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Personal Performance

Friendship

A test of friendship: If you find you can't be with someone unless you're doing something together--skiing, going to a play, in other words, a third thing to which you both direct your attention--then that person may not be as good a friend as you think.

The real test of friendship is: Can you literally do nothing with the other person? Can you enjoy together those moments of life that are utterly simple? They are the moments that people look back on at the end of life and number as their most sacred experiences.

Eugene Kennedy

Taking Aim

If you want to hit a bird on the wing you must have all your will in focus, you must not be thinking about yourself, and, equally, you must not be thinking about your neighbor; you must be living in your eye on that bird. Every achievement is a bird on the wing.

Oliver Wendell Holmes, Jr.

Actions Speak Louder Than Words

If I had to sum up in one word the qualities that make a good manager, I'd say decisiveness. I once commented to a business associate, "The trouble with you is that in college they taught you not

to take any action until you had all the facts. You've got ninety-five percent of them, but it's going to take you another six months to get that last five percent. And by the time you do, they will be out of date."

At some point you've got to take that leap of faith. To a certain extent, I've always operated by gut feeling. I could never just sit around and strategize.

Lee Iacocca

It is only an error in judgement to make a mistake, but it shows infirmity of character to adhere to it when discovered.

Christian N. Bovee

Make no little plans: they have no magic to stir men's blood ... make big plans, aim high in hope and work.

Daniel H. Burnham

We must not waste life in devising means. It is better to plan less and do more.

William Ellery Channing
Dr. Channing's Note-book

Second Fiddle

A friend once asked a famous conductor of a great symphony orchestra which instrument he

considered the most difficult to play. The conductor thought a moment, and then said, "Second fiddle. I can get plenty of first violinists. But to find one who can play second fiddle with enthusiasm--that's the problem. And if we have no second fiddle, we have no harmony!"

Agricultural Wealth

Agriculture not only gives riches to a nation, but the only riches she can call her own.

Samuel Johnson

Whoever makes two ears of corn, or two blades of grass to grow where only one grew before, deserves better

of mankind, and does more essential service to his country than the whole race of politicians put together.

Jonathan Swift

Never a Lender Be

A young and conscientious fellow ran a newstand in front of a bank. One day a friend of his stopped by and asked him for a loan of five dollars.

"Sorry," said the young man, "I'm afraid I couldn't do that. You see I have an agreement with the bank."

"You--an agreement with the bank. What do you mean?"

"Well, you see, it's this way. I don't give loans. The bank doesn't sell newspapers. It's a perfect agreement. I'm sorry, but I'm bound."

Calendar for 1989

Activity	Dates	Location
National Convention	ABA's Annual Convention October 14-18, 1989	Washington, D. C.
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 22-27 1990	Iowa State University Ames, Iowa

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 FAX (301) 843-8405. For more information please call the Ag Bankers Division at (202) 663-5100.

1989 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, and respond to new challenges from the Farm Credit System.

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