

NORTHWESTERN Banker Newsletter

Vol. 6 No. 33

Des Moines, Iowa

December 12, 1977

Need Tax Cuts/Incentives for Growth

"Congress should enact by the middle of 1978 an across-the-board cut in corporate and personal income taxes and provide investment incentive."

This was the statement made by Roger E. Anderson, chairman of Continental Bank, Chicago, during a conference on capital formation sponsored in Chicago by his bank recently.

Mr. Anderson told some 500 business leaders a "full dress tax reform or revision package, about which we hear much talk, will take at least a year to work out and we should not wait that long."

Mr. Anderson also specifically suggested higher investment tax credits and accelerated depreciation be used as investment incentives.

Addressing a morning conference session, Dr. Paul W. McCracken, former presidential advisor and currently a professor at the University of Michigan, said, "The statistical evidence is quite clear that during the 1970s the processes of the capital formation have been more sluggish than at any time since the era of the Great Depression.

"We have seen, in short, a reduction in the profitability of corporate assets and a shrinkage in

retained earnings during the last decade. That we might then see associated with these developments a sluggish pace of outlays on new



R. E. ANDERSON

facilities and equipment is hardly surprising," Mr. McCracken said.

Investment Cure

Calling for investment stimulation, Mr. Anderson said the slow advance of capital investment has been a major disappointment during the current business expansion.

"In the present recovery business fixed investment after adjustment for inflation has been only about half of that typical in previous recoveries.

"There has been relatively little focus on major purchases of equipment to expand production or on new structures," Mr. Anderson

said. "Only in recent months has some attention been paid to the need to expand capacity, and this has been limited to relatively few industries.

"The need for plant and equipment expansion cannot be overemphasized. A steady and adequate growth of productive capacity is essential to support sustained, long-term economic growth without starting the inflation spiral."

Government

Mr. Anderson also said poorly-defined governmental policies are causing uncertainty among businessmen. "Businessmen have been faced with an unusual number of legislative proposals in the areas of energy, tax reform, and social security financing, as well as changing environmental protection and safety regulations. It seems that we are long overdue for a major reordering of our governmental priorities and policies. In my opinion, something must be done — and soon — to bring some order out of the present policy turbulence."

What should be done about the shortfall in capital formation?

"The single most important contribution that government could make to orderly financing would be firm restraint on budget outlays in order that both the volume of

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.



START SOMETHING WITH SECURITY!

Call Wilma Weeks for complete service on all your correspondent banking needs. The kind of help Security can provide.
712/277-6517

SECURITY NATIONAL BANK
Sixth & Pierce Street • Sioux City, Iowa 51101
Member F.D.I.C.



Treasury borrowing and taxes can be reduced," Mr. McCracken said.

"We must then have a reduction in corporate profits tax rates of about 4 percentage points, an increase in the investment tax credit, or some combination of the two," he added. "The probability that without some such action capital formation will remain sluggish is high."

Mr. McCracken maintained that, "Those for whom a modification in corporate taxation is most important are some people about whom society is rightly concerned. They are those without work who need to be seeing more 'Help Wanted' signs in front of new factories, stores, and other facilities."

Iowa News

The following banks have increased their capital accounts: Security State Bank of Algona sold 5,000 shares for \$40 per share

totaling \$200,000. Distribution of sale proceeds as follows: common capital-\$50,000 (capital now totals \$500,000), surplus-\$50,000 and undivided profits-\$10,000.

Clutier State Bank—common stock dividend by transfer of \$50,000 from surplus and \$100,000 from undivided profits to common capital. Capital now totals \$200,000.

First State Bank, Conrad, common stock dividend by transfer of \$120,000 from surplus to common capital. Capital now totals \$240,000.

Keokuk County State Bank, Sigourney, sold 400 shares for \$500 per share totaling \$200,000. Distribution of sale proceeds as follows: common capital-\$40,000 (capital now totals \$240,000), surplus-\$60,000, and undivided profits-\$100,000.

Community State Bank, Whiting, sold 200 authorized but unissued common shares for \$375 per share totaling \$75,000. Distribution of sale proceeds as follows: common capital \$20,000 (capital now totals \$90,000), undivided profits-\$55,000.

DENISON: Ray Bacon has joined the First Northwestern National Bank as manager of the insurance department. He previously was manager of Valley Agency Company in Valley, Neb.

DES MOINES: The Iowa Bankers

We're interested in
services that give you a lot of help for your money.



Voldy Vanags

IOWA-Des Moines

NATIONAL BANK

Member FDIC. An Affiliate of Northwest Bancorporation

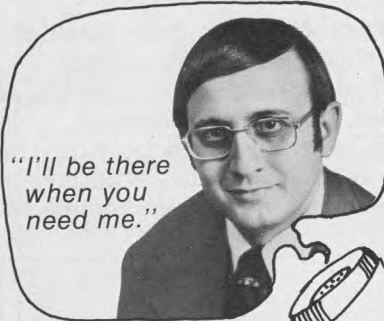


Association has announced that Mark Douglas has been appointed public relations and marketing director. He succeeds Lark Billick who is now advertising director for the Marine Corporation, Milwaukee, Wis. Mr. Douglas previously was public information supervisor for the Iowa Public Broadcasting Network (IPBN).

GILMAN: The Board of Governors of the Federal Reserve System has announced its approval of the application of Gilman Investment Co., Gibson, to become a bank holding company by acquiring Citizens Savings Bank here.

NORWAY: Mr. and Mrs. Robert Day of Washington and Mr. and Mrs. Burtwin L. Day of Norway have purchased controlling interest in the Benton County Savings Bank here from members of the Bueneke family. Burtwin Day has been president of the bank since 1976 and also is a real estate broker and insurance agent. Robert Day is an attorney, farmer and businessman. Members of the Beunneke

Call your roving correspondent at Bankers Trust

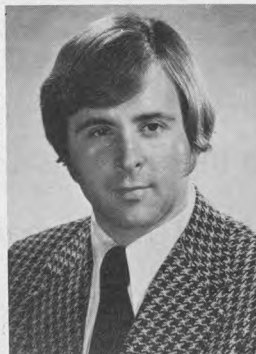


John Murano
Correspondent
Bank Officer

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.



Jerry Trudo
Asst. Vice President

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

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



CARLETON D. BEH CO.

INVESTMENT SECURITIES

DES MOINES BUILDING

DES MOINES, IOWA

TELEPHONE
288-2152
AREA CODE 515

NEW ISSUE

MOODY'S: "A"

\$3,100,000

PLYMOUTH, MINNESOTA

General Obligation Improvement Bonds of 1977

Dated: December 16, 1977

Denomination: \$5,000

Both principal and semiannual interest (February 1 and August 1, first coupon due August 1, 1978) payable at Northwestern National Bank of Minneapolis, Minneapolis, Minnesota.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES.

MATURITIES

<u>3.80%</u>	\$250,000 February 1, 1979	3.80	<u>4.40%</u>	\$325,000 February 1, 1984	4.40
<u>4.00%</u>	250,000 February 1, 1980	4.00	<u>4.50%</u>	350,000 February 1, 1985	4.50
<u>4.10%</u>	275,000 February 1, 1981	4.10	<u>4.55%</u>	350,000 February 1, 1986	4.55
<u>4.20%</u>	300,000 February 1, 1982	4.20	<u>4.60%</u>	350,000 February 1, 1987	4.60
<u>4.30%</u>	300,000 February 1, 1983	4.30	<u>4.65%</u>	350,000 February 1, 1988	4.65

LEGALITY TO BE APPROVED BY LE FEVERE, LEFLER, PEARSON, O'BRIEN AND DRAWZ, ATTORNEYS, MINNEAPOLIS, MINNESOTA.

Plymouth, located in Hennepin County, is a growing industrial and residential community suburban to Minneapolis and is situated approximately 15 miles west of downtown Minneapolis. Residential construction is of high quality and Plymouth is one of the few suburban areas which maintains one-half acre minimum lot sizes. Commercial and industrial development continues at a steady pace in Plymouth. Larger employers located in the various industrial parks are: AaCron, Inc.; Abbott Laboratories; Advance Machines; American Hospital Supply; Bri Mar Company, Inc.; Chase Metals; Chrysler Motors Corp.; Control Data Corp.; DeVac, Inc.; Graybow-Daniels Company; Honeywell, Inc.; Johnson Wax Corporation; Kraft Foods; and Litton Industries. Various other businesses located outside an industrial park area with market value in excess of \$1,000,000 are: Northwestern Bell Telephone; J. C. Penney; Radisson Motor Inn; Long Chevrolet; S. J. Groves & Sons Company; Vantage Companies; and 55 West Buildings. Plymouth's residential development continues to rapidly increase along with its industrial development. Approximately 70% of the City's assessed value is residential property. Transportation is provided by U. S. highways No. 55 and 18, Interstate highways No. 494 and 94, the Soo Line, Chicago Northwestern Railroad, and air service is provided by the nearby Twin Cities International Airport. There is one bank in Plymouth with deposits in excess of \$4,000,000.

These bonds are being issued pursuant to Chapters 429 and 475, Minnesota Statutes. The proceeds of this issue will be used to finance various improvement projects. These bonds are payable primarily from assessments levied against the benefited property owners. In the opinion of counsel, these bonds are also legal and binding general obligations of Plymouth, Minnesota, and all taxable property located therein is subject to the levy of sufficient taxes to pay the principal of and interest on the bonds without limit as to rate or amount should the assessments prove insufficient.

FINANCIAL STATEMENT

Market valuation, 1976	\$514,403,528
Assessed valuation	148,246,026
Direct debt, including this issue	31,155,000
Net direct debt, excluding self-supporting	60,000
Total net direct and overlapping debt	8,977,199
Population, 1977 estimate: 27,100	
Direct debt per capita:	\$1,149.63
Net direct debt per capita:	2.21
Total debt per capita:	331.26

Tax collections have approximated 98.8% of taxes levied for the past four years.

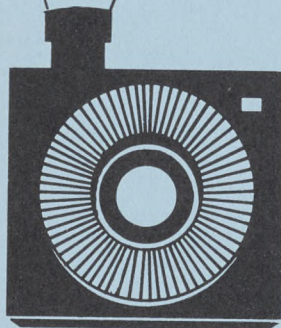
We own and offer subject to prior sale and change in price and subject to our attorney's approving opinion





Estate Planning For All Ages

NEIL E. HARL
Lawyer - economist
Iowa State University



To give your bank the competitive edge on SERVICE

A new VISUAL program on Estate Planning

By Neil E. Harl

Here's a simple, easily understandable and non-technical presentation that points out the **urgent** need for estate planning NOW and the main strategies to save death taxes. An easy-to-use tool to aid you in providing a much-needed service.

How good is it? Those who've previewed it tell us it's super. As the training director of one large insurance company said: "How did you get so much packed into it? The program does an excellent job of explaining some tough concepts—such as the carryover basis rules. Harl's visuals & script explain that better than two stories we ran in our company publication."

HOW THIS VISUAL PROGRAM CAN BENEFIT YOU:

- Improve customer service—provides an excellent service tool to use to conduct informative estate planning meetings.
- Helps cross-sell other bank services. Program is ideal for you to show customers to motivate them to use trusts and other strategies to reduce estate tax.
- Helpful to train new representatives or as a refresher for experienced financial advisors.
- Saves you the time and expense of developing your own visuals; or paying a "guest expert" to conduct estate planning meetings.
- Harl is so well known, this makes an excellent program to use alone; or to supplement existing presentations.

WHAT THE PROGRAM CONTAINS:

The standard format contains 80 color slides with a 30 page narrative script. **Also available:** an audio cassette with Dr. Harl narrating the script. Visuals can also be obtained in filmstrip form — write for details.

Many of the visuals are like those

- Levels of concern to consider in estate planning; disposal of property.
- The vital decisions left to the state **by default** if a person dies without a will.
- How to own life insurance to keep policy proceeds out of an estate.
- Parents' and others' objectives.
- Types of property and how it passes to the heirs.
- The 5 different taxes that may erode away an estate.
- Ways to take title to

Dr. Harl uses in his dynamic in-person presentations. Most are new.

Order the set, load the tray, review the script (or pop in the cassette) and you're ready to conduct an interesting and informative session.

Program deals with such points as:

property — and why this is important even for young couples.

• How the marital deduction and charitable deductions cut taxes.

• Why the Tax Reform Act of 1976 makes estate planning more essential than ever for holders of large estates.

• The 3 most-used strategies for minimizing federal estate tax.

• Federal gift tax rules.

• Income tax implications in disposing of property.

• Carryover basis rules — **the real sleeper** in the 1976 Tax Reform Act that may force heirs to pay **income taxes** on the appreciation in property values when they sell property later.

• Why potential **income tax** consequences must be considered in providing liquidity to close out an estate.

• The need to work with the estate planning team — insurance underwriter, trust officer, accountant and attorney.

ORDER TODAY! This visual program is ideal to complement Harl's other estate planning educational materials.

Send me ___ set(s) of the Estate Planning for All Ages visual program - 80 2" x 2" slides & script @ \$89 each

Send me ___ audio cassette(s) for the above visual program, narrated by Neil E. Harl . . . price \$15.00 each
Quantity prices available on request.

F.O.B. Des Moines, Iowa

() Bill me for the above marked item(s) plus \$3.00 shipping and handling.

() Check enclosed — send postage-paid.

SHIP MY ORDER TO:

Name _____

Address _____

City _____

State _____ Zip _____

Send details on Harl's educational recordings.

Ads available to promote use of the slide show or recordings among clients or customers.

Make check payable to and mail order to:
(Iowa residents add 3% tax)



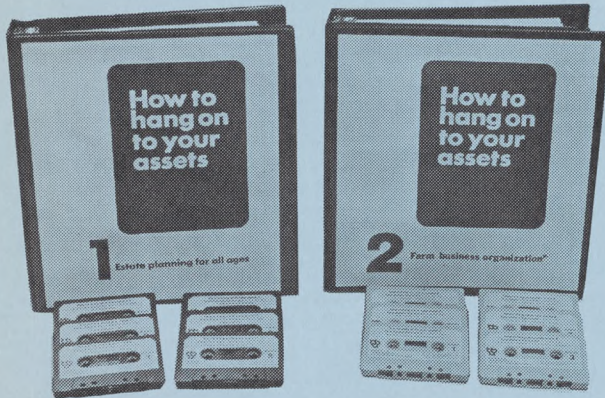
Bill Brantley & Associates, Inc.
Box 397 W. Des Moines, Ia. 50265 515-225-2727

(Over, Please)

Other Neil Harl Educational materials available:

Besides this slide program, Dr. Harl has also authored additional materials that provide helpful background information on both estate planning and business organization. These resources are especially valuable to help you answer questions generated by the visual program.

Already in use in 44 states, Dr. Harl's additional materials include:



• How to Hang on To Your Assets

An easy-to-use set of audio cassettes and printed material in 2 parts, sold together or separately. Contains 6 hours 20 minutes of Harl's narration.

Part one is on estate planning — reducing estate and income taxes, wills, gifts, titles, trusts, life insurance, etc.

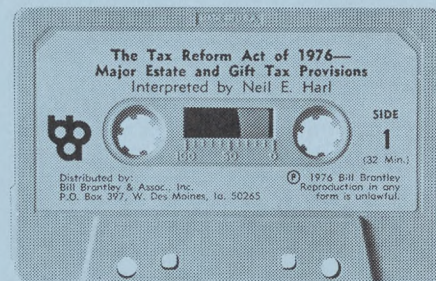
Part two looks at farm business organization — ways to bring a young person into the operation, the tax effects of partnerships and incorporation, plus the pros and cons of these methods of business organization.

Both parts include the complete text of the narration, inventory forms, examples, checklists and worksheets for you or a client to use. **Cost:** \$89.95 each or \$149.90 for both, plus 3% tax for Iowa residents.

• The Tax Reform Act of 1976 — Major Estate and Gift Tax Changes

This single cassette contains 65 minutes of Harl's narration giving his interpretation of the most far-reaching estate and gift tax legislation in 35 years.

It's backed up by a complete script for easy reference or reading, and has been acclaimed as an excellent summary of the major changes estate planning advisors need to go over with prospects to motivate them to update their estate plans. **Cost:** \$9.95 plus 3% tax for Iowa residents.



• Farm Estate & Business Planning

A 221-page paperback used widely for reference and as a gift to prospects, customers and clients to help them sort out their objectives in estate planning. In it, Harl outlines and discusses the alternatives available to farm families in planning their estates. Revised to include the far-reaching impact of the Tax Reform Act of 1976; the book contains 20 chapters, an appendix and a helpful index. **Cost:** \$6.95 plus \$1 shipping; and 3% tax for Iowa residents.

For more information on any of these educational materials, contact:

Make check payable to and mail order to:
(Iowa residents add 3% Tax)



Bill Brantley & Associates, Inc.
Box 397 W. Des Moines, Ia. 50265 515-225-2727

family will resign from the board on December 15.

Nebraska News

FARIBURY: The Board of Governors of the Federal Reserve System has announced approval of the application of First National Fairbury Corporation, Lincoln, to become a bank holding company by acquiring the First National Bank here.

PLATTSMOUTH: Carl J. Schneider, 74, chairman of Platts-mouth State Bank, died November 19 of a heart attack. Mr. Schneider had served as president of the bank for 35 years.

Minnesota News

The following banks have increased their capital accounts: by sale of new stock—Citizens State Bank of Hayfield, from \$90,000 to \$180,000; The Security State Bank of Pine Island, from \$200,000 to \$300,000; Peoples State Bank of Plainview, from \$100,000 to \$150,000, and Welcome State Bank, from \$50,000 to \$75,000; by stock dividend—First State Bank of Ivanhoe, from \$100,000 to \$300,000, and Farmers State Bank of Rothsay, from \$50,000 to \$250,000.

EVELETH: First Northwestern National Bank has announced the following promotions: Patrice Carne to instalment lending officer; Katherine Patterson to mortgage lending officer, and Lynn Spier to operations officer.

MINNEAPOLIS: Dennis W. Johnson has been named vice president and Rebecca F. Johnson assistant cashier of Northeast State Bank.

ST. PAUL: Deil Gustafson, owner of the four Summit banks in the Twin Cities, has purchased a majority interest in the Phalen Park State Bank, 1245 E. Maryland Avenue. He bought the stock from bank president and principal stockholder Paul Hufnagel, Jr., his father, and one of the bank directors.

ST. PAUL: American National Bank and Trust Company has announced the following promotions: Robert W. Brennan, to accounting officer; A. Wali Naibi, vice president, international department; and Thomas J. Resch,

When your customer owns equipment but needs cash, perhaps a "Leaseback" is the answer. Fees for you and loss-free, high yield loans if you want them.



"DICK" SELLON

Investigate

LeasePlan

by

First Insured Services, Inc.

545 - 31st Street • 282-5008
Des Moines, Iowa 50312



"DUANE" DEVAULT

and Stephen E. Rykkeili, assistant vice presidents.

WINDOM: John Anderson has been named loan officer of the First National Bank here.

Illinois News

CHICAGO: Lake View Bank has announced the election of Spyros D. Xintaris to vice president and trust officer. He previously was a trust officer.

NEW LENOX: Hickory Creek Bank's application for federal deposit insurance has been approved.

SHOREWOOD: The Heritage Bank's application for federal deposit insurance has been approved.

TUSCOLA: The Board of Governors of the Federal Reserve System has announced its approval of the application of First Douglas Bancorporation, Inc., to become a bank holding company by acquiring The First National Bank and Trust Company here.

Montana News

HELENA: The Board of Governors of the Federal Reserve System has announced its approval of the application of Bancorporation of Montana, Great Falls, to acquire Bank of Montana here.

North Dakota News

GRANDIN: Northwestern State Bank, Hillsboro, opened a paying and receiving station here on November 14.

South Dakota News

CLEAR LAKE: Wesley A. Skunberg has been elected cashier of the Deuel County National Bank here. He joined the bank in 1973 as instalment loan officer.

McLAUGHLIN: The Federal Reserve Bank of Minneapolis has announced its approval of LeDonk Investment Co.'s application to become a banking holding company through acquisition of First State Bank of McLaughlin.

Colorado News

DENVER: Charles Rapp has been named vice president and Robert J. O'Brien assistant vice president of operations at the Boulevard Colorado National Bank.

Wyoming News

GLENROCK: Fred H. Wiegand has joined the First National Bank of Glenrock as instalment loan officer. He has been with the Idaho First National Bank, Pocatello, for over two years.

HANNA: First Wyoming Bank has announced the promotion of Linda L. Clemens to operations officer.

BLANKET SINGLE INTEREST INSURANCE

for installment loans on:

Automobiles
Trucks
(2 ton or less)
Household Goods
Farm Machinery
Motorcycles

Mobile Homes
RECREATIONAL VEHICLES
Snowmobiles
Boats and Motors
Travel Trailers
Motor Homes

PROTECT THESE LOANS AGAINST PHYSICAL DAMAGE LOSSES

call or write: **G.D. VAN WAGENEN CO.**

1006 Northwestern Bank Bldg., Minneapolis, Minn. 55402

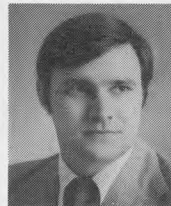
(612) 333-2261

Call our Bond Department

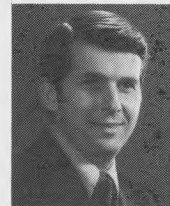
For up-to-the-minute, accurate information



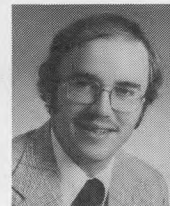
COMMERCE BANK
of Kansas City ^{NA} 10th and Walnut
Member FDIC (816) 234-2000



Thomas L. Steffens
Vice President
234-2462



John Henderson
Asst. Vice President
234-2463



Jim McLaughlin
Bond Officer
234-2673

Estate Appraisals

Purchase of Collections

Sale of Rare Coins

Reliable and respected service for over 20 years

Used by bankers throughout the midwest

Ben E. Marlenee Coins

913 Locust
Des Moines, Iowa 50309
515-243-8064

WANT ADS

FOR LEASE

Fully equipped, 1000 sq. ft. double-wide trailer for aux. banking facility. Has 2 officer, 2 restrooms, night depository, drive-in window, coin chests, coin counter and wrapper, camera and alarm system, and much more. Available within 30 days. Contact Bob Blank, Cornhusker Bank of Omaha, 90th & Bedford, Omaha, Nebraska - 402-571-2300.

POSITION AVAILABLE

Assistant VP for commercial lending and business development. Please send resume: Box AAT, c/o NORTHWESTERN BANKER, 306-15th St., Des Moines, IA 50309.

FOR SALE

Burroughs L-5000, style L5012-609 business machine. Hartwick State Bank, Hartwick, IA 52232, Phone 515-525-2351.

POSITION WANTED

President of \$35 million community bank seeks new opportunity in midwest or mountain states. Excellent track record. Resume on request. Write File MKP, c/o NORTHWESTERN BANKER, 306-15th St., Des Moines, IA 50309.

POSITION AVAILABLE

Up and coming, aggressive graduate seeking a training position in a Commercial Loan Department in Central Minnesota Bank; previous experience desired. Contact File No. AAS, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, IA 50309.

WANTED TO BUY

Addressograph and Graphotype equipment. Write P.O. Box 607, Boone, Iowa 50036.

SERVING PROFESSIONALLY

Banking, Financial & Business Personnel
Iowa and Nationwide

CAPITAL PERSONNEL SERVICE

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

AUDITOR POSITION AVAILABLE

Fine opportunity with \$80MM Iowa bank. Need 5 years experience from at least \$30MM bank. Salary open. Good benefits. Please send resume: Box AET, c/o Northwestern Banker, 306 15th St. Des Moines, IA 50309.

WANTED

Three Burroughs Financial Calculators. Contact George Urbanek, Stockgrowers State Bank, Worland, Wyoming 82401. Phone: 307-347-4241.

POSITION WANTED

Bank officer, 28, college graduate with 4½ years Instalment lending experience as #2 in department desires similar position with future. Write Box AAQ, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Iowa 50309.

FOR SALE

NCR class 33 typewriter accounting (Posting) machine, and six foot Mosler electric drive-up teller window under maintenance. Contact Burt Cross, Camanche State Bank, Camanche, Iowa. Phone: 319-259-8371.

BANKS

FOR SALE

ALL ACROSS U.S.A.

Daniel A. Hyland
CROWN BANKING SERVICES
325 W. Prospect Avenue
Mount Prospect, Illinois 60056

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

RICHARD BRO

RAYMOND SCHNEIDER

Vol. 6 No. 33 Northwestern Banker is published weekly by the Northwestern Banker Company, 306 Fifteenth Street, Des Moines, Iowa 50309. Subscriptions 25 cents per copy, \$8 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.

**ESTATE APPRAISALS
ESTATE PURCHASES
ESTATE SALES**
PHONE 402-397-2767
AKSARBEN STAMP AND COIN
10817 PRAIRIE BROOK RD.
OMAHA, NE. 68144

OPERATIONS/CASHIER POSITION

Opportunity for experienced person with \$75MM Iowa bank. No lending responsibility. Salary and benefits good. Please send resume: Box ABC, c/o Northwestern Banker, 306 15th St. Des Moines, IA 50309.

- 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

LEASE OR SALE

14' x 60' preconstructed commercial bank bldg., equipped with drive-up window, inside tellers, depository, currency chest, and desk. Also 4 different types of constructed buildings available in various sizes. SON CORPORATION, Box 684, Wichita, KS 67201 - 316/942-8167.

POSITIONS AVAILABLE

- EXEC. VICE PRES.**—Community of 6,000 located within 100 mile radius of Kansas City. Must have strong ag lending background and be active in community affairs. \$22,000
- COMML LOAN**—\$60MM Kansas Bank needs strong lending officer for senior position. Should have at least 5 yrs. commercial experience. \$20,000
- TRUST OFFICER**—Head dept. for \$100MM bank. Excellent community with both ag and industrial base. Must like business development. \$25,000
- COMML LOAN**—Nebraska bank over \$50MM seeks addition to staff. Need 5 yrs. + experience. \$20,000
- SENIOR LOAN OFFICER**—Major midwestern bank seeks senior administrative officer for loan function. \$30,000
- C.E.O.**—Metro area suburban bank. Strong lending background essential. Kansas and Missouri locations. \$35-\$40,000

TOM HAGAN & ASSOCIATES

Box 12346, 208 E. 18th Ave.
NKC, MO 64118 (816) 474-6874

"IT TAKES A BANKER TO KNOW ONE"