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Resources

Weighing the Variables: A Guide to Ag Credit Management

The American Bankers Association and Doane Agricultural Services Co. are proud to introduce Dr. David Kohl's newest book, *Weighing the Variables: A Guide to Ag Credit Management* – the first credit analysis text to adopt the Recommendations of the Farm Financial Standards Task Force.

Weighing the Variables is a single-volume library that translates the recommendations into quick and simple-to-use guidelines and ratios for risk rating and strategies for managing credit. It's a must for the entire ag lending industry ...and that's no exaggeration! Only after you read this text will you know how these recommendations for information collection, reporting and analysis should be implemented in their day-to-day transactions.

Weighing the Variables costs only **\$47.50 for ABA Members**, \$60 for non-members. To order, return the attached order form, or for faster service, call ABA's Customer Service Center at 1-800-338-0626.

Cut the Red Tape!

If you haven't already received your free "Cut the Red Tape" Communications Kit, then call ABA right now! You'll receive in this valuable kit:

- A summary of the ABA's landmark survey of bank regulatory burden, the only survey that quantifies the amount of time and money spent on regulatory compliance by bankers;
- A helpful kit for communicating with local media, including sample press releases, op/ed pages, ideas for setting up press tours of the bank, fact sheets, Q & A sheets, and more;
- A helpful kit for communicating with customers, including ideas for get-

ting customers involved with the effort, training front line personnel to deal with customers on the issue, full-sized poster for your lobby, and more;

- A helpful kit for rallying your employees to help with the effort, including stickers and cards for employees to wear, ideas for setting up employee contests, getting shareholders and directors involved, and more!

- A free sample of "Cut the Red Tape" Statement Stuffers, available from ABA for a nominal fee, attached to this stuffer are postcards for customers to send back to his or her lawmaker.

Do your part to help relieve the regulatory burden that banks suffer from! Order this ready-to-use kit from ABA and just do it – Cut the Red Tape! To order, call the ABA Connection at **1-800-872-7747**.

A Lender's Guide to Regulation B

(The Equal Credit Opportunity Act)

This new publication from the ABA's Small Business Banking Unit is the only guide designed especially to lead commercial lenders through the intricacies of Regulation B.

The book clarifies, in lender's language, such tricky issues as the difference between an inquiry and an application, and which reasons for adverse action are legally acceptable. Plus, you'll get insightful mock-ups of meeting scenarios between lenders and prospective applicants which illustrate the value of compliance and the penalties of violation. Also included in *A Lender's Guide to Reg B* are chapters on compliance in the bank sales and marketing departments, record retention, and sample adverse action notices which comply with the regulation.

Price is **\$49 for ABA Members**, \$75 for non-members. To order, or for more information, call ABA's Customer Service Center at 1-800-338-0626. ▲