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Dear Reader:

Is the end in sight? The ABA Agricultural and Rural Bankers Committee recently met for its annual summer business meeting. This committee is made up of 15 ag bank presidents, CEOs, and senior lenders from around the country. Each year we start the session with a discussion of agricultural credit conditions and I am pleased to report that for the first time since 1997, there was some optimism expressed by our committee members.

Has agriculture turned a corner? One of the good news items reported was that for most of the country, adequate moisture has been received and crops look good to very good. With the exception of dairy, wine grapes and catfish, the group was quite optimistic about the outlook for prices. It sure would be nice to have a couple of good years for agriculture after so many years of depressed prices and drought.

The group was also very enthusiastic about the location for our 2003 National Agricultural Bankers Conference, because (dare I say it?) we will be in a real fun city – San Antonio! My job affords me the opportunity to travel a lot, and I can tell you that there is no other place like it. This is the conference to bring the family to because there is so much to see and do.

In addition to the great location, we are also developing one of the strongest, most useful conference programs ever with high-powered speakers that will educate, motivate, and prepare you for the joys and challenges of the future of our wonderful industry. Our theme for the conference was inspired by the defense of the Alamo – *Dedication. Determination. Leadership.*

If you think of yourself as dedicated to agricultural banking, determined to succeed, and leading your customers and community toward greater financial success, I need to see you in San Antonio November 9-12. You can catch the conference schedule, with daily updates, on www.aba.com.

John M. Blanchard