

NORTHWESTERN Banker Newsletter

Vol. 9 No. 25

Des Moines, Iowa

October 13, 1980

10,000 To Hear Bush and Mondale

DURING the critical, final weeks of the 1980 presidential election campaign, Vice President Walter F. Mondale and Republican vice presidential nominee George Bush will address more than 10,000 bankers at the American Bankers Association's annual convention in Chicago this week. Vice President Mondale, who will be in Chicago attending Columbus Day programs, has been invited to speak today, October 13, during the opening general session of the October 11-15 convention. While he is expected to address the bankers, his appearance will be based upon his earlier Chicago scheduling.

Mr. Bush will speak on Wednesday morning, October 15, during the closing general session. Both men join other leading government, banking and media officials scheduled to address the bankers at McCormick Place, the convention headquarters.

In addition to remarks by Vice President Mondale, the general session on October 13 features presentations by G. William Miller, secretary of the treasury, and a major inflation speech by David Rockefeller, chairman of the board



C.C. HOPE JR.

of Chase Manhattan Bank. ABA President C. C. Hope Jr. will preside over the opening session.

BankPAC

On Tuesday, October 14, Rep. Jack Kemp (R-N.Y.) and a leading Democratic congressman will speak during the association's national BankPAC (political action committee) rally. The second general session begins at 9:30 a.m. and features presentations by Comptroller of the Currency John Heimann, chairman of the Federal Reserve Board of Governors Paul Volcker, and the Agronsky and Company panel. Panel members include Martin Agronsky, Elizabeth Drew, James J. Kilpatrick, Joe Kraft and Carl Rowan.

Along with George Bush, headline speakers scheduled for Wednesday's closing session include Sen. William Proxmire (D-Wis.), Rep. Henry S. Reuss (D-Wis.), Chairman of Citibank Walter Wriston, former president of the First National Bank of Chicago Herbert Prochnow, and ABA President-Elect Lee E. Gunderson, who will participate in a panel appropriately titled, "Banking 80s/Wisconsin Perspective."

Forums

In addition to hearing outstanding speakers, the bankers in attendance will participate in forums and special interest sessions that cover a multitude of current banking issues.

The election-year campaign has raised many questions in the financial marketplace regarding the impact of the presidential election on domestic and international economic/financial policies, the deregulation of financial institutions, the nationwide availability of Negotiable Order of Withdrawal (NOW) accounts, the pricing of services by the Federal Reserve System, and the possible and probable effect of pending legislative and regulatory initiatives. □

Minnesota News

The Minnesota Bankers Association has scheduled a full-day Individual Retirement Account-Keogh workshop to be held at the Registry Hotel in Bloomington on October 16.

ALDEN: The First National Bank will open a full service commercial banking facility in the Skyline Mall Shopping Center in Albert Lea in November, and simultaneously become a state bank, according to Bill Johnson, president.

DODGE CENTER: David Kjos, cashier at First National State Bank of Thief River Falls, has accepted the position of vice president at Northwestern State Bank.

GRYGLA: At the American State Bank, Ron Foss has been promoted to vice president and cashier, Judy Irlbeck has become assistant cashier, and Julie Sparby has become bookkeeper.

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HAWLEY: S.A. "Stew" Turing has joined the staff at First National Bank as executive vice president. He has spent the last 18 years in service to Dakota Bank & Trust Co. of Fargo.

HENNING: At the First National Bank, Duane Fraki was named executive vice president; Bill Goepfer, assistant vice president; Bob Reinbold, cashier, and Lois Fiskum, head bookkeeper and assistant cashier.

KANARANZI: Funeral services were held recently for Duane E. DeBates, 44, vice president and cashier, Farmers State Bank, following a heart attack.

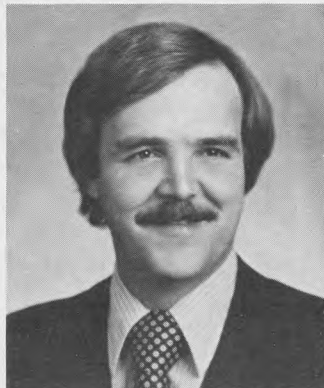
MINNEAPOLIS: The Federal Reserve Bank has announced Vice President Robert W. Worcester will assume responsibilities for the bank's discount operations and Ray L. Hulett, assistant vice president, will become officer in charge of bank services.

MINNEAPOLIS: David J. McLaughlin has joined First Bank Minneapolis as vice president and senior investment officer. Mr. McLaughlin will head the bank's asset management department.

MINNEAPOLIS: Nan Sorenson has been named a commercial loan officer at First Bank Hopkins.

MINNEAPOLIS: Gregory L. Bohnert and Alan R. Geiwitz have been promoted to vice presidents, commercial loans, at Northwestern Bank Southwest.

MINNEAPOLIS: The Federal Reserve Bank of Minneapolis approved applications from two firms to become one-bank holding companies



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Stephen J. Hatz
Sr. Correspondent Bank Officer
712/277-6526



SECURITY NATIONAL BANK

IN SIOUX CITY, IOWA. MEMBER F.D.I.C. © 1980 Security National Bank

by acquiring existing banks. The firms are Jasper Investment Co. Inc., which will control Jasper State Bank, and Bankshares of Hawley Inc., which will acquire the State Bank of Hawley.

MINNEAPOLIS: John D. McDonald has joined First Bank Minneha as senior vice president of the credit department. He had been vice president at First Bank Willmar since joining that bank in 1970. Both banks are part of First Bank System.

MINNEAPOLIS: State Banking Commissioner Michael Pint approved a detached banking facility for Riverside Community State Bank. Federal officials have also granted approval to Northwestern National Bank of Minneapolis and First Bank Minneapolis to open detached facilities in the same area.

MINNEAPOLIS: The BAI meeting program for October 16 will feature Copeland Schmidt, vice president, First Chicago Data Corp. The meeting will begin at 6:30 p.m. at the Normandy Inn.

OWATONNA: Ken Wilcox, president of Northwestern National Bank, has announced the promotion of Marlene J. Garmann to the position of cashier and the election of Jerald D. Lundgren as agricultural loan officer.

ST. PAUL: Lannon C. Brown joined Midway National Bank as assistant vice president.

ST. PAUL: Rosie Bostrom has been elected mortgage loan officer of the First State Bank, according to Merlin M. Helgemoe, president. Ms. Bostrom began her career at the bank in December, 1977, as a clerk in the commercial loan department and became real estate loan representative. Mr. Helgemoe also announced the following changes: commercial loans—Craig R. Bollum was named senior lending officer with Debra Bisek, Tom Hansen and

Donald Husband, commercial lending officers; sales finance—Timothy Thompson was named sales finance officer and Michele Gilbert sales finance representative; retail banking—Barbara Anderson has been named personnel banking representatives; Little Canada office—Alan Burchill was named manager and Clyde Torvik personnel banking representative.

North Dakota News

"Banking Challenges of the '80s" will be the theme of a conference sponsored by the NDBA Bank Women's Committee October 21-22 at the Seven Seas Motor Inn at Mandan. Registration begins at 11:00 a.m. October 21 in the hotel lobby. Featured speakers include John Graham, director of the North Dakota Legislative Council; Dr. Robert Joselyn, F.S.E. Management System, and white-collar crime specialist Frank W. Aba-

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Newspaper

Because of the immediacy of N.O.W. Accounts, we're featuring a variety of N.O.W. ads. Ads were developed from information gained at IBA Conferences, the BMA School of Bank Marketing and lectures from New England bankers.

Radio Scripts

The message of all radio scripts is consistent with the dominant message of each ad package. We recommend that your local radio announcer read the script.

Statement Stuffers

All statement stuffers will carry the same "look" as your newspaper advertisement. Standard size is 7"x 3 1/2".

Counter Cards

Counter cards measure 5"x10".

Posters

Poster size is 19"x25".

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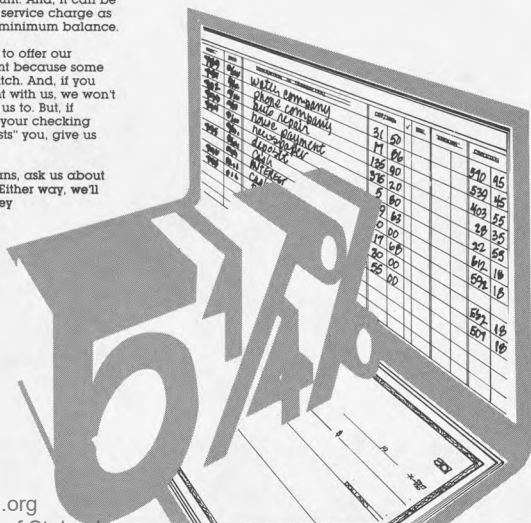
A new way to earn all the interest you can get.

We're introducing a new checking account that'll pay you interest right up until the time you write a check. We simply call it our 5 1/4% Checking Account. And, it can be yours with absolutely no service charge as long as you maintain a minimum balance.

Of course, we'll continue to offer our regular checking account because some people won't want to switch. And, if you already have an account with us, we won't change it unless you tell us to. But, if earning 5 1/4% interest on your checking account balance "interests" you, give us a call.

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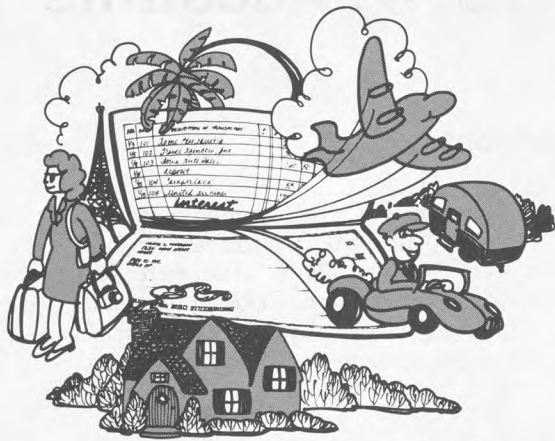
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The 5 1/4% Checking Account

We're introducing a new checking account that features vacations, educations, new cars and even some retirement money. Sounds too good to be true, right? But it is true because our new 5 1/4% checking account's designed to keep your money earning interest right up until the time you spend it.

Here's how it works. You deposit your paycheck into checking just like before and keep a minimum balance at all times.* Then,

write checks like you always have done, only now, you'll earn 5 1/4% interest up until the time you write it. That's all there is to it.

At the end of the year, that 5 1/4% money can add up to a down payment on a new car or you can keep saving it for a sunny day. So if you have an ordinary checking account, why not switch to our new 5 1/4% checking account... then maybe you can afford to take a little vacation.

BANK LOGO

Until now,
all we could do
for people who wanted
to earn
5 1/4% interest
on their checking account
was offer
our condolences.

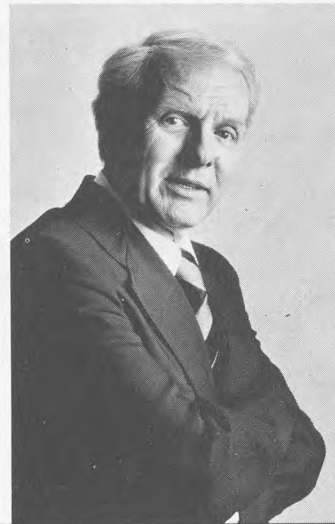
Not any more.

If you haven't been earning interest on your checking account money, join the crowd. Because until recently it's been against the law for banks to pay it.

But now all that's changed. Beginning January 1, 1981, we'll pay you 5 1/4% interest on your checking account. And if you keep a minimum balance, we'll handle the whole thing with absolutely no service charge.

If you're one of our regular checking account customers simply phone us and we'll mail you the forms necessary to switch your old checking account to our new 5 1/4% interest checking account. And, if you bank some other place, we'd like to chance to talk to you.

After all, why should you put up with condolences from them when you can earn interest with us.



BANK LOGO

Announcing interest on checking starting January 1st.

For the first time in over 50 years, you can earn interest on your checking account balance. New federal banking regulations, effective New Years Day, will allow us to pay you 5 1/4% daily interest on your checking money.

JANUARY 1981						
S	M	T	W	T	F	S
			1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

paying 5 1/4% interest on checking, is one way we can help you out.

How can I sign up?

If you already have a checking account with us, simply stop by and we'll transfer your account to our new 5 1/4% checking account. If you're a new customer to our bank, we'll help you close your account at your present bank and open your 5 1/4% checking account here with no service charge or minimum balance requirement for the first 90 days. How's that for an offer?

What shall I ask for when I come into the bank?

Ask for our new "5 1/4% Checking Account". Or give us a phone call at the number listed below. Either way — we'll help you earn all the interest you can get.

Why are we offering interest on checking accounts now?

Because we want to respond to the needs of the people in our community and the new banking laws are finally allowing us to do it. We look at it this way — in times like these, you need to earn all the interest you can get and



5 1/4%

Why haven't banks offered interest on checking before?

They have! Back in the 1930's, almost all banks paid interest on checking accounts. But, in an effort to stabilize the banking industry during the depression, Congress passed a law prohibiting the payment of interest on "demand deposit" (checking accounts).

BANK LOGO

NOW, a 5 1/4% checking account that helps you keep your head above water.

If inflation continues, you're probably going to have to work harder this year just to keep your head above water.

To help you, we're introducing a new checking account that's designed to keep your money earning interest right up until the time you spend it. We simply call it our 5 1/4% checking account. And, it can be yours with absolutely no service charge as long as you

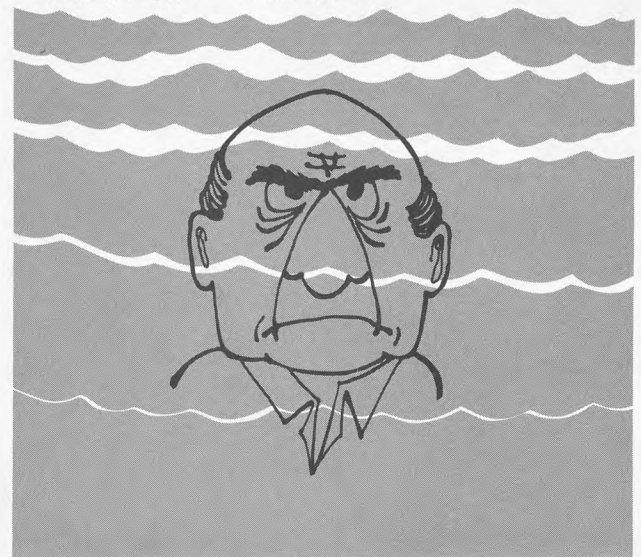
maintain a minimum balance.

Now instead of sitting idly in a regular checking account, your money can be earning 5 1/4% interest until the day you write your check.

Making your money go further so you can keep your head above water is what our new checking account is all about.

Because in times like these, you can either sink or swim.

BANK LOGO



IRA & HR-10 SEMINARS

Conducted by
COLLIN W. FRITZ
Banking Consultant

DATES AND LOCATIONS

- October 16 The Registry, Minneapolis, MN
- October 21 Village Red Lion, Missoula, MT
- October 22 Ponderosa, Great Falls, MT
- October 23 Sheraton, Billings, MT
- October 30 Holiday Inn-Downtown,
Sioux Falls, SD
- November 5 Harbor House, Storm Lake IA
- November 6 Ramada Inn, Waterloo, IA
- November 12 Carousel, Iowa City, IA
- November 13 Hyatt House, Des Moines, IA
- November 18 Holiday Inn, Kearney, NE
- November 19 Ramada Inn, Lincoln, NE

Time frame for all meetings is as follows:

- 8:30 a.m. Registration
- 9:15 a.m. Seminar Convenes
- 12:00 noon Luncheon
- 3:30 p.m. Adjournment



IRA/HR-10 SEMINARS

Please register the following person(s) at the location indicated below for the IRA / HR-10 Seminar.
Pre-registration fee: \$45.00 Registration at the door: \$50.00

Name _____ Location _____

Name _____ Location _____

Bank _____ Town _____ Zip _____

By _____ Telephone _____
(Please include area code)

Please return the above form to: Collin W. Fritz
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4 gnale. The program adjourns at 12:00 noon, October 22.

FARGO: Bruce Howland has been named instalment loan adjuster at Dakota Bank. He is a graduate of North Dakota State University and holds a BS degree in economics.

HEATON: LeRoy Gilbertson, commissioner of the state banking department, has announced approval for Farmers State Bank to change location from Heaton to Carrington. Also approved was an increase of capital stock from \$120,000 to \$400,000 by cash dividend. The Farmers State Bank also amended its articles of incorporation to increase the board of directors from five to nine members.

Nebraska News

The Nebraska Bankers Association will be holding its 1980 Marketing Conference October 21-22 at the Kearney Holiday Inn. Registration fee is \$85 per banker at the door.

Featured speakers Tuesday morning will include Jack Whittle of Whittle, Raddon, Motley & Hanks, Chicago; William St. John of the Bank Marketing Association, Chicago; Roger M. Beverage, executive



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vice president of the NBA, and Jim Lauerman, vice president of Bailey Lewis & Associates, Lincoln.

Speaking Wednesday will be Richard M. Fritz, president, First National Bank, Kearney; Carl Nielsen, Carl Nielsen & Associates, Wichita, Kan., and Catherine Hayden, assistant vice president, Financial Shares Corporation, Chicago.

Registration will be at 9:30 a.m. Tuesday and the conference will adjourn at noon Wednesday.

CHADRON: The Regional Administrator of National Banks has granted approval for the First National Bank to open a detached teller facility at 2nd & Bordeaux.

CRETE: Carleton Flynn, president of City Bank & Trust Co., has been elected to the board of trustees of the Colorado Graduate School of Banking at the University of Colorado in Boulder.

GENEVA: Carl Schneider, 82, executive vice president of the Geneva State Bank, died recently.

KEARNEY: Kearney State Bank & Trust Co. has joined the downtown Kearney business firms with the grand opening of the new drive-in facility at 24th & Avenue A.

LINCOLN: Glenn Yaussi has been elected board chairman of Lincoln Bank East. He will also manage the three one-bank holding companies awaiting regulatory approval to split off from the Commerce Group.

LINCOLN: William C. Smith, president of First National Bank & Trust Company, has announced the election of Orrin A. Wilson as senior executive vice president of the bank. Mr. Wilson also has been elected to the board of directors of the bank and its holding company, First National Lincoln Corp. He will begin his new duties October 27. Mr. Wilson is leaving Northern Trust Company of Chicago, where he has been vice president in the central division of the banking group, calling on banks in Nebraska, Iowa and other midwest states. Mr. Wilson succeeds Robert E. Harris, who resigned recently to become chief executive of the Oklahoma Bankers Association. Mr. Wilson and his wife, Jan, and their three sons will move at an early date to Lincoln, where they have purchased a home.

LINCOLN: A bank charter application has been filed for First Secur-

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ity Bank of Nebraska, which would be located at 5900 N.W. First St., in the Highlands subdivision of northwest Lincoln. Bob Hadebrook of Omaha, proposed president, said the state banking department has set November 18 as a tentative hearing date on the application. Mr. Hasebrook said a Lincoln group of the bank's stockholders that would like to build and own a \$350,000 building includes: Vincent Brown, Vaughn Border, Donald Clifton, Allan Domina, Hall Hasselbalch, Glen Lau, Charles Salem, Elliott Rustan, Leland Van Boskirk and Herb Whittman.

OMAHA: Norma J. Kofoed and Mary B. Craftree have been named vice presidents of the Mid City Bank. Gary A. Nedved was named assistant vice president.

OMAHA: The FDIC has approved applications for the Bank of Millard to establish remote service facilities in retail outlets at 5005 S. 135th St., 13922 South Plaza and 2810 Harlon Drive, Bellevue.

OMAHA: Paul J. Amen, director of banking and finance, has issued an order of approval to American Savings Company for permission to move its auxiliary office from 8424 to 8404 West Center Road.

O'NEILL: Francis N. Cronin, 80, retired chairman of O'Neill National Bank, died recently.

PETERSBURG: F. A. "Del" Schafer, 81, president and chairman of the board of the Petersburg State Bank, died recently.

Iowa News

AMES: Jo Ann Lathrop has been

Packages

1. Blanket Bond, Director & Officer, Trust E & O
2. Automobiles
3. Single Interest
4. Fire & Liability
5. Crime (safe deposit, cash letter, etc.)

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promoted to assistant trust officer of the First National Bank. Also at First National, Jacki Michaelson was promoted to assistant cashier and Rebecca Hostetter was named senior teller.

BURLINGTON: The Regional Administrator of National Banks has granted approval for the First National Bank to open a detached a teller facility at Roosevelt & West Avenue.

CEDAR RAPIDS: Don Nebergall, president of Brenton Bank & Trust Co. was re-elected president of Greater Downtown of Cedar Rapids.

NEVADA: The State Bank & Trust Co. has announced the addition of Ray Lounsberry to its board of directors.

REDFIELD: Jeff Horn will join the Dallas County State Bank staff as office manager.

SIOUX CITY: Monty G. Harmes, an employe of Northwestern National Bank since 1975, has been elected assistant operations officer with the bank, President Stanley W. Evans announced.

WATERLOO: Bev Ridder, marketing officer of the National Bank, has been installed chairman of the North Central Iowa Group of the National Association of Bank Women, Inc.

WATERLOO: The National Bank will host a seminar Wednesday, October 8, for over 100 bankers representing 65 banks in northeast Iowa. The bankers will be welcomed

by President R. Scott Fetner at the luncheon at the Elks Club followed by National Bank officers presenting an update on current banking regulations. Reg D, new Fed pricing, NOW accounts, investment update information and trust services will be featured. Speakers will include William J. Rickert, William H. Burger, Curt D. Kyhl, Richard J. Jung, Dwayne Streeter and Merland Wackerbarth.

Wisconsin News

MILWAUKEE: Marine Corp has received Fed approval on its application to buy First National Bank &

STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION (Required by 39 U.S.C. 3685)

1. Title of publication — Northwestern Banker Newsletter.
2. Date of filing — October 1, 1980
3. Frequency of issue — Weekly.
4. Location of known office of publication (Not printers) — 306 - 15th Street, Des Moines, Iowa 50309.
5. Location of the headquarters or general business offices of the publishers (Not printers) — 306 - 15th Street, Des Moines, Iowa 50309.
6. Names and complete addresses of publisher, editor and managing editor — Publisher — Malcolm K. Freeland, 306 - 15th Street, Des Moines, Iowa 50309.
Editor — Ben Haller, Jr., 306 - 15th Street, Des Moines, Iowa 50309.
7. Owner (If owned by a corporation, its name and address must be stated and also immediately thereunder the names and addresses of stockholders owning or holding 1 percent or more of total amount of stock. If not owned by a corporation, the names and addresses of the individual owners must be given. If owned by a partnership or other unincorporated firm, its name and address, as well as that of each individual must be given.) Malcolm K. Freeland, President, 306 - 15th Street, Des Moines, Iowa 50309. Ben Haller, Jr., Vice President, 306 - 15th Street, Des Moines, Iowa 50309. Northwestern Banker, 306 - 15th Street, Des Moines, Iowa 50309.
8. Known bondholders, mortgagees, and other security holders owning or holding 1 percent or more of total amount of bonds, mortgages or other securities: Malcolm K. Freeland, President, 306 - 15th Street, Des Moines, Iowa 50309. Ben Haller, Jr., Vice President, 306 - 15th Street, Des Moines, Iowa 50309.

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10. Extent and nature of circulation:

	Average No. of copies each issue during preceding 12 months	Actual Number of copies of Single issue nearest to filing date
A. Total No. copies printed (Net Press Run)	4,873	4,824
B. Paid circulation		
1. Sales through dealers and carriers, street vendors and counter sales	NONE	NONE
2. Mail subscriptions	4,483	4,435
C. Total paid circulation	4,483	4,435
D. Free distribution by mail, carrier or other means—sample, complimentary, and other free copies	290	289
E. Total distribution (Sum of C and D)	4,773	4,724
F. Copies not distributed		
1. Office use, left-over, unaccounted, spoiled after printing	100	100
2. Returns from news agents	NONE	NONE
G. Total (Sum of E, F1 and 2—should equal net press run shown in A)	4,873	4,824
11. I certify that the statements made by me above are correct and complete.		

BEN HALLER, JR.
Editor

12. For completion by publishers mailing at the regular rates (Section 132.121, Postal Service Manual). 39 U.S.C. 3626 provides in pertinent part: "No person who would have been entitled to mail matter under former section 4359 of this title shall mail such matter at the rates provided under this subsection unless he files annually with the Postal Service a written request for permission to mail matter at such rates."

In accordance with the provisions of this statute, I hereby request permission to mail the publication named in Item 1 at the phased postage rates presently authorized by 39 U.S.C. 3626.

Ben Haller, Jr., Editor

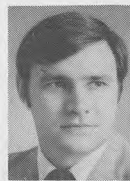
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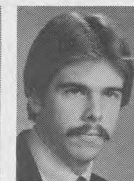
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Dave Wittenborn
Bond Representative
234-2691

6 Trust Co. of Racine. The fed denied the application last spring on the grounds that it would limit competition in the Racine market.

Marine announced the plan in May, 1979, and later appealed the Fed's rejection. Terms were not disclosed. First National has \$155 million in deposits.

FOR SALE

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NCR 775 proof machine; 12 pockets. Maintenance will transfer.

Burroughs TR-102 electronic teller machines. Upgradeable to on-line. \$995.

Burroughs TR-101 electronic teller machines. \$795.

NCR 1550 electronic teller machines. \$795 each.

NCR 152-70 teller machines. Completely reconditioned. Guaranteed. \$495.

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Ag Lending Officers. \$22,000

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Loan Officer with insurance license. \$23,000

Write or call Malcolm Freeland, Freeland Financial Service, Inc., 306 - 15th Street, Des Moines, IA 50309. Phone (515) 244-8163. Employer pays fee. (PW)

Ten years' experience in Agri-business and Commercial loans. Grad School of Banking, Robert Morris and formal bank training. Resume and references upon request. Write file LBE, c/o Northwestern Banker. (PW)



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Charles E. Walters Co., Inc.

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Phone: (402) 553-6400

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POSITION AVAILABLE

Southwestern Iowa bank needs ag loan officer. Reply in confidence to file LBI, c/o Northwestern Banker. (PA)

LOAN OFFICER—Immediate opening for an officer with experience in agricultural and commercial loans. Send resume to J.H. Hanson, The Security State Bank, Box 1291, Polson, MT 59860. (PA)

Loan Officer—Central Illinois bank seeking individual for lending responsibilities, primarily consumer and ag lending. Would be part of management team. Operations experience helpful, but not necessary. Send resume and salary requirements to file KBZ, c/o Northwestern Banker. (PA)

Management Position and Bank Operations. Southeast Iowa bank. Salary commensurate with experience; excellent benefits and opportunity. Send resume to file LBG, c/o Northwestern Banker. (PA)

BANKING CAREERS—If you are currently employed and wish to evaluate your career potential, my organization has openings in the \$12,000 to \$40,000 range in banks throughout the midwest. All position job orders No. 106-218 are employers paid. Call or write Jim Hogan, Dunhill, Suite 1135, 730 2nd Ave. S., Minneapolis, MN 55402; (612) 335-6451. (PA)

Commercial/Agricultural Loan Officer—We are looking for an experienced commercial/agricultural loan officer. Candidates should have 5-10 years commercial loan experience, good credit analysis abilities, and proven customer relations and business development skills. The opportunity for upward mobility in a \$90 million eastern Nebraska bank. Salary, benefits and career opportunities are attractive for the right individual. Send resume and salary history to file LBK, c/o Northwestern Banker. (PA)

Western Iowa rural bank wants experienced loan officer. Respond to file LBJ, c/o Northwestern Banker. (PA)

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INVESTMENT—BA with very high GPA and experience as a full service broker. Wants a spot in investments. \$12,000

LOAN OFFICER—Graduate of ag banking school with experience as teller/bookkeeper. Good person for trainee position. \$10,500

LENDING—Started as teller and has worked up to senior loan officer. Pays attention to detail and gets the job done. \$14,500

LOAN OFFICER—BA in finance and 3+ years as a bank examiner. Evaluates both loans and operations. Will consider lending or operations. \$16,000

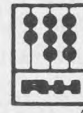
CREDIT CARD MANAGER—Skilled in all areas of credit cards. Service, accounting and collections. Has supervisory experience. An expert in setting up private label systems to fund merchants accounts receivables. \$20,000

AG LENDER—BA in ag business, made the dean's list; 2½ years experience includes analyzing loans, managing farms, soliciting new business and making farm calls. \$17,500

COMMERCIAL LENDER—Certified commercial lender. Heavy in lending, analysis and collections. Experience with six figure loans and can develop new business. \$25,000

VP—Currently vice president with \$50+ mm bank. Solid in lending, credit and operations. Responsible for banks conformity to state and federal laws. \$28,000

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TRUST HEAD—Suburban bank of \$60MM with excellent growth potential. Prefer law degree and heavy personal trust experience. 30K

INSTALLMENT LOAN—Junior position available in medium size Iowa community. Prefer one to two years experience including some exposure to indirect financing. 15K

AGRI LOAN—Major Nebraska bank seeks an ag specialist for their correspondent department. Excellent benefits and opportunity. 28K

INSTALLMENT LOAN—Excellent opportunity in northern Minnesota bank. Handle all installments with chance to advance as bank grows. 16K

CONTROLLER—Full responsibility for all accounting functions, reports and investments in medium size Iowa bank. Prefer accounting or finance degree. 25K

AG LENDER—Rural southern Missouri bank affiliated with major holding company. Prefer ag degree and 3-5 years ag lending experience. 23K

To inquire about a position please forward resume and salary history in confidence to:

TOM HAGAN & ASSOCIATES OF KANSAS CITY

P.O. Box 12346 / 2024 Swift
North Kansas City, Missouri 64116
Phone (816) 474-6874