

Agricultural

NEWS LETTER

F E D E R A L R E S E R V E B A N K O F D A L L A S

Vol. 7, No. 11

DALLAS, TEXAS

November 15, 1952

Second Annual Farm and Ranch Credit School Announced by Texas A. & M. College

December 7th to 10th are the dates set for the Second Annual Texas Farm and Ranch Credit School for Commercial Bankers. Dean Chas. N. Shepardson of Texas A. & M. College states that the school will follow the same general plans as the sessions last year. Ample time will be allowed for discussion, and emphasis will be on the practical aspects of farm and ranch credit.

"Classes" will be held in the modernistic Memorial Student Center on the campus of Texas A. & M. College at College Station, Texas. Most of the "students" will have rooms there, although some will be housed in nearby motels, tourist courts, and hotels. Meals are available in the Student Center's snack bar and coffee shop.

The purpose of the school, according to Dean Shepardson, is to bring to the bankers of the State a better understanding of the requirements for the successful operation of modern farm enterprises and an appreciation of their credit requirements, together with suggestions for sound loan procedures in meeting these needs.

Bankers attending last year's school were enthusiastic about the program and expressed a keen interest in having it as an annual event. The down-to-earth discussions of practical credit problems were particularly valuable. In addition, the new ideas presented by members of the staff of Texas A. & M. on the technical phases of agriculture were helpful in bringing the "students" up-to-date on new

developments in crop and livestock production.

In an effort to keep the courses in line with bankers' interests, Dean Shepardson asked some of last year's students to send in questions they would like to have covered. These questions were turned over to staff members at Texas A. & M. and will be the basis of their talks to the bankers.

A special feature of this year's school will be two "agricultural quizzes," which will test the students' knowledge of agriculture and add interest to the program. Also, time has been set aside for a tour of the college, so that everyone will have an opportunity to see the work being done at this outstanding institution of research and education.

Bankers again will play a leading role in the program of the school, discussing such topics as "Financing the Young Farmer," "How Our Bank Evaluates Farm and Ranch Management," and "Correspondent Banking in Regard to Farm and Ranch Loans." All topics on the two and one-half day schedule will be pointed to the banker's interest in an effort to provide information that will enable him to meet the problems of his bank more effectively.

A list of those who had registered prior to November 6 is shown on page 4 of this publication. Bankers who intend to register are urged to send in their reservations immediately. The enclosed registration form may be used.

PROGRAM

Sunday Evening, December 7

6:00 p.m. Smorgasbord with officials of the Texas A. & M. College System (\$2.00)

7:00 p.m. Opening Session

Gibb Gilchrist, Chancellor, Texas A. & M. College System

M. T. Harrington, President, A. & M. College of Texas

Monday Morning, December 8

Chairman—Chas. N. Shepardson, Dean, School of Agriculture, A. & M. College of Texas

8:30 a.m. This Is Your School

Dean Shepardson

8:40 a.m. The Agricultural Outlook for 1953 and Beyond

Oris Wells, Chief, Bureau of Agricultural Economics, U.S.D.A., Washington, D. C.

9:20 a.m. Open Discussion

9:50 a.m. Recess

10:10 a.m. Some Standards for Evaluating Farm and Ranch Management

A. C. Magee, Associate Professor, Department of Agricultural Economics and Sociology, A. & M. College of Texas

10:40 a.m. Some Standards for Evaluating Rental Agreements

Cecil Parker, County Agent at Large A. & M. College of Texas

11:00 a.m. How Our Bank Evaluates Farm and Ranch Management

Leon Thompson, Agriculturist, The Citizens National Bank, Waco, Texas

11:20 a.m. Discussion—Chairman: Carl H. Moore Agricultural Economist, Federal Reserve Bank of Dallas

11:50 a.m. Adjourn

Monday Afternoon, December 8

Chairman—W. A. Sandlin, Chief National Bank Examiner, Eleventh Federal Reserve District Dallas, Texas

1:00 p.m. The Nature and Behavior of Soil

J. B. Page, Professor in charge of Soil Physics, A. & M. College of Texas

1:30 p.m. Open Discussion

1:45 p.m. The Banker's Interest in Pasture and Range Improvement

V. A. Young, Head, Department of Range and Forestry, A. & M. College of Texas

R. C. Potts, Associate Professor of Agronomy, A. & M. College of Texas

2:15 p.m. Open Discussion

2:45 p.m. Recess

3:05 p.m. Tour of the College—Arranged by Ben Cook, Assistant to the Dean of Agriculture, A. & M. College of Texas

Monday Evening, December 8

Chairman—G. G. Gibson, Director, Agricultural Extension Service, Texas A. & M. College System

7:00 p.m. Building a Strong Public Relations Program

With FFA Chapters and 4-H Clubs

Clyde Small, Vice President, Texas Bank & Trust Co., Jacksonville, Texas

With Soil Conservation Districts and PMA Committees

Monroe Hannes, President, The First National Bank, Giddings, Texas

7:40 p.m. Open Discussion

8:20 p.m. "Back to School"—Quiz on Agriculture

8:40 p.m. Adjourn

Tuesday Morning, December 9

Chairman—R. D. Lewis, Director, Agricultural Experiment Station, Texas A. & M. College System

8:30 a.m. **The Banker's Interest in Farm Labor and Mechanization**

R. L. Skrabanek, Assistant Professor of Rural Sociology, A. & M. College of Texas

F. R. Jones, Head, Department of Agricultural Engineering, A. & M. College of Texas

9:00 a.m. Open Discussion

9:30 a.m. **The Banker's Interest in Cotton and Other Cash Crops**

J. E. Adams, Head, Department of Agronomy, A. & M. College of Texas

10:00 a.m. Open Discussion

10:20 a.m. Recess

10:40 a.m. **The Banker's Interest in Beef Cattle and Sheep**

J. C. Miller, Head, Department of Animal Husbandry, A. & M. College of Texas

11:20 a.m. Open Discussion

11:40 a.m. Adjourn

Tuesday Afternoon, December 9

Chairman—V. S. Marett, President Gonzales State Bank, Gonzales, Texas

1:15 p.m. **The Banker's Interest in Swine**

Fred Hale, Professor of Animal Husbandry in charge of Swine Investigations, A. & M. College of Texas

1:30 p.m. Open Discussion

1:45 p.m. **The Banker's Interest in Dairying**

R. E. Leighton, Associate Professor of Dairy Husbandry, A. & M. College of Texas

2:15 p.m. Open Discussion

2:45 p.m. Recess

3:00 p.m. **The Banker's Interest in Poultry**

J. H. Quisenberry, Head, Department of Poultry Husbandry, A. & M. College of Texas

3:30 p.m. Open Discussion

4:00 p.m. "Back to School"—Quiz on Agriculture

4:20 p.m. Adjourn

Tuesday Evening, December 9

7:00 p.m. Banquet
(Included in registration fee)

Master of Ceremonies—P. B. (Jack) Garrett
President, Texas Bank & Trust Co.
Dallas, Texas

A Farmer Sizes Up His Banker

C. Hohn, Farmer, Independence, Texas

Wednesday Morning, December 10

Chairman—John Yantis, President, First National Bank, Brownwood, and member of the Agricultural Commission, American Bankers Association

8:30 a.m. **Some Case Histories in Financing the Young Farmer**

Tate May, President, F. & M. National Bank, Hamlin, Texas

V. P. Lee, President, Production Credit Corporation, Farm Credit Administration, Houston, Texas

9:30 a.m. Recess

9:50 a.m. Open Discussion

10:30 a.m. **Correspondent Banking in Regard to Farm and Ranch Loans**

Joe Clarke, Vice President, The Fort Worth National Bank, Fort Worth Texas

11:00 a.m. Open Discussion

11:30 a.m. **Responsibilities and Opportunities Ahead of Us**

Dean Shepardson

11:45 a.m. Adjourn

Albritton, Chester, First National, Dallas
 Alexander, L. M., Citizens National, Waco
 Amis, Wm. L., First State, Hallsville
 Anderson, Roy H., Liberty National, Paris

Baker, Ben R., Jr., First National, Shreveport, La.
 Baldrige, Joe, Ennis State, Ennis
 Barr, R. H., First National, Angleton
 Black, W. D., Jr., First National, Houston
 Beard, J. H., City National, Bryan
 Boettcher, R. B., Union State, East Bernard
 Boswell, J. M., Austin National, Austin
 Boswell, Milton, Texas Bankers Association, Dallas
 Box, D. E., First National, Grapevine
 Boyd, A. H., American National, Terrell
 Bralley, Art, American National, Amarillo
 Brovey, Robt. L., First National, LaFeria
 Brown, A. G., American Bankers Association, New York
 Bryant, C. B., III, First National, Whitewright

Campbell, C. D., Nixon State, Nixon
 Campbell, John K., Republic National, Dallas
 Carter, C. E., First National, Mexia
 Cherry, H. D., First State, Caldwell
 Clarke, Joe A., Fort Worth National, Fort Worth
 Clary, Irvin N., Temple National, Temple
 Connelly, J. H., First National, Mt. Vernon
 Curlee, Wiley E., First National, Goliad

Daugherty, L. G., Seminole State, Seminole
 Davis, L. E., Peoples National, Lampasas
 Dean, T. S., First National, Pleasanton
 Decker, S. J., First National, Richmond
 Downs, Robt. J., Dallas National, Dallas
 Dulaney, J. N., First State Bank & Trust Co., Bryan
 Dunn, A. L., First National, Roxton
 Duren, W. P., Mills County State, Goldthwaite

Erhard, Earl C., First National, Bastrop
 Estess, D. L., Commercial National, Shreveport, La.

Fenner, O. B., First National, Edna
 Fetzer, Geo. I., First National, Edna
 Fields, H. D., Jr., First National, St. Jo
 Fortson, M. R., Texas Bank & Trust Co., Dallas
 Fowler, Harl, Commercial National, Brady

Gardner, L. O., Merchants & Planters National, Sherman

Geis, John F., First National, Fort Worth
 Gilbert, Mitch Gray, Empire State, Dallas
 Graham, Joe M., Atlanta National, Atlanta
 Gregg, E. R., Citizens State, Rusk
 Godwin, Guinn, American National, Terrell

Hamm, J. Ross, Terrell State, Terrell
 Hannes, Monroe, First National, Giddings
 Higgs, W. S., First State Bank & Trust Co., Bryan
 Holland, H. F., First National, Carthage
 Holman, W. L., State National, Corsicana
 Holmes, Leo, Brownfield State Bank & Trust Co., Brownfield
 Huddleston, J. F., First National, Dallas
 Hynds, John K., First National, Van Alstyne

Janes, W. H., Leroy Bank, Leroy
 Jennings, L. B., First National, Dallas
 Johnson, C. B., First State, Celina

Kelley, O. W., First State Bank & Trust Co., Bryan
 Kelley, W. H., Victoria National, Victoria

Lanham, E. F., Temple National, Temple
 Lawrence, John M., City National, Bryan
 Lee, V. P., Production Credit Corporation, Houston
 Lilly, Dennis, First National, Brownfield

Mabry, Manly, Nolte National, Seguin
 Marett, V. S., Gonzales State, Gonzales
 Martin, A. A., First National, Mercedes
 May, Tate, F. & M. National, Hamlin
 McBride, D. E., Mansfield State, Mansfield
 McCain, Jack F., First National, Grandview
 McCain, Martin, South Texas National, Houston
 McClain, R. N., Brownfield State Bank & Trust Co., Brownfield

McIlroy, James R., First State, Celina
 McSpadden, Clydell, First National, Teague
 Mixon, Pat, Community State, Runge
 Moore, Carl, Federal Reserve, Dallas
 Morris, Frank, Jr., First State, Gainesville
 Morris, F. E., First State, Gainesville
 Morrison, N. M., Jourdanton State, Jourdanton
 Murray, W. Pat, City National, San Saba

Newton, Pat, First State Bank & Trust Co., Bryan
 Norman, Lewis B., Empire State, Dallas

Pannill, Felix, Farmers & Merchants National, Kaufman
 Payne, Milton L., First State, Carthage
 Peebles, Allen, First National, Livingston
 Pinkston, A. L., Farmers State, Center
 Pope, Lawrence C., F. & M. National, Abilene
 Porter, J. C., First National, Wichita Falls

Quisenberry, R. M., Texas Bank & Trust Co., Dallas

Ramsey, S. F., First State, Three Rivers
 Rhodes, J. Allen, Continental National, Fort Worth
 Riley, Herbert P., First State, Frankston
 Risinger, B. F., Farmers & Merchants State, Shamrock
 Robnett, Clyde, Delta National, Cooper
 Rogers, H. L., Cotton Belt State, Timpson
 Ruckman, J. D., Karnes City National, Karnes City

Sandlin, W. A., Chief National Bank Examiner, Dallas
 Sayers, Lew C., Texas Bank & Trust Co., Dallas
 Scholl, B. E., First National, San Antonio
 Schrader, E. W., First National, Harlingen
 Seale, Hayden B., Haltom City State, Fort Worth
 Simmons, E. D., Bloomburg State, Bloomburg
 Smith, H. Frank, First National, Waco
 Spalding, J. C., First National, Dallas
 Spilman, N. A., First National, Harlingen
 Sprinkle, Chester O., State National, Corsicana
 Sullivan, Harold, College Station State, College Station

Thompson, J. O., Huntsville National, Huntsville
 Thompson, Leon, Citizens National, Waco
 Toole, Aibert J., Jr., Dallas National, Dallas

Underwood, R. G., Temple National, Temple

Wallace, Mr. and Mrs. J. O., First State, Rockwall
 Warren, Otho, Citizens State, Hempstead
 Watson, Ted, First National, Grandview
 Weinzapfel, J. M., Muenster State, Muenster
 Widdecke, H. A., Mercantile National, Dallas
 Wiley, R. R., Jr., Oakwood State, Oakwood
 Woolverton, N. C., East Texas National, Palestine

Yantis, John T., First National, Brownwood

The *Agricultural News Letter* is prepared in the Research Department under the direction of CARL H. MOORE, Agricultural Economist.