

NORTHWESTERN Banker Newsletter

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January 10, 1983

All-Out War Rages on Withholding

FULL-SCALE war has been declared by banks, thrifts and others on the portion of the 1982 Tax Equity and Fiscal Responsibility Act that requires withholding at source of 10% of interest or dividends due a customer. While the new Congress was scrambling for committee assignments last week, a nationwide blitz was underway urging bank and thrift customers to write their Congressmen and demand repeal of the withholding provision.

Backing the unprecedented effort is a broad-based coalition in Washington, D.C., meeting on an ad hoc basis, composed of financial associations (ABA, IBAA, S&Ls, CUs), consumer groups, stockholder groups and a couple of EDP associations. This coalition is coordinating efforts to work with Congressmen who will sponsor repeal legislation.

Foremost among the many Congressmen who advocate such repeal are Sen. Robert Kasten (R., Wis.) and Rep. Norman D'Amours (D., N.H.). Congressman D'Amours was waiting last week for the number HR 1099 to surface so he could claim it to identify his bill calling for repeal. He and Sen. Kasten were early opponents of that portion of the 1982 Tax Bill last summer.

The American Bankers Association has prepared an extensive kit for use by member banks. It consists of suggested advertising,

speeches, statement stuffers, reply cards and letters, fact sheet, lobby ballots and other material. ABA initially ordered 5,000 of the kits, based on previous legislative campaigns. They were gone at once; another 5,000 is almost gone and an additional 2,500 were being rushed to completion last week.

ABA furnished kits to 8,000 individual banks as of last week and others were still coming in. In addition, some state associations had requested bulk shipments for total state-wide action by the association. Individual orders just for ballots and statement stuffers were placed by 1,000 banks, ABA said, and the orders were mounting. All in all, ABA has printed and distributed on order of banks a total of 12 million pieces in the kits and individual ballot orders.

It is further estimated that thrifts and credit unions together also have distributed 12 million pieces of literature in the repeal drive.

The Independent Bankers Association of America has mounted its own grass-roots campaign, providing statement stuffers to go with monthly mailings or with 1099s. IBAA reports that 2.5 million of these had been ordered as of last mid-week by thousands of IBAA member banks. Demand was so heavy that temporary help had to be hired at the Sauk Centre, Minn., office which handled the mailings. The IBAA mailing to customers provides a tear-off portion that may be addressed to the individual's Congressman or Senator.

Many banks were also conducting in-house balloting so that the public could drop a ballot or sign a petition in the bank or one of its offices. IBAA reports a West Virginia mem-

Illinois Bankers Assn. is making these cards available to the public.

<p>My Dear Senator:</p> <p>I worked hard to build up my savings in my bank. I look forward to seeing my interest grow and compound. The action taken by Congress to withhold 10% of my interest affects me directly and I don't like it.</p> <p>You can do me and the taxpayers of this country a great service by introducing, sponsoring, or supporting legislation to repeal the withholding of interest provision of the 1982 tax increase bill.</p> <p>_____</p> <p>_____</p> <p>_____</p>

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ber bank already has 2,000 signatures, and a Wisconsin bank has acquired 1,000 signatures. Some banks, like the two in Estes Park, Colo., are running large newspaper ads. Those two banks ran the ad jointly, drawing much favorable response.

The Illinois Bankers Association and some other associations are deep into their own state-wide repeal blitz. IBA mailed folders to every bank in the state. The individual banks can order pre-printed, three-color cards that customers can complete and mail to their Congressmen.

Iowa News

The Iowa Bankers Association will conduct its 1983 Marketing Conference Feb. 7-9 at the Marriott



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Hotel in downtown Des Moines. An orientation session for new marketing officers and conference first-timers will begin at 5 p.m., Feb. 7. The first general session Tuesday morning will feature Roundtable Strategic Planning, in which bankers will be grouped by geographic location and asset size, with table reports submitted to the entire group later.

This will be followed by individual presentations on Positioning, Financial Services Usage and Attitude, Product Positioning for the Community Bank, How to Increase Deposits Without Increasing Customers, Commission Sales and Home Banking. Tuesday evening will be open after a reception.

Wednesday morning registrants will hear about Marketing Your Ag Customers, The Marketing Process and Strategic Marketing Review.

A complete program will be printed in the next issue.

ALGONA: United Central Bank & Trust Company has acquired the assets and assumed substantially all liabilities of both the Exchange State Bank, Wesley, and Bode State Bank of Bode. Shareholders of the acquired banks are receiving cash for their stock. Offices of UCB of Algona will be maintained in Wesley and Bode in the former bank offices. Assets of the Algona bank now approximate \$65 million. Parent company is United Central Bancshares, Inc., Des Moines.

DES MOINES: United Federal Savings and Loan has filed application to become chartered as United Federal Savings Bank. UFS President Donald Cook said the savings bank would continue to be mutually owned at this time. It has \$650 million in assets, and operates 30 offices statewide, which it would be permitted to continue. The bank would still be subject to FHLBB regulation.

HAWARDEN: First State Bank was sold recently to Raymond Pape and Thomas McGowan, who have

replaced Donald Farber and L. William Lohry on the board. Mr. Pape will continue as vice president of First West Side Bank in Omaha and as a director of Northwestern State Bank, Hay Springs, Nebr. He will also be chairman of First State here. All officers and staff continue in their present positions.

MAPELTON: Neil R. Kirby has joined First State Bank as senior vice president. He has been with a bank in Cascade, Idaho.

MELVIN: John E. Benz has been advanced from executive vice president to president of Melvin Savings Bank, to succeed his father, the late Thomas Benz.

MISSOURI VALLEY: Robert E. Brown has been elected president of First National Bank to succeed Richard Day, who has resigned to become president of the First National Holding Co. Mr. Day continues as chairman of the bank. Also promoted were: Gregory D. Pollard to executive vice president, replacing Mr. Brown in that post; H.J. (Joe) Richardson from assistant vice president to vice president; Elizabeth Longmeyer, cashier, also named vice president, and Bob Deo to ag loan officer.

NORTH ENGLISH: The Farmers Savings Bank has been sold by Bruce F. Tarbox, president, and his brother, Verden E. Tarbox, vice president and cashier, to Mahaska Investment Company of Oskaloosa. The Mahaska firm is owned by Russ Howard, president of Mahaska State Bank in Oskaloosa. A new managing officer will be appointed to succeed Bruce and Verden Tarbox, who plan to retire. No other staff changes are planned.

Nebraska News

FREMONT: Doug Hartmann will join Fremont National January 17 as as assistant vice president in ag lending. He resigned a similar post at North Iowa State Bank in Belmond, Ia., to accept this position.

LINCOLN: Elected vice presidents at First National Bank were Janice Durlfingler and Paul Wendell, both officers in the automated customer services division, and A. John Walters in the municipal and government bond division. Gerald D. Ficke was promoted to commercial banking officer.

OMAHA: R. John Burford, Jr., an employee of Security National Bank



HERE'S WHAT YOU CAN EXPECT—Members of the audience taking notes, laughing, smiling and listening are all signs of a successful personnel program by Gary Maas. This is at the North American Ag Lenders Conference held in Chicgao. Over 900 attended this meeting.

Personnel Specialist Offers Talks for Bankers

Personnel specialist Gary Maas who has presented talks professionally in 20 states and Canada now offers his presentations to bankers.

For conventions, associations and seminars Gary presents his informative and entertaining talk on assisting employers attract and motivate top notch employees.

NEW TALK

Gary is presenting a new after-dinner talk—"Putting the Fun Into Your Work." It has been a hit at annual meetings for self-employed businessmen and farmers.

He is co-owner of AGRICAREERS, Inc., a leader in placing personnel in ag banking, agri-business and farm production careers.

His recruiting experience is backed by 10 years in sales, marketing and management with a FORTUNE 100 corporation.

As a recognized authority on the recruiting, training and motivating of employees, his articles and quotations have appeared in over 10 agri-business publications during 1982.

BANK GOPHER

His first job in the business world started at age 19 as a part-time banker—he describes his titles as "gopher."

Gary was selected to address the annual convention of the National Speakers Association. He received an overall rating of 9.26 (on a scale of 1-10) from the members.

Kansas Secretary of Agriculture Priddle selected this talk when he invited Gary to address their state leadership. The audience included the Governor and members of the

Legislature along with the President and Dean of Agriculture of Kansas State University.

Call Sherry at 712/779-3677 for information about available speaking dates, references, program outlines, biography and fees.

WHAT OTHERS SAY

"The desire to achieve a 'job well done' was apparent."

Lamar Spangler
Program Co-ordinator
North American Ag Lenders
Conference

"Your entertaining, informative message was the highlight of our meeting."

Gary Kirking
Federal Land Bank Executive

"If you can have Gary Maas for next year's meeting, I'll be sure to be there."

Ag Lender after hearing Gary

"Of the six speakers on our program session, your talk was the favorite."

Tom Tunnell
Kansas Grain and Feed Assn.

Credit Organizations Using Gary's Presentations

P.C.A. V.P. Summer
Conference Milwaukee

Ag Finance Magazine
Conference Chicago

Federal Land Bank Annual Meeting
and Area Lenders Meeting .. Viroqua, WI

North America Ag Lenders
Conference Chicago

P.C.A. President's Forum ... River Falls, WI

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This is a partial listing of our top ag finance candidates. All rate high on their appearance, personality, experience, references and attitude. These candidates are conducive to progressive banking: **DEVELOPING NEW BUSINESS and MAKING QUALITY LOANS.** All are currently employed, interested in advancement and bring records of being quick studies with ability to adapt.

NL-1 BANK & COMPUTER—School internship at a progressive bank along with a Business Administration degree and a sales personality. Wrote programs for the Apple II computer. Self employed hog farmer. Sharp & personable. Engaged. Age: 24. IA. \$17,000. Call Linda at 515/394-5827.

NL-2 11 YEAR PCA—Branch manager responsible for \$11 million in loans. Stable individual, record of credit quality and presents himself well. B.S. Ag. Married. Age: 38. IA. \$24-\$30,000. Call Linda at 515/394-5827.

NJ-3 VP & AG LOAN REP—for past 8 yrs. at a \$50 million bank. Very involved in PR...speaks at ag functions in many states. Add this to previous sales experience equals **NEW BUSINESS.** B.S. Ag Economics. Married. Mid 30's. IA. \$27,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NL-4 INSURANCE SALES & AG DEGREE—Licensed in insurance lines, Ag Business degree, sales experience, dresses well (three piece suit), farm background. Sharp, personable and willing to start at \$14,000. Married. Age: 22. MN. Call Linda at 515/394-5827.

All candidates have credit experience, degrees (mostly ag) and are willing to relocate.

NL-5 \$55 MILLION LOANS—Three-and-one-half years as branch manager for FLB responsible for a loan volume of \$55 million. Dairy farm background. Seeks performance oriented employer in banking. Married. Age: 26. MN. \$25,000+. Call Linda at 515/394-5827.

NL-6 \$15 MILLION BANK—Experienced in all phases of banking for a \$15 million bank. Reference says, "Very reliable...good steady, hard worker...detail oriented...very thorough...good communication skills...excellent with customers...available due to limited advancement potential and low salary." Two year accounting school. Age: 31. WI. \$20,000. Call Linda at 515/394-5827.

NJ-7 AG LOAN/CORRESPONDENT OFFICER—2 yrs. as branch manager of FLB in urbanized area. At ease handling loans with farmers or corporate executives. Makes new business calls on his own initiative. B.S. Ag. Bus. Single. Age: 25. IL. Salary \$23,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-8 AG LOAN REP—1½ years with CPA firm auditing co-ops & large ag corporations; involved in hedging and tax returns also. Has a year's experience as ag loan rep working a \$15 million portfolio both direct and through an ag credit corp. Outgoing & likes to bring in new accounts. B.A. Accounting. Married. Age: 25. IA. Salary \$23,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-9 AG CREDIT—Six yrs. with FLB as A.V.P. & branch manager with \$50 million loan portfolio. Reference says, "Top reputation as ag lender and citizen." B.S. Ag Bus. Single. Age: 27. IL. \$23,000+. Call Jeannie at 515/263-9598 (if no answer 712/799-3677).

NJ-10 AG LOAN OFFICER—Three yrs. as A.V.P. & Loan Officer with PCA. A careful lender who seeks out new, **QUALITY** loan prospects. Holds insurance licenses. Married. B.S. Ag Econ/Farm Mgmt. IL. \$25,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-11 LOAN OFFICER/CREDIT SUPERVISOR—Has the background that's in demand. PCA loan officer with previous sales experience. Wants to relocate to city of 20,000 or larger. Single. B.S. Ag. Bus. IA. \$21,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-12 AG LENDING—Customer-oriented PCA ag loan officer with a proven record of writing quality loans. Responsible for \$4 million volume. Promotional minded; participated in sales-oriented courses, plans to obtain insurance licenses. High-caliber individual who's manner inspires confidence. B.S. Ag. Bus. Single. Age: 24. IA. \$22,500. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

"I'd go through AGRicareers again. Their fee is well worth it if you get a good person."

—David Rouse, President
Brenton State Bank
Eagle Grove, Iowa

NJ-13 AG BANKING—After 3 yrs. as branch mgr. in large national bank & trust co. (handled all ag accounts, plus commercial, consumer & installment loans, was top in district for generating new business) he resigned to accept a higher-salaried position as production supervisor. Wants to return to ag banking. B.A. History, extensive banking and accounting courses. Married. Age: 35. MI. \$24,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-14 BANKING EXECUTIVE—This sharp candidate has ten years of good, strong banking experience, and is currently executive v.p. of a rural bank in Neb. Is in charge of the ag loan dept., and has good commercial lending experience as well. Just completed a three year course at the Col. Graduate School of Banking. Relocation no problem. B.S. Agronomy. Married. Age: 35. NE. \$28,000 + bonus. Call Georgia at 712/779-3745.

NJ-15 AG LOAN OFFICER—This sharp young man has nearly four years of intense credit experience, and is currently managing a finance co. in Neb. A previous supervisor says, "Very aggressive, thinks on his feet and definitely qualified to be an ag loan officer." Management skills. A.A. Business. Married. Age: 25. Lives NE. Call Georgia at 712/779-3745.

"AGRicareers was extremely helpful, and worked closely with us. Receiving screened applicant resumes saved us time."

—James Neuroth, Senior VP
First Bank of Albert Lea

NJ-16 AG FINANCE—After 4 yrs. as FHA county supervisor, he's interested in a more progressive, non-government position. Dist. Director gives this reference: "Best of ten in our district...delinquency record tops." Works with local banks & PCA's in educating farmers in financial planning & management. B.S. degree. Married. Age: 30. OH. \$25,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

NJ-17 AG LOAN OFFICER—15 yrs. as FLB Pres., 5 as ag loan officer & farm real estate sales for major farm mortgage company. Holds licenses in real estate, executive banking, life, accident & health insurance. Strong in analysis, cash flows & complicated loans. B.S. Ag. Ed. Age: 49. NE (Relocation: E., NE. or W. IA.) \$15,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3677).

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NW-1 BANK OFFICER—3rd person doing operations, insurance and ag lending. Northwest Iowa. 3-5 years farm loan and operations exp. \$20,000.

NW-2 AG LOAN OFFICER—Large eastern Iowa bank. Supervise one loan assistant. 3-5 years ag lending. \$20-\$24,000.

NW-3 AG LENDING & INSURANCE—Small town northern Iowa bank. Experience in insurance. \$12-\$16,000.

NW-4 AG LOANS—Central Iowa bank seeks person to do ag lending and develop new business. Banking experience. \$20-\$25,000—maybe more.

NW-5 ASST. V.P.—Eastern Iowa bank. Ag loans, record keeping and farm management. 1-3 years ag credit. \$18-\$21,000.

NW-6 FARM REP.—Handling farm accounts...some insurance. Ag lending experience. Iowa. \$16-\$19,000.

NW-7 V.P. AG LOANS—in dairy and hog area. 5-10 years successful ag credit. Northeast Iowa. \$27,000.

NW-8 V.P. LARGE BANK—Work with smaller banks in ag loans. Some commercial. Ag degree and five or more years ag banking. Sharp. \$30-\$40,000. An opportunity worth calling about.

Now three banking personnel specialists to serve you: Linda, Jeannie and Georgia.

NW-9 AG LOANS—Be assistant VP and ag loan officer for southern Iowa bank. 2-4 years ag lending. Degree. \$18-\$22,000—maybe more.

NW-10 CASHIER—Ag loans and help manage the bank for northwest Iowa bank. 2-4 years experience. Sales oriented. Degree preferred. \$14-\$20,000.

NW-11 AG REP—Large eastern Iowa bank. Two years ag banking experience. Degree. \$20-\$25,000.

NEBRASKA

NW-12 LOAN OFFICER—Ag (60%) and commercial (40%). 4-5 years ag lending. W. Nebraska. \$25-\$30,000 plus commission on ins. sales.

NW-13 2ND MAN—W. Neb. bank. Good banking exp. \$25,000 plus ins. commission.

NW-14 BANK MANAGERS—Two for W. Neb. banks. \$32,500 to \$38,000 plus incentive of \$5-\$10,000.

MINNESOTA

NW-15 AG LENDER—Responsible for ag loans of \$8-\$9 million. Two-three years banking experience. MN. \$20-\$22,000.

NW-16 INSURANCE OFFICER—Insurance and some ag lending. None to some insurance. MN. \$12-\$14,000.

SPECIAL NOTE

Other openings not listed are handled on an extra confidential basis for employers who request their position not for publication.

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since 1969, has been named executive vice president of that bank. Gary Peterson was advanced to vice president; C.L. Landen III to assistant vice president and Charlene Meyen and Terri Kuemmerle to assistant cashiers. Also, Vice President Paul Shirley additionally was named cashier.

WYMORE: Dennis E. Osmera has resigned as president of The Wyomore State Bank for personal reasons, according to W.W. Cook, Jr., chairman of the bank. A new president will be appointed soon, Mr. Cook stated.

Minnesota News

The Twin Cities Chapter of BAI will host a "Communications and Bank Productivity" seminar January 20 at the Normandy Motor Inn, Minneapolis. Seminar leader will be Gerald Czarnecki, senior vice president, Republic Bank Corporation, Dallas. The four-hour seminar will focus on key management practices that can help build a constructive and reinforcing management climate.

MINNEAPOLIS: Robert L. Stehlik has been elected president and managing officer of First Bank Southdale. He succeeds David Orlady, who has been named managing director of Central Minnesota affiliates of First Bank System. Dennis F. Maetzold has been named senior vice president—strategic planning, marketing and business development for retail and commercial divisions at First Bank Southdale.

ST. PAUL: John Geiken has been promoted to senior vice president and cashier at Northwestern National Bank of St. Paul.

North Dakota News

The North Dakota Bankers Association's 1983 Bank Management Conference is scheduled for January 26-27 at the Kirkwood Motor Inn, Bismarck. Registration starts at 11 a.m., Jan. 26, followed by luncheon at noon and program starting at 1 p.m. Committee Chairman Fred Vinsina, v.p. First Western Bank, Minot, will introduce NDBA Pres. John McGinley, pres., American State, Williston.

"Compliance" will be reviewed by Timothy D. Marrinan, a.v.p., First Bank System, Inc., Minneapolis, and "Wage and Salary Administration" by Fred Mateer, reg. v.p., Banco, Fargo.



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"Effective Political Lobbying" will be presented by Frank Brawner, exec. v.p., Oregon Bankers Assn., Salem. NDBA Exec. Dir. Harry Argue will moderate a "State Legislative Overview" panel consisting of Bill Sanger, pres., First Bank, Wahpeton; Ken Reno, pres., United Bank of Bismarck; NDBA Assoc. Dir./Staff Counsel Keith Magnusson, and NDBA Genl. Counsel Tom Kelsch.

"Update on SBA" will be given by two SBA officials from Fargo and a state official. At the evening social hour and banquet starting at 6 p.m., special guests will include elected officials, state legislators and spouses. Art Holst, former NFL official, will be the entertaining speaker.

On Thursday morning, "Deregulation and Micro-Computers" will be discussed by Ray Tiedje, pres., Bank of Norfolk, Norfolk, Nebr. "Federal Banking Legislation Outlook" will be given by James C. Sivon, minority staff director, House Banking, Finance and Urban Affairs Committee, Washington. Final speaker will be Tom Smith, pres., Fidelity Brenton Bank & Trust Co., Marshalltown, Ia., discussing "Improving Bank Profitability in 1983." The meeting adjourns at noon.

Illinois News

CHICAGO: Richard M. Spielmann has been elected senior vice president of Mid-City National Bank of

Chicago. Mr. Spielmann, 44, joined Mid-City National Bank as an assistant vice president in 1973 when the bank acquired the Iroquois Co., a commercial finance company, where he was a commercial analyst.

CHICAGO: Alan G. Schwartz, president and chairman of the board of Tennis Corporation of America, Chicago, has been elected to the board of directors of All American Bank, located on Chicago's northwest side. All American Bank is a member of the First Colonial Bankshares group.

Wyoming News

CASPER: Mark E. Vincent was recently elected vice president and chief financial officer for First Interstate Bank of Casper, N.A. Also, Elenor Jeffres was elected vice president and comptroller of the bank. In other promotions, Ken Simms was elected assistant vice president and Mary M. McNeill was elected student loan officer.

Montana News

HAVRE: Douglas Davidson joined Citizens Bank of Montana January 3 as executive vice president, senior credit officer and a director. He has been president and CEO at First National Bank in Windom, Minn., since 1977. From 1972 to 1977 he was a vice president at First National in Havre. Prior to that he was with First National in Bozeman from 1961 to 1972.

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South Dakota News

SIOUX FALLS: Erik A. Dahl, Janet M. Ellison and Vicki L. Sieck have been named officers at Northwestern Bank. Mr. Dahl has been advanced to personal loan officer, Ms. Ellison to marketing officer and Ms. Sieck to operations officer.

— WANT ADS —

Rates are \$5.00 per line per insertion. Add \$3.00 for file letters per insertion. Identity of file letter advertisers cannot be revealed.

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AG LOAN OFFICER—Minimum two years banking experience required. Ag degree a plus. \$60 million central Iowa bank. Send resume to file RBR, c/o Northwestern Banker. (PA)

JUNIOR COMMERCIAL LENDING OFFICER for a \$75 million west central Minnesota bank. Educational background in credits and several years lending experience preferred. Send resume to file RBS, c/o Northwestern Banker. (PA)

OFFICER POSITION in northwestern Iowa. Minimum 3-5 years experience necessary. Insurance operations & loans. Contact Stanley O. Nervig, Vice President, Farmers State Bank, Marcus, Iowa 51035. Phone 712/376-4154. (PA)

NUMBER 2 PERSON—for two year old, rapidly growing, independent bank located in university town. Looking for individual with solid lending experience. Knowledge of operations helpful. Send resume to: Charles Kragel, president, Citizens Bank, P.O. Box 1027, Laramie, Wyo. 82070. (PA)

AG DEPARTMENT—Immediate opening for agricultural loan officer (or trainee) with a minimum of 3 years bank experience. Potential for advancement. Good compensation and fringe benefits. Growing independent bank (\$29 million) in central Minnesota town of 1,000. Send resume to file SBB, c/o Northwestern Banker. (PA)

Strong, aggressive Agricultural Lender needed for \$35 million bank within 35 miles of Des Moines. Must have seasoned experience in cash flow and analysis, direct farm calling, & work-out loans. Opportunity to be 2nd officer within 1-2 years. Salary commensurate to experience. Send resume & salary history to file RBN, c/o Northwestern Banker. (PA)

Immediate opening for a **LIFE AGENT** and a **COMMERCIAL AGENT** in southwest Iowa bank agency. Minimum 2-3 years experience. Send resumes to file SBC, c/o Northwestern Banker. (PA)

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President, \$18mm bank, small town To \$35,000
President, \$50mm bank, small town Open
President, \$5mm bank, small town Open
President, \$40mm bank, est. population 70,000 To \$45,000
Commercial Lender, \$250mm bank, est. population 100,000 To \$42,000
Bond Administration, Sales, metro bank Open
Cashier, \$5mm bank, small town Open
Auditor, \$25mm bank, small town Open

Positions available change as more openings become available or as positions are filled. If you are interested in making an advancement or change in your present situation, as a candidate registered with me, you will be informed as positions come available that would appeal to you based on what YOU want in a bank, in salary, in location, and in size of town or city. I do not reveal your name to a client bank until you are interested in interviewing.

Eighteen years of banking service as President of both rural and metropolitan banks enables me to find the right banking environment for you. Phone or send resume to: **Don W. Schooler, 901 A. West Jackson, Ozark, Missouri 65721. Phone (417) 485-6020.**

DON W. SCHOOLER JR.
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POSITIONS AVAILABLE

Senior Commercial Lender for Colorado bank. Requires minimum of five years experience in larger bank Salary to \$45,000
Loan Review Specialist for Illinois banking group, located in northern Illinois Salary to \$40,000
Auditor/Loan Review person for \$150 million midwest bank Salary to \$28,000
Ag Representative for central Iowa bank. Requires two or more years experience Salary to \$25,000
Commercial Lender for southeast Iowa bank. Requires three years experience Salary to \$38,000
Correspondent Officer for major Upper Midwest Bank. Ag and commercial lending experience plus college degree preferred Salary to \$38,000
Commercial Lender for suburban bank in major Nebraska city Salary to \$40,000
Operations/Cashier position in northwest Iowa community bank Salary to \$28,000
Ag Lending/Insurance position in northwest Iowa bank near Lakes area Salary open
Ag Representative for northwest Iowa. Requires a minimum of one year's experience Salary \$22,000
Number Two Person for southeast Iowa community bank. Operations experience required. Salary \$27,000
Ag Representative for bank in major Iowa college town Salary open
Operations position for North Dakota bank... located in great hunting and fishing area Salary \$22,000
Ag Lender position for bank near Des Moines. Some knowledge of operations a plus Salary \$25,000
We have many other positions open at present, so if you want to move up and further your career at this time, write of call Malcolm Freeland, Freeland Financial Service, Inc., 1032 Carriers Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays fee.

GENERAL SERVICES

Please contact Dale Bee, S.V.P., Grundy National Bank, Grundy Center, Ia. 50638, if any bank in the Council Bluffs area has an account or safe deposit box in the name of **Enno Hartke.** (GS)

Bankers Available Bankers Needed

Please see full page insert in this issue of NORTHWESTERN BANKER Newsletter for details.

(515) 394-3145
NEW HAMPTON, IA 50659
(712) 779-3744
MASSENA, IA 50853

NATIONWIDE

agri CAREERS, INC.
THE ORIGINAL AGRICULTURAL RECRUITER

POSITIONS AVAILABLE

COMMERCIAL LENDER—senior position in \$70MM suburban bank. Supervise all lending activities. Good growth opportunity. \$38,000
OPERATIONS—\$50MM community bank. Strong background in budgeting, costing and asset/liability management desired. \$28,000
EXECUTIVE VICE PRESIDENT—manage \$15MM rural bank for absentee owner. Background in agri-credits and operations required. \$30,000
CASHIER/CONTROLLER—handle accounting, internal and regulatory reports for \$40MM suburban bank. Accounting degree preferred. \$26,000
COMMERCIAL LOAN—staff addition to \$200MM urban bank. Should enjoy business development and have 3-5 years commercial lending experience. \$28,000
AGRI-LOAN—manage Ag portfolio for \$30MM rural bank. Prefer Iowa native with Ag degree. \$26,000

TOM HAGAN & ASSOCIATES

of Kansas City
2024 Swift - Box 12346
North Kansas City, MO 64116
816/474-6874

"Serving the Banking Industry Since 1970"

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