

Pennsylvanian Heads National Agricultural Bankers Group

WASHINGTON, DC — Darvin E. Boyd, senior vice president and director of the agri-finance department for CoreStates Bank, is the 1997-98 chairman of the American Bankers Association Agricultural and Rural Bankers Committee. He is the first Pennsylvanian in 45 years to hold this post. In this position, he also serves as chairman of the ABA National Agricultural Bankers Conference, Nov. 9-12, in Milwaukee.

The ABA Agricultural and Rural Bankers Committee focuses on meeting bankers' needs through an array of products and programs, including texts and manuals, a journal of agricultural lending and an annual conference.

One of Boyd's top priorities as chairman is to help bankers take charge of issues related to the profitability of banks that serve agriculture and rural America. "The agriculture industry is constantly changing due to technology," Boyd said. "The business philosophy of 'business as usual' doesn't work anymore. The new philosophy, 'taking charge of change' is one that agricultural lenders should seize."

Boyd is a native Pennsylvanian. He's lived in Lancaster County most of his life and currently resides in Akron. He holds a bachelor's degree in animal husbandry from Delaware Valley College, Doylestown, Pa., and a master's degree in public administration from Pennsylvania State University, University Park, Pa.

He joined CoreStates in 1976. He manages 19 staff and \$450 million in loan commitments and \$300 million in loan outstandings. CoreStates is the leading commercial bank lending to agriculture in

Pennsylvania and ranks first in the northeast and eleventh in the nation. Prior to joining CoreStates, he held staff positions for the Pennsylvania House of Representatives and the General Assembly. He also served as a 4-H program director for the American-Korean Foundation in the Republic of Korea.

Boyd is chairperson of the Lancaster County Human Relations Commission, an appointed member by the Governor to the Pennsylvania State Agricultural Land Preservation Board, an honorary trustee of the Lancaster Farmland Trust Board of Trustees, and a member of the Brethren Village Board of Directors and the Elizabethtown College Church of the Brethren mutual expectations committee. He serves as moderator of the Ephrata Church of the Brethren.

The ABA Agricultural and Rural Bankers Committee has been active in finding ways for rural banks to locate new sources of lendable funds for rural economic development and streamline the lending process for guaranteed loans for farmers and ranchers in partnership with the United States Department of Agriculture. The Committee consists of 12 ABA member bank representatives plus a liaison member from the ABA State Association Division.

The ABA brings together all categories of banking institutions to best represent the interests of this rapidly changing industry. Its membership — which includes community, regional and money center banks and holding companies, as well as savings associations, trust companies and savings banks — makes ABA the largest banking trade association in the country.

Cauler Accepts Trust Position

LANCASTER (Lancaster Co.) — Melissa A. Cauler has been named the development assistant of Lancaster Farmland Trust.

Cauler was graduated from Millersville University in December 1996 with a bachelor's degree in education. She is a native of Lancaster County. Cauler is also the west conference director for the national sorority, Theta Phi Alpha.

Cauler's responsibilities include providing administrative support to the director of development for major gift fundraising, planned giving, grants development, membership development, and special events. She is also responsible for volunteer coordination, education, and community outreach and merchandise sales.



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