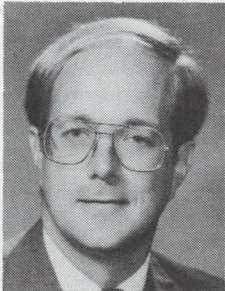


## ABA Forms Future Issues Task Force

A Future Issues Task Force has been appointed by President Mark W. Olson of the American Bankers Association, who also is president of Security State Bank, Fergus Falls, Minn.



T.P. RIDEOUT

Mr. Olson said the task force, to be headed by Thomas P. Rideout, senior vice president and director of governmental affairs, First Union Corp., Charlotte, N.C., is charged with helping ABA and the banking industry to identify emerging issues and concerns.

Mr. Rideout said the 11-member task force is looking "not only at the emerging issues but also at our future operating environment three to five years down the road."

The task force members and a wide range of banking leaders will contribute their best thinking and best-informed estimates of trends in their specialty areas and their expectations regarding the future operating environment, he said.

"We're asking the leadership of many ABA areas — from agriculture to state associations — to give us their views on emerging issues that affect their own particular con-

stituencies and/or our industry as a whole, as well as their thinking on how developments in technology and a whole host of areas will be changing our environment," Mr. Rideout said.

The group's mission is to anticipate emerging concerns, both actual and potential, so that ABA and the banking industry can focus their resources to best effect. For example, if the industry could have anticipated years ago the extent to which securitization would eventually grow, then banking might have been able to turn that trend to advantage, Mr. Rideout noted.

"We want to get a bottom-up view from the experts, and then we want our report to flow back down through ABA as a resource tool initially for ABA and later, if it proves appropriate, for the industry," said the task force chairman.

Mr. Rideout said the task force is not intended to supplant any existing area in ABA, but rather will work closely with existing committees and councils.

Serving on the task force with Mr. Rideout are Hans H. Angermueller, vice chairman, Citibank, New York; T. Charles Bruere, president and chief executive officer, First State Bank, St. Charles, Mo.; Charles D. Brummel Sr., president, Security Bank, Coos Bay, Ore.; Glenn Y. Forney, president and chief admin-

istrative officer, United Penn Bank, Wilkes Barre, Penn.; Charles W. McCoy, chairman, Louisiana National Bank, Baton Rouge, La.; Harry R. Mitiguy, president and chief executive officer, Howard Bancorp, Burlington, Vt.; James P. Murphy, executive vice president, New York State Bankers Association, New York; Richard M. Rosenberg, chief executive officer, SeaFirst National Bank, Seattle, Wash.; Robert L. Stevens, president, Bryn Mawr Trust Company, Bryn Mawr, Penn.; Ivan Wilson, chairman of the board and chief executive officer, First City Bank-Corpus Christi, Corpus Christi, Texas. □

## Named to Fed Board

President Ronald Reagan has nominated Edward W. Kelley, Jr., to the Federal Reserve Board of Governors to succeed to the unexpired term of Emmett J. Rice, which runs until 1990. Mr. Kelley, 55, has been chairman of Investment Advisors, Inc., Houston, since 1981 and also is chairman of Shoreline Companies Inc and a director of Texas Industries, Inc. One Board vacancy still remains, created by the earlier resignation of Governor Henry Wallich.

## Iowa News

The 1987 Mid-Winter Management Conference is planned for Feb. 25-27 at the Sheraton Steamboat

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Dorothea Wolfe

Resort and Conference Center, Steamboat Springs, Colo. Representatives from the Office of the Comptroller of the Currency, the Federal Deposit Insurance Corporation and the American Bankers Association's executive management staff will be attending the conference. The registration fee is \$130 for Iowa Bankers Association members and their spouses. The fee covers the Wednesday evening reception and two evenings of conferences which include social hours, two dinners and two educational programs. No refunds will be made after Feb. 13. For more information contact the IBA office.

**CLARINDA:** Robert Briggs has been promoted to vice president of Citizens State Bank. He joined the

bank staff in 1984 as assistant vice president.

**COUNCIL BLUFFS:** Ed H. Spetman, Jr., chairman and CEO of Council Bluffs Savings Bank died January 18 in an Omaha hospital after a short illness following a heart attack. He had been with the bank more than 40 years, serving as president from 1963-82 and chairman and CEO since that time. Mr. Spetman was president of the Iowa Bankers Association in 1965-66.

**DES MOINES:** Norwest Bank Des Moines' stockholders have elected five new members to the bank's board, effective Jan. 22. The new members are: Mary Andringa, vice president of Vermeer Manufacturing Company, Pella; S.J. Brownlee, president and owner of S.J. Brownlee Farms, Inc. and Brownlee Management Inc., Emmetsburg; Gary G. DeKoter, CPA, president and CEO of Harker's Inc., Le Mars; Charles C. Edwards, Jr., president and publisher of *The Des Moines Register*, and James H. Kent, president of Kent Feeds, Inc., Muscatine.

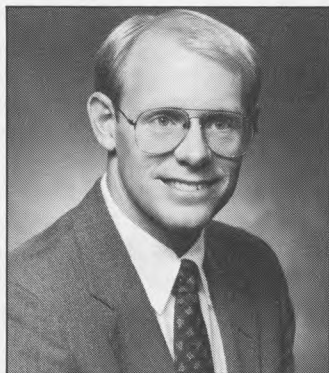
**LATIMER:** The Latimer Bank & Trust was closed Thursday afternoon, January 15, by State Superintendent of Banking William R. Bernau. The FDIC, as receiver, sold the \$22,400,000 asset bank for a premium of \$121,200 to The First National Bank of Clarion. The bank and its two officers at Alexander

and Coulter were re-opened Friday morning, January 16 under the First National Bank of Clarion name. O. Jay Tomson is chairman of First National of Clarion and Bob Bartholomaeus is president and CEO. First National assumed approximately \$22 million deposits, about \$4.5 million in portfolio loans, all the investment portfolio and cash and due, along with certain other assets. The FDIC retained about \$10 million in loans. FDIC also injected \$7,178,000 into the assuming bank, which took this in the form of a 6.25% interest-bearing note. This was the fifth bank failure in the nation for 1987, the first in Iowa in 1987, and the 25th Iowa bank to close in the past 30 months. All except one have been taken over in a purchase and assumption deal from FDIC receivers.

**NEVADA:** Daniel B. Engler has been named president of Nevada National Bank. He was formerly president of the Holstein State Bank, Holstein.

**SIOUX CITY:** Dennis A. Nahnsen has resigned as vice president and manager of correspondent banking at Security National Bank, effective January 23. He is joining Merchants & Traders Trust Co. of Buffalo, N.Y. January 26 as vice president and manager, trust business development. Mr. Nahnsen joined Security National in July, 1984, after working for nine years at Norwest Bank Des Moines, N.A., where he served most of those years in the trust department and the last two in the correspondent bank division.

**WEBSTER CITY:** Robert Grathwohl has been named president of Farmers National Bank. He was associated most recently with a bank in Chillicothe, Mo., and prior to that was president and CEO of University Bank & Trust in Ames.



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Vice President

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## BANKERS AVAILABLE

J-1 **AG LENDER**—Ready to enter commercial banking after 4 yrs. with Farm Credit System. Worked his way up to Branch Mgr. of PCA in short order, then put in charge of special accounts after merger. Performance reviews are outstanding; "One of the most promising young lenders I've seen, really gets things accomplished. Enjoyable to work with and shows good drive and common sense." Double major in Ag Bus. and Commercial Econ. **\$30,000.**

J-2 **LOAN OFFICER**—Farmed for several years before getting his degree in Bus. Admin. then accepted position in local bank where he's spent the past 3 yrs. learning all phases of banking. Handles consumer and ag loans, call reports and monthly performance reports. Ready to move for better opportunity. **\$24,000.**

J-3 **VICE PRES.**—"Qualified and competent; equipped to handle responsibility," says co-worker about this aggressive young banker. Heavy in ag lending, but involved in other areas also. "Documentation and people skills are two of his strengths. Made FHA guarantees work, forceful when situation calls for it, but not overbearing. Great attitude," states reference. B.S. Bus. Mgmt., Ag Credit School, Principals of Banking, Installment Credit schooling, FmHA Approved Lender, insurance licenses and good computer skills. **\$30,000.**

J-4 **ASST. VICE PRES**—Hired by major bank holding company right out of college, he's received extensive training, schooling, and hands-on experience in and consumer lending for past 3 yrs. Currently handles \$5mm in loans, good workout and negotiation skills. References says, "He got top grades in college and has continued to be a high achiever at the bank. No question about his credentials or abilities—he's one of the very best." B.S. Ag Bus/Commercial Econ. **\$30,000.**

S-5 **VP AG**—"Very motivated. Arrived at work at 6 a.m. Good at documentation. I wish I still had him," reports former supervisor. "Very friendly and gets along well with customers," adds reference. Ten years bank experience and currently a loan officer with the Farm Credit Service. Seeks to pursue ag credit management. B.A. **\$30-\$35,000.**

S-6 **PRESIDENT OR EVP**—Well experienced as both bank president and EVP. Handles \$10 million loan portfolio of ag, commercial, real estate and consumer. Very active in community. "Skillfull at credit workouts. Generates new business. Wants to relocate out of home community," reports reference. BA **\$40-\$50,000.**

S-7 **VP AG/COMMERCIAL**—Offers both experience as a PCA loan officer and VP of a bank servicing ag and commercial loans. Has taught farm management and graduated with excellent grades in Ag. Has attended a number of seminars related to improving credit skills and marketing bank services. **\$28-\$32,000.**

S-8 **AG LOAN OFFICER**—Impressive young man will represent your bank well. Four years experience as an ag loan officer in a bank servicing loans and acquiring new business. "He is highly qualified. Good in credit analysis. Highly motivated. Good communicator and meets people well," reports reference. Degreed. **\$25-\$28,000.**

J-9 **VICE PRES. AG.**—Responsible for \$6mm in loans in main bank and branch offices. Strongest in ag lending and FmHA guarantees, but also works with consumer and commercial lines. Has 10 yrs. of successful ag business sales and management prior to banking career. References include: "Exceptionally good lender, can pull the hot water out of financial statements."... "Very good with people; maintains their good will and respect even in toughest situations, and gets results."... "Positive attitude and good business sense."... "Excellent appearance and professional manner." **\$27,000.**

J-10 **EXEC. VICE PRES.**—Currently #2 in \$40mm bank, in charge of \$15mm in ag, commercial and real estate loans, and supervision of four loan officers. Spent 5 yrs. as PCA Branch Manager before entering bank 6 yrs. ago. "Extremely good at working through ag problems, but can't be pegged as 'clean up man'; his style keeps customers friendly and willing to work with us, and would be successful in bringing in new business. He dramatically reduced problem loans. Will be hard to replace," were references for this seasoned young banker. B.S. Ag. **\$40,000.**

J-11 **EXEC. VICE PRES.**—In charge of \$10mm ag portfolio in \$50mm bank. Responsible for major reduction in classified credits, large percentage of guaranteed loans, upgrading documentation system, and substantial drop in compliance errors. Detail oriented and profit minded. Reference says, "Really serves as right-hand man to president. Can develop a workable loan policy. Comptroller has commended him on his value to bank; brought in an excellent system for analyzing credit, and his documentation is used as example for other banks. Great rapport with people, and loves his work." B.S. Bus. Admin. **\$40,000.**



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## BANKERS AVAILABLE

S-12 **V.P./LOAN OFFICER**—Familiar with operations, collections, FmHA guarantees...all types of lending. "Super smart young fellow, quick learner and grasps concepts easily. Aggressive, likes responsibility and not afraid to handle a task," expounded a co-worker. Bus. degree. **\$25,000.**

S-13 **E.V.P.**—Iowa State University graduate with four years of banking experience. Presently employed in 12MM bank. "He knows how to get the point across with customers and employees...good communication skills...and spends more hours than is required for the job," related a reference. A highly rated individual with lots of enthusiasm to get the job done and done right. Knows credit, a sharp dresser and many awards for outstanding achievements. **\$26,000.**

S-14 **AG LOAN OFFICER**—"Professional in appearance, a real self starter and catches on quickly...doesn't need a lot of direction. Likes challenges, has high aspirations and a very community involved couple," says reference. "Bottom line, people person, and timely," were all comments made by sources who have worked with this individual. ISU graduate with a farm background. **\$26,000.**

S-15 **PRESIDENT**—Fourteen years of banking experience. KNOWLEDGEABLE WITH AG CREDIT AT IT'S BEST. "Handles people well and is a good motivator. You bet he can do the job as a CEO!" quoting a president of another bank. Has attended several banking schools and knows banking from the bottom up. College graduate. **\$48,000.**

J-16 **EXEC. V.P./PRES.**—Nearly 20 yrs. banking experience. Currently running small rural bank, in charge of all lending, operations and personnel. References include: "Top notch individual, and a straight shooter. Doing a good job in a bad situation. Excellent credentials, experienced in clean up and knows when to be tough, but very well-received by borrowers. Can look at the paper and know if the loan will work." Strong analytically, keeps control of situation. Very good lender and manager." B.S. Ag, Grad School of Banking, Ames Ag Credit. **\$42,500.**

J-17 **VICE PRES.**—Offers 10 yrs. banking experience. Currently in charge of \$5mm ag and small commercial loans, involved in operations and insurance. Set up farm loans on computer, handles workouts and all FmHA guarantees. Supervisory skills also. "THE most conscientious person I've met. A well-versed banker with sound ag lending skills. Works hard, good foresight

and judgment, and it shows in his loans. Steady as a rock," quoted reference. **\$35,000.**

J-18 **AG LOAN OFFICER**—Ag lender in small rural bank for past 2 yrs. Handles \$3mm in ag and installment loans, plus insurance business. Ready to advance his career and assume more responsibility, and references speak highly of his skills and performance. B.S. Ag Bus. from ISU, licensed in commercial, personal, A & H and life insurance. **\$27,000.**

J-19 **SR. VICE PRES.**—Second in-charge of \$35mm bank. Handles \$10mm in ag and commercial loans. Recovered loans thought to be in loss status, works with FmHA and SBA guaranteed loans and restructuring credits. Over 12 yrs. in banking, strong PR skills, and gets involved in community. B.S. Ag Econ. from ISU, graduate of Am Bankers Assoc. Grad School of Ag Banking, holds insurance licenses. **\$38,000.**

S-20 **AG LOAN OFFICER**—Experienced as both a FLB ag loan officer and Assistant Co. Supervisor with FmHA. Farmed after father killed in accident. "Very capable and excellent loan officer. People can accept what he says and don't come over the desk at him," says supervisor. He adds, "You can tell I think alot of him. I would take him back in a minute." B.S. Ag. **\$23-\$25,000.**

S-21 **SR. COMMERCIAL/AG LENDER**—Ten years as a Senior Commercial Loan Officer plus ag loan experience. Recognized for developing new business. "He can handle problems and make decisions. I'd hire him at any cost," reports banker who knows him well. Degreed. **\$33-\$37,000.**

S-22 **LOAN OFFICER**—I.S.U. ag. finance graduate. Four years of bank lending experience...all facets. "Excellent personality, detail oriented and good in documentation," expounded a reference. Top notch individual willing to put in the hours to get the job done. **\$21,000.**

S-23 **A.V.P./CASHIER**—Currently employed at 32MM bank. Basically ag, but handles all types of lending and operations. SHARP, has confidence in himself, conservative and offers seven years of banking experience. Graduate of Iowa State University with bank examiner experience. **\$34,000.**

S-24 **LOAN OFFICER**—"Enjoys his work, interested in people, very thorough...good detail and documentation. Lots of potential!" quoting president of bank that tried to hire him. Four years bank experience with a Business degree. **\$23,000.**

## POSITIONS AVAILABLE

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1. **AG LENDER**—\$200MM bank seeks person with bank, PCA, FLB or FHA. Two to six years experience ag lending, farm visits, computer and cash flow knowledge. Exceptionally strong bank. **\$24,000-32,000.**

2. **AG LENDER**—Central Iowa community needs vice president. Excellent location. Close to larger metro areas. Five to six years bank experience. Need good marketing skills, know ag and some commercial lending. Great opportunity! **\$30,000-40,000.**

3. **EVP/PRESIDENT**—Location is fantastic as far as the state of Iowa for this bank. \$20MM bank with good growth potential. Supervisory skills and overall bank experience required. **\$40,000-50,000.**

4. **CEO**—\$10MM bank is sought in small town of

Minnesota. Chief lending officer and manager are duties for this position. Must be able to meet public and communicate with farmers. Five years experience. **\$30,000 +.**

5. **VICE PRESIDENT**—Ag loan department position available in \$90mm bank. Fine community of over 20,000 people. Candidate must be able to take charge of loan division in ag, rebuild new business and market. Five years experience. **\$35,000.**

6. **#2 MAN**—\$55MM bank located in very nice county seat town in Iowa looking for #2 man in the bank. Must be strong in loans, bank operations and have 5 to 10 years experience. Don't overlook this opportunity. **Top of \$40,000.**

7. **AG LOAN OFFICER**—Good business community located in dairy and hog area has \$33MM bank

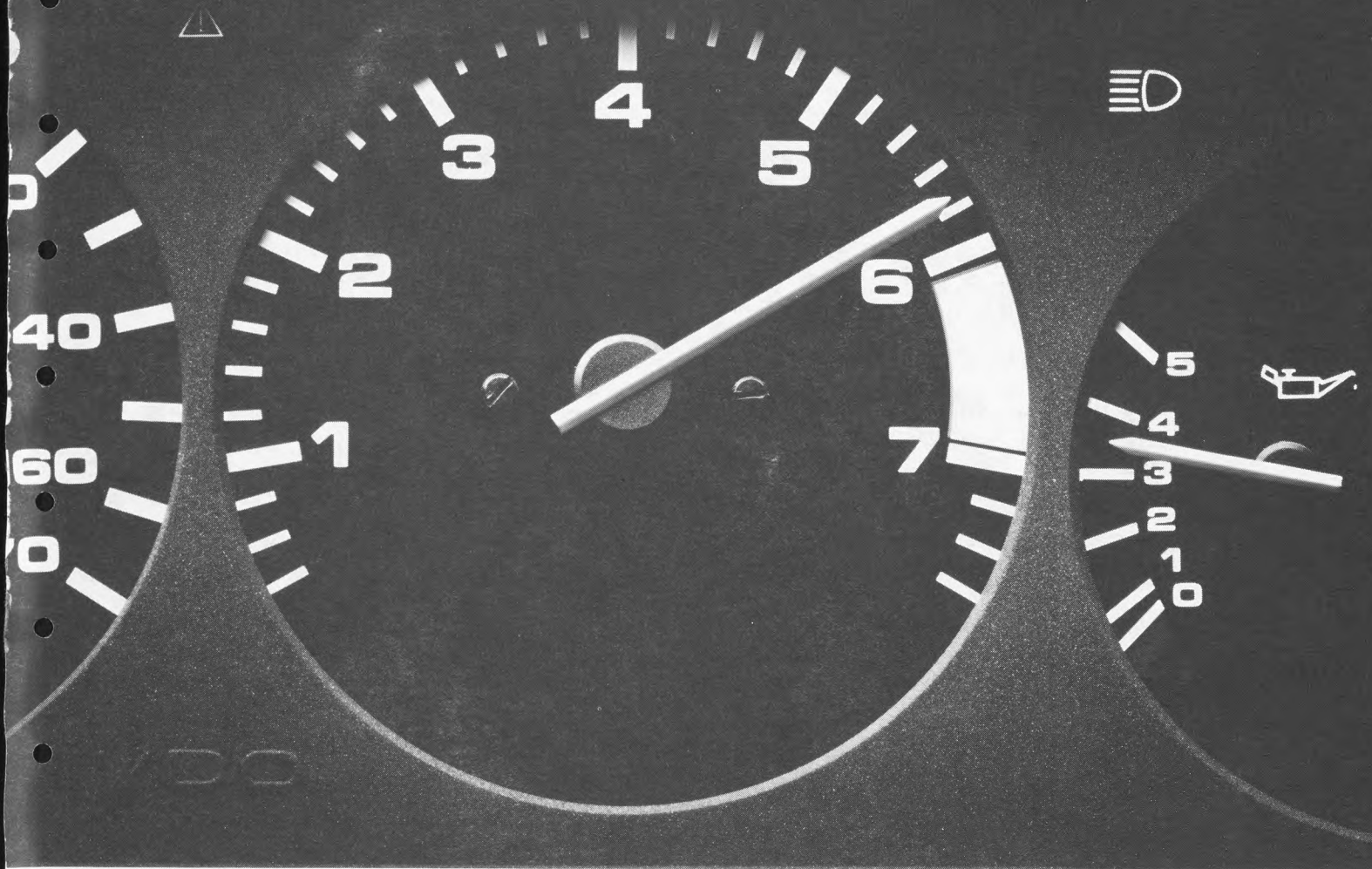
needing an ag loan officer. Will be in charge of farm calls, getting new accounts, credit analysis, etc. Minimum of two years experience. **\$25,000.**

8. **PRESIDENT**—\$75MM bank located in Wisconsin community close to other larger cities. Number one rated bank needs confident leader who can handle ag loans and supervise activities of others as well as operations. Ten years of bank experience is required. **\$48,000 +.**

9. **VICE PRES/AG LOANS**—Profitable bank, solid ownership and very choice Iowa location. Requires 3-5 yrs. ag lending experience from bank or Farm Credit System. **\$30,000 + full benefits.**

10. **BRANCH MANAGER**—\$20mm bank seeks aggressive person with minimum of 5 yrs. ag credit, banking and management experience. Will supervise staff of 5. **\$30-\$40,000.**

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# 4 Group 1 Meets Feb. 6-7 in Sioux City

**B**ANKERS and spouses from Group 1 of the Iowa Bankers Association will meet at the Marina Inn in South Sioux City, Neb., February 6-7 for the annual meeting. Group Chairman Bill Hess, president, Iowa Savings Bank, Coon Rapids, will preside. Secretary Jim Miller, chairman, Pioneer Bank, Sergeant Bluff, is scheduled to succeed Mr. Hess as group chairman.



W. HESS

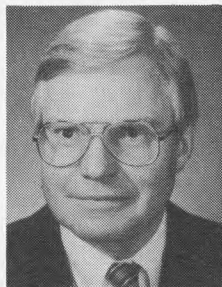
The Sioux City Bankers Association will again host the Friday evening social hour. President of the host group is Mike Moeller, president, Norwest Bank, N.A.

Senator Robert Dole is this year's guest speaker for the luncheon.

The program follows:

### Friday, February 6

- P.M.**  
 7:00 Registration—Marina Inn.  
 8:00- Social Hour, Courtesy of  
 10:00 Sioux City Bankers Association.



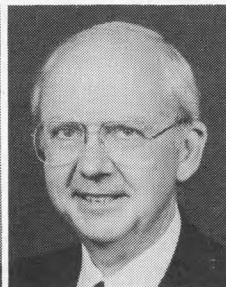
R.S. HOWARD



N. MILNER



T.H. OLSON



W.R. BERNAU

### Saturday, February 7

- A.M.**  
 8:30 NABW Breakfast.  
 Program—Interstate Banking.  
 Moderator—Neil Milner, executive vice president and CEO, Iowa Bankers Association.  
 Panelists—Tom Olson, president, Independent Bankers and Bill Janklow, Former So. Dak. Governor.  
 10:00 Silas Keehn, president, Federal Reserve, Chicago.  
 11:30 Luncheon. Presiding—Bill Hess.  
 Invocation—Rev. Roger Augustine, V.G., Chancellor of the Diocese of Sioux City.  
 Style Show courtesy of Wil-



SEN. R. DOLE



W. JANKLOW

liges, 613 Pierce.  
 Luncheon Speaker—Senator Bob Dole.

**BUSINESS MEETING**  
 I.B.A. Activities—Russell S. Howard, president, Iowa Bankers Association.  
 Remarks from Neil Milner, executive vice president and CEO, Iowa Bankers Association and William R. Bernau, Superintendent of Banking, Department of Commerce, Division of Banking.

- P.M.**  
 6:30 Social Hour.  
 7:17 Banquet.  
 8:00 Dancing to The Lockwood Band. □

### Nebraska News

Governor Kay Orr has announced the selection of Lincoln attorney Cynthia Milligan to serve as director of Banking and Finance, replacing James Barbee, who will return to the private sector. Mrs. Milligan is a partner in the firm of Rembolt, Ludtke, Parker, Milligan and Berger where she specialized in banking, tax, real estate and business law.

**HOLDREGE:** William E. Richards, president and CEO of First Security Bank, has announced the appointment of Thomas F. Finnigan as executive vice president and John Kaufelt as vice president for commercial and real estate lending. Lloyd Shepler, who joined the staff in recent months as vice president, is chief ag loan officer. John Boehler continues as vice president and ag loan officer. Mr. Finnigan, a former president of Norwest Bank Norfolk, has been a consultant in Omaha the past year. Mr. Kaufelt, a native of Holdrege, spent several years in the banking business and the past 14 with a local s&l where he served as president before joining First Security bank recently.

**SCOTTSBLUFF:** Dale Hittner has been named vice president - trust department at Scottsbluff National Bank and Trust Company effective Jan. 14. He served as trust officer with the bank for the past 11 years and has a total of over 25 years banking experience.

### Minnesota News

**MINNEAPOLIS:** Norwest Corporation announced last January an

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agreement to sell assets and liabilities of its banks in Montevideo, Ortonville, Dawson and Luverne to Minnwest, a new bank holding company founded by M.D. McVay, retired president of Cargill, Inc. and a former director of Norwest Bank Minneapolis. Final approvals of the sale were received from regulatory agencies in December and the transfer of operations was completed Jan. 19.

**MINNEAPOLIS:** Jonathan B. Dodge has joined L.H. Hendrickson and Company, Inc. as president, and Jean Laubach has joined the company as vice president of business planning. Mr. Dodge was formerly a partner with McGladrey, Hendrickson Pullen. Ms. Laubach has 18 years finance related experience and most recently was an associate of Strommen Associates.

### Illinois News

**CUBA:** The FDIC has approved the assumption of State Bank of Cuba by National Bank of Canton. The failed bank's only office reopened Jan. 12 as a branch of National Bank of Canton. The bank, with total assets of \$17.5 million, was closed on Jan. 9 by John E. Treston, Illinois First Deputy Commissioner of Banks and Trust Companies, and the FDIC was named receiver. National Bank of Canton will assume about \$17.6 million in 3,750 deposit accounts and has agreed to pay the FDIC a purchase premium of \$310,500. It also will purchase certain of the failed banks loans and other assets for \$15.9 million. The FDIC will advance \$1.6 million to the assuming bank and will retain assets of the failed bank with a book value of about \$1.7 million.

**EAST DUBUQUE:** Daryl Barklow has been elected president and chief executive officer of the East Dubuque Savings Bank. He joined the bank in 1972 and most recently served as senior vice president. Thomas Reilly has been named senior vice president of the bank.

### Wisconsin News

**APPLETON:** Kenneth W. Wery has joined Valley Trust Company as

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senior vice president operations executive. He brings 17 years experience to Valley Trust, most recently as vice president - trust operations with Associated Kellogg.

**HARTLAND:** The acquisition of Suburban State Bank, Hartland, by Valley Bancorporation, Appleton, was completed Dec. 31, 1986. Richard F. Meloy, who is president of Valley Bank of Hartford, has assumed the president's position at Suburban State Bank. The bank will retain the existing board of directors and officers who are personally acquainted with the customers and businesses of their trade area.

**WOODRUFF:** Timothy E. Cross has been named president and chief executive officer of Valley National Bank, Woodruff. He has been with Valley for the past 12 years, most recently as vice president, Valley Bank of Brownsville.

### South Dakota News

**TRIPP:** Harrison O. Brosz has announced his retirement as vice president and cashier of First State Bank. He has been associated with the bank for 35 years. He was also a member of the bank's board of directors and served as secretary.

### North Dakota News

The North Dakota Bankers Association will hold its home equity lending workshop on Feb. 18 at the Holiday Inn in Bismarck and Feb. 19 at the Doublewood Inn, Fargo. Mike Moebs, chairman of G.M. Moebs Associates, Lincolnwood is the featured speaker. The schedule

for both locations is as follows: Registration from 8:30 to 9 a.m. with the session from 9 a.m. until noon. Lunch will be held from noon to 1:00 p.m. with the session resuming from 1 until 4:30 p.m. Fifteen minute breaks will be held at 10:15 a.m. and 2:30 p.m. Registration before Feb. 6 will be \$65. Any registrations received after that date will be \$85. Registration deadline is Feb. 11.

### Wyoming News

The Wyoming Bankers Association's annual Credit Conference will be held Feb. 5-6 at the Downtowner Motor Hotel in Casper. This year's emphasis for the conference will be on problem loans—identification, resolution and prevention. The format for the conference has been changed. After lunch, participants will be divided into three groups and assigned a breakout room. Morning speakers will then rotate to each group allowing for a 45-minute "rap" session with each speaker. For more information contact the WBA office at (307) 235-4083.

### Colorado News

**DENVER:** Joe W. Stander has been elected senior vice president and Gary L. Klein has been promoted to vice president of Colorado National Bank of Denver. Mr. Stander, controller for the bank, joined Colorado National in 1984 and was promoted to vice president in 1985. Mr. Klein joined the bank last year and is working in the regional banking division where he is responsible for all agribusiness department loans.

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## POSITIONS AVAILABLE

**PRES/CEO.** Current PRES/CEO retiring. We are looking for an innovative, aggressive, and analytical leader. Excellent compensation. Send resume to File No. WHW c/o Northwestern Banker. (PA)

**LOAN OFFICER.** Small \$8MM bank in N.E. Iowa. Insurance and real estate license a + but not necessary. Salary & benefits commensurate with experience. Send resume to File No. WIG c/o Northwestern Banker. (PA)

**PRESIDENT.** \$10MM East central Iowa bank has A + rating and wants to keep it. Seeking detail oriented CEO with ag expertise. Send resume to File No. WIH c/o Northwestern Banker. (PA)

**CEO** for rural Nebraska \$10 million bank. Need experience in all phases of farm, ranch and other lending. Bank in good condition. Insurance experience helpful. Excellent pay and fringes. Send resume to File No. WII c/o Northwestern Banker. (PA)

**COMMERCIAL LOAN OFFICER.** Excellent opportunity for individual with minimum 3 years commercial lending experience. Bank moving to Ames, IA. Send resume to or contact Joseph R. Simmens, Pres., American State Bank, Box 367, Roland, IA 50236. (515) 388-4331. (PA)

**OPERATIONS OFFICER.** Excellent opportunity for individual looking for a growth oriented bank. Prefer minimum of 5 years experience with micro computer training. Bank moving to Ames, IA. Send resume to or contact Joseph R. Simmens, Pres., American State Bank, Box 367, Roland, IA 50236. (515) 388-4331. (PA)

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## BANKING

**AG LENDER/V.P.** Ag expertise will lead to #2 spot in \$34mm bank. Strong capital position and under 50% classifications make this a great opportunity for advancement! ..... \$36,000. .... Call Steve.

**CLO.** \$200 + mm bank, member of fast growing holding co. needs 3+ yrs. lender for \$1-\$10mm credits. Big bank background, formal credit training program. .... \$40,000. .... Call Marj.

**BRANCH MGR.** Manage the portfolio and the staff! 4+ years all-around lending to live in clean and prosperous community! Benefits and 401K! ..... \$30,000 + ..... Call Bruce.

**SR. LOAN OFFICER.** Supervise staff of lenders in \$93mm bank. Improve and develop commercial loan portfolio with aggressive area businesses. Performance can lead to the #2 spot! Benefits and profit sharing! ..... \$45,000. .... Call Steve.

**CLO.** Want a career with opportunity and stability? High-performing multi-bank holding company wants 4+ years metro commercial lending talent. Benefits, 401K! ..... To \$35,000. .... Call Bruce.

**VICE PRESIDENT.** 8+ years general lending, \$50+ mm bank experience for supervision of loan officers and \$25mm portfolio. Upward mobility! ..... \$40,000 plus bonus! ..... Call Marj.

**AG LOAN OFFICER.** Enhance and develop your lending skills! Documentation, cash flows, spread sheets are the keys. This \$21mm bank is perfect for the aggressive lender looking for advancement and challenge! Benefits and profit sharing! ..... \$25,000. .... Call Steve.

**CLO.** Documentation, credit analysis, 1+ yr. loan experience for growing bank. Excellent upward mobility and benefits! ... To \$28,000. .... Call Marj.

**EXEC. VICE PRESIDENT.** Great location! Assume #2 spot overseeing bank's \$20mm loan portfolio. 8+ yrs. all-around lending, strong analytical. Located near mountains - hunting, fishing, skiing. .... To \$35,000. .... Call Bruce.

## Personnel Search

1126 So. 72nd St. Omaha, Ne. 68124

402-397-2980

### POSITIONS AVAILABLE

**VP OPERATIONS**—need 5+ years of cashier experience. Including some E.D.P. experience. \$60MM bank. Central Iowa. Mid \$30s.

**EVP**—N.W. Kansas bank. \$40MM. Need strong commercial experience. Up to \$10MM portfolio. Some marketing orientation. To \$45K.

**INVESTMENT ANALYST**—need 3-5 years experience. Omaha major bank. To \$45K.

All fees are paid by our client employers.

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### BANKING CANDIDATES

**COMM'L/CONS. LDR**—Offers 2+ yrs. expr. in comm'l/cons ldg. (\$5mm port.), bus. dev., computer & admin. areas for a \$70mm branch bank. Excellent references. .... \$27-29,000.

**SVP**—Experienced professional with 12+ yrs. in ag banking. Workout & FmHA guar. expr. Ref. says, "Does an excellent job in ag lending. Good rapport with customers." ..... \$37,000.

**BANKING/FINANCE**—Has 2½ yrs. expr. which includes inst. & student loans, credit card program & bank operations. Collection exposure with consumer loans. Good communicator. .... \$15,000.

**INSTALLMENT LOAN OFF**—Twenty-two yrs. lending expr. in all facets of inst. ldg. Emphasis in coordination of operation & data proc. Ref. says, "Customers liked him, good loan closer & collector. Hard worker. Available due to reduction of staff." ..... \$29,000.

Additional, well qualified candidates available. Call or write for more information. Reasonable fees.

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## NEW OPPORTUNITIES

**AG LOAN OFFICERS** with two or more years experience and college degree for banks in \$60 million range in Eastern and Northwestern Iowa and Illinois. .... Salary to \$30,000

**COMMERCIAL LOAN POSITIONS** in major Iowa cities. Prefer college grads with two to five years experience. .... Salary to \$35,000

**LOAN REVIEW POSITION** for prestige banking organization located in area of 350,000. .... Salary to \$30,000

**SENIOR OFFICER POSITION** for Iowa bank of \$70 million. Prefer five or more years of solid loan experience. .... Salary to \$45,000

**INSTALLMENT LENDER** with 3 or more years experience for \$60 million Iowa bank. .... To \$25,000

**COMMERCIAL REAL ESTATE LENDER** for major Midwest banking organization ..... Salary to \$35,000 + Attractive Bonus.

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Please contact Lorraine Lear concerning these and other banking opportunities.

## POSITIONS AVAILABLE

### PRESIDENT

Do you feel passed over? A northern Wisc bank needs a dedicated leader to manage a high performance bank. This is an opty that offers a clean loan portfolio and historical evidence of strong profitability in a great upscale resort area! Desire 6+ yrs coml lending exp, a degree, a to image, and a decisive mgmt style.

To \$60K.

Job #NW1064.

### EXECUTIVE VICE PRESIDENT

Are you under-challenged and without future growth potential? A northern Minn bank in a large city needs an analytical loan administrator to serve as the #2 person. Desire 5+ yrs coml lending exp, a degree and strong mgmt ability. A super opty that will lead to the presidency.

To \$50K.

Job #NW1065.

### CASHIER

Are you concerned that your job might be eliminated through centralization? Isn't it time to control your own destiny? A well performing Minn bank in a major city needs a proven manager for the general ledger, teller, prof, and bookkeeping areas. Desire 4+ yrs operations exp and a degree. Hot!

To \$35K.

Job #NW1066.

FOR MORE INFORMATION  
CONTACT PAUL GENTZKOW  
OR JEAN TODD



### ROBERT HALF

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Minneapolis, MN 55402  
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### POSITIONS AVAILABLE

**CASHIER** - \$25MM Ag Bank. Requires background with in-house minicomputers and some knowledge of Agri Loans. .... \$30K

**PRESIDENT** - Agri Bank with problem loans. Should have administrative experience and solid Agri Loan skills. .... \$40K

**OPERATIONS** - manage department of 35 for large urban bank. Experience with deposit accounting and account services required. .... \$38K

**AGRI LOAN** - community bank with large Ag portfolio. Seven yrs. or more Ag Lending experience needed. .... \$35K

**COMMERCIAL LOAN** - large suburban bank with \$100MM loan portfolio. Degree and minimum 3 yrs. comml lending experience with six figure credits. .... \$32K

Additional positions available in Midwestern states.

### TOM HAGAN & ASSOCIATES

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