

FARM AND RANCH BULLETIN

Vol. 17, No. 11

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TEXAS FARM AND RANCH CREDIT SCHOOL FOR COMMERCIAL BANKERS

Texas A. & M. College, November 26-28

One of the most outstanding programs in the 11-year history of the Texas Farm and Ranch Credit School for Commercial Bankers will be presented at this year's credit school, which will be held on the Texas A. & M. College campus on November 26-28.

A number of the State's most prominent bankers — together with outstanding business leaders, agricultural economists, and commodity marketing specialists throughout the Nation — will be featured on the program. They will discuss such topics as "What's Ahead for Agricultural Banking?," "The European Common Market and Texas Agriculture — Profit or Loss to Your Bank," "'Operation Income' Blackland — A Regional Approach — What Can Your Region Do?," and "Banking Is More Profitable in a Wide-Awake Community!"

The featured speaker at the banquet will be Carroll Bottum, Assistant Chief of the Department of Agricultural Economics at Purdue University in Lafayette, Indiana. Mr. Bottum is an outstanding authority on agricultural policy problems and their impact upon agriculture. His topic will be "How Voluntary Can Our Farm Program Be in the 1960's?"

Lawrence E. Kreider, Secretary of the Rural Credit Unions Committee of the American Bankers Association, New York City, will discuss "Rural Credit Unions — Threat to Commercial Banks?" The increasing prevalence

of credit unions in rural areas is of particular significance to bankers interested in agricultural banking.

The program will include reports of progress toward solving problems with which bankers are presently concerned. Topics to be included are: "Should Disease-Free Pigs Be Financed?," "Is the Screwworm Control Program Paying Off?," "Will Dual Grading of Cattle Work?," "What Progress Is Being Made in Controlling Internal Parasites?," and "What Should Be Watched on Agricultural Chemicals?"

A new feature of this year's credit school will be three Bull Whipper Sessions. These sessions will permit commercial bankers to explore more completely, in small discussion groups, special situations and problems relating to lending and providing one-stop service for credit requirements of farmers and ranchers. The subjects to be explored in these sessions concern ways of increasing commercial bank profits from agricultural lending.

Participants in the credit school will have an opportunity to tour the new facilities and observe research demonstrations of Texas A. & M. College; however, this part of the program is optional. Registrations for the credit school should be sent to the Texas Farm and Ranch Credit School, Department of Agricultural Economics and Sociology, Texas A. & M. College, College Station, Texas.

PROGRAM

Texas A. & M. College, Memorial Student Center

Monday, November 26

1:30 p.m. Registration

7:00 p.m. Smorgasbord (Wives are welcome)

Toastmaster — Tyrus R. Timm, Head, Department of Agricultural Economics and Sociology, A. & M. College of Texas

Welcome — Earl Rudder, President, A. & M. College of Texas

Response — Sam A. Rowe, Chairman, Bankers Advisory Committee, 1962 Farm and Ranch Credit School, and Executive Vice President, Alvin State Bank, Alvin, Texas

Tuesday Morning, November 27

Chairman — Monroe Hannes, President, The First National Bank of Giddings, Giddings, Texas

What's Ahead for Agricultural Banking?

8:30 a.m. Cotton Loans — 1963

The Issues — Dan Davis, Manager, Plains Cotton Cooperative Association, Lubbock, Texas

The Banker — C. B. Ellwood, Vice President, The Commercial National Bank of Beeville, Beeville, Texas

9:10 a.m. Feed Grain Loans — 1963

The Issues — D. G. (Bill) Nelson, Executive Vice President, Grain Producers Association, Amarillo, Texas

The Banker — John J. Kendrick, Jr., President, The First National Bank of Brownfield, Brownfield, Texas

9:50 a.m. Dairying Loans — 1963

The Issues — Joe Murphey, Marketing Specialist, North Texas Producers Association, Arlington, Texas

The Banker — Arvle S. Elliott, President and Trust Officer, The First National Bank of Brenham, Brenham, Texas

10:30 a.m. Coffee Break

Chairman — Roy E. Hillegeist, Vice President, Guaranty Bond State Bank, Tomball, Texas

10:50 a.m. Discussion

11:10 a.m. The European Common Market and Texas Agriculture — Profit or Loss to Your Bank

Tyrus R. Timm, Head, Department of Agricultural Economics and Sociology, A. & M. College of Texas

11:40 a.m. Lunch

Tuesday Afternoon, November 27

Chairman — David E. Sheffield, Vice President and Assistant Trust Officer, The Victoria National Bank, Victoria, Texas

1:15 p.m. Progress Reports on Problems Bankers Want Solved

Moderator — W. H. (Bill) Kelley, President and Trust Officer, The Waggoner National Bank of Vernon, Vernon, Texas

Should Disease-Free Pigs Be Financed? — C. M. Patterson, Veterinarian, Texas Agricultural Extension Service, College Station, Texas

Is the Screwworm Control Program Paying Off? — V. A. Clements, Vice President, Southwest Animal Health Research Foundation, Longview, Texas

Will Dual Grading of Cattle Work? — O. D. Butler, Head, Department of Animal Husbandry, A. & M. College of Texas

What Progress Is Being Made in Controlling Internal Parasites? — Richard D. Turk, Head, Department of Veterinary Parasitology, A. & M. College of Texas

What Should Be Watched on Agricultural Chemicals? — C. M. Meadows, President, Southwestern Chemical Company, Waco, Texas

2:00 p.m. Discussion

2:15 p.m. Bull Whipper Sessions on Making More Money for Your Bank

(Bankers will be divided into three groups. Each group will spend approximately 45 minutes in each session.)

Bull Whipper Session I — Useful Techniques for Making and Servicing Production Loans (Social Room)

Discussion Leader — Leon Thompson, Agriculturist, The Citizens National Bank of Waco, Waco, Texas

Bull Whipper Session II — The Commercial Banker's Role in Making and Servicing Real-Estate Loans (Assembly Room)

Discussion Leader — C. R. Heaton, Vice President, The Peoples National Bank of Tyler, Tyler, Texas

Bull Whipper Session III — Methods Used to Obtain Accurate Records and Financial Statements from Farmers (Room 3-D)

Discussion Leader — Joe H. Biry, Vice President and Agricultural Officer, First Capitol Bank, West Columbia, Texas

4:30 p.m. Adjourn

Tuesday Evening, November 27

7:30 p.m. Banquet (Wives are welcome)

Toastmaster — R. E. Patterson, Dean, School of Agriculture, A. & M. College of Texas

How Voluntary Can Our Farm Program Be in the 1960's? — Carroll Bottum, Assistant Chief, Department of Agricultural Economics, Purdue University, Lafayette, Indiana

Wednesday Morning, November 28

Chairman — Wilbur Strong, President, First State Bank, Hearne, Texas

8:45 a.m. Rural Credit Unions — Threat to Commercial Banks?

Lawrence E. Kreider, Secretary, Rural Credit Unions Committee, American Bankers Association, New York, New York

9:15 a.m. Discussion

9:30 a.m. "Operation Income" Blackland — A Regional Approach — What Can Your Region Do?

Jim N. Boswell, Vice President, The Austin National Bank, Austin, Texas

10:00 a.m. Discussion

10:15 a.m. Coffee Break

Chairman — Sears Anderson, Vice President and Cashier, Security National Bank of Whitesboro, Whitesboro, Texas

10:35 a.m. Banking Is More Profitable in a Wide-Awake Community!

Reagan Brown, Sociologist, Texas Agricultural Extension Service, College Station, Texas

11:10 a.m. Wrap-up

Wednesday Afternoon, November 28

1:00 p.m. Tour of new facilities and research demonstrations of A. & M. College of Texas

(This part of the program is optional, and participants will have an opportunity to select areas of interest.)

Richard Potts, Assistant Director, Resident Instruction, A. & M. College of Texas

EARLY REGISTRANTS

- Allen, William H., Robert Lee State, Robert Lee
Anderson, R. W., Security State, Farwell
Anderson, Sears, Security National, Whitesboro
- Biry, Joe H., First Capitol, West Columbia
Black, W. D., Jr., First City National, Houston
Boettcher, Buck, Union State, East Bernard
Boettcher, Clem C., Union State, East Bernard
Boswell, Jim N., Austin National, Austin
Boswell, Milton, Texas Bankers Association, Dallas
Bottum, Carroll, Purdue University, Lafayette,
Indiana
Boyd, Ellis, First National, Fort Worth
Boyd, William R., First City National, Houston
Branson, Charles D., First National, Decatur
Brown, J. D., Plains State, Plains
- Caywood, W. H., Houston National, Houston
Chapman, Carlton J., State National, Big Spring
Cherry, H. D., First State, Caldwell
Clements, V. A., Southwest Animal Health Research
Foundation, Longview
Corley, John L., First National, Athens
- Darsey, George M., Texas National, Houston
Davis, Dan, Plains Cotton Cooperative Association,
Lubbock
Davis, Weldon, Coleman County State, Coleman
Dawson, O. "Dooley," Bank of the Southwest,
Houston
Deason, John K., Texas National, Houston
Dempsey, John V., Nixon State, Nixon
Duren, W. P., Mills County State, Goldthwaite
- Elliott, Arvle S., First National, Brenham
Ellwood, C. B., Commercial National, Beeville
Erhard, Earl C., First National, Bastrop
- Farr, Bob, Farmers State, Seymour
Field, H. D., Jr., First National, Saint Jo
Frederick, Hugh K., Jr., Texas Bank & Trust Co.,
Dallas
- Gibbs, Donald, Security State, Mabank
Goodwin, John F., Fort Worth National, Fort Worth
Gordon, Clyde J., Citizens National, Lubbock
Gresham, W. W., Security Bank & Trust Co.,
Wharton
- Hannes, Monroe, First National, Giddings
Haun, M. W., First National, Yorktown
Havens, Charles M., State National, Big Spring
Heaton, C. R., Peoples National, Tyler
Hendricks, Ed R., Austin National, Austin
Hillegeist, Roy E., Guaranty Bond State, Tomball
Hofmann, Wm. F., First National, La Grange
Huddleston, J. F., First National, Dallas
- Kelley, W. H. (Bill), Waggoner National, Vernon
Kendrick, John J., Jr., First National, Brownfield
Kidd, E. E., Fort Worth National, Fort Worth
King, John R., Doane Agricultural Service, Inc.,
St. Louis, Missouri
Kreider, Lawrence E., American Bankers
Association, New York City
- Lilly, Bob A., Valley Farm Bureau, Mercedes
Lilly, Dennis Q., First National, Brownfield
Logan, George A., First National, Waco
- Lorimer, Hugh T., Doane Agricultural Service, Inc.,
Fort Worth
- Marett, V. S., Citizens National, Gonzales
Marett, V. S., Jr., Main Bank & Trust, San Antonio
McCauley, Norvel, Victoria Bank & Trust Co.,
Victoria
McClain, R. N., Brownfield State Bank & Trust Co.,
Brownfield
Meadows, C. M., Southwestern Chemical Co., Waco
Mitchell, Frank W., First State, Kosse
Montgomery, Sam C., National Bank of Commerce,
San Antonio
Montgomery, Wm. S., First National, Fort Worth
Murphey, Joe, North Texas Producers Association,
Arlington
- Nelson, Bob, First National, Waco
Nelson, D. G. (Bill), Grain Producers Association,
Amarillo
Northcutt, John, First National, Fort Worth
- Porter, J. C., First-Wichita National, Wichita Falls
- Romans, Mason W., Jr., Tennessee Bank & Trust
Co., Houston
Rowe, J. Z., Federal Reserve, Dallas
Rowe, Sam A., Alvin State, Alvin
Ruckman, J. D., Karnes County National,
Karnes City
Ruckman, John W., Karnes County National,
Karnes City
- Scharlach, Arthur B., Fort Worth National,
Fort Worth
Schmeer, William C., Texas Bank & Trust Co.,
Dallas
Schmucker, Chas. L., First Security National,
Beaumont
Sheffield, David E., Victoria National, Victoria
Shelton, J. Howard, Bank of the Southwest, Houston
Simons, Jim, First National, Waco
Small, Clyde, Texas Bank & Trust Co., Jacksonville
Staats, Gilbert J., Marion State, Marion
Street, J. O., Federal Reserve, Dallas
Strong, Wilbur, First State, Hearne
Sullivan, Harold, College Station State,
College Station
- Taylor, Jimmy, First National, Big Spring
Thompson, Leon, Citizens National, Waco
- Underwood, R. W., First State, Celina
- Vander Zee, Harlan D., First National, Tulia
- Wade, Charles N., Farmers State, Leuders
Waggoner, Frank, III, First National,
Jacksonville
Waldrep, A. P., First National, Melvin
Walker, Woodrow, First National, Athens
West, Marvin L., First National, Dallas
Wieding, Raymond A., First State, Three Rivers
Winters, Doyle O., Republic National, Dallas
Worsham, John W., Texas National, Houston
Wyatt, W. D., First National, Corsicana
- Yancey, H. A., Federal Reserve, Houston
Zacharias, Wm., First National, McGregor