

## Legislative, Legal Issues Simmer

**C**ONGRESS may be in recess during August, but activity continues at a high pitch in Washington, D.C. The ABA has revised its stance on the regional banking "trigger" issue; ABA has sued the Sec; IBAA has sued the FDIC, and the Fed has told a St. Louis holding company to get its Missouri bank out of Kansas, and has told Citicorp the same with its South Dakota insurance plan.

### ABA "Trigger" Change

The Government Relations Council of ABA met in Seattle July 29-31 and recommended an amendment to ABA's position on the "national trigger" in its pursuit of an industry agreement on regional interstate banking. The new recommendation requires nationwide interstate banking among all states that had adopted regional interstate banking arrangements one year after 34 states had adopted a regional law, but not before January 1, 1991. The amendment effectively stipulates 34 states (a two-thirds majority). The previous ABA stance would require nationwide banking among all states in a regional pact five years after adoption of such plans or by July 1, 1990.

In neither case—the former position or the new one adopted—would states who have not joined a regional pact be obliged to allow inter-

state banking. ABA continues to support with a consensus position its other two objectives of closing the non-bank bank loophole, and of gaining new powers for banks. Washington observers feel that if ABA opposes H.R. 2707, which contains the controversial interstate banking clause, that the Senate will reject the bill.

### ABA Sues the Sec

The ABA filed suit August 5 in the U.S. District Court for D.C. against the Securities and Exchange Commission, challenging its jurisdiction over commercial banks in adopting Rule 3b-9. Scheduled to be effective January 1, 1986, the rule would subject bank brokerage activities to SEC regulation. ABA seeks a declaratory judgment against the SEC and a permanent injunction against Rule 3b-9.

### IBAA Sues the FDIC

The Independent Bankers Association of America is suing the FDIC over its disclosure rule, effective January 1, 1985, which would require non-member insured banks to disclose to the public any final enforcement action the FDIC decides to take against them. It would not apply to national or Fed-member banks. Fed Chairman Paul Volcker has told the Senate that "public disclosure...could do irreparable and unwarranted harm to the bank."

### Missouri Yes—Kansas No

The Federal Reserve Board on August 12 told Mark Twain Bancshares, Inc., St. Louis, Mo., that it will have to return its subsidiary bank to Independence, Mo. (suburban eastern Kansas City) from Overland Park, Kan. (suburban southern Kansas City). The Fed said the move across a state line violates the Douglas Amendment.

### The Fed and Citicorp

The Fed Board on August 1 nixed Citicorp's application to acquire American State Bank of Rapid City, S.D., which effectively sidetracks Citicorp's plan to underwrite insurance nationwide through that outlet. The Fed said that circumvents holding company rules preventing the writing of insurance by holding companies. □

### Correction!

In the July 15 *Weekly Newsletter* the lead story listed the names of state banker associations who were registered for the "anti-trigger" meeting held a short time earlier in Kansas City. The list of state names supplied by the Oklahoma Bankers Association, host for that meeting, listed Washington as one of the attending states. We have been informed by Robert C. Anderson, executive vice president of the Washington Bankers Association, that is incorrect and that the information supplied to us should have included Washington, D.C., *not* the WBA.

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Dorothea Wolfe

### Iowa News

The Iowa Bankers Association is sponsoring several workshops to introduce the Residential Real Estate Forms and Procedures Manual. Attorney Richard Ramsey will be the lecturer. Dates and locations are: Aug. 26, Ironmen Inn, Iowa City; Aug. 27, Airport Inn, Des Moines; Aug. 28, Maxwell's Harbor House, Storm Lake, and Aug. 29, Sheraton Inn, Mason City. Registration begins each day at 8:30 with adjournment at 3:00. Registration is \$60 for members, \$75 for subscribers and \$90 for nonmembers if paid in advance, and \$15 additional if paid at the workshop. Fee includes refreshments and lunch. Cost for a full set of the forms and procedures

manuals is \$500, with additional copies \$80. The Real Estate Manual is \$160. Register through the IBA office in Des Moines.

\* \* \*

The IBA is sponsoring several workshops entitled "The Basics of Personnel Management," designed to cover the basics of personnel administration, including the area of employee insurance benefits administration. Dates and locations are: Sept. 3, Ironmen Inn, Iowa City; Sept. 4, Red Fox Inn, Waverly; Sept. 5, Maxwell's Harbor House, Storm Lake, and Sept. 6, Airport Hilton Inn, Des Moines. Registration begins each day at 8:30 with adjournment at 4:30. Advance registration is \$80 for members, \$100 for subscribers and \$120 for nonmembers, and \$20 additional if paid at the workshop; fee covers refreshments, lunch and all materials. Register through the IBA office in Des Moines.

### Nebraska News

The Nebraska Bankers Association is sponsoring its 1985 Ag Credit Conference on Sept. 5-6 at the Cornhusker Hotel in Lincoln. Registration/breakfast is at 8:30 each day. On the 5th the sessions are followed at 4:30 with a reception and then a barbeque at 5:30. Tickets are available to see "Alabama" that evening at the State Fair, at a cost of \$15 which includes bus transportation.

On the 6th adjournment is at 1:30. Advance registration is \$115 and includes materials and meals. Fee for lunches and evening reception/barbeque for a spouse or guest is \$35 in advance. At the door fees will be \$15 additional. Reserve accommodations in the NBA room blocks by Aug. 22. Register through the NBA office in Lincoln.

GRESHAM: The Gresham State Bank will be celebrating its 75th anniversary as of Sept. 19. The bank will have a community celebration with a barbeque on Sept. 14.

### Minnesota News

The Minnesota Bankers Association will present a Qualified Plan Workshop on Sept. 12 at the Hotel Sofitel in Bloomington. The program will be conducted by James M. Carlson, vice president of Collin W. Fritz & Assoc. For more information contact Kelly Swanson at the MBA office in Minneapolis.

MINNEAPOLIS: Norwest Corporation has named Darryl D. Hansen senior vice president and manager of the commercial business segment for the corporation. He joined the Norwest corporate staff as vice president in the commercial banking group in 1983. He previously was executive vice president and chief banking officer at Norwest Bank MetroWest, Hopkins.

SARGEANT: Joseph M. Collins has been elected vice president and senior loan officer of the First American State Bank of Sargeant as well as the bank's Waltham facility. He joined the bank this spring and has more than 25 years banking experience.

### Wyoming News

RIVERTON: First Interstate Bank of Riverton has named Jerry James senior vice president. His previous position was with First Citizens Bank, a small independent bank in Montana.



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**NL-1 AG CREDIT**—Present reference says, "Mature, emotionally stable person who works diligently to accomplish goals set. Well organized and very competent." Offers close to two years with FLB and a year with a consumer finance company. B.S. degree in Economics. Divorced. Age: 26. \$25,000. Call Linda.

**NL-2 AG LENDER**—Supervisor who trained him says, "Ag is his long suit, he is as good as a loan officer as you can get, knows all phases of banking. Wished I had an opening in my bank...there's not a hole in him." Taught Voc-Ag twenty years and has been in banking the past eight years as an ag loan officer for a \$25MM ag bank with \$11MM in loans. ISU grad. Married. \$25,000+. Call Linda.

**NL-3 LOANS/OPERATIONS OFFICER**—Sharp, young banker who is experienced in all phases of lending and operations spending 60% of the time in loans and 40% of the time in operations. Reference says, "Excellent performance— one of the best employees I ever had without a doubt...very intelligent and a quick learner." Wants to locate nearer a college town to complete his education. Two years college. Married. Age: 24. \$22,000. Call Linda.

**NL-4 CEO**—Available due to the relocation of current employer to the South. Receives excellent recommendation from employer. Four-and-one-half years as senior lender for \$25MM ag bank in Minnesota and two years as consultant for five banks with assets of \$130MM (MN bank he was with 4½ yrs. was one of the five banks). Offers experience in loan administration, investments, audit, tax, marketing, data processing and personnel. BBA Finance with minor in Computer Science. Married. Age: 33. \$45,000. Call Linda.

**NL-5 BANK TRAINEE**—Has close to two years in ag banking starting from the ground floor to his present title of operations officer trainee. Does day-to-day banking operations, data processing supervision and student loan processing. Available due to staff reduction. Strong dairy farm background. Tremendous references. B.A. in Systems Management. Single. Age: 24. \$16,000+. Call Linda.

**NL-6 LOAN OFFICER**—This salesperson offers two-and-one-half years starting a small branch bank from scratch to \$2MM in assets in one-and-one-half years. She is currently selling residential, commercial and farm property. Has insurance sales experience. Licensed in Real Estate and Insurance. Community involved. Two year ag banking school. Single. Age: 38. \$17-20,000. Call Linda.

**NJ-7 A.V.P.**—Handles over \$7MM ag/real estate loans in \$50MM bank for the past two years; non-accruals, work-outs, restructuring, guaranteed loans, etc. Operates Apple computers. Clean-cut, polished appearance. B.S. Ag Bus. Married. Age 25. \$24,000. Call Jean.

**NJ-8 AG LOAN OFFICER**—Has 3 years experience as an ag rep in small country bank. Works with all types of loans, documentation, IRA's, and makes farm calls. Completed first year of Ag Credit School, plus additional bank schooling. Graduated ISU with 3.7 GPA (BS Ag Bus.) Married. Age 26. Lives IA. \$20,000. Call Jean.

**NJ-9 SR. LENDER/BANK MGMT**—8 yrs. in same holding co. Currently #2 officer in \$75MM bank, responsible for \$25MM ag/commercial loans. Strong collections & work out skills, good people mgr. Ran \$20MM bank previously. Excellent references from former supervisors. Sharp appearance. Open to relocation in Midwest. B.S. Ag Econ. plus bank schools. Married. Age 35. \$42,000. Call Jean.

**NJ-10 AG LOAN OFFICER**—An outstanding candidate with 5 yrs. PCA experience. Handles large volume of problem loans with success. Reference from past supervisor says, "One of the best I've seen...an excellent credit man, strong analytical skills...can meet and deal with people successfully in any situation...a hard worker who makes every minute count." Top notch appearance, knows how to handle himself; very professional and personable. Computer, Insurance, and marketing skills. B.S. Finance. Age 28. \$30,000. Call Jean.

**NJ-11 V.P.**—Currently in charge of \$10MM ag portfolio in major holding company bank. Three+ years in banking, 1 year with FmHA. Heavily involved in problem loan workouts and negotiations. Very community minded. B.S. Ag. Age 27. \$30,000. Call Jean.

**NJ-12 AG LOAN OFFICER**—Ag rep for past 1½ years in \$50MM bank. Does all cash flows, farm inspections, guaranteed loans and work outs. Handles few consumer loans as well. Insurance licenses, hands-on computer experience, farm background. B.S. Ag. Married. Age 31. \$20,000. Call Jean.

**NJ-13 AG LOAN OFFICER**—Offers 3 years current bank experience; responsible for half of ag portfolio in \$40MM bank; also works with commercial, R.E. and installment loans. B.S. Ag Bus. (ISU—3.8 GPA) plus bank schools. Good experience with computers. Sharp appearance. Married. Age 26. \$23,000. Call Jean.

**NJ-14 V.P. AG/COMMERCIAL LOANS**—Nearly 4 yrs. exper. in \$50MM bank. Handles tough ag loans and most commercial. Reference says, "Able to clean up old problems and avoid new ones." Portrays excellent 'banker image'; has the right stuff for todays banking needs. Strong computer and accounting skills. Degreed. Married. Age 29. \$33,000. Call Jean.

**NJ-15 V.P.**—Over 10 years lending and operations experience with same rural bank. Handles all general lending duties (primarily ag; also main street commercial, R.E., installment); strong accounting background, active in community. B.S. Business Adm. plus many bank schools. Married. Age 38. \$30,000. Call Jean.

**NJ-16 AG LOAN OFFICER**—3½ yrs. current exper. with Farm Credit System. Very professional manner & appearance. References say: "thorough, organized, excellent documentation, hard working, knows farming and what loans will or won't work...EFFECTIVE...whoever hires him will get their money's worth...the kind of ag lender needed today." Iowa St. grad. Married. Age 26. Lives IA. \$23,000. Call Jean.

**NL-17 EVP**—Currently responsible for ag, real estate, commercial and installment loans for a \$13MM bank along with bank operations. Reference says, "He has super credit judgment-no question about it! Excellent rapport with customers." Looking for a challenge. Licensed in Insurance and Real Estate. B.S. degree. Married. Age: 33. \$35,000. Call Linda.

**NL-18 AG LOAN OFFICER**—Reference says, "Excellent ag lending knowledge and good rapport with clients." This extremely sharp ag lender offers four years with FLB most recently supervising a staff of two loan officers and two clerical. Very knowledgeable in agriculture. Quick and accurate in credit analysis. Self-starter. B.S. Ag. Married. Age: 26. \$30,000. Call Linda.



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**NL-19 SENIOR LOAN OFFICER**—Tremendous references! Former supervisor says, "He has a business air about him (professional), positive attitude, strong communication skills and ag credit analysis." Results oriented. Offers farm background and four-and-one-half years with PCA handling an ag portfolio of \$9MM + . Iowa State grad. Married. Age: 31. \$26-30,000. Call Linda.

**NL-20 CEO/#2 OF COMMERCIAL BANK**—Spent twelve of his twenty-one years in banking with a "blue chip" bank holding company. Diversified experience ranging from bank trainee, management branch office (staff of 5 and \$3MM office), to second man position in a \$10MM bank and handling real estate, installment and commercial loans. Offers nine years as EVP, CEO of an aggressive \$20MM ag bank. Well rounded bank experience. Community involved. ISU grad. Married. Age: 42. \$40,000 (negotiable).

**NL-21 CEO**—Responsible for analysis and review of the major commercial and agricultural credits of a large commercial bank holding company. Extensive experience in loan workouts (foreclosures, liquidation and bankruptcies). Receives super references with high recommendation. B.S. degree. Married. Age: 33. \$40,000 + . Call Linda.

**NJ-22 V.P. AG LOANS**—In charge of \$10MM ag loans at \$50MM bank for the past 3 yrs., this candidate was formerly a PCA loan officer. Strengths include constant involvement with loan workouts, as well as ample exposure to other areas of banking. Highly praised by former supervisor. M.S. Ag. Married. Age 39. \$34,000. Call Jean.

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**N-1 AG REP**—\$50MM bank of top holding company seeks ag lender. Will have opportunity to work in other loan areas and farm management. Must have 1½-4 yrs. ag lending exper. from bank or Farm Credit System, plus degree. Excellent location, benefits, and advancement opportunity. \$20-\$25,000.

**N-2 AG LOAN OFFICER**—\$35MM bank in S. IA needs person with 2-3 yrs. ag lending exper. to assist with ag portfolio (with relatively few problems). Room to move up in bank group. Credit Life insurance licenses helpful. \$18-\$24,000.

**N-3 COMMERCIAL/AG LOAN OFFICER**—\$40MM independent bank near city. Must have min. of 3 yrs. exper. handling ag-related BUSINESS loans. \$28-\$35,000.

**N-4 VP**—\$35MM bank in good E. NE location needs person with 3-8 yrs. bank ag lending exper. to work with approx. \$15MM in ag & ag bus. loans. Must have ability to work into EVP slot in near future, with potential to become CEO later. This is a well-capitalized, sound bank. Benefits include good profit sharing program. \$28-\$35,000.

**N-5 VP**—Bank holding company affiliate seeking ag lender responsible for ag loan portfolio and float over into commercial lending. 4-5 yrs. ag credit exper. Business development skills. IL. \$30,000+ area with excellent benefits.

**N-6 CASHIER/OPERATIONS**—\$40MM ag bank seeking officer to be in charge of the day-to-day mechanics of bank. Requires operations exper. WI. \$30,000.

**N-7 BRANCH MGR**—\$14MM branch bank needs manager in charge of operations and \$10MM loan portfolio with major loan volume in ag. Experience necessary in banking and lending. WI. \$25-30,000 + .

**N-8 INSTALLMENT LENDER**—Opportunity to increase dept. loan volume for a \$40MM bank. Installment and leasing experience. Nebraska. \$30-35,000.

**N-9 AVP**—Report to Senior VP assisting with ag loans (\$10MM). 1-3 yrs. bank, PCA or FHA exper. Good opportunity for advancement. IA. \$20-25,000.

**N-10 AG LENDER**—\$65MM ag bank seeking officer to work with Senior VP in ag loans (\$9MM), documentation, farm inspections, & new business development. 3-5 yrs. bank exper. Four year degree. IA. \$25-30,000.

**N-11 #2 IN AG DEPT**—#1 rated ag bank offers excellent opportunity in ag lending. Needs strong analytical skills and ag background. MN. \$20-30,000.

**N-12 SR. LOAN OFFICER**—\$40MM western IA bank (major holding company). Will be #2 in bank, in charge of overall lending duties. Requires a minimum of 6 yrs. bank lending experience, strong in ag. Good advancement opportunity. To \$40,000.

**N-13 VP**—Good opportunity for growth within bank chain. Ag lender needed in \$20MM bank; small ag portfolio in excellent condition. Handle documentation, farm inspections, analysis, and new customer development. Learn commercial lending. Requires 3-5 yrs. ag lending exper. from bank or PCA, and Ag degree. IL. \$28-\$35,000.

**N-14 CEO**—\$25MM ag bank is seeking executive officer to be in charge of bank operations, personnel and the lending function. Bank has above average capital structure. 10-15 yrs. experience in ag banking (operations, lending and management). Mature, idealistic, and goal oriented. Located close to a college town in Minnesota. Stock ownership available. \$40-45,000.

**N-15 CEO**—Assume number two position and have advancement potential to become CEO for a \$20MM independently owned ag bank in southern Minnesota. In charge of entire lending function (ag & comm.) \$15MM portfolio. 10-15 yrs. ag banking experience required. Stock ownership possible. \$45-50,000.

**N-16 C.E.O.**—\$20MM + independent bank in WI. Have loan problems, but well capitalized. Need strong background in commercial and ag lending and collections. This is a long-term position. \$35-\$45,000.

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## South Dakota News

The South Dakota Bankers Association is sponsoring a Bank Directors Seminar on Sept. 5 at the Holiday Inn in Mitchell entitled "The Bank's Board of Directors: The Key to Success in a Deregulated Environment." Presenters will be Robert Dye and Don Wright. Registration is at 8:30 and adjournment at 4:00. Advance registration is \$80 and cost at the door is \$90, and the fee includes refreshments, lunch and materials. Register through the SDBA office in Pierre.

**SIOUX FALLS:** At Western Bank, Doyle Stern and Rob Brink have been elected vice presidents. Mr. Stern joined the bank in 1971. He has been manager of Western Bank North in Sioux Falls for the past four years, and branch administrator of Western Bank in Hartford, Humboldt and Colton for the past two years. He will continue these management functions in his new position. Mr. Brink becomes vice president of the mortgage servicing department at the downtown location. He has been with the bank since 1981, most recently as assistant vice president of the mortgage servicing department.

**STOCKHOLM:** Norman Moldenhauer has been named president of the Stockholm State Bank, succeeding Ray Knapp. Mr. Moldenhauer has been with the bank since 1984 when he was named vice president

and senior lending officer. Mr. Knapp is now the manager of Farmers State Bank, Kranzburg.

## Illinois News

**ELMHURST:** At Elmhurst National Bank, Allen F. McGuire and Robert W. Youngman have been promoted to senior vice presidents. Mr. McGuire joined the bank in 1981 as vice president and comptroller. His position includes responsibilities as secretary and controller of the bank. Mr. Youngman joined the management staff of the bank in 1983 as vice president responsible for new business development in the consumer banking division. In his new position he will be responsible for the consumer banking division and the marketing activities for Elmhurst National and its holding company, Illinois Marine Bancorp, Inc.

**FARMERSVILLE:** The State Bank of Farmersville has been closed by the state and its \$11 million in deposit liabilities assumed by the Litchfield Bank and Trust, Litchfield, Ill., the Federal Deposit Insurance Corp. announced. The Farmersville bank is the second bank closed this year in Illinois. It also is the 38th agricultural bank to fail so far in 1985.

## Wisconsin News

**APPLETON:** Valley Systems, Inc. has named Kenneth R. Nelson as vice president/affiliate procedures.

He has been with United Banks of Wisconsin, Inc., Madison, for the past eleven years, most recently as assistant vice president-auditor.

## Montana News

**BOZEMAN:** Carl Bear has been elected senior vice president and second officer of First Bank Bozeman. He joined the bank in January 1984 as vice president and manager of credit administration, and was promoted last March to vice president and manager of the lending division.

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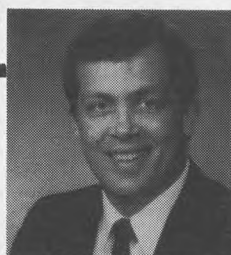
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**CASHIER**—\$25 million Iowa State Bank, Fort Madison, seeks an individual with 3 yrs. experience in bank operation/accounting. Excellent opportunity. Contact James C. Sodey, President at 319/372-1134. (PA)

**TRUST DEPT HEAD**—\$60 million Boone, Iowa, bank has opening for Dept. Head for growing \$4 million trust dept. Business development and administrative skills a must. Minimum 2-3 years trust experience or law degree. \$24-32K. Send resume to Bob Scott, President, Boone State Bank & Trust Co., Boone, Iowa. (PA)

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**PRESIDENT** \$25mm 1,500 population, work out situations .....\$50,000 - \$55,000

**PRESIDENT** \$50mm + bank, college town .....\$50,000 - \$55,000

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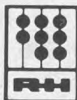
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**TRUST INVESTMENT OFCR**—large dept, 5 yrs exp required. \$30-40K. Contact Barbara J. Ritta.

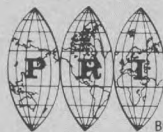
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Loan risk-rating, bank risk-rating, work-out loan assistance, documentation audit, training. 8 yrs. exp. loan review/loan officer/bank counsel.

**Daniel W. Hansen**  
3827 Lindlavia, Des Moines, Ia. 50310  
Phone: 515-278-9174

**Financial Careers**

**CEO** for \$60 million independent mid-west bank. Excellent opportunity for person with good track record Salary open.

**CEO** for \$20 million bank owned by multi-bank group. Requires strong administrative and ag lending background . . . Salary open

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**TRUST OFFICER** with two or more years experience for \$90 million bank in college community . . . Salary to \$32,000

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**AG LENDERS** for community banks in a variety of locations. . . . Salaries range to \$30,000.

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Where will you be in your present job in five, ten or fifteen years? In a rut? Maybe you should contact Malcolm Freeland or Cy Kirk at Freeland Financial Service, 1010 Equitable Bldg., Des Moines, Iowa 50309. Phone 515/282-6462. Employer pays fee.

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**USED COIN SORTER/COIN WRAPPER.** Contact: D. Ledlie, Ashton Bank & Trust, P.O. Box 208, Ashton, IL. 61006 (815) 453-7441. (WTB)

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**COMMERCIAL & INSTALLMENT LENDER** - S.E. Nebraska. Need 3-4 years experience. To \$30K.

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**GUMBERT EXECUTIVE EXCHANGE, INC.**  
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**POSITIONS AVAILABLE**

**COMM'L LOAN** - \$100MM suburban bank with aggressive new ownership. Prefer five to seven yrs. experience in similar size bank. \$40K

**COMM'L LOAN/BIZ DEV** - \$80MM suburban bank affiliated with major holding company. Emphasis on new business development but need solid credit background. \$35K

**SENIOR LENDER** - \$150MM suburban bank with large comm'l and real estate portfolio. Second position in bank with opportunity to advance. \$Open

**REAL ESTATE LOAN** - junior position in large suburban bank. Will assume some duties in construction and comm'l real estate depts. plus handle residential loans. \$23K

**AGRI-LOAN** - \$25MM community bank with 50% of loans in agri-credits. Prefer background in cattle financing. \$30K  
Additional positions available for experienced bankers.

**TOM HAGAN & ASSOCIATES**

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Vol. 14 No. 18 Northwestern Banker Newsletter (USPS 873-300) is published weekly by the Northwestern Banker Company, 1535 Linden Street, Suite 201, Des Moines, Iowa 50309, (515) 244-8163. Subscriptions \$1.00 per copy, \$18.00 per year. Second class postage paid at Des Moines, Iowa. Address all mail subscriptions, changes of address (Form 3579), manuscripts, mail items to above address.