

Darvin Boyd Receives National Post

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 philoso-

phy, '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



Darvin Boyd

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.

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LOST STREAM MAP

The STREAM MAP OF PENNSYLVANIA was completed in 1965 after a thirty-year effort by Howard Higbee, a former Penn State Professor.

The map is also known as the LOST STREAM MAP to some anglers.

Professor Higbee succeeded in creating a map of the highest detail possible...a map that shows every stream and lake. He painstakingly plotted by hand, the location of 45,000 miles of streams onto a 3 x 5 foot map.

The map sold extremely well -- until it was lost several years later. Incredibly, the printer entrusted with the original drawing and printing plates declared bankruptcy, then carelessly hauled Higbee's 30 years of work to the landfill.

The few remaining dog-eared copies became a prized fisherman's possession. Professor Higbee was offered \$400 for one of his last maps. And state agencies were forced to keep their copies under lock and key.

The experts had always told Professor Higbee that reprints were impossible, because the maps were printed in non-photographic blue.

Then, in 1991, at the age of 91, Howard Higbee's dream came true. Computers made it possible to reprint the map. Holding an updated map, Howard said, "I never thought I'd live to see this day."