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# Resources

## *1993 Community Bank Operations & Automation Survey*

**Audience:** Community bank CEOs; operations managers; strategic planners; bank marketers; bank consultants, service providers and suppliers.

**Benefits:** Now, you can have fingertip access to the most complete data available on operations and automation in community banks nationwide, with the new survey that identifies their current operations and outlines their future purchasing plans. You'll find information on interactive technology, electronic check clearing, wide-area networking, and a host of other innovative uses of available technology.

Bankers will use this unique, timely, decision-making data to maximize business opportunities, outperform their competition, and, what's more, get ahead. At the same time, suppliers to the financial services community can find out what technology bankers are actually using, and what they want to see available in the future. It's the best, most accurate, and most authoritative information you can get!

**Features:** Includes dozens of easy-to-read graphs, charts, and tables.

Spiral-bound, 150 pages. \$169 ABA Member, \$225 Non-Member.

## *Community Bank Incentive Compensation Plans*

**Rewards for your employees; returns for your bank.**

Here's a guide to bonus plans that help you retain outstanding employees while motivating them to even higher levels of performance. It has everything you need – key design elements, goals and objectives, sample forms, practical plan implementation guidelines, and more – all specifically oriented to community banks!

You'll be able to develop comprehensive plans for:

- Senior Managers
- Commercial Lending and Calling Officers
- Selected Operations Officers
- New Accounts Personnel and Tellers
- Auditors and Controllers.

Become your own compensation plan consultant – regardless of your experience or background – and motivate your staff to achieve measurable results such as increased revenue, customer retention and new business. GBC-bound, 156 pages. \$98 ABA Member, \$147 Non-Member.

## *Commodity Marketing: A Lenders & Producers Guide to Better Risk Management*

**For agricultural lenders, risk managers, strategic planners, CEOs of rural community banks.**

As an agricultural lender, you share your customers' exposure to commodity price risk. And you have a vested interest in your customers learning to hedge.

However, the concept of using the markets to manage risk is often misunderstood, or overlooked. That's why ABA is offering you *Commodity Marketing: A Lenders & Producers Guide to Better Risk Management*.

Here's a detailed review of market fundamentals that also shows you how to use analytical tools, explains a variety of hedging approaches, demystifies the commodities markets, and tells you how to "reach and teach" both bank management and your customers about hedging.

Features 15 short chapters, a Glossary of Marketing Terms and a sample Tri-Partite Agreement. Produced by ABA and the Chicago Board of Trade, in conjunction with Doane Agricultural Services.

Softbound, 242 pages, 1993. \$25 ABA Member, \$37.50 Non-Member. ▲