

# NORTHWESTERN Banker Newsletter

Vol. 11 No. 43

Des Moines, Iowa

February 14, 1983

## Nebraska News

LB58, the bill that would make multi bank holding companies permissible in Nebraska and would add three full service facilities to those now authorized, is expected to be up for final reading this week either Tuesday or Wednesday. The bill went off select file last Wednesday morning by a vote of 27-17.

\* \* \*

The National Association of Bank Women, Mid Plains Group, will hold its February meeting on Tuesday, Feb. 22 at the Regency West located at I-680 and Pacific Streets, Omaha. A training module on "Listening" will be presented at 4:30 p.m. followed by a film entitled "The Power of Listening" at 6:30. Cocktails will be served at 7:00, with dinner at 7:30.

CRETE: Promoted at Crete State Bank were: Marvin J. Mullaney, from assistant vice president and comptroller to vice president and cashier; John R. Boughtin, from assistant vice president and installment loan officer to vice president and commercial loan officer; Jerome H. Haase, from assistant vice president and agricultural loan officer to vice president and agricultural loan officer, and Lyle D. Brown, from assistant cashier to assistant vice

president and installment loan officer.

OMAHA: Omaha National Bank began offering its Heritage Money Management Account February 1 after more than a year of development. It provides banking, investment and brokerage services in one account: automatic investment in a money market instrument of available cash in the account each day or in one of three tax-exempt money market funds; immediate access by check, telephone or ATM; brokerage services; safekeeping for securities; credit services at preferred rates; comprehensive monthly statement; personal account executive assigned to each customer. Two service options are: One Star Option—discount brokerage; Two Star Option—personalized trust arrangement offering complete investment services including determining investment strategy tailored to customer needs and executing all purchases and sales of securities. Monthly maintenance on One Star is \$8; fees are charged for Two Star.

OMAHA: Dennis R. Wood, president of Packers National Bank, has announced the promotion of Thomas K. Grove and Marvin C. Kelley to senior vice presidents, and James R. Riha to senior vice president and

comptroller. Mr. Grove joined Packers in 1978 as a member of the bank's correspondent department. Mr. Kelley, who has over 25 years experience in local banks, joined Packers in 1977. Mr. Riha joined the bank in 1969 as a teller.

SUPERIOR: Security National Bank has announced the promotion of Scott Hobson, assistant vice president and ag representative, to vice president and agricultural manager. He has been with the bank since August, 1980. Steve Riggert has recently joined the bank as assistant vice president and manager of the installment loan department.

## Iowa News

BLOOMFIELD: Duane R. Pearson has joined the Davis County Savings Bank as vice president. He formerly was president of Union State Bank in Winterset.

CLINTON: J.L. Menges, president and chief executive officer of First National Bank, has announced the recent promotion of James F. Andresen and Douglas P. Johnson as senior vice presidents, and William E. Zickau as senior vice president and cashier.

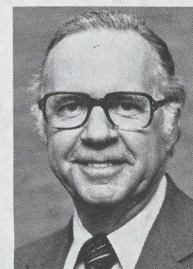
COUNCIL BLUFFS: Marilyn Hughes has been promoted to vice

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DES MOINES: Marie Vranich was recently promoted to vice president and cashier at East Des Moines National Bank, according to John J. McLaughlin, chairman.

DES MOINES: Woodward G. Brenton has been appointed as vice president at Brenton National Bank. Mr. Brenton is responsible for commercial lending activities in Des Moines and central Iowa.

DES MOINES: Bruce W. Brown has been promoted to senior vice president and director of personnel at Bankers Trust Company. Mr. Brown joined Bankers Trust in 1981 as director of training and most recently has held the position of vice president and director of personnel.



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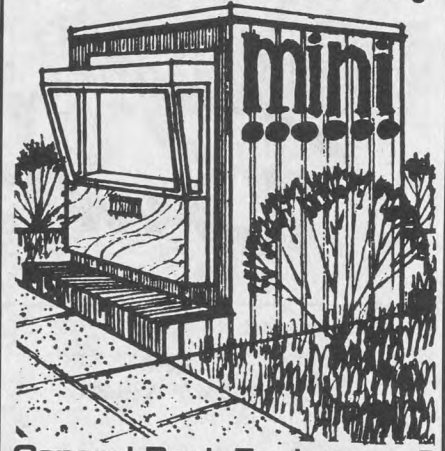
**Merchants  
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Member F.D.I.C. A 'BANKS OF IOWA' BANK

DES MOINES: George F. Milligan, president and chief operating officer of the Iowa-Des Moines National Bank, recently announced the following: Walter W. Pirnot, senior vice president, has assumed additional responsibilities involving the areas of international banking and agricultural and corporate services. Merlin J. Foreman has joined the bank as senior vice president. He will be responsible for metropolitan commercial banking, small business banking and construction and mortgage banking. Harry C. Benson, Northwest Bancorporation Region IV president, has been elected to the bank's board.

DEWITT: Al Tubbs, president of First Central State Bank, has announced the promotion of Norlan Hinke to executive vice president. Also announced was the hiring of David Hagen as agricultural loan officer; Paul Kuehn as farm consultant, and the promotion of Joan Lass to officer trainee.

FORT DODGE: United Central Bank & Trust Company has promoted Gary D. Peterson to executive vice president, and David C. McDermott and Frank J. Kenne to vice presidents. Mr. Peterson joined

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UCB in 1972 and has been associated with the commercial loan department. Mr. McDermott was hired in 1979 in the agricultural department. Mr. Kenne has been employed by UCB for 12 years, working in the operations, data processing and internal control areas.

GUTHRIE CENTER: G.M. Barnett, Jr., majority owner of the Guthrie County State Bank, has announced the sale of the bank to a group of local investors known as Guthrie County Bancshares, Inc., effective January 31. Roger Underwood, previously vice president, will serve as the bank's new president. Del Wedemeyer, assistant vice president, will serve as vice president, and Donna Fickes, cashier. Mr. Barnett will remain in the bank and serve as chairman of the board.

KNOXVILLE: Katheryne L. Sims, 55, died of cancer February 5. Mrs. Sims was executive secretary and trust officer of the Iowa State Sav-

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\$175,000	<b>TIPTON, IOWA</b> Electric Revenue Pledge Orders Interest: 6-1 and 12-1	6-01-1984	6.00%	11.11

IN THE OPINION OF COUNSEL INTEREST ON THESE PLEDGE ORDERS IS EXEMPT FROM ALL PRESENT FEDERAL INCOME TAXATION AND ALL PROPERTY TAXATION IN THE STATE OF IOWA.

Pledge Orders are issued in accordance with the provisions of Chapter 384, Code of Iowa, 1981, as amended, to provide funds necessary for the construction of improvements to municipal utilities. In the opinion of counsel, Pledge Orders are subject to the first lien of outstanding debt, if any, and together with such outstanding debt are payable solely and only from the future net revenues of the respective municipal utilities.

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ings Bank. She had been an employee of the bank for 22 years. She was also a member of the Central Iowa Group of NABW.

ROCKFORD: Dave McQuown was recently named president of The First State Bank. He had been serving as vice president since moving from the First State Bank, Greene on November 1, 1982.

SHENANDOAH: George H. Perry, previously vice president, will assume the duties of president of City National Bank. He succeeds Robert S. Ross, who has served as president and chief executive officer since 1973, and will replace Sam K. Knittle as chairman of the board. Mr. Knittle has been chairman since 1976 and associated with the bank for the past 59 years. He will continue his duties as vice president of the bank.

SIOUX CITY: First National Bank in Sioux City has announced the promotions of George D. Weaver to vice president and controller, and Ronald A. Jorgensen to accounting officer. Ralph B. Sandvig has also joined the

bank as vice president and trust officer.

WATERLOO: Dale T. Zimmerly has been appointed vice president in charge of the leasing division at the First National Bank of Waterloo. The leasing division was recently formed to meet the demand for alternative ways of equipment financing. Mr. Zimmerly most recently served as fleet center manager for International Harvester in St. Louis, Mo.

### Minnesota News

ALEXANDRIA: Four promotions were told following the annual meeting of First American Bank & Trust. Hugh Rogers and William Mateer were named senior vice presidents. Mr. Rogers has been vice president in charge of commercial loans and Mr. Mateer was vice president - real estate loans. Named vice presidents were Leonard Nack in agri business loans, and Richard Glaesemann in commercial loans, compliance and human resources.

DEERWOOD: Lois E. Berg was advanced to vice president, and Myron

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Midthun, cashier, was named to the board at First National Bank.

HASTINGS: Michael Schumacher was recently elected vice president of the commercial banking and agricultural banking department at Northwestern National Bank. Mr. Schumacher joined the bank in 1980 and was named assistant vice president in 1982.

SOUTH ST. PAUL: Northwestern National Bank of South St. Paul has announced the promotion of Muriel R. Rose from assistant vice president to vice president. She joined the bank in 1956 in the commercial loan area.

ST. PAUL: American National Bank recently announced the promotions of J. Patrick Klett to vice president and trust officer, and Robert E. Jenkins to assistant vice president and trust officer. Mr. Klett joined the bank in 1977 as an assistant trust officer. Mr. Jenkins started in 1978 as a trust administrator.

### South Dakota News

MADISON: David A. Callies has been elected president and chief operations officer of Security State Bank and manager of the Canova branch. He had been serving as executive vice president of the bank. Also elected were: Richard Grasser to chairman. He had been vice president of the bank. Michael A. Lyons, who had been president, will now serve as vice chairman and chief executive officer. Marjorie JoAnn Grasser was named senior vice president and Kim Mebius was elected vice president, cashier, secretary and main office manager.

MITCHELL: Ron Jenkins, president of Commercial Bank, has announced the promotion of David Brooks and Gary Slade to vice presi-

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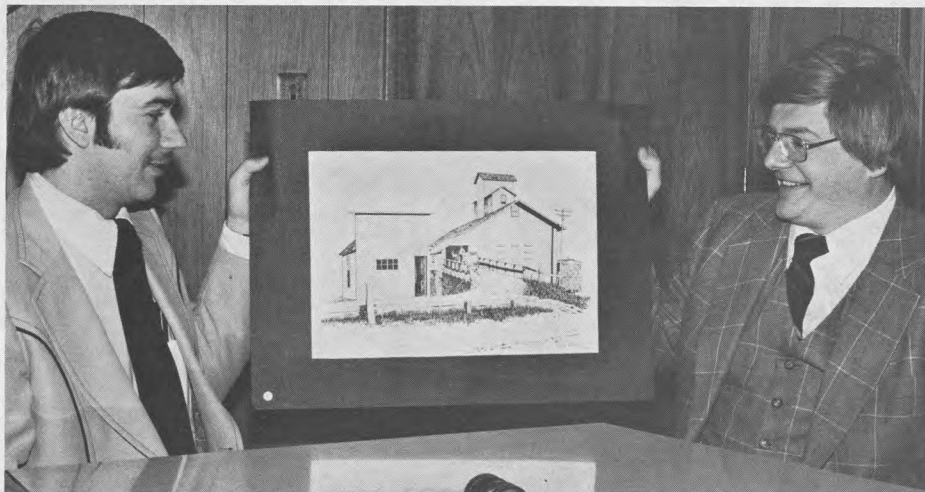


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**No Trouble for this Banker to Sell  
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**Nels Lindquist, right, and Gus Barker** display art that is part of a bank sponsored effort to help the community raise money to convert the local depot to a museum.

When a traveler finds Gowrie on the Iowa road map and notes its population of only 1,200, the image comes to mind of the typical mid-western farming community set in its ways, no longer youthful and growing.

But visit a few minutes with Executive Vice President Nels Lindquist at First State Bank of Gowrie and the image quickly changes. Nels himself is young, and has employed youth, with experience, to help operate the bank. In general, Gowrie is alive and well!

**AGRIcareers assisted First State Bank of Gowrie hire twice in year-and-a-half.**

Bank Vice President Verlin "Gus" Barker, age 26, came to work in October, 1981, after being recommended by AGRIcareers. Also, Nels and his father and bank president, M.W. Lindquist of Des Moines, Iowa, just recently em-

ployed Doug Follman, age 22, through AGRIcareers. He'll be farm rep.

Lindquist feels justified pride in telling about the businesses on Main Street that are operated by young people. Often like himself, they're descendants of original founders or employees.

The community has active Jaycees and service clubs; quality schools; a lighted ballpark; volunteer fire and ambulance units; a famous July 4 celebration; and is well on the way toward raising \$150,000 to build a roller rink that will provide recreation.

First State Bank, in business since 1880, has five officers. Deposits are \$12 million, and the bank's front doors are open for business 49 hours a week—weekdays 8:00 to 5:00, and Saturday mornings.

Nels "sells" prospective employees on the bank and Gowrie.

**"AGRIcareers is a valuable source of qualified prospects."**

**—Nels Lindquist  
Executive Vice President  
First State Bank of  
Gowrie  
Gowrie, Iowa**

At the same time, he's very selective, resulting in the need for a number of qualified applicants to choose from. AGRIcareers helps meet that need, explains Nels.

Gus Barker had been a savings and loan officer manager. "We're very happy with the way he's turned out," comments Nels. "We interviewed about a dozen people, not all of them from AGRIcareers.

"We need people who can say no when necessary, yet keep the customer. "AGRIcareers is a valuable source of qualified prospects. The several resumes they sent looked good."



**Linda Heit, AGRIcareers' personnel specialist** who works with banks, helped First State Bank of Gowrie locate Vice President Verlin "Gus" Barker in October of 1981. **RIGHT**—Bank personnel specialist, **Jeannie Eden**, found Farm Representative Doug Follman in January, 1983 for the Gowrie, Iowa bank.

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This is a partial listing of our top candidates based on experience, performance records, references, appearance, personality and attitude. Most are currently employed and interested in advancement opportunities. These candidates have qualifications conducive to progressive banking: **DEVELOPING BUSINESS AND QUALITY LOAN MAKING.**

**NL-1 AG LENDING**—Two years experience managing a branch office which includes all areas of lending, with emphasis in ag, development of new accounts and assisting with computerized record keeping. Also, two years as loan officer working in all aspects of banking, collections and operations. Fully licensed. Real Estate license. A.A. Ag Banking. Married. Age: 24. Farm raised from MN. \$17,000. Call Linda at 515/394-5827.

**NL-2 AG BANKER**—Reference says, "He's greatly needed in the banking industry during these rough economic times." Nine years with PCA, seven years in ag banking (lending, operations & management) and five years as a dist. credit manager for an ag company. Attended numerous seminars. Married. Age: 44. Lives MN. \$35,000-\$40,000. Call Linda at 515/394-5827.

**NL-3 INSURANCE/AG BANKING**—Sharp, young man who offers almost two years experience making credit and lending decisions for a branch office of \$4.1 million. Supervises staff of five, collections and solicits new business. Farm raised from northern Iowa. Holds four insurance licenses. B.B.A. Marketing. Married. Age: 24. \$16,000-\$17,000. Call Linda at 515/394-5827.

**NL-4 EXECUTIVE BANKING**—Nineteen years of banking experience which includes nine years in bank management for two small rural banks and most recently V.P. in charge of all lending for a \$24 million bank. Graduate of banking school. Prefers MN. Married. Age: 52. \$27,000. Call Linda at 515/394-5827.

**"I'd go through AGRICAREERS again. Their fee is well worth it."**

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

**NL-5 AG FINANCE TRAINEE**—Bubbling personality, very intelligent and has a lot on the ball describes this young gal. Presently livestock production consultant for a feed company where she has day-to-day contact with the farmers. Can talk the farmers' language. A.A. Ag. Single. Lives IA. Willing to take a cut in salary for career goal. \$14,000. Call Linda at 515/394-5827.

**NJ-6 BANK MANAGEMENT OR NO. 2 POSITION/E. NEB.**—or W. IA. or So. S.D. ...Twenty-two years bank experience, eleven in management. Past record of steady growth and good loans. Strengths are problem solving, staff training, ag and commercial lending. Several degrees in banking. Married. Lives NE. Age: 44. \$30,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NJ-7 OPERATIONS/TRUST OFFICER**—no ag background, but eight years experience in banking industry, including over three years as analyst/trust examiner with federal reserve bank. Strong in management consulting, operations and compliance and computers. Double major in Accounting and Economics/Finance. Married. Age: 28. Lives NE. \$27,000 minimum. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NJ-8 AG BANKING**—Four years well-rounded banking experience, including ag lending, cashier and operations, hail and credit life insurance. Solid farm and livestock background. B.A. Business Adm./Agriculture, plus banking school. Married. Age: 28. Lives NE. \$25,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NJ-9 BANKING**—Fourteen years with a large bank holding company as operations officer, department supervisor, auditor and currently one of two credit examiners over 35 branch officers. Examines and determines credit quality and documentary compliance of ag loans. Originally from Midwest and wants to move back. Married. Age: 43. \$28,000 minimum. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NJ-10 ENTRY LEVEL AG LOAN OFFICER**—Six months as manager trainee with a finance company. Has experience in credit investigating, collections and loan closing. In process of obtaining insurance licenses. Trained at bank through college work study program. A.A. Agri banking. Engaged. Age: 22. Lives IA. \$12,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NL-11 AG BANKING**—Eleven years with PCA as branch manager responsible for \$11 million in loans. Stable individual, record of credit quality and presents himself well. B.S. Ag. Married. Age: 38. Lives IA. \$25,000. Call Linda at 515/394-5827.

**NL-12 SR. VP/OPERATIONS**—Eight and one-half years with a large bank holding company as V.P. involved with strategic financial planning, funds management, budgeting and data processing. Position eliminated. Graduate of well known banking school. Married. Age: 33. Lives MN. \$30,000-\$35,000. Call Linda at 515/394-5827.

**NJ-13 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. Age: Mid-30's. IA. \$27,000+. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NL-14 INSURANCE SALES AND 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.

**NL-15 BANK & COMPUTER**—School internship at a progressive bank along with Business Administration degree and a sales personality. Wrote programs for the Apple II computer. Self employed hog farmer. Sharp and personable. Engaged. Age: 24. IA. \$17,000. Call Linda at 515/394-5827.

**NL-16 \$55 MILLION LOANS**—Three-and-one-half years as branch manager for FLB responsible for 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.

**NJ-17 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 712/779-3567).

**NL-18 AG REP TRAINEE**—Rates excellent in appearance and sales personality...offers 4 yr. degree with 1 year experience with \$18 million bank as customer service representative, including running bank call program, working out financial statements and on cash flows for farmers. Has used Apple computer for financial statement preparation. Married. Age: 24. Lives MN. \$13,000-\$15,000. Call Linda at 515/394-5827.

**NJ-19 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 712/779-3567).

**NJ-20 AG LOAN OFFICER**—Three years 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 Management. IL. \$25,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

**NJ-21 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 712/779-3567).

**NJ-22 AG LOAN OFFICER**—15 years 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, of W. IA.) \$15,000. Call Jeannie at 515/263-9598 (if no answer 712/779-3567).

## BANKERS NEEDED

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**NW-1 V.P.**—Supervise small ag portfolio and sell bank services. Northwest Iowa. Three to six years PCA experience. \$18,000-\$25,000.

**NW-2 AG LOAN OFFICER**—Assist sr. loan officer with ag loans of \$9 million. Central Iowa. Banking and credit experience. \$20,000-\$25,000.

**NW-3 V.P.**—All around banking position for a \$50 million bank. Minimum ten years experience needed. Northern Iowa. \$25,000-\$30,000.

**NW-4 EVP**—All phases of banking for a \$15 million bank. Operations and lending experience needed. Northern Iowa. \$20,000-\$30,000.

**NW-5 V.P./CASHIER**—In charge of all operations for a \$12 million bank. Banking experience a must. Northwest Iowa. \$18,000-\$25,000.

**NW-6 AG LOANS**—Ag and commercial loans for a \$13 million bank. 2-3 years banking or credit experience. Northeast Iowa. \$15,000-\$16,000.

**NW-7 BANK OFFICER**—3rd person doing operations, insurance and ag lending. Northwest Iowa. 3-5 years farm loan and operations experience. \$20,000.

**NW-8 AG LOAN OFFICER**—Large eastern Iowa bank. Supervise one loan assistant. 3-5 years ag lending. \$20,000-\$24,000.

**NW-9 AG LOAN REP**—Central Iowa bank seeks person to do ag lending and develop new business. Banking experience. \$20,000-\$25,000.

**NW-10 AG LOANS**—Ag loan officer and assistant V.P. for southern Iowa bank. 2-4 years ag lending. Degree. \$18,000-\$22,000.

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

**NW-12 V.P.**—Responsible for ag loan portfolio of \$17 million. Strong credit analysis. 3-5 years ag credit experience. Eastern Iowa. \$20,000-\$24,000.

**Call Linda or Jeannie for information on openings or candidates not listed because extra confidentiality has been requested.**

### NEBRASKA

**NW-13 BANK MANAGER**—Western Nebraska bank. \$32,500 to \$36,000 plus incentive. Banking experience a must.

**NW-14 V.P.**—Coordinate entire loan dept. which includes commercial and ag loans. Banking experience a must. Heavy commercial lending. Nebraska. \$24,000-\$28,000.

### MINNESOTA

**NW-15 AG LOAN OFFICER**—Responsible for ag loans of \$6 million. Insurance experience helpful. 3-4 years of ag lending. Central Minnesota. \$22,000+

### SOUTH DAKOTA

**NW-16 SR. V.P.**—In charge of \$6 million ag loan portfolio. 4-6 years in bank or ag credit experience. South Dakota. \$25,000-\$30,000.

### WISCONSIN

**NW-17 CORRESPONDENT BANKER**—Develop new business and assist correspondent banks in ag area. Heavy-weight. Sales type. Dairy knowledge. 5-6 years ag banking or PCA.

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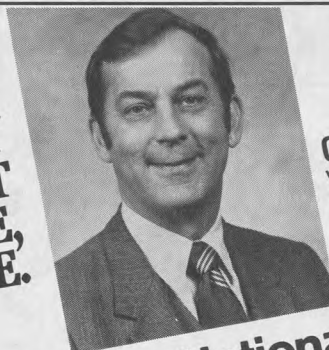
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dent. Mr. Brooks joined the bank in 1980. Mr. Slade began his career at Commercial in 1974.

**SIOUX FALLS:** The seven First Bank System affiliates in South Dakota have filed with the U.S. Comptroller of Currency a plan to form a new bank, according to an announcement by Nels E. Turnquist, chairman of First Bank of South Dakota. Upon approval, the First Banks in Aberdeen, Clark, Gettysburg, Highmore, Lemmon and Miller will become known as community banking centers and their names will be changed to First Bank of South Dakota. The new bank will have 25 locations and three divisions — Eastern, Northern and Western — with the main office located in Sioux Falls. David S. Birkeland, president and chief executive officer of First Bank of South Dakota, will continue in that capacity for the new bank and as managing director for the state. The division heads will be Jack M. Thompson, deputy chief executive officer of First Bank of South Dakota and president-Northern Division; Verlyne L. Albers, executive vice president-Eastern Division, and Reynold E. Klay, president-Western Division. Nels E. Turnquist will continue as chairman of the new bank.

**WATERTOWN:** The promotion of three officers was announced by First National Bank. Jerry A. Miller was promoted to senior vice president of loan administration; Mel Breitag was promoted to senior vice president and cashier, and Rachel Stearns was promoted to officer status as administrative services officer.

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### North Dakota News

**FARGO:** Geraldine A. Lovelace has been named senior vice president by the Dakota Bank and Trust Company. She joined the bank in 1977 as internal auditor.

**JAMESTOWN:** Shirley J. Herring was recently promoted to vice president and insurance manager at First National Bank of Jamestown. Michael B. Unhjem and Daniel R. Vollmer were named assistant vice presidents.

### Wyoming News

**EVANSTON:** Lee S. Barker was named executive vice president and Karen Byrd was named assistant vice president of First Wyoming Bank—Evanston. Both have been with the bank five years.

### Montana News

**CUT BANK:** Clarence S. "Snuff" Frisbee and Alan Berkram were promoted to vice president status at First National Bank. Mr. Frisbee will be in charge of the bank's real estate department. Mr. Berkram

will take charge of the agricultural department.

### Wisconsin News

The Wisconsin Bankers Association will be holding its Group 1 Meeting February 18-19 at the Hyatt Regency in Minneapolis.

Topic for the two-day meeting will be "Banking in the 1980s." Registration will begin at 8:00 p.m. on Friday the 18th with a social get-together and entertainment from 9:00-12:00. Saturday's morning session will begin at 9:30 a.m. with speakers from First National, St. Paul; First Wisconsin National, Milwaukee, and Bremer Service Company speaking on "Competing in a Deregulated Environment."

Humorist and motivator Jack Laimer will speak at the luncheon, followed by an open afternoon and evening reception, banquet and dance.

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**President** for \$80 million midwest bank. Must have experience in comparable sized bank. Salary Open.

**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 \$28,000

**Commercial Lender** for southeast Iowa bank. Requires three years experience. Salary to \$38,000

**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

**Ag Representative** for bank in major Iowa college town. Salary open

**Commercial Lender** for eastern Nebraska bank. Salary mid 30's

**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 or call Malcolm Freeland, Freeland Financial Service, Inc., 1032 Carriers Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays fee.



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#### POSITION AVAILABLE

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**SENIOR OPERATIONS OFFICER & CASHIER** needed for \$75 million bank in South Dakota. Position reports to President. Write file SBN, c/o Northwestern Banker. (PA)

**COMMERCIAL LENDER** for \$75 million independent bank in South Dakota college community. Will be member of senior management team. Write file SBO, c/o Northwestern Banker. (PA)

**OPERATIONS OFFICER**—Immediate opening as a cashier of \$14 million southern Minnesota bank. 3-5 years bank operations experience necessary. Good background in accounting, micro-computers, and farming are important. Reply to file SBR, c/o Northwestern Banker. (PA)

**LOAN OFFICER** for \$18 million bank in north-central Illinois. Manage loan portfolio. 3-5 years experience needed. Send resume to file SBJ, c/o Northwestern Banker. (PA)

**PRESIDENTIAL POSITION** in \$13 million central South Dakota bank. Salary open. Send resume by February 21st to file SBT, c/o Northwestern Banker. (PA)

**BUSINESS DEVELOPMENT OFFICER**—This new position will require an individual who will spend 70 percent time outside the bank. We are a \$30 million bank in a rapidly growing area of Kansas City. Attractive salary. Send resume to file SBW, c/o Northwestern Banker. (PA)

**OFFICER** to develop and direct personal banking department. Qualified applicant will possess administrative ability, a broad knowledge of personal investment alternatives, consumer lending and community relations. Salary commensurate with experience. Write file SBV, c/o Northwestern Banker. (PA)

**COMMERCIAL LOAN OFFICER**—IMMEDIATE opening in \$30 million St. Paul suburban bank for experienced, aggressive lender and collector. Salary commensurate with qualifications. Send resume and salary requirements to Jack Hillstrom, President, Maplewood State Bank, P.O. Box 2028, Maplewood, MN 55109. (PA)

#### POSITION WANTED

**SENIOR OPERATIONS OFFICER OR CASHIER**; 13 years management experience in all phases of bank operations. Team player with positive attitude. Willing to relocate. Contact: John Cromwell, 1315 Floweree St., Helena, Mont. 59601. Phone 406/443-5722. (PW)

**AGRICULTURAL LOAN OFFICER** in a commercial bank. Prefer location in Nebraska or Iowa. Agricultural college degree with a business option. Seventeen years experience with FmHA real estate and farm operating loans. Will send resume upon request. Write file SBU, c/o Northwestern Banker. (PW)

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**CEO** with experience running banks from \$20 to \$60 million. \$45,000

**Senior Ag Lender** making ag loans in excess of one million, on over 15 years of experience in a major community bank. Salary Neg.

**Commercial Lender** with 10 years experience, specializing in accounts receivable, inventories and commercial real estate. Salary Neg.

**Commercial Lender** serving in senior capacity desires Illinois or eastern Iowa location. \$38,000

**Number Two Man** with excellent track record in \$45 million bank. \$40,000

**Operations/Marketing** specialist in \$125 million bank. \$38,000

**Cashier** in \$30 million bank with excellent record. \$28,000

**Cashier** in \$35 million bank in Iowa. A top candidate for a northern Iowa bank. \$35,000

**Senior National Bank Examiner** with 8 years experience. \$30,000

**Loan Review** man with legal degree. \$30,000

**Ag Lender** with Iowa State degree and three years with PCA. \$26,000

**Installment Lender** who heads dept. in \$50 million bank. Salary Neg.

**Operations/Auditor** for major holding company seeks new opportunity. \$25,000

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**AGRI-LOAN**—manage Ag Dept. of \$50MM bank. Public relations and marketing skills required. \$30,000

**CEO**—bank of \$50MM located in medium size community. Administrative background and commercial lending experience a must. \$45,000

**OPERATIONS**—management position with \$30MM rural bank. Prefer Accounting Degree and knowledge of mini-computer systems. \$28,000

**CASHIER**—rural Iowa bank. Primarily operational duties with some Ag lending responsibilities. \$25,000

**PRESIDENT**—country bank located within 30 miles of larger city. Agri loan and operations experience desired. \$35,000

**COMMERCIAL LOAN**—\$80MM community bank with opportunity for advancement. Requires 3-5 yrs. experience. \$30,000

Resume and salary requirements requested.

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