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How do you like it? After three years of discussion, the American Bankers Association and the Canadian Bankers Association have agreed to hold the first ever joint conference on agricultural lending and all of you are invited. The conference will be held Nov. 12-15, 1995, in Des Moines, Iowa. We are expecting a record crowd.

Why a joint conference? Both of us have been holding national agricultural lending conferences for a long time. The ABA has had one for 52 years in a row, the Canadians held their 19th annual conference last November. But we have never gotten together with each other to plan a joint conference on agricultural lending issues; this despite the fact that we both serve the most modern, productive and efficient agricultural

It seems like it's time we got to know each other better; there is so industries on the planet. much that we can learn from each other that will make us all better agricultural lenders and will ultimately help us to serve our customers better.

I hope that you will budget the time to attend this year's North American Agricultural Lenders Conference in Des Moines; it will be unlike anything that you have ever seen before. I guarantee it.



Sincerely,

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