

BUSINESS BUZZ

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You should get in the subprime mortgage market. You could make a killing.

I think for now our bank is going to focus on growth and other ventures.



AVOID BAD CAREER ADVICE

The Buzz popped by Phoenix-based Western National Bank and wanted to know: What's the worst career advice you ever received? Did you take it or ignore it?

Bill Hinz, president and CEO

Advice: In 2005, the bank had to decide if it wanted to enter the subprime-mortgage business. The income to be generated from the industry was "staggering," he said.

Did he take it? No. It was a tough decision, but the bank decided to focus on long-term growth.

"I think we were very lucky that we avoided that because the banks that did get heavily involved in it are obviously struggling today," he said. "It could have certainly ruined my career and certainly ruined the bank."

Ed Whipple, loan officer

Advice: While in the U.S. Air Force, he was told that it's always best to keep your head down and don't make waves.

Did he take it? No. Go ahead, try to make a difference, but do it in a "professional and re-



Bankers share the worst career advice they've received and why they didn't take it. Visit money.azcentral.com.

spectful manner," he said.

Don't discount any idea. Whipple came up with the idea for "Hot Dog Friday," which is a monthly, catered luncheon on the patio for the bank's customers, clients and employees.

Jolene Hale, senior vice president of commercial lending

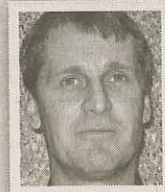
Advice: Success only comes by going after the business of the biggest companies.

Did she take it? No. "I've always tended to go toward smaller businesses, and I've always been very successful with that. A smaller business is much more appreciative, you get a lot more of a relationship with them. You get a lot more of a community feel."

Do you have a question you'd like *The Buzz* to ask a Valley company? Write chad.graham@arizonarepublic.com.



Bill Hinz



Ed Whipple



Jolene Hale