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PROCEEDINGS
of
1994 Annual Meeting
NC-207 Regional Committee

**Regulatory Efficiency and
Management Issues Affecting
Rural Financial Markets**

University of Illinois
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Urbana, IL 61801

April 1995

PREFACE

This publication contains papers and presentation materials from the 1994 annual meeting of the North Central Regional Project NC-207, *Regulatory, Efficiency, and Management Issues Affecting Rural Financial Markets*, held at the Hyatt Regency Crystal City (Arlington, VA), October 3-4, 1994. The program included invited presentations from the Farm Credit Administration, Farm Credit Council, USDA-ERS, and the Federal Agricultural Mortgage Corporation. Copies of the supporting materials used in those presentations are included where possible. Selected papers were presented in sessions addressing: State and Federal Programs Affecting Agricultural Credit; Factors affecting the Supply and Demand for Agricultural Debt Capital; and Credit Scoring, and Efficiency Measurement.

Cooperating agencies in the NC-207 Project are Agricultural Experiment Stations at the University of Arkansas, North Dakota State University, University of Illinois, Purdue University, Cornell University, Iowa State University, Texas A&M University, Kansas State University, University of Kentucky, Michigan State University, Pennsylvania State University, Southern Illinois University, The Ohio State University, South Dakota State University, University of Florida and University of Minnesota, as well as University of Guelph, Farm Credit Administration, the Federal Reserve Banks of Chicago and Kansas City, Federal Reserve Board of Governors, and the Economic Research Service of the U.S. Department of Agriculture.

In addition to those providing papers and materials for the meetings, thanks are due to Barb Bohor as well for her work in organizing and producing this publication.

Bruce J. Sherrick
NC-207 Chairman, 1995

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