AROUN' TOWN

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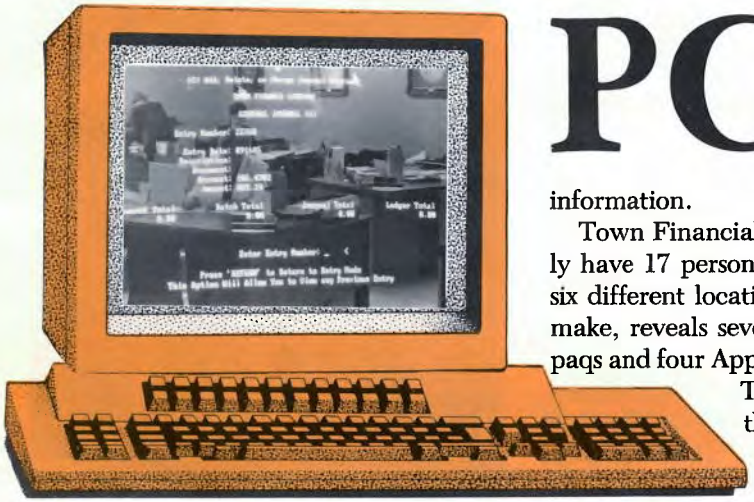

PCs: *Small packages with big powers*

Time magazine named it *"Machine of the Year"* in 1982. Thirteen percent of all office workers currently use them and that number is expected to reach 19 percent by 1986, according to a recent *USA Today* survey.

The personal computer (PC) invasion of the workplace has begun and its impact promises to grow stronger.

It's no surprise, either.

The PC's small package disguises it's big abilities. Able to compute thousands of numbers a second, it can store, sort, and retrieve immense amounts of information.

Town Financial and affiliates presently have 17 personal computers in use at six different locations. A breakdown, by make, reveals seven IBM PCs, six Compaqs and four Apple IIs.

The amount of time these computers are in use varies from a low of four hours a month to a high of 35 hours weekly. The company-wide average for usage is 20 hours a week for the IBM and Compaqs, while the Apples are used extensively (20 hours plus) in a couple of cases and very little in two other locations.

The computers are used to accomplish a variety of tasks--loan processing, board and management reporting, asset/liability studies, insurance record keeping, credit reporting, word processing, payroll, and trust records, to name a few. The only limits on potential uses appear to be imagination, time and software availability.

The personal computer has gained the reputation of being a real time-saver; however, those savings are available only after an initial investment of time, which can be quite substantial. "There's definitely an up-front cost to pay in time," said Bill Aitchison, vice president of Citizens State Bank. "You have to make a judgment on whether the ultimate benefit outweighs the start-up time."

Thus far, the PC infiltration of Town Financial has been limited to main bank offices (except CSB's Money$tation) and the home office of Town Finance. The future holds in store expansion to branch banks and offices.

"The practice of networking (linking of computers in different locations by telephone) shows much promise for our applications," commented John R. Maddox Sr., president of Town Financial Corp. "I believe the personal computer revolution has just begun."