

# BUSINESS

# Edge



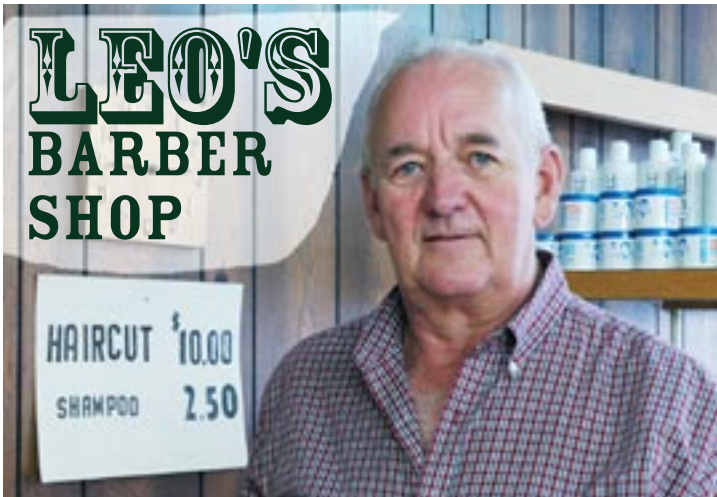
SHELBY COUNTY  
STATE BANK

Harlan • Elk Horn • Panama  
Portsmouth • Irwin • Shelby

Member Federal Deposit Insurance Corporation



## Good conversation and a great haircut - both can be found at two Harlan barber shops



Through the years a barber's basic tools have remained unchanged: the sink with the neck depression, a hand-powered swivel chair and a jar of combs bathing in Barbamol.

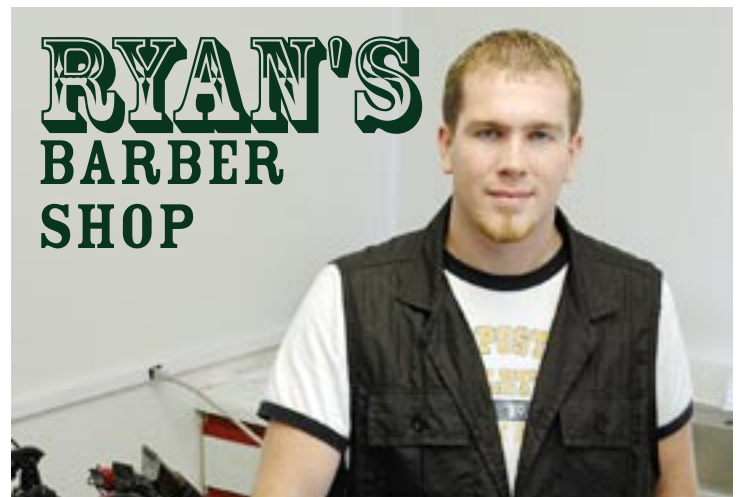
What *has* changed over the years for local barber Leo Goesser has been the amount of competition in the field. When he first opened up his barbershop in 1957, there were at least ten full-time barbers in Harlan compared to only two today (one other being part-time).

Most barbers of the past have hung up their trademark clippers or simply died out. However, the overall demand for barbers hasn't been what it used to be either. Leo feels part of the reason for that is due to a certain stigma that was created almost forty years ago.

"When long hair started coming in style for young men in the late 60's, the dads protested so the mother's started taking their sons to their hairstylists," he said. The belief was that barbers only produced short cuts and wouldn't know how to work with the long hairstyles. So, Leo used that as an opportunity to take some extra classes on how to cut those trendy male locks and stay a step ahead of his competition.

For Leo, becoming a barber wasn't a career he initially considered. After graduating high school in Harlan, serving time in the Army and trying his hand at various jobs, it took the encouragement of a good friend to attend barber school. He attended classes for six months and completed an 18-month apprenticeship before obtaining his barber license.

– Continued on back



Growing up on the shy side, Ryan Petersen wouldn't have thought he would 'make the cut' as a barber.

"I used to work in the back room of my parents' hardware store," he said. "When they finally made me come out front I had to talk to people quite a bit more and that's when I started to come out of my shell." Talking to him today, you wouldn't believe this 22-year-old was ever bashful.

Ryan was born in Harlan and graduated high school in Denison. "I held a couple jobs after that, but decided I needed something beyond living paycheck to paycheck," he said. He had been cutting his dad's hair for years and decided that was something he was capable of doing. He graduated this past April from the American College of Hairstyling in Des Moines. When his classmates asked why he wanted to set up shop outside of the city he replied, "I guess I'm just a small-town guy".

His new business "Ryan's Barber Shop" opened at 1118 Morningview Drive, formerly the Foot & Ankle Clinic. He said he's had few appointments since opening in early June, yet has still had a steady workload because most of his customers are walk-ins. "Men don't want to take a lot of time," he said. "They usually say they just want the hair off their ears and neck."

Ryan explained the basic difference between a barber and a cosmetologist is that a barber can do face shaves and a cosmetologist can do nails. However, today's barbers are often also licensed to color, bleach or highlight hair. In many cases men who choose to

– Continued on back

## Leo's Barber Shop . . .

Continued from front

His first barber pole hung on the lower level of what is now Bruce's Appliance in Harlan. He moved his business a couple more times before eventually settling Leo's Barber-shop in its current location at 1105 7<sup>th</sup> St.

After giving thousands of haircuts over the years, what does Leo like most about his job? "People", he said. "I've made a lot of good friends over the years at this job." As days of the barbershop being a favored hangout have faded, there's still a lot of one-on-one conversations taking place, often with the barber taking on the duty of a sounding board as well. As Leo says, "I could write a book

about all the stories I've heard."

For now, Leo's short-term plans are to keep doing what he's doing. He's sold Nioxin and Paul Mitchell hair-care products for several years and made another side business of selling custom-built golf clubs. It's a pretty good arrangement for a 72-year-old to work his own hours and still be able to enjoy a round or two of golf when he wants.

So, what does Leo think about the lack of newcomers to the barber profession? "I think we might see a comeback," he said. "What goes around, comes around."

## Ryan's Barber Shop . . .

Continued from front

visit a barber do so because they charge less and, as Ryan said, "Some guys don't like a woman messing with their hair or being near the smell of a perm."

Ryan plans to keep remodeling his business while he works and make it his home with the help of Shelby County State Bank. "The building needed some structural work,

and I needed some equipment," he said. "So I contacted the bank and they set me up with a line of credit."

Now that he's a barber, Ryan admits he often finds himself checking out people's hair. "I'm a perfectionist," he said. "I just can't help but notice someone who has a bad haircut."

## Earn Rewards Every Time you use the SCSB Business Credit Card

The Business Edition Plus® Visa Card from Shelby County State Bank offers your business the ability to earn points with every dollar spent. With it, you can earn points for office equipment, roundtrip airline tickets on any major airline, shopping and dining certificates.

### HOW IT WORKS

You'll start earning points right away. Earn 1.25 points for every dollar you make in purchases. That's 25% more than most reward programs. Redeem for rewards with as few as 5,000 points! It's that easy.

There's no limit to the number of points you can earn for yourself, your business or your employees. You'll be surprised at how fast your points add up, and you'll earn them faster than you would with most other rewards cards.

You can accumulate points for your business, or give your employees an added bonus by letting them redeem points. It's your choice!

Redeem your points whenever you want, or save them up for a special gift or surprise

vacation. The more you use your Business Edition Plus® Visa Card, the bigger your reward!

For assistance you can call 1-800-819-4249, 7 a.m. – 7 p.m. anytime Monday through Friday.

Add your Shelby County State Bank business credit card accounts to your 24 Hour Online Banking account and you can view your business credit card activity and balances at the same time you view your business bank account information.

With online account access, you can:

- View history on your commercial accounts
- Make real time, future-dated or recurring payments
- Assign permissions to other users on a per account basis
- Manage your finances with one single logon.

Don't have your business signed up yet? Log on to [www.scsbnet.com](http://www.scsbnet.com) and click on "Business Accounts" and sign up there. Or, you can contact any SCSB employee and they will be happy to help you get started today.

**Shelby County State Bank**  
(712) 755-5112 and  
1-800-574-3531

**XPRESS BANKING:**

**Local 755-7921;**

**Others 1-888-755-5112**

**Web Page: [www.scsbnet.com](http://www.scsbnet.com)**

### HARLAN LOCATIONS

**Dwtn. Bank** ..... (712) 755-5112  
508 Court Street - P. O. Box 29  
Harlan, IA 51537-0029

**Lobby** ..... (712) 755-5112

Mon. - Thurs. 9:00 AM - 3:00 PM

Friday 9:00 AM - 4:00 PM

**Drive-In** ..... (712) 755-5112

Mon. - Thurs. 8:00 AM - 4:00 PM

Friday 8:00 AM - 6:00 PM

Saturday 8:00 AM - 12 Noon

**West Branch** .... (712) 755-7671

Mon. - Thurs. 7:30 AM - 5:30 PM

Friday 7:30 AM - 6:00 PM

Saturday 7:30 AM - 12 Noon

**ELK HORN** ..... (712) 764-5067

4039 Main Street, Elk Horn, IA 51531

**Lobby and Drive-In**

Mon. - Thurs. 8:00 AM - 3:30 PM

Friday 8:00 AM - 5:00 PM

Saturday 8:00 AM - 11:00 AM

**PANAMA** ..... (712) 489-2424

102 Main Street, Panama, IA 51562

Mon. - Thurs. 8:00 AM - 3:30 PM

Friday 8:00 AM - 5:00 PM

Saturday 8:00 AM - 11:00 AM

**PORTSMOUTH** .... (712) 743-2715

111 Main Street, Portsmouth, IA 51565

Mon. - Thurs. 8:00 AM - 3:30 PM

Friday 8:00 AM - 5:00 PM

Saturday 8:00 AM - 11:00 AM

**IRWIN** ..... (712) 782-3155

512 Ann Street, Irwin, IA 51446

Mon. - Thurs. 8:00 AM - 3:30 PM

Friday 8:00 AM - 5:00 PM

Saturday 8:00 AM - 11:00 AM

**SHELBY** ..... (712) 544-2626

425 East Street, Shelby, IA 51570

**Lobby**

Mon. - Friday 8:30 AM - 3:00 PM

Saturday 8:30 AM - 12 Noon

**Drive-In**

Mon. - Friday 8:00 AM - 4:00 PM

Saturday 8:00 AM - 12 Noon

**24 Hour Depository at all locations**  
**24 Hour XPress Banking by telephone**  
- Locally at (712) 755-7921  
all others 1-888-755-5112

**24 HOUR ATM MACHINES at the following locations:**

- Dwtn. Bank and West Branch in Harlan
- Elk Horn Bank
- Taylor Oil Texaco Station, Shelby Exit, Interstate 80

