

NORTHWESTERN Banker Newsletter

Vol. 6 No. 47

Des Moines, Iowa

March 20, 1978

ABA Will Appeal Share Draft Decision

The American Bankers Association will take to the federal appeals court a decision handed down March 7 in Washington, D.C., by U. S. District Court Judge Aubrey E. Robinson that says share drafts may be legally issued by credit unions. The ABA had sued the National Credit Union Administration over the share draft issue and the judge ruled for the defendants. ABA will in all probability pursue it to the U. S. Supreme Court, if necessary.

Also, the Independent Bankers Association of America entered the scene last week by announcing one of its members will institute a share-draft suit against an individual federal credit union. IBAA feels this will give a greater opportunity to review in court some more specific details of damage that such a share-draft program will do to the medium and small-size banks.

On the legislative front in the nation's capital, the banking community has again been forced to go on the defensive to respond to premature release of un-analyzed data from the "insider survey" conducted by federal regulatory agencies at Congressional request. The raw data was submitted by the agencies for review and analysis by Congressional staff members. Before that could be done, Sen. Wm. Proxmire (D., Wis.), chairman of

the Senate Banking committee, seized the opportunity to release advance information to the press to support his campaign for what the ABA terms "punitive and unjustified legislation like the so-called Safe Banking Act, the Competition in Banking Act and consolidation of the regulatory agencies."



The same night as Sen. Proxmire's news release, CBS-TV carried a special report giving time to Sen. Proxmire, banking problems in Texas, an isolated problem with a former Wisconsin bank owner, then generalized from those reports to a nationwide "problem with banks" and an overly "cozy relationship between bankers and their regulators."

ABA is continuing to pursue with other Congressional members its opposition to the proposed bills, deemed unnecessary by ABA, which says federal authorities have regulations that give them the authority needed to curb improper practices as they arise.

Iowa News

ARNOLDS PARK: Doug Noble has been promoted to assistant vice president and head cashier of the Lakes National Bank.

CENTERVILLE: Michael G. O'Connor has been elected to the board of Centerville National Bank. He is president of Chariton Valley Broadcasting Company in Centerville and an officer of the Sioux Valley Broadcasting Company in Cherokee.

DES MOINES: L. D. (Vern) Byam has been named assistant vice president of the East Des Moines National Bank. Five persons have been named assistant cashier: Marsalan (Bill) Coil, Carol L. Dingeman, John S. Huston, Gary Julson and Mike McDonald.

DES MOINES: Northwest Brenton National Bank has announced the elections of Robert G. Mann to vice president and cashier and Dean L. Peyton to vice president and consumer loan manager.

DES MOINES: Larry Retherford, senior vice president in charge of operations at Central National Bank & Trust Co., is resigning that position to join the Howard J. Blender Co., a Dallas, Tex., consulting firm specializing in bank operations and EFT. He will continue living in Des Moines.

ELDORA: The Federal Reserve

CALL ON THE "PERFORMANCE TEAM"

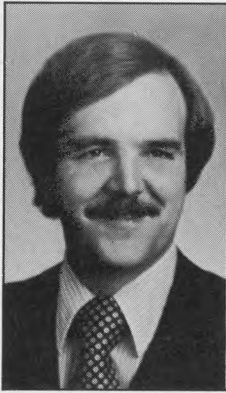
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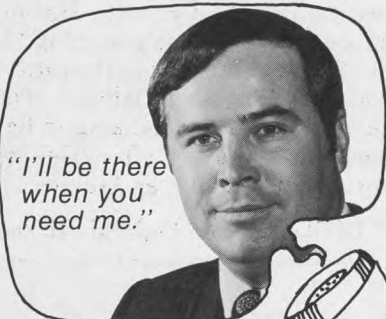


SECURITY NATIONAL BANK
SIOUX CITY, IOWA. MEMBER F.D.I.C.

Board has denied an application by Hawkeye Bancorporation, Des Moines, to acquire the Second National Bank here. The Fed said it rejected the application because the acquisition would have increased the concentration of deposits with large banking organizations in the area and would have a direct impact on competition between a subsidiary of Hawkeye and the Eldora bank. A Hawkeye spokesman said the company will decide shortly whether or not it will appeal the Fed order. Hawkeye owns 17 banks and has two other acquisitions pending—the National Bank of Washington and the Chariton State Bank.

HAWARDEN: The Federal Reserve System has announced approval of the application of Hawarden Bancshares, Inc., to become a bank holding company by acquiring Farmers State Bank here.

Call your roving correspondent at Bankers Trust



Don Carmody,
Vice President

BANKERS TRUST
Des Moines, Iowa 50304

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MOUNT PLEASANT: Evelyn Breazeale has been promoted to assistant cashier of the Henry County Savings Bank.

NEWTON: Jerry D. Krause has been appointed assistant vice president and branch manager of the Colonial Plaza office of First Newton National Bank. He previously was managing officer of the West Des Moines Office of Capital City Bank in Des Moines.

POLK CITY: The Polk City Savings Bank will celebrate its 75th anniversary March 23-25 with an open house at the bank.

SIOUX CITY: "The Joy of Money," a financial planning seminar designed especially by and for Siouland area women will be held Saturday, April 8, at the Marina Inn. It is sponsored by the Security National Bank. Keynote speaker will be Paula Nelson, businesswoman, author, lecturer and director of two California corporations. She will be offering women money savings and money making tips covering such topics as how to set financial goals and reach them, launching your own business, and how to begin your investment career. Special panel sessions featuring area experts will discuss women and credit and insurance and estate planning.

SIOUX CITY: Jack Wilkinson has been elected leasing officer of Security National Bank.

WALFORD: R. C. Erusha, president of Farmers Savings Bank, has announced the following staff promotions: Lyle J. Miller, assistant vice president; Shirley A. Raim, cashier, and Bruce A. Erusha and Beverly E. Brown, assistant cashiers.

Nebraska News

Sharing agreements were being

completed last weekend and early this week among First National Bank and National Bank of Commerce, both of Lincoln, and U. S. National Bank of Omaha, as the last step before making the Nebraska Electronic Funds Transfer System become a working reality this week. Plastic bank transaction cards have already been issued to bank customers of these three processing banks and a number of the other 300 NETS member banks. Customers are expected to begin using the cards to complete bank transactions this week, just four years after the statewide system was conceived by the Nebraska Bankers Association. Fuller details appear in the April Northwestern Banker.

CRETE: Marvin Mullaney has joined the Crete State Bank as assistant cashier. He formerly was with the First National Bank in Miller.

LINCOLN: Dave McBride, presently public relations director at the Lincoln Chamber of Commerce, will join the Nebraska Bankers Association April 10 as director of communications. He will succeed Harry Argue, who is leaving the NBA this month to become executive secretary of the North Dakota Bankers Association, Bismarck.

LOOMIS: Myron Canada, cashier and director, has been named executive vice president of First State Bank. He succeeds Warren McClymont who resigned.

MEAD: Brian L. Langemeier has

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DES MOINES, IOWA

NEW ISSUE

\$5,010,000

MOODY'S: "Aa"

OUTAGAMIE COUNTY, WISCONSIN

General Obligation Corporate Purpose Bonds, Series 1978

Dated: April 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (April 1 and October 1, first coupon due April 1, 1979) payable at the Northwestern National Bank of Minneapolis, Minneapolis, Minnesota and at the Valley Bank, Appleton, Wisconsin.

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

MATURITIES

<u>6.00%</u>			<u>4.60%</u>	
\$250,000 April 1, 1979	3.80		\$275,000 April 1, 1987	4.55
275,000 April 1, 1980	3.90		<u>4.70%</u>	
300,000 April 1, 1981	4.00		275,000 April 1, 1988	4.65
<u>4.50%</u>			300,000 April 1, 1989	4.70
325,000 April 1, 1982	4.15		<u>4.75%</u>	
<u>4.25%</u>			300,000 April 1, 1990	4.75
335,000 April 1, 1983	4.25		325,000 April 1, 1991	4.80
<u>4.40%</u>			<u>4.80%</u>	
350,000 April 1, 1984	4.35		325,000 April 1, 1992	4.85
<u>4.50%</u>			<u>4.90%</u>	
250,000 April 1, 1985	4.45		350,000 April 1, 1993	4.90
250,000 April 1, 1986	4.50		350,000 April 1, 1994	4.95
			<u>5.00%</u>	
			175,000 April 1, 1995	5.00

LEGALITY TO BE APPROVED BY BERGE AND PITT, ATTORNEYS, CHICAGO, ILLINOIS.

Outagamie County is located in northeastern Wisconsin about 90 miles north of Milwaukee. Appleton, the county seat of Outagamie County, is the major commercial, service and trade center for the County. While paper and paper products are the most important industry in the County, there are also related industries together with manufacturers of dairy products, knitted goods, wood, metal and machinery. Major employers located in Appleton include: Appleton Paper (NCR); Miller Electric Manufacturing Co.; Zwicker Knitting Mills; Fox River Paper, Tuttle Press Co.; Allis Chalmers, Koehring Farm Div.; Appleton Wire Works Corp.; Riverside Paper Co.; Foremost Foods Co.; Presto Products; Consolidated Paper Co.; Appleton Mills and Appleton Machine Company. Farming ranks second, after paper products, in importance to Outagamie County's economy. Farm income is derived from dairy products, livestock, poultry, field crops and vegetables.

The proceeds of this issue will be used as follows: \$3,500,000 for the County's share (1/3) of the cost of a bridge project; \$710,000 to refund certain promissory notes and \$800,000 for constructing and equipping a county building as a facility for citizen's affected by developmental disabilities and mental illness. In the opinion of counsel, these bonds are legal and binding general obligations of Outagamie County, Wisconsin, 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.

FINANCIAL STATEMENT

Equalized valuation, 1977		\$1,806,085,420
Assessed valuation, 1977		1,620,910,798
Direct debt, this issue only		8,671,000
Total direct debt and overlapping		54,991,981
Population, 1978 estimate: 127,967		
	Direct debt per capita:	\$ 73.34
	Total debt per capita:	429.74

Tax collections have approximated 99.7% of taxes levied for the last six years.

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



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INVESTMENT SECURITIES

DES MOINES BUILDING

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288-2152
AREA CODE 515

DES MOINES, IOWA

NEW ISSUE

\$8,475,000

MOODY'S: "Aa"

WALWORTH COUNTY, WISCONSIN

General Obligation Refunding Bonds, Series 1978

Dated: April 1, 1978

Denomination: \$5,000

Both principal and semiannual interest (April 1 and October 1, first coupon due April 1, 1979) payable at the Northwestern National Bank of Minneapolis, Minneapolis, Minnesota and at the Valley Bank, Appleton, Wisconsin.

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

MATURITIES

<u>5.60%</u>		<u>4.70%</u>	
\$250,000 April 1, 1979	3.80	\$575,000 April 1, 1988*	4.65
425,000 April 1, 1980	3.90	550,000 April 1, 1989*	4.70
525,000 April 1, 1981	4.00	<u>4.75%</u>	
550,000 April 1, 1982	4.15	575,000 April 1, 1990*	4.75
<u>4.25%</u>		600,000 April 1, 1991*	4.80
550,000 April 1, 1983	4.25	<u>4.80%</u>	
<u>4.40%</u>		300,000 April 1, 1992*	4.85
550,000 April 1, 1984	4.35	<u>4.90%</u>	
<u>4.50%</u>		300,000 April 1, 1993*	4.90
550,000 April 1, 1985	4.45	300,000 April 1, 1994*	4.95
550,000 April 1, 1986	4.50	<u>5.00%</u>	
<u>4.60%</u>		325,000 April 1, 1995*	5.00
575,000 April 1, 1987	4.55	425,000 April 1, 1996*	5.00

*Optional in inverse order beginning October 1, 1987 at 100%.

LEGALITY TO BE APPROVED BY BORGE AND PITT, ATTORNEYS, CHICAGO, ILLINOIS.

Walworth County is located in southeastern Wisconsin about 25 miles southeast of Milwaukee and 50 miles northwest of Chicago. Better known communities in the County include Elkhorn (county seat), Lake Geneva, Delavan and Whitewater (branch of the University of Wisconsin). The economy of Walworth County is diversified centering around agriculture, industry and recreation. Walworth County ranks in the top third of the State in cash receipts derived from the marketing of dairy products, livestock and livestock products. Major employers and their number of employees located in the District are: Bunker Ramo Corp. (automobile clocks, 650); Sta-Rite Industries, Inc. (pumps, 650); Trent Tube—Div. of Colt Industries (pipe & tubing, 400) and Albert Trostel Packing (leather packings, 400). Three of the largest taxpayers, Playboy Properties, ABKA Partnership and Lake Lawn Farms and Lodge (Ramada Inns), are engaged in the resort and recreation industry. There are 13 banks located in Walworth County with total deposits in excess of \$221,100,000. The University of Wisconsin-Whitewater Branch had a Fall, 1977 enrollment of 9,650 students.

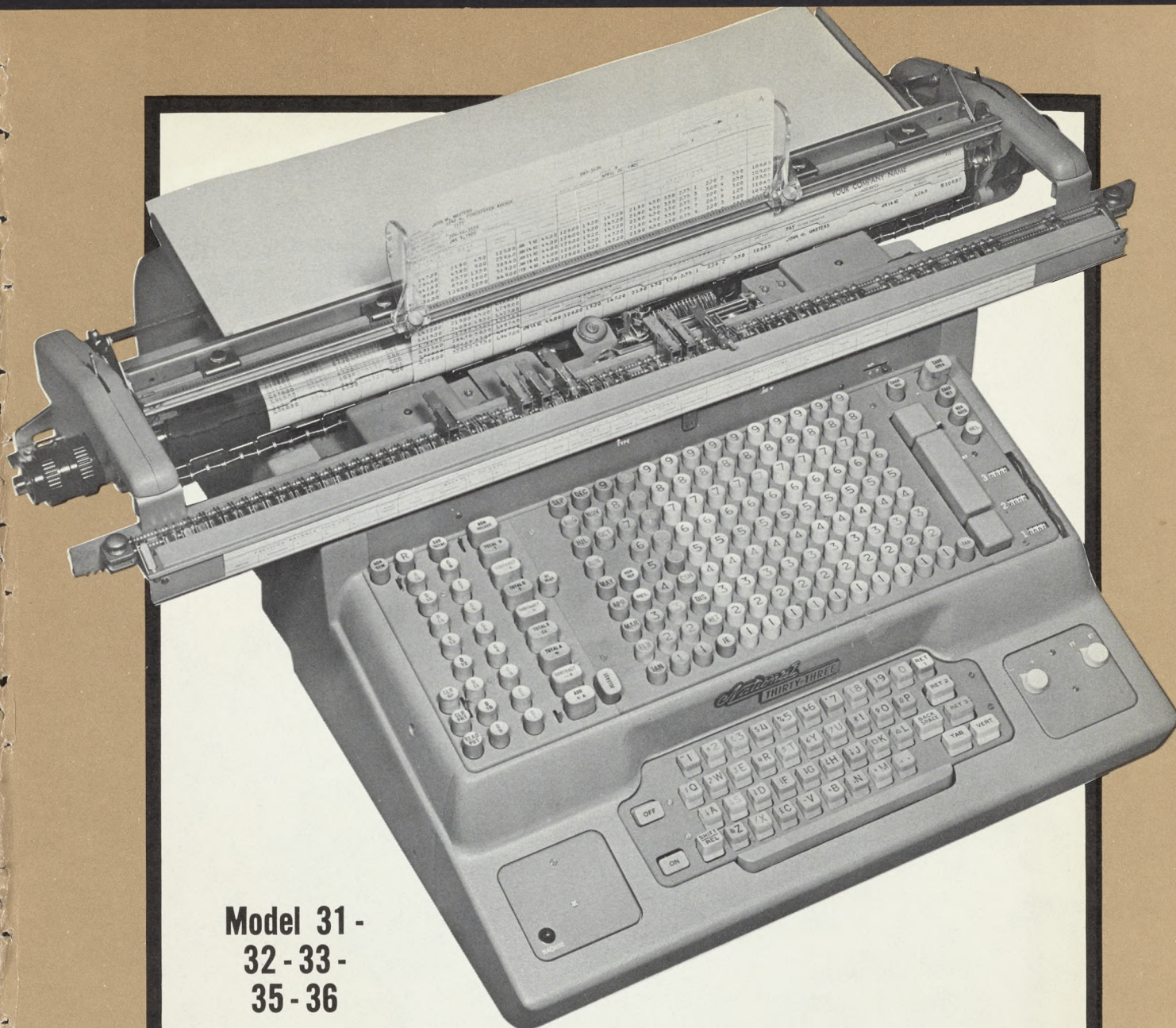
These bonds are being issued under the provisions of Chapter 67, Wisconsin Statutes. The proceeds of this issue, together with funds on hand, will be used to refund in advance of maturity, \$9,105,000 of the County's presently outstanding general obligation bonds. In the opinion of counsel, these bonds are legal and binding general obligations of Walworth County, Wisconsin, 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.

FINANCIAL STATEMENT

Equalized value, 1977	\$1,489,091,590
Assessed value, 1977	762,086,449
Direct debt, this issue only	8,475,000
Total direct debt and overlapping	25,799,789
Population, 1978 estimate: 68,589	Direct debt per capita: \$256.31
	Total debt per capita: 376.15
Area: 358,400 acres	Direct debt per acre: 23.65
	Total debt per acre: 71.99

Tax collections have approximated 96.4% of taxes levied for the last four years.

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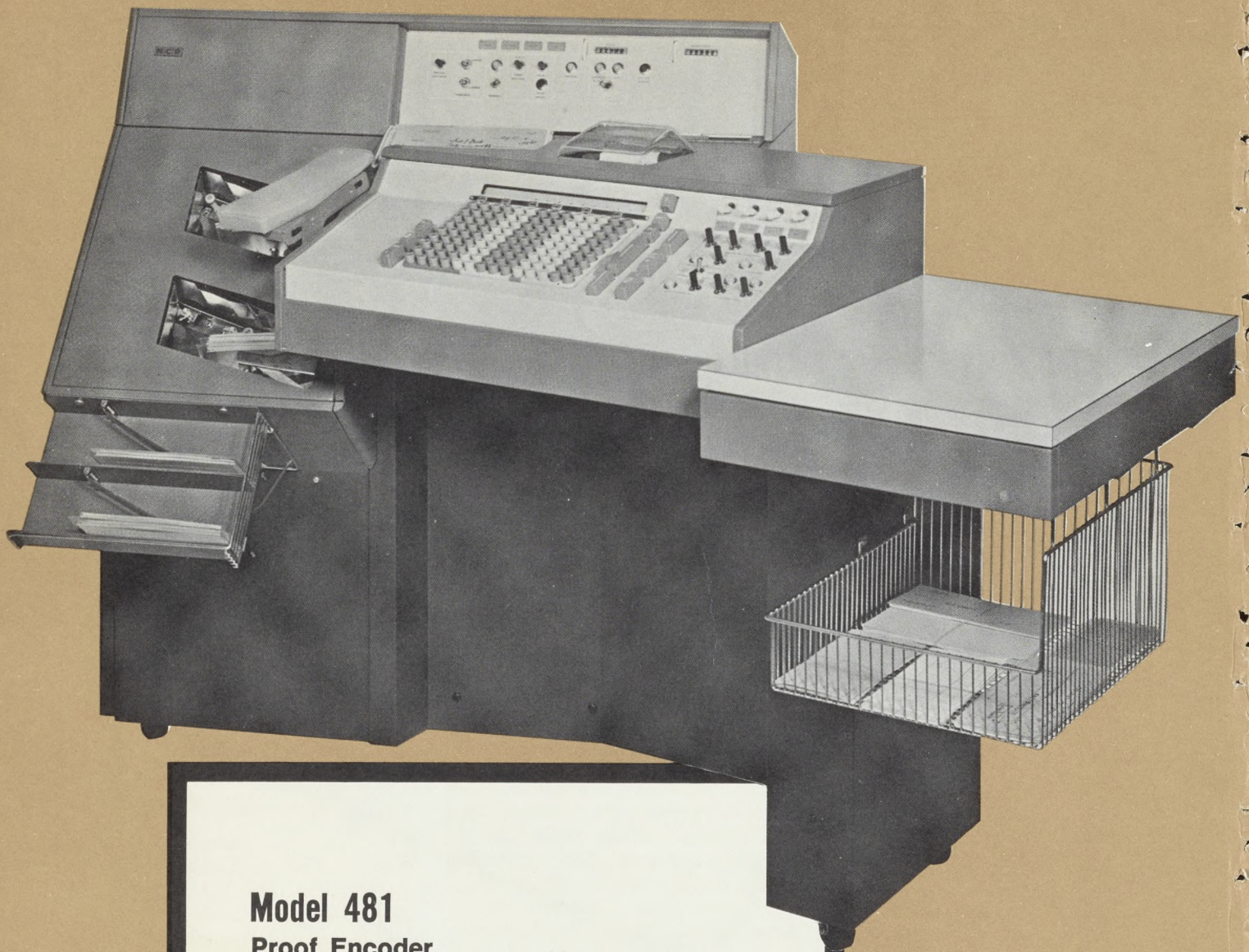
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been promoted to cashier of the Bank of Mead. He also is a director of the bank.

NORTH PLATTE: First National Bank and Trust Co. has announced the following promotions: Richard Barnes, vice president; Donald Kilgore, vice president and trust officer; Lynn Jones, assistant vice president and ag representative and Victor Jording, assistant vice president and data processing officer.

OMAHA: Gary Peterson has joined Security National Bank as assistant vice president in charge of the instalment loan department. He formerly was with the First West Side Bank.

OMAHA: Dennis M. Kennedy, senior vice president and cashier of the United States National Bank, has been elected president of the Bank Administration Institute's Omaha-Council Bluffs Chapter. Other officers elected are: vice president, Larry Kinder, vice president and cashier, South Side Bank, LaVista; treasurer, Gary L. Bernhardt, cashier, First National Bank, Fremont, and secretary, Gary N. Jones, auditing officer, The Omaha National Bank.

PLYMOUTH: Jim McGinness will join the Farmers State Bank as executive vice president April 1. He formerly was assistant vice president of the First National Bank of McCook.

WISNER: The Farmers National Bank has announced the promotions of Dan Morfeld to cashier and Tom Lambert to vice president and agriculture loan officer.

Minnesota News

The Minnesota Bankers Association has announced a series of six teller seminars to be held throughout the state during April. Topics of discussion will include communications, basic transactions, future of banking (EFT), security, techniques in financial counseling and a role-playing session reviewing the day's activities.

April 4, Holiday Inn Downtown, Rochester.

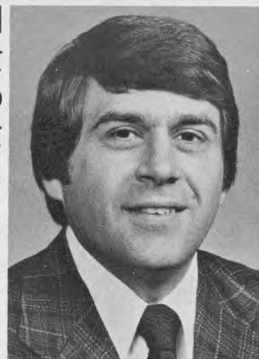
April 5, Southwest State University, Marshall.

April 6, Holiday Inn, St. Cloud.

April 11, Holiday Inn, Detroit Lakes.

April 12, Best Western Motel, Thief River Falls.

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Dale Froehlich
Asst. Vice President

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

April 13, Holiday Inn, Grand Rapids.

BENSON: N. Thomas Wiedebush, executive vice president, has been elected president and managing officer of The First State Bank. He succeeds James E. Hausauer who has joined the Western Bank and Trust Company of Marshall.

DORSET: Farmers State Bank has announced the addition of Mark Hewitt as executive vice president in charge of daily operations and the promotion of Jewel Bebensee from assistant cashier to cashier. Mr. Hewitt formerly was an officer with the First National Bank of Hibbing.

ROBBINSDALE: Guaranty State Bank has named the following four new officers: Brian Mikkelson, to assistant vice president responsible for the instalment loan department; and Verna Kay Bormann, instalment lending; Gregory J. Ranczka, loans, and Mark E. Morris, operations, to assistant cashiers.

ROSEAU: Larry Vatnsdal has been named instalment loan officer of Citizens State Bank.

ST. PAUL: More than 400 bankers from six upper midwest states will attend an all-day seminar sponsored by the First National Bank on March 22 at the St. Paul Radisson Hotel. The seminar, entitled "Profit Improvement — 78," will deal with vital subjects than can improve bank profitability, according to James Gowan, vice president, correspondent bank division. Topics of discussion will include: near term outlook for Federal Reserve policy, interest rates and inflation, management, Treasury tax and loan investment program, SBA/FmHA loan participations, APEX, tax reform of 1976, secondary mortgage market, asset management and FirstLink.

ST. PAUL: Western State Bank has announced the promotion of A. William Sands, Jr., to president. A. W. Sands, Sr., who had served as president since 1936, has been named chairman. A. William Sands joined the bank in 1969.

Illinois News

CHENOA: Bank of Chenoa, 219 Green Street, has been issued a charter as a result of its conversion from the National Bank of Chenoa.

OAK PARK: The Federal Reserve System has announced its approval of the application of Acorn Financial Corp. here to become a bank holding company by acquiring Suburban Trust and Savings Bank.

Wyoming News

KEMMERER: First Wyoming Bank has announced the following promotions: Jerry L. Greenfield, vice president; John R. (Bob)

Bankers Service

LOAN ACTIVITY BULLETIN

Who: names of all debtors in the county recorded during the period

What: name of secured party

When: the date the loan was filed with the Secretary of State

Where: location where loan made

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South Dakota News

RAPID CITY: Western Banks of Wyoming, Inc., has received consent to acquire Moorcroft State Bank.

North Dakota News

BUXTON: First State Bank has increased its capital stock from \$125,000 to \$250,000 by stock dividend.

FARGO: The Federal Reserve System has announced its denial of the application of Dakota Bankshares, Inc., here to become a bank holding company by acquiring The Dakota National Bank and Trust Company of Fargo.

WANT ADS

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POSITIONS WANTED

Agri-Banking graduates from Iowa Central Community College would like positions. Students have completed 80 weeks of study, including five AIB courses in banking, accounting, agriculture and 17 weeks of actual on-the-job training.

Contact the Placement Office or Forrest B. Johnson, Agri-Banking Coordinator, Iowa Central Community College, 330 Avenue M, Fort Dodge, Ia. 50501. Phone: 515-576-7201.

POSITION AVAILABLE

Wanted, experienced person to head operations department in \$9 million Central Nebraska Bank. Some insurance experience also preferred. Write Box ABX, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Ia. 50309.

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POSITION AVAILABLE

Wanted, experienced person to head operations department in \$11 million Western Nebraska Bank. Write Box ABV, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Ia. 50309.

POSITION AVAILABLE

Ag loan officer \$48MM Wyoming bank needs experienced sharp ag loan person to take full charge of sizeable ag loan portfolio. Must know cattle and sheep operations, cash flow planning and effective portfolio management. Please send resume and salary history to Box ABU, c/o NORTHWESTERN BANKER, 306 15th St., Des Moines, Iowa 50309.

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REAL ESTATE—Position with leading midwestern Bank. Work with secondary market operations and commercial real estate \$25,000
AG-LOAN—Missouri rural bank of \$20MM. Prefer some administration experience. Opportunity for #2 position \$22,000
OPERATIONS—\$30MM suburban bank. Handle reports, internal operations, and personnel duties. Would consider junior officer \$16,000
JUNIOR OFFICERS—Several positions in rural midwestern banks; 2-3 yrs. experience required \$ Open

Many other excellent opportunities available. Resume and salary history requested. All inquiries are handled on a confidential basis.

TOM HAGAN & ASSOCIATES

Linda Blue Smith, President
 Box 12346, 208 E. 18th Ave.
 North K.C., MO 64116 - 816/474-6874

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