

NORTHWESTERN Banker Newsletter

Vol. 8 No. 42

Des Moines, Iowa

February 11, 1980

Conference Committee to Meet March 4

The Senate-House Conference Committee is scheduled to begin meeting March 4 to resolve differences in the financial bills passed late last year by the two branches of Congress. Those bills were H.R. 7 (Federal Reserve Bill) and the accompanying NOW account legislation, and S. 1347 (Proxmire-Cranston Reg Q bill). While the House failed to address the Reg Q question, the Senate bill did not take up the Federal Reserve membership question.

The Conference Committee will address those differences.

Since the authority for banks, savings and loans and credit unions to offer transaction accounts, remote service units and share drafts was to expire December 31, 1979, under an order from the Washington, D. C., Court of Appeals unless Congress acted, the Conference Committee did agree in December to a three-month extension of those powers, due to expire March 31.

This sets a March 31 deadline for action by the Conference Committee since continuing life for those financial powers is a part of the two bills. The committee could merely act on another 90-day extension, but this is considered unlikely by Washington observers. Congressional members apparently feel it is time to take action and get financial

legislation out of the way for over-riding matters of national and international importance—energy, Iran and now the Russian question—especially with a Presidential election already underway. Consequently, it is felt in banking circles that action will be taken by the Conference Committee—probably with more speed than might otherwise be noted, due to pressing circumstances of other national business.

Lending credence to this observation is the statement reportedly made by Rep. Henry Reuss (D., Wis.), chairman of the House Banking and Currency Committee, who is quoted as saying we will have national NOW accounts by April 1.

Iowa News

BURT: Jerry R. Johnson has purchased the Burt Savings Bank from Benjamin P. Morris III, Tama attorney; William Beohm, president of Tama State Bank, and John S. and Jared O. Bauch, Traer attorneys. Mr. Johnson will continue as executive vice president of the Tama State Bank. L. Michael Scott will continue as executive vice president at Burt, and other officers will remain the same.

CLEGHORN: Ralph Shafer, a prominent area farmer, has been

named chairman of the board of the Cleghorn State Bank.

CLINTON: The First National Bank has received consent from the regional administrator of national banks to open an office at 2335 N. Third St. here.

COLFAX: Jack Pester, chairman of Pester Derby Oil Company, Des Moines, has offered to purchase majority interest in the First National Bank here from H. E. Bell, chairman, and Howard E. Bell, Jr.; Charles M. Stinson, president, and Robert K. Underwood, director. The same offer also has been extended to all other stockholders. The sale would require approval of federal banking authorities, and a report is anticipated in May. Mr. Pester said there would be no changes in personnel. Colfax is the location of Mr. Pester's first gas station in a business that has now spread throughout the midwest.

DES MOINES: Plaza State Bank has received consent from the FDIC to change the location of its main office at Merle Hay Mall to 6200 Aurora Ave. in Urbandale, and to establish a branch at the site of the present main office.

DAVENPORT: First Trust & Savings Bank has received consent from the FDIC to establish a facility at 1733 E. Kimberly Road here.

CALL ON THE "PERFORMANCE TEAM"

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FIRST NATIONAL LINCOLN

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2 DELHI: James K. Burdick has been named senior vice president of the Delhi Savings Bank. He has been a vice president of the Citizens State Bank, Hopkinton.

DES MOINES: The Iowa-Des Moines National Bank has received permission to locate a CBCT unit at 19th and Carpenter here.

EDGEWOOD: Barbara L. Moser and Jacqueline A. Johnson were promoted to assistant cashier at the recent annual meeting of the Community Savings Bank here.

LOHRVILLE: L. A. Kobernusz has been elected executive vice president and a director of the Lohrville Savings Bank. He was formerly vice president of the Citizens State Bank, Corydon.

MAXWELL: The Maxwell Bancorporation has received consent from the Federal Reserve Bank of Chicago to become a bank holding company by acquiring the Maxwell State Bank.

MILES: The Miles Savings Bank has received consent from the FDIC to exercise limited trust powers.

MINEOLA: The Mineola State Bank has increased its amount of common stock from \$50,000 to \$100,000 by a stock dividend.

Ben Eilders: BANKERS' BANKER

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OTTUMWA: South Ottumwa Savings Bank has received consent from the FDIC to establish an office at 501-503 N. Weller here.

STORY CITY: LeRoy Kester has joined the Story County State Bank as an assistant vice president. The bank's surplus has been increased from \$1.1 million to \$1.2 million.

VAN HORNE: Regulatory authorities have approved the sale of the Van Horne Savings Bank to Benjamin P. Morris III, attorney at Tama; William Beohm, president, Tama State Bank, and John S. and Jared O. Bauch, attorneys at Traer.

Nebraska News

ALLIANCE: The Alliance National Bank has filed for permission from the regional administrator of national banks to exercise fiduciary powers.

AURORA: James E. Koepke has been elected executive vice president of the First National Bank & Trust Co. here. He was formerly senior vice president.

BELDEN: R. K. Draper, Sr., has resigned as vice president and director of the First National Bank and has sold his remaining stock in the bank. He had served as president of the bank until 1950 when he sold controlling interest to G. E. Barks.

BRAINARD: LaVern J. Fortik was promoted from vice president to executive vice president of the Bank of Brainard. Dorean L. Kastl, cashier, was named vice president and cashier.

DAVID CITY: James L. Howe, formerly executive vice president of the First National Bank here, has been elected president to succeed the late Paul Kosch.

GORDON: Gordon State Bankshares, Inc. has received consent from the Federal Reserve Bank of Kansas City to become a bank holding company by acquiring the Gordon State Bank.

MERNA Gail Thies has been named cashier of the State Bank of Merna. She joined the bank last May.

NORTH LOUP: James A. Bodyfield has been promoted from assistant vice president to vice president at the North Loup Valley Bank. The bank's surplus has been increased

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Lance Davenport

IOWA-Des Moines

NATIONAL BANK

Member FDIC An Affiliate of Northwest Bancorporation **BANCO**

from \$200,000 to \$300,000.

NORTH PLATTE: North Platte State Bank has promoted Russell L. Rathman from vice president to executive vice president and senior loan officer. Patricia A. Owen, cashier, has been named vice president and cashier.

OGALLALA: Keith County Bank & Trust Co. has received consent from the state department of banking and finance to establish a detached auxiliary teller office at 712 W. First St. here.

RAVENNA: Terry Johnson has been promoted from vice president to executive vice president of The Ravenna Bank. Alan Kegley was elected assistant cashier.

RISING CITY: Loren H. Stuhr has been elected senior vice president of the Farmers State Bank here. He was formerly vice president and loan officer.

SIDNEY: An application by American National Sidney Corp. to become a bank holding company by acquiring The American National Bank of Sidney has been denied by the Federal Reserve Board.

NOTICE:

Iowa and Nebraska banks—please return your bank directory questionnaires to the Northwestern Banker as soon as possible. These forms were mailed out on January 7 and we need them to begin work on the 1980 editions of the Iowa and Nebraska Bank Directories.



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NEW ISSUE

MOODY'S: Aa

\$1,500,000
COUNCIL BLUFFS, IOWA

General Obligation Essential Corporate Purpose Bonds

Dated: March 1, 1980

Denomination: \$5,000

Both principal and semiannual interest (June 1 and December 1, first coupon due June 1, 1980) payable at the Office of the Treasurer, Council Bluffs, Iowa.

IN THE OPINION OF COUNSEL INTEREST ON THESE BONDS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXES, IOWA FRANCHISE TAX, AND ALL PROPERTY TAXATION IN THE STATE OF IOWA.

MATURITIES

	<u>7.00%</u>			<u>6.50%</u>	
\$ 15,000	June 1, 1982	6.25		\$150,000	June 1, 1991* 6.50
20,000	June 1, 1983	6.25			<u>6.55%</u>
25,000	June 1, 1984	6.25		175,000	June 1, 1992* 6.55
50,000	June 1, 1985	6.25			<u>6.60%</u>
50,000	June 1, 1986	6.30		200,000	June 1, 1993* 6.60
75,000	June 1, 1987	6.30			<u>6.65%</u>
75,000	June 1, 1988	6.35		200,000	June 1, 1994* 6.65
	<u>6.40%</u>				<u>6.70%</u>
100,000	June 1, 1989*	6.40		240,000	June 1, 1995* 6.70
	<u>6.45%</u>				
125,000	June 1, 1990*	6.45			

*Optional in inverse order beginning June 1, 1988 at 102% and declining at the rate of 1/2 of 1% each full calendar year thereafter.

**LEGALITY TO BE APPROVED BY AHLERS, COONEY, DORWEILER, HAYNIE & SMITH,
ATTORNEYS, DES MOINES, IOWA**

The City of Council Bluffs, Iowa, encompasses 26,200 acres and is the County Seat of Pottawattamie County. It is the industrial, farming, trading and shipping center for Western Iowa. The City is the center of one of the richest agricultural regions in the U.S., this in conjunction with transportation, manufacturing and wholesale and retail trading affords the City a diversified economic base. Much of the City's development can be attributed to its unusually fine transportation facilities. In addition to water transportation provided by the Missouri River, the City is the fifth largest railroad center in the United States. Its business district is less than one-half hour from the Omaha Metropolitan Airport. Truck access is provided by two U.S. and four State Highways and the intersection of Interstate 80, 29 and 480. Some of the largest employers in the City are: Council Bluffs Public Schools (employs 1,186); Great Plains Beef (beef processing, employs 1,000); City of Council Bluffs (employs 500); Mercy Hospital (employs 740); Jennie Edmundson Memorial Hospital (employs 640); Blue Star Foods, Inc. (canned chicken and frozen fruit, meat pies and dinners, employs 330); and Griffin Pipe Products (iron pipe, employs 300).

These bonds are being issued under the provisions of Chapter 384, Code of Iowa, 1979 as amended, for the purpose of street resurfacing and paving, sidewalk and curb replacement, railroad crossing repairs, sanitary and storm sewer separation and park improvement. In the opinion of counsel, these bonds are legal and binding general obligations of the City of Council Bluffs, Iowa, 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

Actual and assessed valuation, taxable property, 1979	\$600,670,578
Direct debt, including this issue	18,045,000
Total direct and overlapping debt	26,496,507
Population, 1977 estimate: 62,750	Direct debt per capita: \$287.57 Total debt per capita: 422.26

Tax collections have approximated 102.5% of taxes levied for the past five years.

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

The information contained herein is not guaranteed, but is derived from sources we deem reliable and is that on which our purchase of these bonds was based. Offered subject to prior sale and change in price.

Burlington Will Again Host Group 11 Meeting, February 17-18

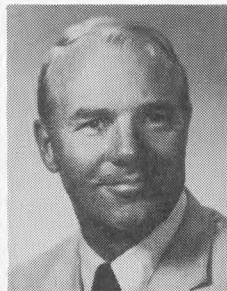
BURLINGTON will host the annual meeting of Group 11 of the Iowa Bankers Association February 17-18 at the Holiday Inn, located at the junction of Highways 34 and 61. Presiding will be Robert H. Berg, vice president and cashier, Iowa State Bank & Trust Co., Fairfield, chairman of Group 11. The secretary is William A. Logan, chairman of The State Central Savings Bank, Keokuk. According to usual custom, a buffet dinner and dance on Sunday will be followed with the



R. H. BERG



W. A. LOGAN



B. A. ELLIOTT

business meeting and luncheon on Monday, as noted in this program:

Sunday, February 17

P.M.

- 4:00 Registration—Holiday Inn.
- 5:30 Social Hour—Holiday Inn.
- 7:00 Buffet Dinner—Holiday Inn.
- 8:30 Dancing to 11:30 p.m.—Holiday Inn.

Monday, February 18

A.M.

- 10:00 Business Meeting—Holiday Inn.
Presiding: Robert H. Berg, Chairman, Group 11.
Report of Nominating Committee.
Minutes: William A. Logan, secretary, Group 11.
Guests: Leslie H. Olson, president, Iowa Bankers Association, and president, Toy National Bank, Sioux City; Thomas H. Huston, Iowa superintendent of banking; Neil Milner, executive vice president, Iowa Bankers Association.

P.M.

- 12:30 Luncheon—Holiday Inn.
Invocation.
Remarks: Bump Elliott, athletic director, University of Iowa, Iowa City.

Welcome to Our Group Meeting

BURLINGTON

Monday, February 18

Headquarters and Registration at

HOLIDAY INN

Junction of Hwys. 34 & 61

Burlington banks extend a hearty invitation to all members of Group Eleven and other bankers to attend our annual Group meeting.

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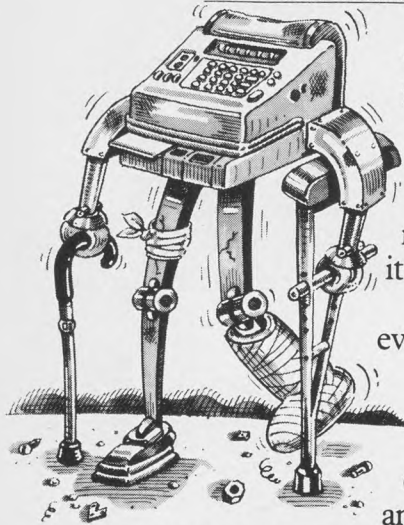
Federal Reserve Bank of St. Louis

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When it comes to deciding which equipment can best help your tellers help your customers, most bankers could use a little help.

Here, then, is a short, simple guide to the choices presently available.

1ST CHOICE: THE REBUILT CLUNKER



25 years ago, when this machine was first introduced, it was rightfully hailed as a boon to banking.

Not only did it meet the needs of the day, it surpassed them.

Today, it doesn't even come close.

It weighs over 100 lbs. It's noisy. And, more importantly, you can pay between \$800 and \$1,100 for a 25-year-old model that's been rebuilt up to 4 times or more.

More expensive still are its frequent breakdowns. The fact is, each time one goes out, a teller station also goes out. Which can cost you customers, as well as dollars.

Either way you look at it, it's an extremely expensive choice.

2ND CHOICE: THE COMPUTER TRAP

Now we come to the teller machine with on/off line capability. An intelligent choice, most certainly... until you look more closely.



To begin with, you're paying a premium for an option you may never use. As more and more banks are finding out, going on-line can be exactly the wrong thing to do.

Then, too, if 10 years from now you do decide to convert to a computer, you're stuck with a premium priced 10-year-old machine.

And if that weren't bad enough, when you go to convert you may well find your machine is not easily convertible. Which brings you right back where you started—buying a new machine.

This, mind you, doesn't even get into the costs upon costs for equipment, programming, maintenance and service involved.

If all this sounds totally insane to you, don't despair. There is a sane choice.

THE SANE CHOICE: THE SHARP BE-3500

The Sharp BE-3500 Electronic Teller Machine offers you the most up-to-date electronic technology in the industry at a fraction of on-line cost.

Instead of being big, heavy, noisy and complicated like the clunker, this Sharp is compact, light, quiet and simple.

Instead of encouraging mistakes like the clunker, this Sharp prevents them. It's the only stand alone teller machine on the market with an audible error beeper. So it can tell your tellers when a mistake's being made in time for them to correct it.

What's more, dates and teller numbers are set electronically, not manually. A small window allows notations to be made directly on to the journal tape. Anything you need validated, can be validated. And in operations requiring a form, it can be programmed not to operate unless there is a form in place.

Compared to on-line, this Sharp appears more impressive still. Its cost is one-time and minimal. Your tellers can be trained to use it in half an hour.

It will give you up to 5 different batch totals, cash withdrawals and deposits without affecting end-of-day totals. And it does all this while it automatically generates a proof total of cash in drawer as a by-product of the day's operation.

Better still, it's backed by a better service system than most systems.

Lastly, and perhaps most importantly, is our reputation in the banking community. A reputation based on supplying hundreds of thousands of calculators—both programmable and non-programmable—to banks just like yours for years.

So if you're in the market for a teller machine that will be as right for today as it will for tomorrow, certainly examine all the choices available.

Once you have, though, we think you'll find as we did. That, today, there's really only one choice. At least, only one sane one.

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Minnesota News

BEMIDJI: Lester (Les) Hoganson has retired as president of the First National Bank of Bemidji, a post he had held since 1970. He joined the bank in 1936. Randy Frisk was appointed instalment loan officer.

DELANO: The Minnesota Commerce Commission has given charter approval to the new Crow River State Bank of Delano. William J. Young, currently vice president and cashier of the First State Bank in Onamia, will be the bank's managing officer.

EVELETH: David J. Decker, formerly vice president and cashier, has been promoted to senior vice president and cashier of the First Northwestern National Bank of Eveleth.

HIBBING: A. M. (Mac) Castle, most recently president and managing officer of First Bank Hibbing, has been elected chairman of the board. He has announced his retirement effective March 31. Robert F. Carlson, formerly vice president and second officer, was elected president and managing officer.

ISLE: Sylvan C. (Cy) Evenson has



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been elected president and a director of Lakeside State Bank here. He was most recently vice president of the Golden Valley State Bank. Mr. Evenson succeeds Clifford Hammerberg, who was elevated to chairman of the board and who has announced his retirement effective December 31, 1980.

ORTONVILLE: The Northwestern State Bank of Ortonville has reported the death of Robert A. Barrett, cashier. Mr. Barrett died in December following a brief illness.

Illinois News

CHICAGO: James W. Giffin has been named vice president-head of the metro division at LaSalle National Bank. He was a group vice president in the west central loan division at the First National Bank of Chicago.

CHICAGO: Colin C. Johnston, vice president, has been named head of the west central loan division, First National Bank of Chicago, covering Iowa, Minnesota, Wisconsin and Nebraska, replacing James W. Giffin.

CHICAGO: William R. Duquaine Jr. has been elected president of the Colonial Bank & Trust Co. He had been executive vice president and a director since 1973.

CHICAGO: Seaway Bancshares, Inc. here has received consent from the Federal Reserve Board to become a bank holding company by acquiring Seaway National Bank of Chicago.

EDWARDSVILLE: An application by the Bank of Edwardsville for federal deposit insurance upon withdrawal from the Federal Reserve System has been approved by the FDIC.

Colorado News

CANON CITY: E. Lavelle Craig has been promoted from vice president to senior vice president at the Empire National Bank here. He has been with the bank since 1974.

DENVER: Clarence L. Bowlds has been promoted to senior vice president and cashier of the South Denver National Bank. He joined the bank in 1974.

FORT COLLINS: Organizers of the proposed Foothills National Bank here have received charter approval

from the Comptroller of the Currency. The bank's agent is Tennyson W. Grebenar. 3

LOVELAND: Russell Walk has been elected executive vice president and a director of the American Bank here following the resignation of James E. Sauerbreit. Mr. Walk, most recently vice president and cashier, joined the bank in 1978.

Montana News

HELENA: James H. Dion has retired as president and chief executive officer of the Northwestern Union Trust Co. He will be succeeded by Robert M. Nelson, formerly with the Walker Bank & Trust Co. of Salt Lake City, Utah.

LIVINGSTON: Guaranty Development Company here has received consent from the Federal Reserve Board to acquire the First Security Bank of Big Timber.

PLENTYWOOD: Security State Bank here has promoted Jerry L. Wiedebush from vice president to senior vice president. Robert Romstad has joined the bank as auditor.

North Dakota News

BISMARCK: The state industrial commission has approved the Bank of North Dakota's instituting a prime rate based on the cost of acquired funds. The formula will consist of amounts of CDs, Fed Funds and repurchase agreements. In testing the formula last month, the bank said the rate would have been one percent lower than the New York prime.

GRAND FORKS: Promoted at the Community National Bank of Grand Forks were Dennis D. Douville, senior vice president and cashier; Dean Hruska, vice president and auditor; Goodwin Helseth and Don Nordsven, vice president, and Dave Putbrese, assistant vice president.

HAZEN: Union State Bank of Hazen has received consent from the FDIC to establish a detached facility at 209 W. Central Ave. NW here.

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Wyoming News

GREEN RIVER: Green River Company has received consent from the Federal Reserve Board to become a bank holding company by acquiring majority stock in the First National Bank here.

SHERIDAN: M. K. Thirlwell has joined First Wyoming Bank, N.A.-Sheridan as vice president in charge of commercial loans. Evelyn E. Clark was promoted from assistant vice president to vice president in charge of real estate.

WANT ADS

Rates 50 cents per word per insertion. Ad \$2 for file numbers. Identity of file number advertisers cannot be revealed. Payment in advance, please.

NORTHWESTERN BANKER
 306-15th St., Des Moines, Iowa 50309

POSITION AVAILABLE

Position available for Operations Officer with at least two years experience; an auditing background desirable. Send resume and salary requirements to First National Bank of White Sulphur Springs, P.O. Box 709 White Sulphur Springs, Montana 59645. (PA)

Position for individual who has minimal bank training and who is interested in a banking career. Opportunity is available to learn all facets of banking while advancing to operations officer. \$10½ million bank in central Iowa near metropolitan center. Write File JBG, % NWB. (PA)

Lending officer, \$20 million, NW Iowa bank, 2-4 years experience, Ag background; operations experience preferred. Salary commensurate with experience. Write File JBF, % NWB. (PA)

SECOND OFFICER - Newly chartered Community National Bank of Muscatine, Iowa. Minimum of 4 to 6 years instalment and/or operations experience desired. Salary open. Contact Charles S. Bullock at (319) 263-1122. (PA)

Experienced bank teller manager position open with \$150 million eastern Iowa bank. Will supervise staff of 25 within three locations. Good position for career-minded person. Send resume and salary requirements to R. Mehmert, Box 3911, Davenport, Iowa 52808. (PA)



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POSITION AVAILABLE

Second Officer for \$12 million independent Montana bank. Must understand credit and be able to work effectively with farmers, ranchers and businessmen. Send resume to Charles Ferris at First Security Bank, Malta, Mont. 59538. Phone (406)654-2221. (PA)

OPERATIONS TRAINEE—Beginning position; some accounting and electronic banking background helpful. Please indicate current salary requirements. Salary commensurate with education and experience. Write File JBJ % NWB (PA)

Bank holding company in northwestern Iowa seeks individual to manage leasing company. Duties include customer development, credit analysis, and some accounting. Send resume to Doug Heppner at Citizens First National Bank, Storm Lake, Ia. 50588. (PA)

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Four Burroughs T—100 encoders \$495 each. Call (512) 836-5864 (FS)

NCRWide Carriage Adders \$495 each; excellent condition. Call (512) 836-5865 (FS)

Twelve used Burroughs Teller Machines. \$70.00 each. Contact Sharon Barkley at North Platte State Bank, North Platte, Nebr. Phone (308) 532-3800. (FS)

Brandt Coin Counter—Sorter. Panora State Bank, (515) 755-2141 (FS)

BANK FOR SALE: 85% of a Nebraska bank holding company. Deposits \$13 million. Good community. Growth potential. Reply to File JBH, %NWB. (FS)

1977 Cadillac Seville, silver. All options except sun roof; new Michelins. Under 26,000 miles. Call (402) 488-2123. (FS)

PARTIAL LIST OF AVAILABLE POSITIONS

LENDING—Rural Ia. bank. Handle installment loans & collections. Also do some ag lending. Must be able to work on own. \$15,000.

VP—Be responsible for entire loan portfolio of small ag bank. Must know lending regs. Lending is the key to this spot. Other bank experience a plus. \$16,000.

OPERATIONS—SD bank needs operations officer. Supervise bookkeepers and tellers. Will handle all reports. \$17,000

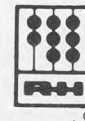
OPERATIONS—Asst. to operations officer in large Iowa bank. Must have operations experience, be aggressive and prospect oriented. Will supervise 15. \$23,000.

EVP—#2 position in Minnesota bank. Lending is commercial, with some ag. Must have experience in all areas. Equity potential for right person. \$28,000.

TRUST OFFICER—Iowa bank is establishing new dept. Must be experienced in trust area and be able to set up a dept. \$26,000.

AG LENDER—Real opportunity for person with 2-plus years experience. Will do all ag lending for east Iowa bank. Bank wants person that can make decisions and operate on own initiative. \$22,000

ALL FEES PAID BY MANAGEMENT
 FOR FURTHER INFORMATION
 RESPOND IN CONFIDENCE TO:



Bank Division
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 317 6th Ave.
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POSITION WANTED

Are you looking for some quality help? Well, stop looking! Red Wing AVTI has a class graduating from its Rural Banking and Ag Finance Program just waiting for a challenge. Students have had extensive study in all loan and insurance functions as well as management/supervision. Graduates will be ready for on-the-job training approximately April 1, 1980. For interviews contact Terri Beckman, Instructor, Red Wing AVTI, Red Wing, Minn. 55066. Or phone (612) 388-8271. (PW)

Young loan officer with 4 years ag lending experience is looking for a position as second man loan officer to handle ag loans as well as other loans and operational duties. Write File JBI, % NWB. (PW)

POSITIONS AVAILABLE

AG LOAN—30MM Eastern Missouri bank desires addition to staff. 3-5 years experience preferred 25K

OPERATIONS OFFICER—growing Iowa suburban bank. 8-10 years experience necessary. Will definitely be part of management team 28K

CASHIER—rocky mountain rural bank. Lending background helpful 18K

SR. LOAN OFFICER—suburban Minnesota bank with advancement opportunity to E.V.P. in short time 30K

C.E.O.—bank has excellent growth potential for rural area. Lending and administrative skills necessary 35K

AGRI LOAN—20MM Iowa bank. Might train if have some bank experience and farm background 15K

SECOND OFFICER—small northern Kansas bank. Knowledge of lending procedures and farm background necessary. Bonus available 16K

AUDITOR—small holding company. No overnight travel involved. Acctg. degree and EPP Audit experience preferred 20K

PERSONAL BANKING OFFICER—50MM bank in college community. Duties include supervision of tellers 16K

JUNIOR OFFICERS—if you have 1-2 years experience there are several excellent opportunities in Midwestern banks. Some entry level positions also available

All inquiries handled in a confidential manner. Resume and salary history requested.

TOM HAGAN & ASSOCIATES

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