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Personal Performance

Dictate letters

The cost of personally dictating a business letter averages \$8.92 (up 4.7 percent from last year). If you dictate the letter into a machine and have it typed later, the cost is only \$6.22.

by reporter
Exeter, N.H.

"Happiness is crazy arithmetic. It multiplies when you divide it!"

Source unknown

Laugh, don't cry

When stress hits, having a "good cry" is apt to make it worse, but humor helps ward off anxiety and depression, a new study shows.

Psychologists Susan Labott of the University of Toledo and Randall Martin of Northern Illinois University at DeKalb, surveyed 714 men and women. Key findings:

- At comparable stress levels, criers were more depressed, anxious, hostile and tired than those who wept less.
- Those who use humor the most are most successful at combatting stress.

USA Today

Focus meetings

Be sure you can state in one sentence the purpose of a meeting you are calling. If you can't, chances are the meeting isn't well focused.

Women in Business
Kansas City, Mo.

"When you've exhausted all possibilities, remember this: You haven't!"

Robert H. Schuller

What living teaches

- Enjoy life in moderation or you'll become illegal, immoral, or fat; or a fat, immoral crook.
- Keep your job problems where they belong—at work. At home, forget your office headaches.
- Learn how to relax, physically and mentally.
- Lose weight and gain years of healthful living.
- Let your hair down occasionally and enjoy yourself.
- Eat balanced, nutritious meals.
- Use your leisure time to rest and forget daily pressures.
- Set realistic goals you can meet without winding up with a heart attack or an ulcer.

The American Medical Association
Horizons

Resources

ABA AG-PRO

A complete software system that guides you through the complexities of the Food Security Act of 1985 and helps you maintain your security interests in farm products. Existing security agreements may be supplemented with cross references to the new laws. The system also produces buyer pre-notification forms and generates central filing documents as needed.

ABA AG-PRO is a menu-driven program that easily directs the user through each screen. Loan documentation may be impact printer automated, laser printer automated or you may purchase pre-printed forms for manual completion.

For more information about ABA AG-PRO, contact CFI Bankers Service Group, Inc., P.O. Box 3045, Portland, Ore. 97208-3045

National Agricultural Bank Management School

A practical, in-depth training session for bank officers and those who plan to be bank officers. The 1988 school will be held July 24-29 at Iowa State University in Ames, Iowa. The faculty, from both banking and academic communities, will help you acquire information and skills that will benefit you and your bank.

The cost for this week-long session is \$1,325 for ABA-member banks; \$1,650 for non-member banks.

For more information, call the Bankers Education Network (BEN) at (202) 663-5430.

FmHA Guaranteed Lending Manual

An invaluable guide—takes complicated government regulations and makes them understandable. This manual will help you build a successful program for originating and servicing FmHA guaranteed loans. Order number 040500. ABA member discounted price \$45; regular price \$65.

Transition in Agriculture: A Strategic Assessment of Agriculture and Banking

This report is the only assessment of what lies ahead for banking and agriculture specifically written for bankers. It provides important reading for any organization with an investment in the future of agriculture.

The Transition in Agriculture Report has a special price for ABA-member banks only. The cost for the research report, key findings and planning guide is \$150. The research report and key findings price is \$80 and the planning guide purchased separately is \$100.

Send order to: Order Processing Department
American Bankers Association
10 Jay Gould Court
Waldorf, MD 20601

Processing/invoicing charge will be added to orders not accompanied by remittance. Non-members must prepay. Prices are subject to change without notice. All rush orders will be charged 10 percent of total value of order. Rush orders require complete street address. District of Columbia residents add 6 percent sales tax. Maryland residents add 5 percent sales tax.

Calendar

	Activity	Date(s)	Location
American Bankers Association	National Ag Bank Management School	July 24-29, 1988	Iowa State University Ames, Iowa

State Bankers Association	Activity	Date(s)	Location
Georgia	Community Development Conference	Mar. 8-9, 1988	Callaway Gardens Pine Mountain, Ga.
Indiana	Ag Clinic	Mar. 23-24, 1988	Purdue University Lafayette, Ind.
Iowa	Ag Credit Conference	Mar. 28-30, 1988	Scheman Center Ames, Iowa
Kansas	Ag Conference	Mar. 2-3, 1988	Holiday Inn Holidome Manhattan, Kan.
Louisiana	Agri-Banking Conference	Feb. 24-25, 1988	Lafayette Hilton Lafayette, La.
Missouri	Agri Business Conference	Mar. 8-9, 1988	Capitol Plaza Hotel Jefferson City, Mo.
Montana	Ag Bankers Conference	Feb. 3-5, 1988	Holiday Inn Bozeman, Mont.
Nebraska	Ag Outlook Conference	Mar. 23-24, 1988	Holiday Inn Kearney, Neb.
New Jersey	Farmer/Banker Dinner	Jan. 27, 1988	Claridge Hotel Atlantic City, N.J.
Oregon	Ag Seminar	Feb. 12, 1988	Holiday Inn Wilsonville, Ore.
South Dakota	Agricultural Credit Conference	April 6-7, 1988	Ramkota Pierre, S.D.
Texas	Agricultural Lending Conference	Mar. 3-4, 1988	Radisson Gunter Hotel San Antonio, Texas
Virginia	Agricultural Lenders Conference	Mar. 6-8, 1988	Natural Bridge Hotel Natural Bridge, Va.
Wisconsin	Agricultural Bankers Conference	Apr. 11-12, 1988	Holiday Inn & Holidome Stevens Point, Wis.
Wyoming	Western Ag Lenders Institute	Feb. 25-26, 1988	Fosters Inn Laramie, Wyo.