

# NORTHWESTERN Banker Newsletter

Vol. 5 No. 45

Des Moines, Iowa

March 7, 1977

## "Active Community Role Vital to Banks"

Bankers must be leaders in the effort to maintain the economic viability of their communities, and big-city banks have a special obligation to promote restoration of urban neighborhoods.

Those conclusions were made by A. Robert Abboud, chairman of The First National Bank of Chicago, in a luncheon speech last week before the American Bankers Association National Credit Conference.

"The business community must feel a proprietary interest in the overall welfare of the city," Mr. Abboud said. "A bank first and foremost belongs to the community where it is located."

Mr. Abboud noted that less than 100 years ago, banks were the only financial intermediaries available to private citizens and businesses. Over the years, that position declined because, he said, "As an industry, the banks noticeably lost sight of their central function, concentrating more and more on commercial business and thereby abdicating many of their intermediary functions to other institutions.

"Insurance companies became the lenders of long-term money. The savings and loans catered to the home owner. The credit unions

served the individual as did the consumer finance companies. The co-ops expanded in the rural and agricultural areas. The mortgage



A. ROBERT ABOUD

bankers emerged, and the investment bankers became a separate industry."

### Stop Decline

Mr. Abboud called on banks to "arrest our decline as a central intermediary in the overall financial system." Banks must pay more attention to meeting the needs of their communities, he said.

"Banking is the art of helping people to build on their strengths and to protect them against their weaknesses. If there is unemployment, the banker must make every effort to bring employment. If there

is lack of housing, the banker should mobilize forces within the community to provide housing."

He said there is no truth to the speculation that other cities will duplicate New York's financial problems. Chicago, Mr. Abboud said, has an AA credit rating, strong leadership, and sophisticated budgetary procedures. Most important, Chicago has community involvement by business, labor, the academic world, media, and political units.

"In other words," Mr. Abboud said, "we do it all together. And for any major American city to survive in the years ahead, such broadly based cooperative involvement must be sustained and expanded. We as bankers have a very special role to play in this process."

## Wyoming News

The Wyoming Senate has struck down a bill that would have allowed countywide branch banking and killed a related measure to permit installation of automatic tellers. The Senate gave initial approval to a banking reform act setting up a financial institutions board to decide on charter applications for new banks. Presently, the state examiner has that power. Details of both bills appear on page 56 of the Jan. Northwestern Banker.

# Call on us!

## Toll free 800-362-1615

### Correspondent Bank Department

# "C" Central National Bank & Trust Company

DES MOINES, IOWA

AFFILIATED WITH CENTRAL NATIONAL BANCSHARES, INC.



EDDIE A. WOLF



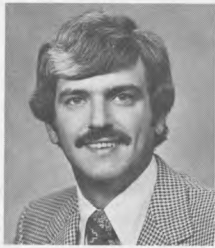
WILLIAM B. GREAVES



RUSSELL G. PLAGER



RAYMOND SCHNEIDER



**BERNIE LATTYAK**  
Assistant Vice  
President

**Bernie Lattyak**  
*Your Man  
on the First Team.*

712/277-1500

**First National Bank**   
Sioux City • A 'BANKS OF IOWA' BANK

### Iowa News

**DES MOINES:** The Iowa-Des Moines National Bank has scheduled a series of seven meetings in Iowa this month. Titled "Insights '77," the traveling conference will feature key people from the host bank discussing such topics as loans, general services, credit cards, personnel, real estate, marketing, computer services and EFT, bonds and investments. John R. Fitzgibbon, chairman, president and chief executive officer, and M. M. Mike McMichael, vice chairman, will address each meeting. George Milligan, vice president in charge of the correspondent bank department, which will host the meetings, will be moderator at each session. The meetings are scheduled as follows:

Mar. 21—Atlantic Country Club.

Mar. 22—Iowa-Des Moines National, Des Moines.

Mar. 23—Stever House, Fairfield.

Mar. 24—Indian Creek Country Club, Marion.

Mar. 29—Charles City Country Club.

Mar. 30—Ft. Dodge Country Club.

Mar. 31—Spencer Country Club.

**IOWA CITY:** Controlling interest in Hawkeye State Bank has been sold to Frank Eicher, president, UniBank & Trust, Coralville, by Associated Bank Corp.

### Nebraska News

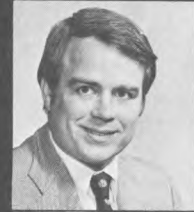
**CRETE:** CitiBank has announced the appointment of William R. Fulton as vice president and agricultural representative to assume the duties of Bob Zuehlsdorf who recently moved to Scottsbluff. Mr. Fulton formerly was with the University of Nebraska-Lincoln.

**DAVID CITY:** The Federal Reserve Bank of Kansas City has announced its approval of the application of First National David City Corporation to become a bank holding company through acquisition of 80% or more of the voting shares of The First National Bank here.

**JUNIATA:** William H. Riley, director of banking and finance, has issued an order of denial to the Juniata State Bank for a charter.


## Our computer

capabilities give you a lot of help for your money.



Lance Davenport

**IOWA-Des Moines**  
NATIONAL BANK

Member FDIC An Affiliate of Northwest Bancorporation 

**TEKAMAH:** Paul Brewer has been named vice president of Citizens State Bank.

### Minnesota News

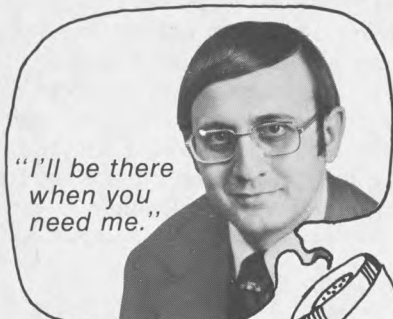
**BLOOMINGTON:** Robert J. Bauer, executive vice president and cashier of the Community State Bank, has been elected president. He succeeds John S. Cadwell who resigned but will continue as a director. Lloyd Docken has been promoted to executive vice president, Dwight H. Bacon to vice president and cashier and James A. Hinrichs to auditor.

**BYRON:** Faye Richter was elected assistant cashier at the State Bank of Byron.

**ELBOW LAKE:** Marvin G. Westrom, president of First National Bank, has announced the appointment of Colin B. Robinson as vice president and director. He formerly was assistant vice president at the Citizens National Bank of Charles City, Ia.

**HANSKA:** State Bank of Hanska has announced the following pro-

**Call your roving correspondent at Bankers Trust**

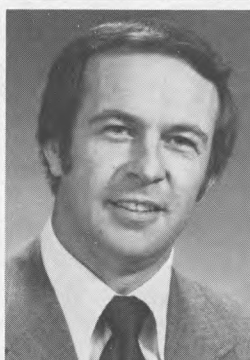


**John Murano**  
Correspondent  
Bank Officer

**BANKERS TRUST**  
Des Moines, Iowa 50304

Use our toll-free WATS line: 800-362-1688  
Member: F.D.I.C./Federal Reserve System

A good correspondent bank relationship is still built by good people. Yours and ours.



**Terry Martin**  
Vice President

Call me toll free . . .  
**800-332-5991**

**Merchants National Bank**   
Cedar Rapids Iowa 52401 A BANKS OF IOWA BANK

# Career Apparel

## Is it right for your bank?

### A Northwestern Banker Survey

By **LINDA L. RHEIN**  
Associate Editor

**Y**OUR place of business is a reflection of how you appear to your customers.

And so are your employees.

Many bankers are finding that they can create a more positive image for their bank by adopting a career apparel program for their employees. And the employees, too, are generally pleased with the programs.

The **NORTHWESTERN BANKER** recently obtained these results through a survey of bankers in our area whose banks have career apparel programs.

#### Benefits

What are the major benefits to the bank using the program? The clothing presents a unified, corporate image, both inside and outside the bank. It can be called good public relations, advertising.

"A major reason for going into the career apparel program was to estab-

lish an image for our ladies with a mix of clothing that all ties together as an identity of The First National Bank in Humboldt," said C. H. Lewellyn, president of the Iowa bank. "When one of our employees goes into a place of business, she is quickly recognized as working at The First National Bank."

"Our basic reasons for going into the career apparel program were three-fold," said J. Peter Jeffrey, president of the American National Bank in Omaha, Nebr. "The program solved the problem of some employees who were dressing in leisure rather than business-like fashions. Uniformity throughout the bank is very interesting and attractive to employees as well as customers. The financial benefit to employees is an asset as the bank pays a portion of the cost. The portion paid by employees is deductible for income tax purposes," he commented.

"The bank has benefitted by an

overall uniform image which creates good will between customers and employees. Career clothing has been a desirable drawing point in employing qualified personnel."

Several bankers mentioned that there no longer was any need to consider the way a person dresses when interviewing them for a job. All the employees have a professional appearance and competition in dressing is eliminated.

Improved employee efficiency, pride in their work, reduction in turnover and absenteeism and the psychological influence of working on a team were other benefits given by those answering the survey.

#### Employee Reaction

Not all employees were for the programs in the beginning.

"After wearing pep club and cheerleader uniforms in high school and col-



Home State Bank of Jefferson, Iowa

lege, my first reaction to career clothing was NO, NO, NO," said an employee of an Omaha bank. "After wearing it for two years, I now find it to be a great benefit. There is no doubt as to what I will be wearing to work and all pieces can be coordinated. Our career apparel is very attractive and it is washable."

Because most banks help their employees with the cost of the clothing, this was a major benefit mentioned. One employee commented: "The major benefit is uniformity throughout the bank along with the financial savings. I can buy \$300 worth of clothing for only \$150 and know that I don't have to buy clothing to wear to work. This lasts me for at least two years."

Customers have reacted favorably to the apparel, according to the bankers surveyed. Some of the comments — "The customers have well accepted the career clothing and find it most attractive. There have been many favorable comments," from a bank president. "Customer reaction has been favorable since they can identify bank employees and they feel the bank employees appear very professional," from an employee.

### How To Start

Getting into a career apparel program requires planning. Following are some suggestions on how to establish a program.

1. Select a reliable supplier. You will need long-range continuity of colors and styles for future employees and for reordering. Local retail stores cannot meet this need.

2. Decide whether to buy or lease the garments. Usually, direct purchase of the garments is less expensive than a leasing agreement, the size of the company being a prime factor in determining which course of action to take.

3. Decide who will pay for the garments. Some banks split the cost with the employees 50-50 up to a set amount and allow employees to buy additional pieces at their own expense. Some provide a basic wardrobe and allow employees to purchase additional pieces and some provide allowances and let the employees buy what they want.

"It has been recommended that the employees should participate in paying some of the cost of the apparel, since those who own their own clothing, or have paid for part of it, display additional pride in it and care for it better."



The First National Bank of Humboldt, Iowa

This advice is from the Career Apparel Institute, formed in January of 1970 as the professional representative of the manufacturers and distributors of career apparel.

4. Make employees aware of the benefits of the program. Promote it as a fringe benefit because it will save them a lot of money.

5. Consider the decor of your bank when choosing the garments. Many banks have begun their programs at the opening of new bank buildings.

6. Have an employee committee formed to help select the styles and colors. It is best for the committee to be composed of employees of different ages.

### Mix and Match

The clothing should be Mix and Match. This means that the clothing worn by male and female employees is alike in coordinated colors, styling and fabric but may be altogether different individual garments. It might even be possible on any given day in your bank for no two employees to be wearing exactly the same outfits, yet, as a whole, they convey a unified appearance.

It is possible, for example, to achieve 35 different looks from a career apparel wardrobe consisting of 11 garments and a scarf.

"The size of employee wardrobes varies with the needs and budget considerations of the individual organization," according to the Career Apparel Institute.

"Male employees do not require as wide a selection of items. A typical selection for men, all coordinated with the women's garments, would be two different blazers and two pairs of slacks which would be worn interchangeably, plus matching shirts and ties."

"Variety and freedom of choice is essential to a successful career apparel program, since employees should be permitted to wear what they feel looks

best on them and to make daily selection in keeping with individual tastes and moods."

6. Present the program to all the employees once the committee has made its selection. This will help convey the fact that the program has been created with all employees in mind.

7. Encourage the use of accessories. These can personalize the program and add individuality (jewelry, ties, scarves, purses, shoes, belts, etc.).

### Replacement

The life span of a career apparel program is generally between 18-36 months. When replacing a program, ask yourself these questions: Has the design and overall appearance of the garments kept pace with the image your organization is trying to convey? Are the styles up-to-date? Have the garments worn well?

Then you must again determine your budget. As with everything else, the price of the garments will have gone up.

The Career Apparel Institute suggests that "one method of effecting change in a career apparel program to stay within a budget is to replace the garments piece-by-piece, instead of the whole program at one time. This provides a freshness to the outfits and allows for a gradual change in the entire concept without large initial cash outlays."

For the future, the Institute forecasts an extension of career apparel usage into additional industries. "Overall the future of career apparel can only be classified as 'bullish' with more and more people in an ever-increasing number and types of jobs being outfitted in corporate clothing."

Whether you want to build a better image for your bank or cut clothing expenses for your employees, a good career apparel program can be the answer. Plan it carefully and it will be a benefit to all involved.—End



**Left**

Check Blazer Style 9949  
 Sizes: 4 - 20  
 Colors: Camel/Charcoal/Winter White  
 Moss Green/Persimmon/Winter White  
 Rosestone/Cloud Blue/Winter White

75% Dacron\* Polyester,  
 25% Nylon

Check Vest Sytle 9965X  
 Sizes: 4 - 20  
 Colors: Camel/Charcoal/Winter White  
 Moss Green/Persimmon/Winter White  
 Rosestone/Cloud Blue/Winter White

75% Dacron\* Polyester,  
 25% Nylon

Italian Collar Blouse Style 1925  
 Sizes: 4 - 20  
 Colors: White (only)  
 Ultressa, 100% Dacron\*

Pant Style 7988  
 Sizes: 4 - 20  
 Colors: Cloud Blue  
 Moss Green  
 Camel

100% Textured Dacron\*  
 Polyester Woven

**Right**

Blazer Style 7947  
 Sizes: 4 - 20  
 Colors: Cloud Blue  
 Moss Green  
 Camel

100% Textured Dacron\*  
 Polyester Woven

Jerkin Style 7964  
 Sizes: 4 - 20  
 Colors: Cloud Blue  
 Moss Green  
 Camel

100% Textured Dacron\*  
 Polyester Woven

Bubble Print Blouse Style 1926  
 Sizes: 4 - 20  
 Colors: Blue Combination  
 Moss Green Combination  
 Camel Combination

Skirt Ultressa, 100% Dacron\*  
 Sytle 7989  
 Sizes: 4 - 20  
 Colors: Cloud Blue  
 Moss Green  
 Camel

100% Textured Dacron\*  
 Polyester Woven

**ELLERBROEK'S Career Apparel** a division of Ellerbroek's of Carroll, Inc.

We're the first in the midwest to represent a select group of Career Apparel manufacturers. This virtually guarantees the Career Apparel customer a wide selection of styles and prices, as well as service after the sale. Our geographic location enables us to personally service a wide area, thus assuring you of timely, on-the-scene service when it's needed.

Ellerbroek's is one of the oldest, most reputable retail clothing firms in the midwest. Our reputation for style, quality, fair price, and service, along with our many years of experience in fitting and alterations, give us a solid, knowledgeable background for Career Apparel.

**How do you start a Career Apparel program?**

*B*

Write today for your copy of our free, eight-page brochure. There's no obligation and no salesman will call. Our brochure explains, in ten steps, how to start a career apparel program in your place of business. Send for this informative brochure now by writing to Ellerbroek's at the address shown below.



a division of Ellerbroek's of Carroll, Inc.  
 515 North Adams, Carroll, Iowa 51401  
 phone (712) 792-2748

**523 NO. MAIN ST**

**THE NEXT TIME**

your employees ask if Career Apparel is a uniform, show them this ad.

Better yet, send for our full color brochure, and show them the whole line. It won't cost you anything, and it may save you a lot.

# ELLERBROEK'S

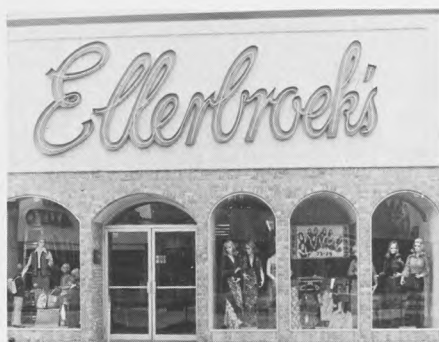
## Career Apparel

a division of

Ellerbroek's of Carroll, Inc.

We're the first in the midwest to represent a select group of Career Apparel manufacturers. This virtually guarantees the Career Apparel customer a wide selection of styles and prices, as well as service after the sale. Our geographic location enables us to personally service a wide area, thus assuring you of timely, on-the-scene service when it's needed.

Ellerbroek's is one of the oldest, most reputable retail clothing firms in the midwest. Our reputation for style, quality, fair price, and service, along with our many years of experience in fitting and alterations, give us a solid, knowledgeable background for Career Apparel.



Ellerbroek's of Carroll, one of Iowa's oldest, most reputable clothing firms, and headquarters for their Career Apparel Division.

All Career Apparel is inspected for quality and detail prior to delivery to the customer.

No detail is too small in Ellerbroek's efforts to provide full service for your Career Apparel program.

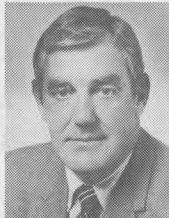
Regardless of where your offices are located, Ellerbroek's utilizes aircraft and autos for personalized attention and service. Our pilot is instrument rated!





# COULSON CANNON AND LEWIS

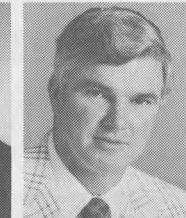
Three of our men on your side at



Fred N. Coulson, Jr.  
234-2479



Tom C. Cannon  
234-2481



Edwin B. Lewis  
234-2625

# COMMERCE BANK of Kansas City<sup>NA</sup>

Member FDIC

Telephone (816) 234-2000

motions: Franz L. Helling, vice president; Rosemary Melzer, cashier, and Rodney R. Wilkison and Dianne Braulick, assistant cashiers.

**HOYT LAKES:** The First National Bank has changed its name to The First Northwestern National Bank of Hoyt Lakes to reflect its membership in Northwest Bancorporation.

## Illinois News

The following Illinois banks have received permission to establish detached facilities: Bloomingdale State Bank, at 300 East Army Trail Road in Glendale Heights; Bank of Clarendon Hills, at 7504 Cass Avenue in Westmont; Gladstone-Norwood Trust & Savings, Chicago, at Devon and Central Avenues; Louis Joliet Bank and Trust Company, at 291 Springfield in Joliet; Bank of Naperville, at the southwest corner of Washington Street and Aurora Avenue in Naperville; Illinois Trust & Savings Bank, Ottawa, at 323 East Norris Drive in Ottawa; Skokie Trust & Savings Bank, at 3601 West Dempster Street in Skokie; River Oaks Bank and Trust Company, at 1501 River Oaks Drive in Calumet City, and Roselle State Bank and Trust Company, at 1050 South Roselle Road in Schaumburg.

**CHICAGO:** Dr. William J. Hocter, 42, has been elected staff vice president of the Illinois Bankers Association, effective Feb. 22, and has been designated to succeed Robert C. Schrimple when he retires in September as IBA executive vice president. Dr. Hocter moved to Chicago from Cleveland where he was vice president-economist with the Cleveland Fed.

**CHICAGO:** Angela Kulik has been named assistant cashier at Gladstone-Norwood Trust & Savings Bank.

**ELGIN:** Jack Hubbard was named director of marketing and Jeff Arnold assistant director of marketing of the Union National Bank and Trust Company.

**GLEN ELLYN:** First Security Bank has named Craig Doyle assistant cashier, operations. Nylla B. Davis has joined the bank as assistant cashier, operations, from the Naperville National Bank and Trust where she was an assistant vice president.

**PEORIA:** Commercial National Corporation's application to acquire Commercial National Management Consulting Company, a de novo subsidiary that will provide management consulting advice to nonaffiliated banks, has been approved.

**ROSEMONT:** Northwest Commerce Bank's application for Federal deposit insurance has been approved. Capital accounts total \$1,500,000.

## Colorado News

**DENVER:** D. H. Baldwin Co. will give up its 12 Colorado banks, probably in a spin-off to its shareholders by Dec. 31, 1980. The decision came following a ruling by the Federal Reserve Board of Governors that bank holding companies may not own savings and loan associations. Baldwin owns Central Bank of Denver, the state's fourth largest bank, and 11 other banks, making it the fourth largest bank holding company in the state with 8% of total deposits. It also owns Empire Savings, Building and Loan Associations, which has 20 offices in Colorado. And, it owns National Farmers Union Insurance Co., a holding company for two life insurance companies.

**ENGLEWOOD:** Centennial State Bank has named David G. Hamill executive vice president. He previously held a similar position with the Littleton National Bank.

**LONGMONT:** The Federal Reserve System has announced its approval

## SERVICE WITH NO SMILE.

All our computer knows how to do is work. Quickly. Efficiently. But no smile.

Bill Rickert is the one who smiles. Especially when he is showing somebody how our straight-faced computer works.

Call Bill today.

1-800-772-2411



National Bank of Waterloo

**"They're surprised when we call them back."**

**"We try to answer their questions right away."**

**WILMA WEEKS  
CORRESPONDENT BANK  
OPERATIONS OFFICER  
CALL: 712 277-6517**



**Security National Bank**  
Downtown • Morningside • Northside  
Member FDIC



**We have a new number: 816-556-7000**  
**Let's get together.**



**UNITED MISSOURI BANK OF KANSAS CITY, N.A.**

**United we grow. Together.**

Member F.D.I.C.

Telephone: 816-556-7000

of the application of Westland Banks, Inc., Lakewood, to acquire Westland National Bank South here.

**PUEBLO:** Pueblo Bank and Trust has announced the following promotions: Martha L. Rector, vice president; Gerald E. Short, assistant vice president; and Carol Lee Carter and Dennis F. Kastelic, assistant cashiers.

### Wyoming News

**AFTON:** An application to organize a state bank, Citizens State Bank of Wyoming, here has been filed. Organizers are Forrest L. Clay, Forrest Kelly Clay, Louis E. Pfrangle and Nevelle Sargent, all of Worland, and Paul L. Howes of Colorado Springs, Colo. Proposed capital is \$400,000.

**BUFFALO:** Donald P. Kraen, president of the Wyoming Bank & Trust Company, has announced the following promotions: Elevera B. Morris, from assistant cashier to assistant vice president; Charles West, to cashier; Shirley Ainsworth, head bookkeeper, and Gayle Warne, teller and secretary, to assistant cashiers.

### Montana News

**HELENA:** Northwestern National Bank announced the following promotions: Robert E. Lindquist, vice president and controller; Michael J. Griffith, vice president, and Del H. Barnekoff and Russell C. Alm, assistant vice presidents. Alan V.

Johnson was elected marketing officer and Stephen G. Mandeville real estate loan officer.

### South Dakota News

**HIGHMORE:** First State Bank has increased its capital stock from \$250,000 to \$450,000.

## WANT ADS

**Rates 40 cents per word per insertion. Minimum: 12 words**  
**NORTHWESTERN BANKER**  
 306 15th St., Des Moines, Iowa

### FOR SALE

Burroughs L5000. Light use, 2 years. Contact: Len Howe, Wesley Day & Company, 515/243-4135.

### LEASE OR SELL

12' x 40' steel with brick, transportable financial building. All financial equipment included. SON CORPORATION, Box 684, Wichita, KS 67201—316—942-8167.

### SERVING PROFESSIONALLY

**Banking, Financial & Business Personnel**  
 Iowa and Nationwide

### CAPITAL PERSONNEL SERVICE

**204 Securities Bldg. 515—283-2545**  
**Des Moines, Iowa 50309**

### FOR SALE

5—stainless, steel Diebold drive-up/walk-up units with electric drawer, B.P. glass, P.A. system, heated counter tops. Reasonably priced. Contact Mr. Pecaro at 312/623-1250.

### POSITION WANTED

Experienced banker, 51, seeks new opportunity with community or suburban bank in Iowa or Illinois. Will consider second man position. Background includes employment as FDIC examiner, rural and city bank officer. Graduate of ISU Ag Credit School and Graduate School of Banking, Madison. Write for resume, references to Box KYE, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, IA 50309.

### WANTED

Trust officer to be in charge of three year old trust department. Must be experienced. Position located in central North Dakota. Salary open. Write Box DDF, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, IA 50309.

BANKERS PARTICIPATING *LeasePlan*  
 by  
*First Insured Services, Inc.*  
 545 - 31st Street  
 Des Moines, Iowa 50312  
 R.L. "DICK" SELTON\*\*P.D. "DUANE" DEVAULT

### POSITION AVAILABLE

Rewarding position with \$6MM southwest Iowa bank for person with some general banking experience. Loan, insurance, income tax and collection experience desirable, but we welcome all applicants. 712/778-2483.

- I would like to sell my majority bank stock.  
 I would like to buy majority bank stock.

Please Contact: J. Mason Henry,  
 President

**Charles E. Walters Co., Inc.**

P.O. Box 1313, Omaha, Nebraska 68101  
 Phone: (402)553-6400

### POSITIONS AVAILABLE

**TRUST**—Degree not necessary. . . . . Ks., Mo.  
**C.E.O.**—Small banks . . . . . Ks., Mo.  
**NEW CHARTER**—Industrial bank . . . . . Nebraska  
**LOAN ADMN.**—Some travel . . . . . So. Dakota  
**AUDIT**—Prefer CPA . . . . . So. Dakota  
**SECOND POSITION**—Small banks . . . . . Ia., Neb.  
**COM'L LOAN**—Small & large banks . . . . . Ks., Neb.  
**AGRI-LOAN**—Small rural banks . . . . . Ia., Neb.  
**REAL ESTATE LOAN**—Several spots from the Dakotas to Ks., and Mo. - Jr. & Sr. officers.  
**C.E.O.**—Small Mo. bank in small town with excellent growth potential.

We are now prepared to hold classes for entry level tellers in any area where 10 or more students register. Write or call for additional information.

### TOM HAGAN & ASSOCIATES

P.O. Box 12346 - 208 E. 18th Avenue  
 North Kansas City, MO 64116  
 (816) 474-6874

**"IT TAKES A BANKER TO KNOW ONE"**

## CALL ON THE "PERFORMANCE TEAM"

*where common transactions are handled uncommonly well.*



**FIRST NATIONAL LINCOLN**

13th & M Street • Lincoln, Nebraska 68501 • Member, F.D.I.C.

**Vol. 5 No. 45 Northwestern Banker Newsletter is published weekly by the Northwestern Banker Company, 306 Fifteenth Street, Des Moines, Iowa 50309. Subscriptions 25 cents per copy, \$6 per year. Second class postage paid at Des Moines, Iowa. Address all mail subscriptions, changes of address (Form 3579) manuscripts, mail items to above address.**