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Personal Performance

Good Service Starts at the Top

Certainly a company will never be able to deliver good service unless its own leadership believes in it. Companies have to invest in service and make tough strategic decisions in order to deliver it. Other corporate goals may have to be compromised.

Good service depends on employees. Those individuals must place a high priority on servicing the customer, and they will never develop that attitude unless top management already has it.

Until every single employee understands that the objective of the company is to serve the customer, the customer will never get the best the company can offer. If that conviction does not exist at the top, this will never happen.

From "Marketing High Technology" by William Davidow, c.1986.

On Listening

"No great idea ever entered the mind through an open mouth"

Anonymous

"The reasonable man adapts himself to the world; the unreasonable one persists in trying to adapt the world to himself. Therefore, all progress depends on the reasonable man."

George Bernard Shaw

Perception is Everything

In August of 1971, the United States cancelled its pledge to redeem dollars for gold. This had the net effect of de-monetizing gold and making it like any other commodity that is traded in the marketplace and priced according to supply and demand.

So You Think Congress is Overpaid?

A banker visiting Washington, D.C. stopped a man on the street and asked him the way to Riggs National Bank, adding "If you personally direct me there, I'll give you a dollar."

The man agreed and led the stranger down the street, less than one block, and pointed to the bank.

The banker, chagrined by his naivete, handed the man a dollar, saying "That certainly was an easily earned dollar!"

"That's right", said the man, "but Bank Directors in Washington, D.C. are highly paid".

Return of Organic Farming

"One of these days the public is going to wake up and will pay for eggs, meat and vegetables according to how they were produced. A substantial premium will be paid for high quality products such as those raised by the organic method."

From an "Organic Farming and Gardening" Magazine editorial, May, 1942.

Resources

Financing Farm Real Estate

Let Farmer Mac show you how your bank can attract new customers, develop new business, and reach new levels of profitability. This four part training manual gives you all the tools you need to write farm real estate loans that will increase your profits and protect your bank. It is comprehensive, practical, and easy to use. In short *Financing Farm Real Estate* gives you everything you need to know to do business profitably under Farmer Mac.

Financing Farm Real Estate, shows you how to:

- Take advantage of all the profit possibilities as loan originator, loan pooler, or both.
- Develop new lines of business
- Stay ahead of your competitors

The cost of the manual is \$95 for ABA members and \$145 for non-members. To order call (202) 663-5087 or for more information please call the Ag Bankers Division at (202) 663-5100.

Graduate School of Agri-Finance and Banking

The Graduate School is designed for bank officers who want to become senior managers in ag or rural community banks, or who want to hold middle to senior management positions in the ag department of a larger bank. It is also intended to meet the needs of bankers who want to know the latest skills, techniques, and procedures of sound credit analysis. Both curriculum and faculty for the Graduate School are carefully selected, monitored, and reviewed by leading educators and ag banking executives. This ensures that you get the most current, comprehensive, and relevant instruction available—in-

formation that fully reflects and even anticipates the rapid pace of change in modern ag banking.

The 1989 school will be held July 23-28 at Iowa State University in Ames, Iowa. The cost for this week-long session is \$1,425 for ABA member banks; \$1,750 for non-member banks. For more information call the Bankers Education Network (BEN) at (202) 663-5430, or for a complete description of all courses, call the Ag Bankers Division at (202) 663-5100.

1989 National Agricultural Bankers Conference, November 12-15, 1989, St. Louis, Missouri

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 any new FmHA regulation on guaranteed loans and other government programs. Fees to be announced. For more information, call the Bankers Education Network (BEN) at (202) 663-5430.

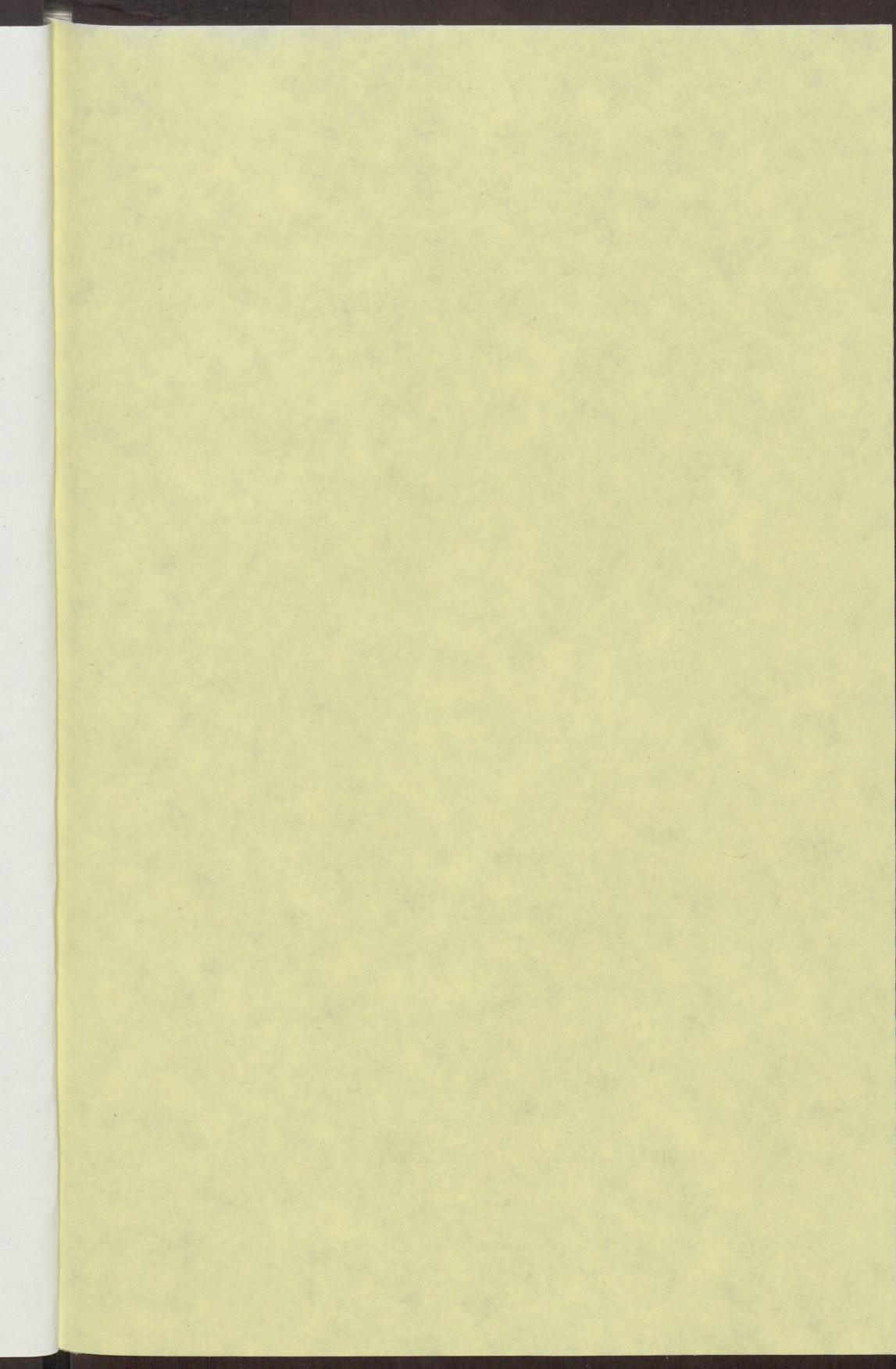
FmHA Guaranteed Lending Manual

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.

Calendar for 1989

Activity				Dates	Location
National Conference	ABA's Ag Bankers Conference			November 12 - 15, 1989	St. Louis, Missouri
National Schools	ABA's Graduate School of Agri-Finance and Banking			July 23-28 1989	Iowa State University Ames, Iowa

State Associations Annual Conventions		Dates	Location
Ohio		May 7 - 9	Columbus, OH
Oklahoma		May 10 - 12	Oklahoma City, OK
Texas		May 10 - 12	San Antonio, TX
Nebraska		May 18 - 20	Lincoln, NE
California		May 21 - 23	Palm Desert, CA
Tennessee		May 21 - 24	Knoxville, TN
Minnesota		June 5 - 6	St. Paul, MN
Indiana		June 6 - 8	French Lick, IN
Illinois		June 7 - 9	St. Louis, MO
Wyoming		June 11 - 13	Moran, WY
Idaho		June 18 - 21	Sun Valley, ID
Montana		June 24 - 28	Billings, MT
Virginia		June 25 - 28	Hot Springs, VA
Nevada		July 16 - 17	Stateline, NV
New Mexico		July 16 - 19	Santa Fe, NM
West Virginia		July 20 - 22	White Sulphur Springs, WV



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