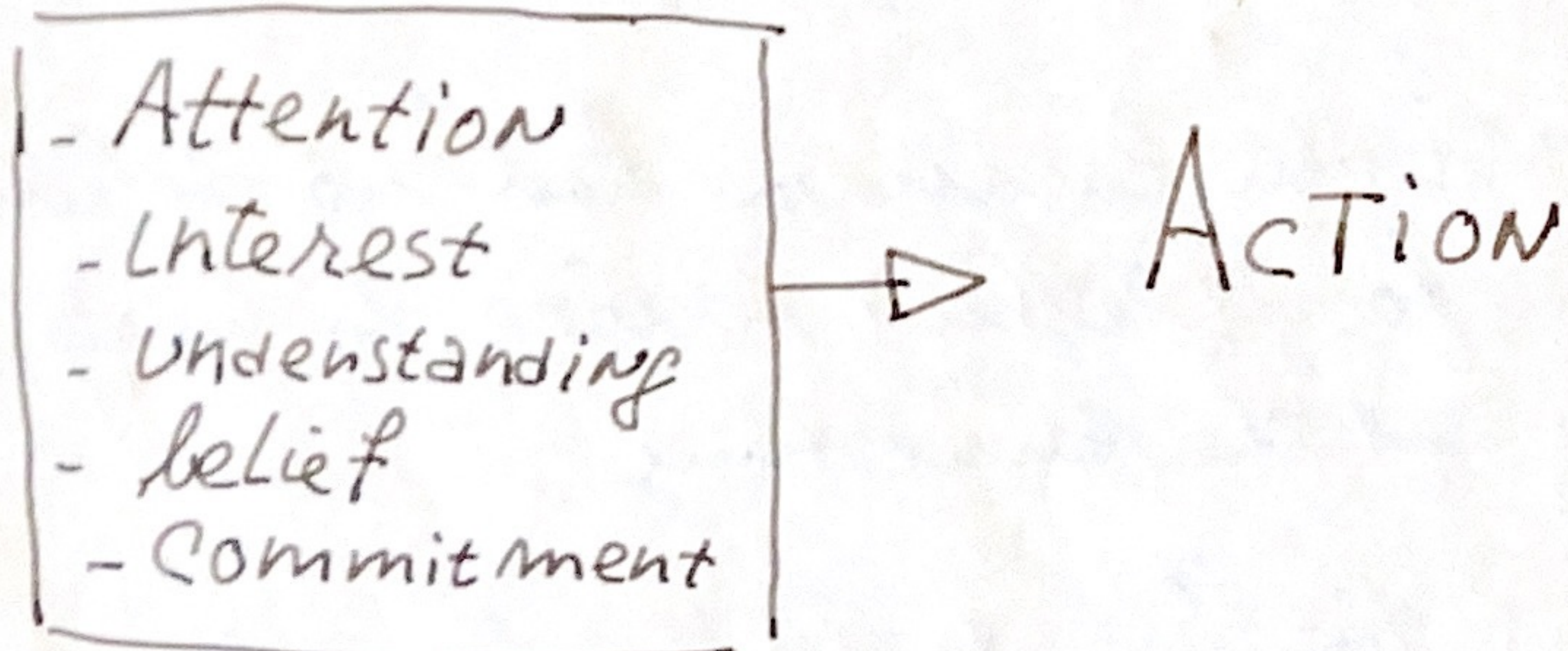


Food for thought whilst working for the Hoggs Bank
5th Dec 1988

- A man with his head in the clouds cannot keep its feet on the ground unless it is a big man.
- Anyone who never makes a mistake, works for a boss who does.
- Even Lusanova had no solution for excellent service to everyone at the same time.
- We try to understand running water by catching it in a bucket.
- It is better to be vaguely right than precisely wrong.
- Not authority but commitment leads to success.
- The fear of loss is more powerful than the hope of gain.
- How much will it cost to replace a customer?

- The Customers pay our salary.

- To translate thoughts into action is difficult (poethe)



Quality and excellence inspire!
Vision breeds confidence

Inspire and mobilise!

The Staff need Confirmation
from the Management.

The new credit policy Rotterdam branch
Finance the Strawberries that grow in
And if their financial accounts are good ^{the sea}
then we finance the red herrings that grow
in the wood.