

# NORTHWESTERN Banker Newsletter

Vol. 15 No. 10

Des Moines, Iowa

June 23, 1986

## Holthus Objects to Prediction of Nebraska Bank Failures

THE PRESIDENT of the Nebraska Bankers Association recently objected to conclusions drawn by a University of Nebraska humanities professor that 100 Nebraska banks may disappear by 1990.

"The report infers that 100 Nebraska banks are in danger of collapse due to the current problems in the farm economy," said NBA President C.G. "Kelly" Holthus of York.

Mr. Holthus referred to a study released by Louis E. Jeffries, assistant professor of Humanities and Social Sciences, Libraries, at UN-L.

"We see no evidence to support such speculation and would take exception to Mr. Jeffries' conclusion that such a number of bank failures are likely," said Mr. Holthus.

Mr. Holthus said that the number of bank charters in Nebraska may be reduced through mergers and consolidations which are now authorized by state law. "But to imply that 100 banks will be 'closed' is a disservice to the banking industry in Nebraska," he added.

Mr. Holthus said Mr. Jeffries' statement that most of the state's bank failures have been concentrated in an area between Broken Bow and Taylor is in error. "Nebraska's bank closings have been

scattered over the eastern two-thirds of the state - a fact which makes me question the accuracy of the rest of the report," he said.

Mr. Holthus said Mr. Jeffries should have distinguished between banks that are closed by regulatory agencies and banks that voluntarily consolidate their operations.

"Nebraska's banks' average capital-to-asset ratio (a measurement of the actual owner equity) is over nine percent, one of the highest in the nation," Mr. Holthus said. "Our banks have some \$138 million set aside as a cushion against future loan losses," he added.

"The thing that's most important is that banking services are maintained in as many of our rural communities as possible," Mr. Holthus said. To achieve this end, the Nebraska Bankers Association has supported legislation for a bank to establish a branch office in a town which has lost its bank, in addition to legislation which would allow a bank to acquire a failed financial institution as a branch office.

"We've already seen the positive effects of this legislation in a number of cases and expect to see more in the future," he said.

Mr. Holthus added that the rate

of bank closings in Nebraska has shown signs of slowing, which underscores the fact that the state's banks are dealing with the problems caused by disinflation in the agricultural marketplace.

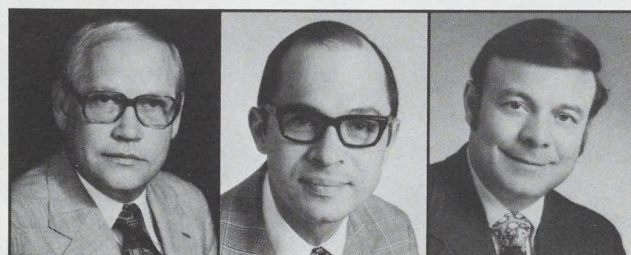
"We're halfway through 1986 and have seen only three banks closed to date this year. In each of these cases, the banks have been acquired as branches by healthier banks, and banking services have been maintained in these communities," Mr. Holthus said. □

### Iowa News

The Iowa Bankers Association will sponsor a three-day seminar entitled "Analyzing Financial Statements," geared to bankers with little or no accounting background. The program, to be held August 6-8 at the Des Moines Airport Hilton, satisfies one of the prerequisite course requirements in both the Iowa Consumer Credit School and the Iowa Commercial Lending School. Fee includes lunch and materials and is \$350 for members, \$440 for subscribers, and \$525 for nonmembers, with \$20 additional if paid at the door. Contact the IBA for more information or to register.

\* \* \*

The IBA's third annual President's Golf Tournament, hosted by last year's president, Bill Logan,



Bill Sprenger

Frampton Rowland

John Messina

## SPRENGER, ROWLAND AND MESSINA



Commerce Bank  
of Kansas City  
Member FDIC

Outside Missouri call 1-800-821-2182 In Missouri call 1-800-892-7100





Norwest Bank Des Moines, N.A.  
Call (515) 245-3131 or toll-free (800) 362-2514  
Member FDIC



Tom Quinlin

*Teamwork:  
one of the reasons  
we're first in Iowa.*



Jay Nichols

will be August 11 at the Finkbine Golf Course in Iowa City. Cost is \$45, which includes green fees, one-half cart, and an Iowa chop dinner at the U. of Iowa's Athletic Club. Cost without a cart is \$40, and spouses may attend for \$15, which includes the evening meal. The afternoon begins with a dutch treat lunch at 11:00 a.m. and concludes with awards following the 6:30 p.m. dinner. Contact the IBA to register.

DES MOINES: Hy-Vee Food Stores, Inc., complying with a court order, bought National Bank & Trust Co. of Chariton on June 12 and agreed to pay \$2.25 million into an employee's profit sharing plan. The order said the Hy-Vee Employees Trust, which pays benefits to

employees or their survivors when they die, resign or retire, has owned about 90% of the bank since 1963. In December 1983 and June 1984, the profit-sharing trust made capital contributions to the bank totaling more than \$3.3 million so that the bank would meet the minimum capitalization requirements under federal banking laws.

DES MOINES: Among recent promotions at Banks of Iowa, Inc. was the advancement of Michael J. Timmins and Janet E. Burch to vice presidents. Mr. Timmins, formerly comptroller and treasurer, will be V.P.—finance and treasurer. Ms. Burch, formerly assistant vice president—personnel, will be V.P. in that department.

DES MOINES: Phillip L. Risley has been elected senior vice president/cashier of Brenton National Bank of Des Moines. He will also retain his duties as president of Brenton Information Systems, Inc., the data processing subsidiary of Brenton Banks, Inc. Mr. Risley joined Brenton in 1982.

MUSCATINE: Among recent officer elections at First National Bank of Muscatine were Bernard J. Lattyak to senior vice president/senior loan officer and Kim K. Bartling to vice president/finance. Mr. Lattyak joins the bank from his position as vice president/loans at the Union National Bank in Wichita, Kansas. Mr. Bartling joined the bank in Aug-

ust of last year as internal auditor. He will be chief financial officer of the bank and for its parent, Iowa First Bancshares Corp.

WATERLOO: John Cunningham has been appointed vice president in the correspondent bank division at The National Bank of Waterloo. Prior to joining the bank he was vice president, trust officer and cashier at the Chelsea Savings Bank in Belle Plaine, where he worked for 16 years.

## Nebraska News

The 1986 Professional Development Program Intermediate School of Banking, sponsored by the Nebraska and Kansas Bankers Associations, will be held Sept. 21-26 at the Holiday Inn in Manhattan, Kansas. This is the first-year session of a two-year course and covers 13 subject areas. The second-year session will be in June of 1987. Applications will be accepted through August 22 but you are urged to register early. Contact Jone Beer at Schools of Banking, 525 S. 13th St., Lincoln, NE 68508, (402) 474-3313.

OMAHA: Lawrence Comine, Jr. has been named chief operating officer of FirstTier Bank Omaha, and Patrick J. Brady has been named group executive for the bank's commercial lending division. Mr. Comine replaces Gary K. Thrasher, senior executive vice president, and Mr. Brady replaces Robert A. Suddick, senior vice president. The two men resigned recently. Mr. Comine joined the bank in 1958 and most recently served as division head of the commercial lending division. Mr. Brady joined FirstTier in 1984 and had been serving as vice president in charge of commercial lending.

SIDNEY: At the American National Bank of Sidney, Dwight Stubbs has been named executive vice president. He previously served as the bank's senior vice president.



**ASK  
GARY  
BARTLETT**  
to make MNB  
work for you.

Toll free  
1-800-332-5991

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

It's easier to talk Iowa banking  
with people who live it — people  
like Ben Eilders and the correspon-  
dent staff at Bankers Trust.

Call 1-800-362-1688 or 515/245-2424.

**Bankers Trust** Des Moines, IA  
Member FDIC



Ben Eilders  
Senior Vice President



# COST EFFECTIVE PROOF ENCODING SOLUTIONS

Reconditioned NCR Proof Encoders From DBE

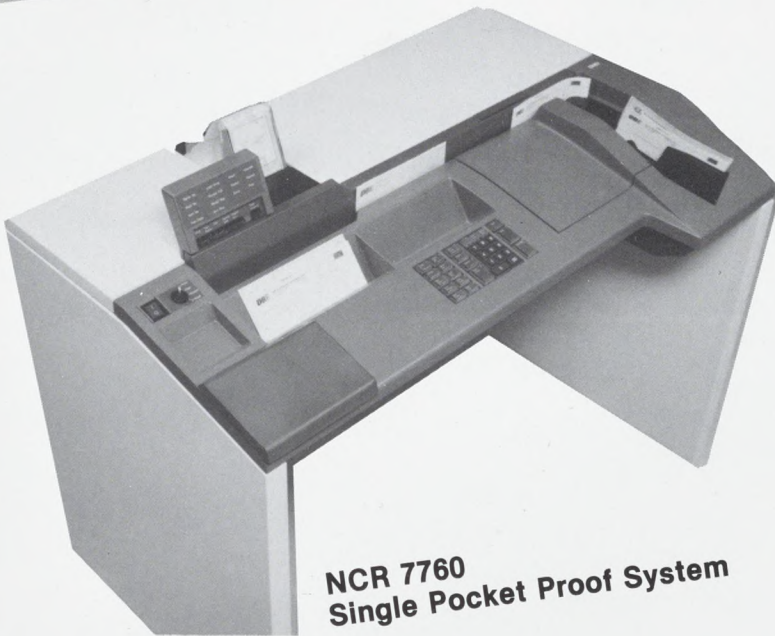
## DBE - THE SINGLE SOURCE

### TERMS

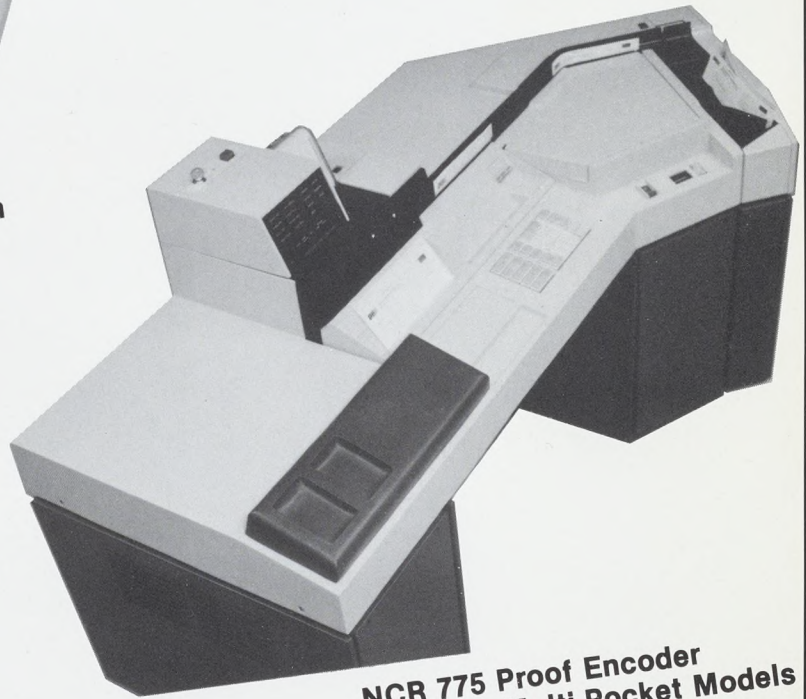
- Save \$ on Purchase
- Rental Plans Available

### INSTALLATION & TRAINING

- Complete Installation
- Thorough Training of Personnel
- Complete Documentation of Operations



NCR 7760  
Single Pocket Proof System



NCR 775 Proof Encoder  
Single or Multi-Pocket Models

### SERVICE & SUPPORT

- Unconditional 90 Day Warranty Period
- Comprehensive Service Contracts
- Includes Scheduled Preventive Maintenance
- Three Service Locations Des Moines  
Cedar Rapids  
Sioux City

### SUPPLIES

- High Quality MICR Ribbons
- Printer Ribbons & Journal Paper
- Competitive Pricing (20 to 30% less) Results  
in \$ Savings

FOR MORE INFORMATION:



**Data Business Equipment, Inc.**  
1220 Second Avenue, Des Moines, Iowa 50314-3103

**(515) 288-3000**

Offices:  
627 - 1st Avenue S.W.  
Cedar Rapids, Iowa 52405  
(319) 366-6000

310 South Floyd  
Sioux City, Iowa 51101  
(712) 258-6328

**SERVICE IS THE HEART OF OUR BUSINESS**



# AT LAST, AN ENCODER RELIABLE ENOUGH TO BE CALLED SHARP!

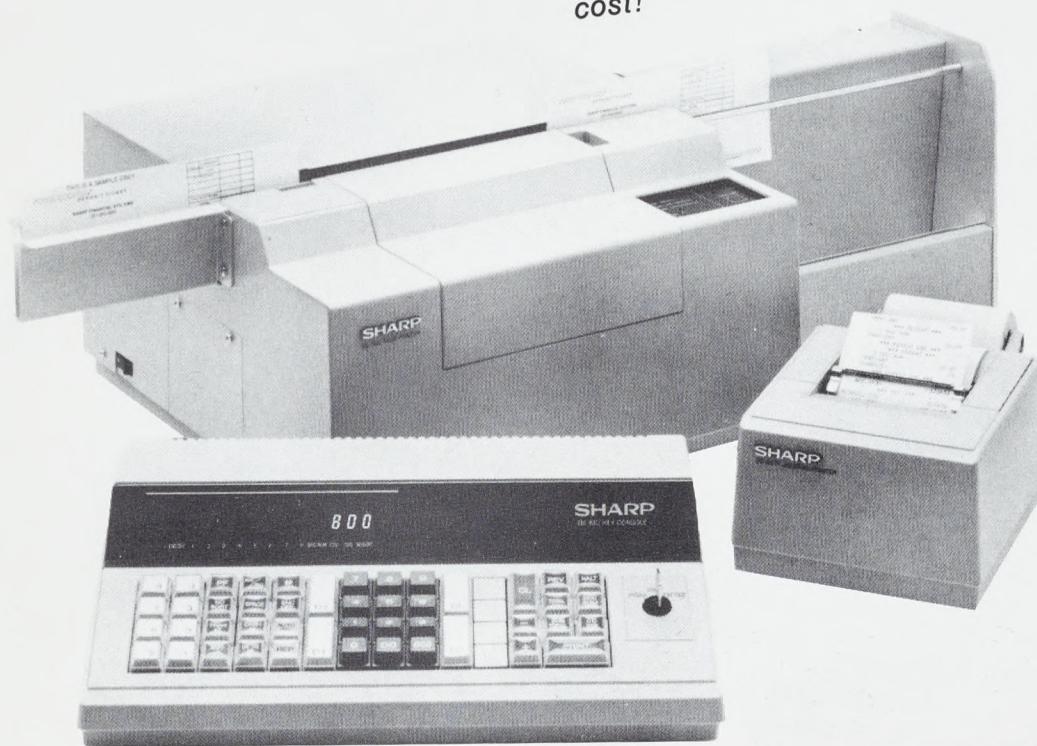
Introducing the desktop encoder available only from DBE!



**BE-800**  
Modular Encoding System

## FEATURES

- Designed for countertop use!
- Optional journal printer!
- Optional automatic document feed!
- Low cost allows branch office access!
- Increases operations efficiency!
- Eliminates backlog of work in proof department!
- Improves customer service!
- Eliminates older equipment and high maintenance cost!



FOR MORE INFORMATION:



**Data Business Equipment, Inc.**  
1220 Second Avenue, Des Moines, Iowa 50314-3103

**(515) 288-3000**

Offices:  
627 - 1st Avenue S.W.  
Cedar Rapids, Iowa 52405  
(319) 366-6000

310 South Floyd  
Sioux City, Iowa 51101  
(712) 258-6328

**SERVICE IS THE HEART OF OUR BUSINESS**





## 1986 Bank Directories Now Available . . .

Accurate, up-to-date information on every bank in the state, concerning:

- Officers and Directors
- Deposits, Loans, Assets and other figures
- Other offices away from main bank
- Addresses and phone numbers
- Departments within the bank and their officers
- Correspondent banks used

### NEW 1986 EDITIONS

**Nebraska — Nearly 200 pages.  
Iowa — Over 300 pages.**

CONVENIENT TO USE...lies flat for reading or copying (pages 3¼" x 6½").

**Orders shipped by return mail**

**Yes!**

Send me \_\_\_\_\_ copies of the 1986 edition of the IOWA Bank Directory at \$14.00 per copy.

Send me \_\_\_\_\_ copies of the 1986 edition of the NEBRASKA Bank Directory at \$9.00 per copy.

Our check is enclosed for \$ \_\_\_\_\_ (add state tax:  
Iowa @ 4%  
Nebr. @ 3½%)

Company Name \_\_\_\_\_

Officer Name \_\_\_\_\_

P.O. Box or  
Street Address \_\_\_\_\_

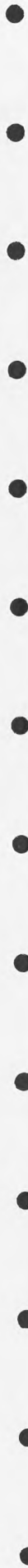
City and State \_\_\_\_\_ Zip \_\_\_\_\_

Phone \_\_\_\_\_  
Area Code \_\_\_\_\_

**NORTHWESTERN BANKER**

1535 Linden St., Suite 201

Des Moines, Iowa 50309



# Call on the "Experienced Professionals"

Ready to meet your  
correspondent needs.

**FirstTier Bank**  
Lincoln

13th & M Streets, Lincoln, Nebraska 68501

FirstTier Bank, N.A., Lincoln, Member FDIC

## Minnesota News

The American Institute of Banking in Minneapolis has announced a number of seminars to be held in June and July at the AIB Education Center. Dates and topics are as follows: June 24—Intermediate Lotus 1-2-3, June 25—Professionalism for Office Staff, July 9—Let an Ex-Bank Robber Help You, July 9/10—Intro To Lotus 1-2-3, July 15—Managing Multiple Priorities, July 16—Real Estate Documentation, July 22—Pricing Bank Services, July 23—Loan Documentation for Secretaries, July 24—Cross-Selling for Tellers, July 29—Generating Fee Income from Your Retail Customer Base, July 30—Article 9 of the Uniform Commercial Code.

**MINNEAPOLIS:** At Norwest Bank Old St. Anthony, N.A., David M. Ellingson has been promoted to senior vice president and Larry D. Kraning to senior vice president/consumer banking manager. Mr. Ellingson joined the bank in 1958 and was most recently vice president/commercial loans. Mr. Kraning came to the bank in 1978 and previously served as consumer banking business manager.

**ST. CLOUD:** Among recent promotions at The First American National Bank of St. Cloud was the advancement of John E. Herges to senior vice president—commercial loans. He joined the bank in 1973.

## Illinois News

**CHICAGO:** William E. Gibson will join Continental Illinois Corporation on June 30 as an executive vice president and a vice chairman of the

asset and liability management committee. He is currently senior vice president at RepublicBank Corporation in Dallas in charge of strategic planning and development, economic research, public and government affairs, and investor relations.

## Wisconsin News

**EAU CLAIRE:** Gregory L. Gill has been appointed vice president and chief financial officer at First Wisconsin National Bank of Eau Claire. He joined First Wisconsin Mortgage Company in 1975 and has been with First Wisconsin in various capacities since, most recently as vice president serving as a liaison in corporate unit bank administration.

**WEST ALLIS:** Three officers have been promoted at Central Bank. Edward F. Lentz was named senior vice president and cashier. He has been with the bank 17 years, most recently as vice president and cashier. Kenneth W. De Langullette was named first vice president. He has been at Central Bank for 20 years and was promoted from vice president. Richard G. Ziebell was promoted from assistant vice president to vice president. He joined Central Bank five years ago.

## Wyoming News

**GLENROCK:** The FDIC has approved paying off insured depositors in the Security Bank of Glenrock. The bank, which had assets of \$6.0 million, was closed on June 6 by Wyoming State Examiner Stanley R. Hunt and the FDIC was named receiver. No bids were received for the failed bank. Deposits amounted

to about \$5.8 million in 1,800 accounts. All but about \$1,600 of the deposits, in five accounts, were secured.

## Colorado News

**DENVER:** D. Dale Browning has been elected president of The Colorado National Bank of Denver, succeeding William W. (Peter) Grant, who has been elected chairman of the board. Mr. Browning has been with the bank over 21 years. He was elected senior vice president in 1972 and a director in 1977. He will continue to serve as president of Rocky Mountain BankCard System, and as president of Plus System. Mr. Grant joined CNB in 1958 and was elected president in 1975.

### Notice of Sale

**\$4,500,000**

**Essential County Purpose  
General Obligation  
Solid Waste Bonds  
Black Hawk County, Iowa**

Notice is hereby given that the Board of Supervisors of Black Hawk County, Iowa will meet at the office of the County Auditor in Waterloo, Iowa on Tuesday,

July 8, 1986,

at 4:00 o'clock P.M. at which time bids will be opened and at 4:30 o'clock P.M. to consider and act on the bids for the purchase of \$4,500,000 Essential County Purpose General Obligation Solid Waste Bonds, said bonds to be dated July 1, 1986, to bear interest at the rate or rates designated by the successful bidder, interest payable December 1, 1986 and each June 1 and December 1 thereafter. The bonds will mature on June 1 of the years and in the amounts as follows:

\$180,000 in 1988	\$305,000 in 1986
\$190,000 in 1989	\$325,000 in 1987
\$200,000 in 1990	\$350,000 in 1988
\$215,000 in 1991	\$380,000 in 1989
\$230,000 in 1992	\$410,000 in 2000
\$245,000 in 1993	\$445,000 in 2001
\$265,000 in 1994	\$475,000 in 2002
\$285,000 in 1995	

All bonds maturing on or after June 1, 1995 being subject to redemption and prior payment at the option of the County in whole or by lot on June 1, 1994 and any interest payment date thereafter at par and accrued interest. The County will furnish printed bonds and approving legal opinion of Ahlers, Cooney, Dorweiler, Haynie, Smith and Allbee, Des Moines, Iowa, both without expense to the purchaser.

By order of the Board of Supervisors

Isabelle Frerichs  
County Auditor  
Black Hawk County, Iowa

Further information may be obtained from Public Financial Systems, Inc., Minneapolis, Minnesota (612) 333-9177.

**PFSS**

**PUBLIC FINANCIAL SYSTEMS**

512 NICOLLET MALL, SUITE 550  
MINNEAPOLIS, MINNESOTA 55402  
TELEPHONE: (612) 333-9177

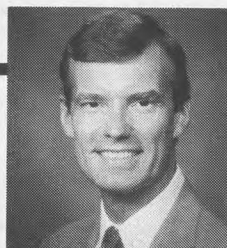
## We're Security for You

At Security National Bank, we're people you can count on to handle all of your Correspondent Banking needs.

So, start corresponding with us.  
We're Security for you!



**SECURITY NATIONAL BANK**  
IN SIOUX CITY, IOWA. MEMBER F.D.I.C.



**Dennis Nahnsen**  
Vice President and Manager  
Correspondent Banking Services  
712-277-6768



## 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.

**NORTHWESTERN BANKER**  
1535 Linden St., Suite 201  
Des Moines, Iowa 50309  
Phone 515/244-8163

## POSITION AVAILABLE

## PRESIDENT/CEO

Overall bank management in a \$75mm bank. Supervise 3 Department Heads. Requires a skilled, progressive banker, currently managing a bank of comparable size. Please send resume to File No. WFX c/o Northwestern Banker.

**ASST. CASHIER**—Bank located near DM. An opening for indiv. w/bank operations exp. Some lending duties possible. Insurance license preferred. Send resume to File WFS c/o Northwestern Banker. (PA)

**COMMERCIAL LOAN OFFICER** with installment background for \$38M Colorado Springs bank. Salary negotiable. Equal opportunity employer. Send resume to: Pres., P.O. Box 5008, Colorado Springs, Co. 80932. (PA)

**BANK PRESIDENT**—\$20MM Bank seeks CEO. Commercial and agriculture lending experience required. Excellent opportunity for salary and benefits including investment in bank if desired. Send salary requirements and resume to Gene Eaton, 1712 Firstier Bank Bldg., Lincoln, NE 68501. (PA)

**PRESIDENT**—for \$60M south central Wisconsin bank. Very profitable, expanding bank. Successful candidate will have strong background in farm credit. Good management skills and enjoy living in small conservative community. Salary \$45-\$50,000 + heavy incentive package. Send resume to File No. WFV c/o Northwestern Banker. (PA)

**AG LENDER #2 position.** 2-5 years ag credit experience with real estate lending experience a +. Send resume and salary requirements to: Galen Reading, V.P./Ag Rep., C/O First Nat'l Bank of Mapleton, (Box 306), Mapleton, MN 56065. (PA)

*Serving bankers quietly and efficiently.*

## CAPITAL PERSONNEL SERVICE

714 First Interstate Bank Building  
Des Moines, Iowa 50309  
515-283-2545

## POSITIONS WANTED

**SR. LENDER** experience and CEO of \$20-40MM IA/IL bank. Mature banker. Proven record of accomplishments. Community minded. Contact file No. WFQ c/o Northwestern Banker. (PW)

## POSITIONS AVAILABLE

## AG LOAN OFFICER

Growth-oriented bk in solid sm com seeks 2+ yrs banker w/good ag skills. \$25K.

## COMMERCIAL LENDER

\$8-10mm port, excel loc & pro environ for lender who has handled \$75-125K loans. \$30K.

## EVP

Run operation in \$45m+ bk. Supv exp, good ag skills, personable & 10 yrs exp. \$45K.

## TRUST OFFICER

Be a leader. JD, self-starter for profitable bk., \$100m+ dept. \$30K+.

## CONTROLLER

Sensational growth pos in nationally recognized finl institution. 3 yrs bk operations/acctg deg. \$23K.

FOR FURTHER INFORMATION CONTACT KURT ROSENCRANTS



## ROBERT HALF

317 6th Ave, Ste. 850  
Des Moines, IA 50309  
(515) 244-4414

ALL FEES COMPANY PAID

## POSITIONS AVAILABLE

**CEO** - for a \$40 million SE Nebraska bank. Need ag and executive management experience. To \$45K.

**MARKETING DIRECTOR** - Degreed - Need 1-2 years exp. in banking or ad agency. Omaha. To \$25K.

**AG LENDERS** - Degree - Need 4-5 years exp. NC & central Kansas. To \$30K.

All fees are paid by our client employers.

Richard L. Beem, CPC  
GUMBERT EXECUTIVE EXCHANGE, INC.  
11246 Davenport Street  
Omaha, NE 68154  
Phone: 402/330-3260  
Member National Personnel Associates  
We're Nationwide

## ADAMS, INC.

Specialist in Executive  
Search For Banks  
"All Inquiries Confidential!"

Contact:

JAY B. ADAMS  
Adams, Inc.  
10050 Regency Circle  
Omaha, NE 68114  
(402) 391-7325

## FOR SALE

**DRIVE-UP WINDOW.** Mosler Model 1868BSD. You remove and haul away. First \$500.00 buys it. First National Bank in Ord, Ord, Nebraska. Phone 308/728-3201. (FS)

**TEXAS INSTRUMENT COMPUTER MODEL NO. 990** complete with a terminal and two printers. Make offer (712) 523-2171. (FS)

## COMMERCIAL LENDER

Splendid opportunity with lead bank in a highly regarded, financially sound lowa multi-bank network. Growth position for talented person with credentials, and minimum 3 yrs. exp. & 1 yr. formal credit training. For confidential consideration, contact T.W. Textor. No fees: We are retained by management.

PERSONNEL INCORPORATED  
2626 RUAN CENTER  
DES MOINES, IA 50309

DON & SCHOOLER JR.  
AND ASSOCIATES

"Successful Banking is Quality Personnel"

## POSITIONS AVAILABLE

**COMMERCIAL AVP** for a \$110+ bank in choice location. Portfolio will begin with \$5mm in Commercial credits ..... \$25,000-\$35,000

**PRESIDENT** \$10mm bank in Oklahoma, population 500 ..... \$35,000-\$40,000

**#2 OFFICER** in a \$30mm bank of 8,000, 2 hrs. from Dallas ..... \$30,000-\$40,000

**#2 OFFICER**, Assistant to the President, consumer and R.E. lending, for a \$30mm bank, 3,000 population ..... \$20,000-\$25,000

**MARKETING OFFICER** for a banking related company ..... \$20,000 + Commission

**VICE PRESIDENT** for a \$60+ mm bank in very nice small town ..... \$30,000-\$40,000

**ALL AROUND BANKER** for a \$35mm bank, consumer and R.E. lending, some operations, 10,000 population ..... \$20,000 +

**SENIOR VICE PRESIDENT** in charge of loans for an \$80mm bank close to a metropolitan area ..... OPEN

**PRESIDENT, CEO**, \$30mm bank in Missouri OPEN

DON W. SCHOOLER  
2508 East Meadow  
Springfield, Missouri 65804  
(417) 882-2265

## BANK PRESIDENTS

Positions now available in Iowa and Minnesota in banks with deposits in \$30 million range. Salary to \$45,000.

## COMMERCIAL LENDERS

Positions now available in three choice locations in Upper Midwest. Require minimum of 3 years experience and college degree. Salary to range from \$35,000 to \$60,000.

## REAL ESTATE LENDER

Multi-bank group seeks qualified real estate lender. Ability to package for sale to secondary market a plus. Salary Open depending on experience.

## TRUST OFFICERS

Positions now available in three major banks in Nebraska, Iowa, and South Dakota. Law Degree preferred. Experience in personal trust and/or employee benefits a plus. Salary range to \$35,000.

## Freeland Financial Service

1010 Equitable Bldg. Des Moines, IA 50309  
515/282-6462  
Employer pays fee.

Please contact Malcolm Freeland concerning these qualified applicants or for other types of banking officers.

## POSITIONS AVAILABLE



Diane Evans

REGENCY  
RECRUITERS, INC.

1102 Grand Avenue,  
Kansas City, MO 64106  
816/842-3860

## POSITIONS AVAILABLE

## CEO

Are you ready for a new opportunity? Outstate MN bank seeks market driven leader. 10+ yrs com'l/ag lending exp., proven mgmt ability and workout loan exp. Prefer formal credit training. To \$65,000. Job #NW8667.

## AG LOAN OFFICER

Long term growth with multi bank organization! Outstate Montana bank seeks ag lender with strong analytical skills. 3+ yrs ag lending exp and degree desired. HOT! To \$35,000. Job #NW8668.

## VP/COMMERCIAL LOAN MANAGER

Fantastic growth opportunity! Rapidly growing TC bank seeks com'l loan mgr for suburban location. This major bank desires 7+ yrs com'l lending exp., formal credit training, and professional image. To \$49,000. Job #NW8669.

For Further Information  
Call Paul Gentzkow



## ROBERT HALF

3636 IDS Center  
Minneapolis, MN 55402  
(612) 339-9001

ALL FEES COMPANY PAID

## POSITIONS AVAILABLE

**LOAN REVIEW** - lead bank of major midwestern holding company. Requires degree and minimum of two yrs. loan review experience in large bank environment. \$28K

**COMML. LOAN** - \$100M suburban affiliate of large multi-bank holding company. Strong technical skills and 3 yrs. or more experience. \$30K

**INSTL. LOAN** - manage consumer department for \$80MM suburban bank. Ideal candidate will have five yrs. instal. lending background including dealer paper. \$30K

**CEO** - small rural bank located close to recreational area. Work out situation. Ag credits not the problem. \$38K

**AGRI LOAN** - primary responsibility for all Ag credits in \$25MM community bank. Assist with commercial loans. \$35K

Additional opportunities available. Resume requested.

## TOM HAGAN &amp; ASSOCIATES

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

"Serving the Banking Industry Since 1970"

Vol. 15 No. 10 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.