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Personal Performance

When You Make A Promise

If you want someone's business, how much should you promise? Less than you can deliver, says Tom Peters, author of *Thriving on Chaos*. His rule: Underpromise-but Overdeliver.

Example:

One bank is called at 9 a.m. for a transaction. Its response: "We'll do it for you by noon." It gets done by 2 p.m.

Underpromise - but Over-deliver

Tom Peters

Another bank is called for the same transaction at the same time. The bank says: "We'll get it for you by the end of the day." It does the job by 4 p.m.

Upshot: Bank No. 1 outperformed the other bank—but not in the consumer's mind. In reality, Bank No. 2 underpromised but overdelivered, while the first bank overpromised but underdelivered. Bank No. 2 is the more reliable bank as far as the consumer is concerned.

Says Peters: "Make the promise, beat the promise. That's the key for success in any business."

Tom Peters, speaking on "Nightly Business Report", a WPBT (Miami) program.

Quote of the Month

"The only thing wrong with accomplishing nothing at a committee meeting is that you never know when you are finished."

Joseph Gilbert

Listen Well

Listen to:

- What others have to say.
- What others don't have to say.
- What others can't say without help.

Robert Tate, writing in *Quality Circle Digest*

Negotiation Tips

The ability to see the situation as the other side sees it is one of the most important skills a negotiator can possess.

Getting to Yes, by Roger Fisher, William Ury and Houghton Mifflin

Little things mean a lot

Try to communicate to everyone who deals to customers that this little extra effort does make a difference.

Bob Albert, writing in *Sales and Marketing Management*

Idea People

Avoid labeling some employees as idea people and others as non-idea people. Why? You may disregard a good idea if it comes from the "wrong" person.

Executive Female, cited in *Success!*

Recruiting

When hiring, don't be afraid to hire "over-qualified" people. Take advantage of their brains and experience. Treat them right and they may stay. If they don't, you've still gained a lot in the short time.

52 Good Ideas on Hiring, Firing and More, Accountemps.

Resources

1988 National Agricultural Bankers Conference November 13 -16, 1988 Des Moines, Iowa

At this nationally acclaimed educational program, you'll learn how to:

- beat the competition for the most valued customers
- plan new services and marketing techniques to increase loan volume and yield significant returns
- respond to new challenges from the Farm Credit System.

You'll also hear the latest on how Farmer Mac can help you attract new customers. You'll see presentations and publications that keep you up-to-date with the new FmHA regulations on guaranteed loans and other government programs. Fee \$525 ABA member, \$495 member early registration fee (October 1, 1988), \$445 special fee for each additional attendee from your bank, \$655 non-member fee, \$630 non-member early registration fee (October 1, 1988). For more information, call the Bankers Education Network (BEN) at (202) 663-5430.

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 that takes complicated government regulations and makes them understandable. This manual will help you build a successful program for originating and servicing FmHA guaranteed loans. Price \$65, \$45 ABA member price.

Strategic Planning Guide (Transition in Agriculture)

An agricultural bank, like yours, probably cannot afford to spend thousands of dollars to hire a specialist to prepare a strategic plan. That's where the Strategic Planning Guide can help. Specifically designed with banks like yours in mind, the guide will show you how to realize substantial earnings, generate new loan volume and fulfill the financial service needs of your local community. It's "hands-on" approach gives you all the guidance you need to prepare your banks own strategic plan - one that will help ensure the financial survival of your farm customers, your community and your bank. Price \$165, \$100 ABA member price.

Calendar

	Activity	Date(s)	Location
National Schools	ABA's National Ag Bank Management School	July 24 - 29, 1988	Iowa State University Ames, IA
National Conferences	ABA's Ag Bankers Conference	November 13 - 16, 1988	Des Moines, IA

State Schools	Activity	Date(s)	Location
Illinois	Ag Credit School	June 12 - 17, 1988	Illinois State University Bloomington-Normal, IL
Iowa	Ag Credit School	June 5 - 10, 1988	Iowa State University Ames, Iowa
	KABAR Ag School	June 5 - 10, 1988	Kansas State University Manhattan, KS
Minnesota	Midwest Banking Institute	July 24 - 29, 1988	University of Minnesota - Morris Morris, MN
Missouri	Ag Lending School	May 22 - 27, 1988	University of Missouri - Columbia Columbia, MO
New York	Graduate Bankers Ag Seminar	July 24 - 26, 1988	Cornell University Ithica, NY
	Bankers' School of Agriculture*	July 24 - 29, 1988	Cornell University Ithica, NY
Ohio	Ag Credit Conference	August 31, 1988	Ag Administration Building Ohio State University Columbus, OH
Washington	Northwest Ag Credit School	May 22 - 27, 1988	Washington State University Pullman, WA

*Co-sponsored by Pennsylvania Bankers' Association



