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 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 Core-States, 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

Pennsylvania Streams and Lakes

LOST

STREAM

OF PENNSYLVANIA was completed

in 1965 after a thrity-year effort by

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

Professor Higbee succeeded in

detail possible...a map that shows

every stream and lake. He pains-

takingly plotted by hand, the loca-

The map sold extremely well --

until it was lost several years later.

Incredibly, the printer entrusted

with the original drawing and

printing plates declared bank-

ruptcy, then carelessly hauled

Higbee's 30 years of work to the

copies became a prized fisher-

of his last maps. And state agen-

The experts had always told

man's possession. Professor Higbee was offered \$400 for one

cies were forced to keep their

Professor Higbee that reprints

were impossible, because the maps were printed in non-

photographic blue.

copies under lock and key.

The few remaining dog-eared

tion of 45,000 miles of streams

onto a 3 x 5 foot map.

creating a map of the highest

Howard Higbee, a former Penn

State Professor.

anglers.

The STREAM MAP

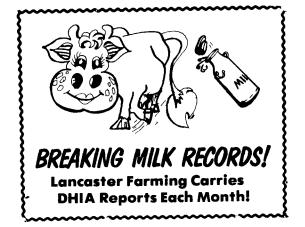
Board of Directors and the Elizabethtown College Church of the Brethren mutual expectations committee. He serves as moderator of the Ephrata Church of the Brethren.

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 form 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

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river, stream, pond and lake question the finest Howard Brant THE NEWARK STAR-LEDGER "It is in showing where to find

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 Johnstown