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# Personal Performance

Let us never negotiate out of fear. But let us never fear to negotiate.

John F. Kennedy

One of the rarest things that a man ever does is to do the best he can.

Josh Billings

We awaken in others the same attitude of mind we hold toward them.

Elbert Hubbard

There is a real tension between our wants and what we want from others. Nobody wants to be married to a doctor who works weekends and makes house calls at 2 a.m. But every patient would like to find one.

No one admires a lawyer who spends vacations and weekends with a briefcase, except, of course, the client.

We all agree that a politician should spend private time with his family. And we all want him to speak at our banquet.

Ellen Goodman

He has the right to criticize who has the heart to help.

Abraham Lincoln

Praise the ripe field not the green corn.

Irish Proverb

The only way to see a rainbow is to look through the rain.

Pullman Leasing  
Co. Advertisement

Next to knowing when to seize an opportunity, the most important thing in life is to know when to forego an advantage.

Benjamin Disraeli  
*Elbert Hubbard's  
Scrap Book*

Do not offer advice which has not been seasoned by your own performance.

Anonymous  
*Meditations in  
Wall Street*

One of the best things people can have up their sleeves is a funny bone.

Richard L. Weaver II

Imagination is a good horse to carry you over the ground--not a flying carpet to set you free from probability.

Robertson Davies

It is easy enough to hold an opinion, but hard work to actually know what one is talking about.

Paul F. Ford  
*Companion to Narnia*

Success is living up to your potential. That's all. Wake up with a smile and go after life. Don't just show up at the game--or at the office. Live it, enjoy it, taste it, smell it, feel it.

Joe Kapp



# Resources

## Financing Farm Real Estate

Let Farmer Mac show you how to attract new customers, develop new business, and reach new levels of profitability. This four-part training manual gives you the necessary tools 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* provides everything necessary for 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 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.

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.

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

## New Membership Class

Companies that provide products or services for banks can now join ABA as service members.

To become a service member, a company must obtain the signature of an ABA member willing to sponsor it. It also must pay dues, which are based on the company's size. Service members can join one or more ABA sections, such as Agricultural Banking, Operations and Automation, and Branch Administration.

Service members pay the ABA-member discounted fee at their division's meetings and schools. They also get free subscriptions to *ABA Bankers Weekly* and *ABA Banking Journal* and can rent certain ABA mailing lists. For more information, call Lee Mulder at ABA at (202) 663-5127.

## Order by FAX

You can now place your orders for ABA products and services using your FAX machine. The FAX number is (301) 843-8405. Make your order processing easy no matter what time of day or evening using the new FAX number.



# Calendar

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 22-27 1990	Iowa State University Ames, Iowa

State Association Annual Conventions		Dates	Location
Georgia		February 14-15	Ritz Carlton Atlanta, GA
Indiana		March 20-21	Purdue University Lafayette, IN
Iowa		March 19-20	Scheman Center Ames, IA
Kansas		February 21-22	Kansas State University Manhattan, KS
Louisiana		February 13-14	Lafayette Hilton Lafayette, LA
Missouri		March 27-28	Capitol Plaza Hotel Jefferson City, MO
Montana		April 5-6	Holiday Inn Bozeman, MT
Nebraska		March 21-22	Holiday Inn Kearney, NE
Wisconsin		March 26-27	Holiday Inn Stevens Point, WI