Koch. But treasure as many of the 84 years as you have had with him. We celebrate who he is and who we have become -- because of him being in our lives.

Frederick Koch
January 1st, 1927 –
July 11th, 2011



Introduction
Fritz Koch (Son)

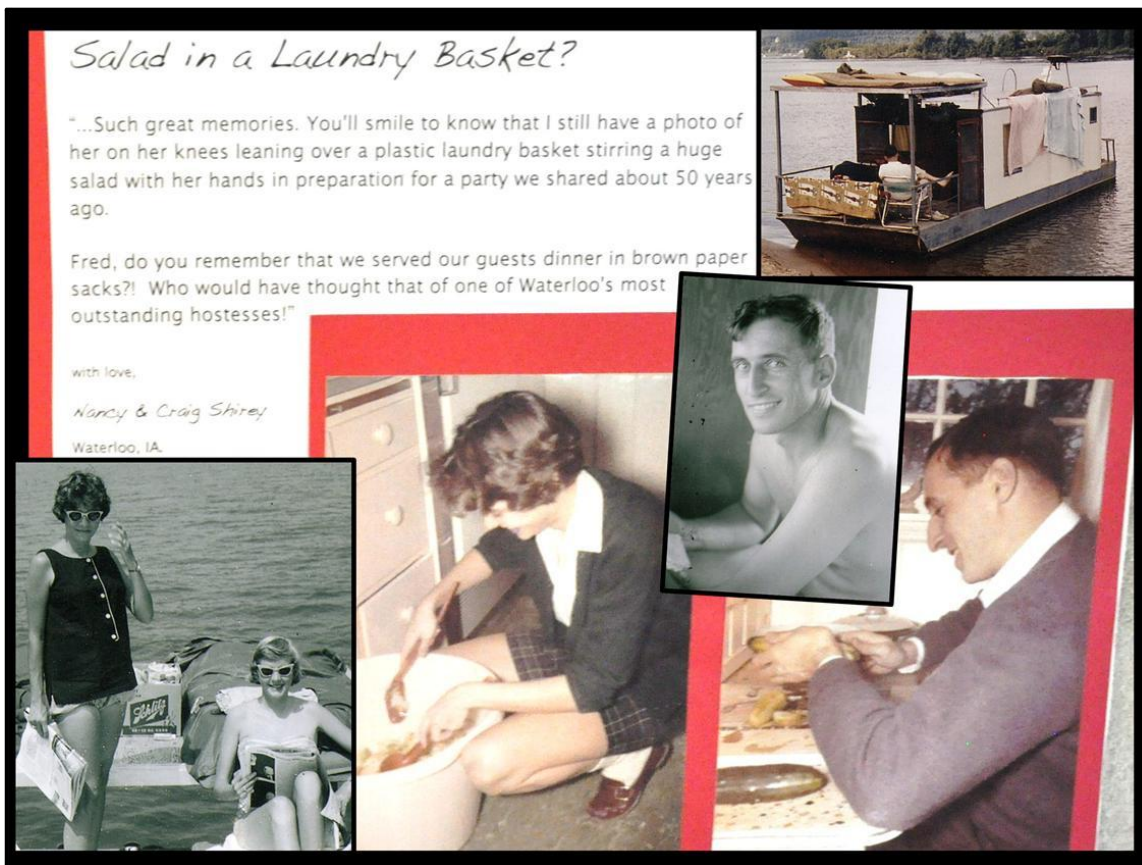
Family
Robert Koch, Jr.
(Nephew)

Reflections
Katy Campbell
(Daughter)

We don't know what lies ahead for us. But we do know, Fritz and I and our families, it has been quite a journey these last eight months. We are grateful you all have been part of it. Coming to honor and celebrate with us -- over and over again. In Clear Lake. In Des Moines. Here in Waterloo. As we have had a most unusual series of memorable and honoring events for both Bev and Fred.



It must seem like this is a very sad and difficult time for us all. Days have their moments. The tears. The deep sadness, chest heaving with memories and the thought there will be no more. As my Aunt Betty Koch observed at the family burial service in Des Moines -- "It's all history. It's all history."



But I want to assure you we have had some great new memories along the way. Hearing stories about our parents we've never heard before. Seeing photographs of good old times we didn't know existed.

Bev stirring salad in a laundry basket while Fred sliced pickles in the sink of co-hosts Nancy and Craig Shirey -- 50 years ago.

Jane Young from Waterloo and a Bridge Club friend of Mom's found old shots of a couples' trip on a houseboat down the Mississippi River. The group had signed up sight unseen. And it was a clunker. Bev and Jane -- then both pregnant -- had fun showing off the "toilet" that was a seat over a bucket.



We have also enjoyed several family get-togethers these past eight months. With the Kochs in Des Moines, on cousin Anne Koch and David Gaer's deck. There they served up homemade everything -- cookies, deviled eggs and later that night Anne tucked me into bed in her living room.

With the Bakers and Wilsons in Clear Lake, a highlight of which for me was two excursions on a double-decker pontoon with an awesome water slide. This was the first family vacation Bev's twin Barb had taken with her two grown children.

A chance connection with a woman starting a new cookie business led us to an eventual meeting in the Southdale Mall parking lot in Edina where Fritz and I picked up the Scotcheroo's she made to order, using Mom's recipe.

We have come here today to honor Fred Koch. He served in the United States Navy and today we gather to honor his memory. As the flag rises so does his spirit. He was a father, grandfather, husband and friend. He was a man who you would want to have a conversation with and never stop. We raise this flag together. He raised our spirits with his kind giving heart, his humor and the gentle way he led with actions and kindness. Let the flag fly... cheers to all our wonderful memories.

God Bless America. Rest in peace Fred. 1927-2011.

– Charlie Flippen



Jordan Crosser, a waitress at the Outing Club in Clear Lake, was our server at Bev's party and also, we found out, 2011's Miss Congeniality at the Miss Iowa Teen USA pageant.

She was thrilled and honored when we offered her some pearl and Tiffany jewelry of Mom's to wear at an upcoming pageant. She got to mention the jewelry and how she felt support from people in her hometown during the interview of the pageant.

And at a somewhat impromptu flag raising at the Outing Club last Sunday, Fritz and I were wowed by a 14-year-old special friend named Charlie Flippen, a grandson who visits the Kinneys frequently and knew and loved both Fred and Bev. In no time at all, he had written an extremely moving eulogy which he read, while my husband, Ralph, played military flag-raising on the trumpet. This was the casket-sized veteran's flag Dad had just received from the Navy in honor of his service as an electronics man right before World War II ended.



This brings me to the last side road of this closing chapter of the eight month journey honoring Fred and Bev's lives... the hosta plants -- what Dad used to call "funkia" -- sitting on your tables. In preparation for some maintenance work at the Outing Club, Fritz and Debbie dug out these plants which Dad had hand-planted over the 45 years of cottage ownership. I took them and having time to kill during a large-scale Cross Country event Thursday night in Minnesota, I stood with the hatch to my VW van popped in the parking lot of a regional park, splitting these cuttings and repotting them to be enjoyed today.

Please take one if you would like. If more than one per table is desired, let's give it to the eastern-most positioned person of that group. The East is significant in Masonic Shrine and Eastern Star lore. I especially want the Blodgetts to take one, our neighbors at the Outing Club since 1973 -- so we can REALLY have a story to talk about -- them travelling 3 hours round trip to Waterloo to bring home a plant with the idea of sticking it back in the ground 20 feet away from where it was to begin with!



Crazy? You got it! I can't think of a better metaphor for the grief journey, myself. The mixed back-and-forth and up and down nature of it. Life itself, growing, passing on -- being reconfigured, and re-planted again. The cycle of life.

Thanks.

And God bless Bev and Fred Koch, and all of you.

**Frederick Koch Memorial
September 10, 2011**



Auld Lang Syne

Should old acquaintance be forgot, and never brought to mind?

Should old acquaintance be forgot, and days of old lang syne?

For old lang syne, my dear, for old lang syne,

we'll take a cup of kindness yet, for old lang syne.

We'd like to close now with a song since we are in the house of the Elks Lodge. The Elks, which descended from Britain, chose as their fraternal anthem something I think is very appropriate for today -- "Auld Lang Syne."

Please join and sing along with my boom box. And follow the bouncing ball (just kidding!) because it is Mitch Miller.

