

Seed Dealers Describe Customer-Service Needs

CHICAGO, IL — Farmers expect a high-quality product when they purchase seed. They also place a great deal of importance on the range of services and information seed dealers provide. Many seed dealers offer services such as providing a weigh-wagon

to help measure yields, delivering seed directly to farmers and walking fields to assess crop conditions, in order to sell more seed in a competitive marketplace.

The importance of service and information in the seed business was highlighted recently when

more than 800 top DeKalb-Pfizer dealers were surveyed during the company's annual "Winner's Circle" event. The dealers, recognized for outstanding sales in their districts, and their spouses, gathered in Chicago for a weekend of information exchange.

On the survey, dealers were asked to respond to a series of activities and policies and outline their impact on dealers' sales efforts. More than 90 percent of the dealers surveyed rated these factors as somewhat or very important in seed sales:

- * outstanding product performance;
- * dealer knowledge of seed products;
- * providing agronomic information and support;
- * company product literature;
- * company-sponsored plot trials and results;
- * knowing customer needs and

order potential;

- * quantity and early-payment discounts;
- * dealer training;
- * deliver seed to customers;
- * walking fields with customers.

Dealers emphasized the importance customers place on information about the characteristics of seed varieties, such as drought tolerance, standability, drydown rate, early emergence and local yield-trial results.

In response to the question, "What do your customers expect from their seed dealer?", the majority of DeKalb-Pfizer dealers listed good service, honesty and product guarantees. Dealers also were asked what they do that differs from other dealers to make their dealership successful. The most common responses included sponsoring a test plot and field day, spending time with each customer every year and making each

customer feel important.

The dealers also believe customer service will play an even greater role in the future of their businesses. When asked what they plan to change about their dealership next year in response to a dynamic marketplace, DeKalb-Pfizer dealers indicated they will deliver more seed personally, write and distribute newsletters to customers and purchase weigh-wagons to help customers measure yields.

During the next five years to 10 years, dealers anticipate offering customers services such as computerized-information linkages between seed dealerships and farms, more information on the oil, protein and nutritional content of seed varieties, pesticide and fertilizer recommendations tailored to each variety and improved methods of matching varieties to the conditions on each customer's farm.

Stockholder Capital Returned By Keystone Farm Credit

SHOEMAKERSVILLE, PA — Keystone Farm Credit, ACA has returned more than \$2,895 to eligible stockholder/members as part of its Capitalization Plan. This announcement was made by Bruce Hoffman, Chief Financial Officer of the cooperative. The Agricultural Credit Act of 1987 provided Farm Credit associations with the option of operating on a lower base of member-owned capital than in the past. Because of this legislation, Keystone's required member capital investment in the association is now equal to 2 percent of a members' total outstanding loan balance or \$1,000 (whichever is less.) Prior to the legislation and the formation of Keystone, a member's capital requirement was equal to 5 percent of any outstanding loan balance. One of the first actions of Keystone's Board of Directors was the adoption of the Capitalization Plan, which will within five years, retire excess stock. Excess stock is considered to be the difference between 5 percent of all of a member's outstanding loan balances and 2 percent of the aggregate of a member's outstanding loan balances. In the first phase of the stock retirement, 3,161 eligible stockholder/members in Keystone's nine branches received the financial benefits of the Plan.

Keystone Farm Credit, ACA is one of 16 ACA (Agricultural Credit Associations) in the Baltimore District which serves Penn-

sylvania, Delaware, Maryland, Virginia, West Virginia and the Commonwealth of Puerto Rico with agricultural financing, rural property loans and other farm-related financial services. The nationwide Farm Credit System is the leading agricultural lender in the country.

PENNING & DRY FEEDERS



FEATURES

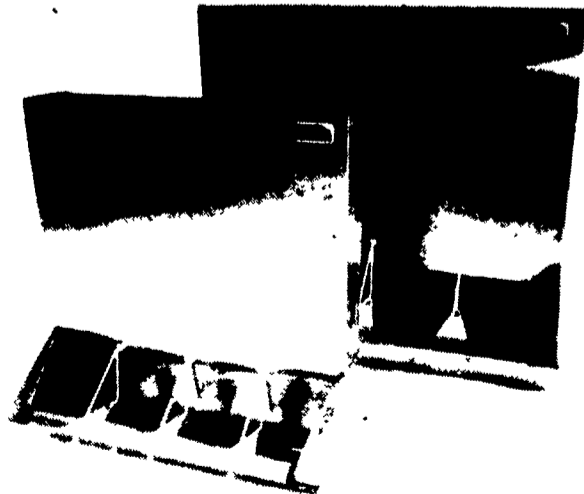
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FEATURES

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