The SDBA Agricultural Credit Conference focuses on the unique needs of ag bankers and the need for quality information and training to better serve their customers. The SDBA has lined up speakers on a variety of timely topics to help ag bankers navigate through challenging times. Experienced and new ag lenders, as well as CEOs, will all benefit from this conference.
Conference Overview

The South Dakota Bankers Association presents the 2019 Agricultural Credit Conference August 14-16 at the Ramkota Hotel & Conference Center in Pierre, S.D. This conference focuses on the unique needs of ag bankers and the need for quality information and training to better serve their customers. The SDBA has lined up speakers on a variety of timely topics to help ag bankers navigate through challenging times. Experienced and new ag lenders, as well as CEOs, will all benefit from this conference.

Wednesday, August 14, 2019

2:00–4:00 p.m.  
**PRE-CONFERENCE WORKSHOP (optional): Implementing Farmer Mac as Part of Your Ag Lending Strategy in South Dakota**  
Larry Jones, Relationship Manager  
Dan Koesters, Underwriter  
Patrick Kerrigan, Vice President  
Farmer Mac, Washington, D.C.

Learn about Farmer Mac's tools available, including its new AgXpress scorecard program, a simplified loan application process with minimal documentation and attractive pricing. Farmer Mac will also review popular products, the current interest rate environment, and dive into some recent South Dakota loan sale transactions. Space is limited. Reserve your seat by registering at www.farmermac.com/event/sd-workshop.

5:30–7:00 p.m.  
**Registration/Reception with Exhibitors**  
Sponsored by Dakota Prairie Bank

Thursday, August 15, 2019

7:30–8:00 a.m.  
**Registration & Continental Breakfast**  
Sponsored by Graduate School of Banking at the University of Wisconsin-Madison

8:00–9:00 a.m.  
**Update from Washington, D.C.**  
Ed Elfmann, Senior Vice President, Agricultural and Rural Banking Policy, American Bankers Association, Washington, D.C.

In this session, you'll receive an update on what's going on in Washington, D.C., where we are in the Farm Bill implementation process, and other happenings in agricultural finance policy.

9:00–10:00 a.m.  
**The Evolution and Future of Precision Agriculture**  
W. Wade Robey, Ph.D.  
Head, Product Management & Strategic Business Development, Raven Applied Technology, Sioux Falls, S.D.

Join Dr. Robey for a discussion regarding how precision ag has revolutionized modern farming practices and the possibilities for IoT, cloud and edge computing to facilitate more connected and integrated solutions across the value chain. He will also address the future for autonomy in ag and how new and changing technologies will increase efficiency, productivity and the overall value per acre. He will conclude with Raven's role in precision ag, their strategy, their technology development platforms, and how they collaborate with partners and commercial channels to bring new products to market.

10:00–10:15 a.m.  
**Networking/Exhibit Break**

10:15–11:15 a.m.  
**Take Control of Your Workday**  
Lori Firsdon, Owner, Forte Organizers, Dayton, Ohio

Turn your office space into a productive oasis instead of a stressful, clutter-strewn mess. You’ll learn to reclaim your space and utilize your newly-functional office, while discovering strategies to limit troublesome interruptions. You can bank on the skills you will learn to keep your office organized and distraction free.

11:15–12:15 p.m.  
**Livestock & Grain Market Outlook**  
Troy Bockelmann, Analyst, CattleFax, Centennial, Colo.

With the expansion and contraction cycle of the cattle and beef industry, it is important to consider where 2019 is in the current cycle and what risks or opportunities may occur during these times. Troy Bockelmann will discuss where the industry is in the current cattle cycle, as well as the fundamental supply and demand outlook for both cattle and grain. Included will be a price outlook, combined with a watch list of outside market factors that may influence the cattle and grain prices in the coming year.

12:15–1:00 p.m.  
**Lunch**  
Kim Vanneman, Secretary, South Dakota Department of Agriculture

South Dakota Department of Agriculture Secretary Kim Vanneman will wrap up lunch with her perspective on ag in South Dakota, as well as her plans to work hand in hand with the industry.

1:00–1:45 p.m.  
**Are We There Yet?**  
John Blanchfield, Ag Banking Advisory Services, Damascus, Md.

Absent a major change, 2019 is looking like another crummy income year for farmers and ranchers. Many producers are all in on their working capital and are burning their equity. Bankers need to be more proactive than ever in their communications with their customers and with bank management. Your customers want to see and hear from you, even if what you have to say isn’t good news. All of us have the
tendency to try to avoid tough situations. John Blanchfield will present a counter argument—you have to be more visible and more open with your communications than ever before. He will share intelligence he has picked up in his many travels during the last 40 years and offer suggestions on how you can be a more effective and valuable resource to your customers.

1:45–2:45 p.m.  
**Tough Conversations**  
**Bob Hayes**, Partner, Davenport Evans, Sioux Falls, S.D.

Bob Hayes will outline topics to help prepare you to have the “tough conversation” with your borrowers if and when adversity strikes. Being proactive pays dividends for everyone involved, so come listen to a veteran lawyer who has been there...and done that.

2:45–3:00 p.m.  
**Networking/Exhibit Break**

3:00–4:00 p.m.  
**Farmland and Equipment—What’s it Worth?**  
**Brian Gatzke**, ARA, MBA, Certified General Appraiser, Northern Plains Appraisal, Brookings, S.D.  
**Scott Peterson**, Burlage Peterson Auctioneers & Realtors, LLC, Brookings, S.D.

Are you hiring the most qualified person for your valuation services? In this new environment, we will talk about various factors driving the farm land and machinery markets besides the cost of funds with interest rate changes. We will discuss some of the market trends in our area and answer questions you may have about appraisers and auctioneers.

4:00–5:00 p.m.  
**The F Words of Agriculture**  
**Damian Mason**, CSP, Speaker, The Business of Agriculture, Huntington, Ind.

Imagine a talk show host mixed with an agricultural economist with a healthy dose of comedian. That’s Damian Mason, who delivers crisp, current, ag commentary packed with humor. His content and message is a vast departure from the usual meeting fare of weather and market updates. Mason’s positive straight talk resonates with ag audiences across the spectrum. In addition to speaking, Mason produces and hosts “The Business of Agriculture” podcast and “Do Business Better” podcast. He’s also active on social media discussing business and agriculture and occasionally fighting with ag’s online opponents.

5:00–6:30 p.m.  
**Reception**

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**Friday, August 16, 2019**

7:30–8:00 a.m.  
**Continental Breakfast**

8:00–9:00 a.m.  
**Positioning for Success in the Economic Reset**  
*Sponsored by Farmer Mac*

Previous generations were required to manage volatility, yet global and domestic economic forces have moved the bar to volatility in the extremes. This will create more opportunity in the decade ahead than the past half century; however, if not managed properly, it can create a high probability for failure. Join this energizing session and take a walk around economic trends followed by their implications to your organization, business and personal endeavors. Regardless of the cycle, if managed well and pro-actively, then you will be on the positive end of the profit spectrum.

9:00–10:00 a.m.  
**Young Producer Panel**

Our planning committee has put together a panel of young and highly-successful South Dakota farmers and ranchers. They will address what they want from their banker and how they want it delivered. Our panel will offer insights into how the next generation thinks about his or her banker, the products and services they want, and what they value in the relationship with their lender. Do they still want a relationship at all or is it all just transactional? This is your opportunity to ask the next generation of producers your toughest questions. You might be surprised by what they have to say!

10:00–10:15 a.m.  
**Break**

10:15–11:15 a.m.  
**Grateful Ways; Amazing Days**  
**V.J. Smith**, Brookings, S.D.  
*Sponsored by Federal Home Loan Bank of Des Moines*

Mark Twain penned, “Always be grateful. This will gratify some people and amaze the rest.” V.J. Smith has been on a million-mile journey. During that time, he’s met countless people whose lives were forever changed by acts of gratitude—not received but given. “This is life changing stuff, and I’m anxious to share their stories,” Smith said.

11:15 a.m.  
**Conference Adjourns**
Organization Information

Bank Name: ____________________________________________________________
Address/City/State/Zip: __________________________________________________________________________________________________
Phone Number: __________________________ Fax Number: __________________________

Registration Fees

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Cancellation Policy: 100% refund if canceled before August 7. 75% refund if canceled August 7-10. No refund for cancellations August 11 or later. Substitutions are allowed at any time.

Handouts

The SDBA has gone green. All provided presentations will be available on the SDBA’s website prior to the event. Hard copy handouts will be provided for $25 per person.

Hotel Information

Ramkota Hotel & Conference Center, 920 West Sioux Ave., Pierre, S.D.

A block of rooms has been reserved at the Ramkota Hotel. Request a room from the SDBA block for the conference rate of $99 per night. To make your reservation, call the Ramkota at 605.224.6877. The block will be released July 15.

Questions

Questions or special dietary requests, contact Halley Lee at 605.224.1653 or hlee@sdba.com.

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Submit Payment to South Dakota Bankers Association

Mail PO Box 1081, Pierre, SD 57501 Fax 605.224.7835 Email jdyce@sdba.com Online www.sdba.com

Total fees due: $__________________________ ☐ Check enclosed. ☐ Please send me an invoice.
☐ Please bill credit card. ☐ Visa ☐ MasterCard ☐ Discover ☐ American Express

Card Holder's Name ____________________________ Zip Code ____________________________
Credit Card No. ____________________________ CVV ________ Expiration ____________

Authorized Signature ____________________________