

# 2025 AG CREDIT CONFERENCE

July 22-23, 2025



Ramkota Hotel & Conference  
Center | Pierre, SD

## CONFERENCE OVERVIEW

The 2025 SDBA Agricultural Credit Conference brings together key professionals from the financial and agricultural industries to discuss critical issues related to agricultural financing and credit accessibility. This event provides a forum to examine emerging trends, tackle common challenges, and explore opportunities for collaboration that enhance the resilience and long-term success of the agricultural sector. Through expert presentations, engaging discussions, panel sessions, and a well-rounded exhibit hall, attendees will gain valuable knowledge on navigating agricultural lending challenges, managing risks, and seizing opportunities for growth in this essential industry.

## TUESDAY, JULY 22

**7:30-8:30am**      **Registration+Continental Breakfast**

**8:30-8:45am**      **Welcome**

**8:45-9:45am**      **Technology Outlook 2025**

**Chad Colby**, Owner | ColbyAgTech.com | Deer Creek, IL

Chad Colby is the founder and principal of Colby AgTech, where he works with progressive farmers, leading companies, and government agencies to provide insight into emerging ag technologies and their practical applications.

**SESSION DESCRIPTION:** What does the future of farming look like?

This session takes a deep dive into the latest tech tools changing the game in agriculture—smartphones, drones, automation, and more. We'll explore how these technologies are evolving, where they're headed in 2025, and how they can bring real value to your farm. From capturing better data to making faster decisions and working more efficiently, this is a practical, no-hype look at the tools worth watching.



## FEATURED SPEAKERS



**Chad Colby**  
ColbyAgTech.com



**Hunter Roberts**  
Dept. of Ag & Natural Resources



**Matthew C. Roberts**  
Kermantle Group



**Karl Oehlke**  
Avera Medical Group Psychiatry



**Kyle Peters**  
A1 Development Solutions



**Ty Eschenbaum**  
A1 Development Solutions



**Troy Bockelmann**  
CattleFax



**Don Day Jr.**  
DayWeather, Inc.



**Ed Elfmann**  
American Bankers Association



**Andrew McCrea**  
McCrea Farms



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## 9:45-10:15am South Dakota Agriculture: Trends, Challenges, and Opportunities Ahead

**Hunter Roberts**, Secretary | Department of Agriculture and Natural Resources | Pierre, SD

Hunter Roberts currently serves South Dakota as the Cabinet Secretary of the Department of Agriculture and Natural Resources.

**SESSION DESCRIPTION:** This session will highlight key trends, challenges, and opportunities shaping the ag economy. Attendees will gain valuable context for lending decisions and a deeper understanding of the industry's role in the state's economic landscape.

## 10:15-10:30am Exhibitor Showcase

## 10:30-10:50am Break with Exhibitors

## 10:50-11:30am Breakout Sessions - Round 1

### ● What's New in Crop Insurance for 2025

**Jesse Block**, Crop Insurance Agent | Statewide Ag Insurance Chamberlain, SD

What's new in crop insurance for 2025? We will cover the most popular topics in crop insurance including Enhance Coverage Option (ECO), Livestock Risk Protection (LRP) and Pasture Forage and Rangeland (PRF) insurance.

### ● Business Minded Marketing

**Jackson Waage**, Farm Marketing Consultant | Hurley & Associates Brookings, SD

Marketing shouldn't be based on emotion—it should be a business decision. In this session, we'll cover what it means to market with a business mindset and how to define success for farm operations. We'll break down the difference between hedging and speculating, and show how futures are to be used as a tool—not a "bet". You'll learn how marketing ties directly into the farm's balance sheet and how crop insurance supports the marketing plan.

### ● The Economics of Conservation

**Victor Tuschen**, Agricultural Economist | SD NRCS | Brookings, SD

**Jessica Michalski**, State Resource Conservationist | SD NRCS Huron, SD

This session will cover economic concepts that relate to farm businesses adopting conservation practices and how employing conservation practices and programs could impact the financial viability of the business. Specifically, this session will touch on conservation practices related to nutrient management, cropping systems, and grazing land improvements, as well as financial incentive programs offered by NRCS.

## 11:35-12:15pm Breakout Sessions - Round 2 (repeated)

## 12:15-1:15pm Lunch

## 1:15-2:15pm What to Expect From the Economy in 2025 and Beyond

**Matthew C. Roberts**, Founder | Kermantle Group | Columbus, OH

Dr. Matt Roberts is founder of The Kermantle Group, an economics research and training consultancy in Columbus, OH. He is an expert on the grain and energy markets.

**SESSION DESCRIPTION:** What is coming next for the economy? 2025 has been a wild ride for prices in agriculture, as well as interest rates and the stock market. What is still ahead and what will it mean for portfolio risk and profitability?

## 2:15-3:00pm Avera Farm Stress Hotline Overview

**Karl Oehlke**, PA-C, PRAS, QMHP | Avera Medical Group Psychiatry Sioux Falls, SD

Karl Oehlke, a psychiatric physician associate who currently practices adult psychiatry at Avera Medical Group Psychiatry in Sioux Falls, SD, is also a third-generation agricultural producer currently focusing on row crop and hay production, but also previously maintained a cow-calf operation.

**SESSION DESCRIPTION:** This session will inform attendees about the inception of the Avera Farm and Rural Stress Hotline as well as the varied functions of the hotline. The presentation will also offer a brief educational review of the signs and symptoms of depression and anxiety that a financial representative may encounter while meeting with an agricultural producer and how to facilitate an action plan to assist that producer with accessing mental health assistance through the hotline.

## 3:00-3:15pm Exhibitor Showcase

## 3:15-3:35pm Break with Exhibitors

## 3:35-4:35pm Passing the Torch: Estate Planning Strategies for Ag Lending Success

Join our expert panel for a deep dive into estate planning strategies tailored for agricultural clients. This session will cover key considerations for succession planning, asset protection, and tax implications to help bankers guide farm families in securing their financial legacies. Gain practical insights to better support your ag clients in navigating the complexities of intergenerational wealth transfer.

**FACILITATOR:** Clay Birkeland, Senior Vice President and Director of Agricultural Banking | Pioneer Bank & Trust | Belle Fourche, SD

Alan Hojer, Director-Legacy Consultant "Keep Farmers Farming Program", SD Ag Foundation | Fort Pierre, SD

Lori Larson, CPA, PFS | Casey Peterson, LTF | Rapid City, SD

Eric John Nies, Nies Karras & Skoldal, P.C. | Spearfish, SD

Jason Harris, Trust & Wealth Advisor | Dacotah Bank Sioux Falls, SD

Cherie Coleman, SVP and Trust Department Manager | Pioneer Trust & Estate Services | Belle Fourche, SD



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## 4:35-5:15pm South Dakota's Economic Evolution: Growth, Challenges, and Opportunities

**Kyle Peters**, Partner | A1 Development Solutions | Watertown, SD

Kyle Peters joined A1 in May 2021, bringing extensive experience in finance, economic development, government affairs, strategy, public relations, and agriculture.

**Ty Eschenbaum**, Partner | A1 Development Solutions  
Sioux Falls, SD

Ty Eschenbaum brings a deep-rooted background in business and production agriculture to the A1 Team, having grown up on a row-crop farm and seedstock Charolais cattle operation in east-central South Dakota.

SESSION DESCRIPTION: South Dakota's economy has undergone significant transformations, from its early boom in agriculture and small-town growth to the modern realities of urban expansion, farm consolidation, and shifting market forces. As site selectors and developers with experience spanning livestock, rural industry, and commercial projects, A1 Development has witnessed firsthand how development really happens—often in contrast to public perception. Today, we face both challenges and opportunities, from the decline of livestock markets to the rise of renewable energy, data centers, and food processing facilities. Kyle & Ty will help to challenge prevailing narratives, highlight South Dakota's economic evolution, and provide insight into where we've been, where we are, and where we're headed.

## 5:15-6:30pm Happy Hour

## WEDNESDAY, JULY 23

### 7:30-8:00am Continental Breakfast

### 8:00-9:00am Record Highs in Cattle: Are these Levels Sustainable?

**Troy Bockelmann**, Director of Grain and Protein Analysis  
CattleFax | Centennial, CO

Troy joined CattleFax in January 2016. Now serving as the Director of Grain and Protein Analysis, his primary responsibilities include analysis of all aspects of the cattle and beef industry combined with research in feed grain markets and the global protein and grain markets.

SESSION DESCRIPTION: The cattle markets are now trading at record high levels. As the cowherd is not yet expanding, how long can these prices last? Beef demand has been a key driver of prices as quality and consistency continue to attract consumers. Is there risk of record high prices pushing consumers away from beef? These are all questions that need to be asked heading into the second half of the decade. The grain and oilseed markets have posted the opposite market direction yet have the potential to move higher given weather potential and strong demand. Commodities balancing of supply and demand will drive prices over the next couple of years.

## 9:00-9:45am Long Range Weather Outlook Summer 2025-Winter 2026

**Don Day Jr.**, President/Meteorologist | DayWeather, Inc.  
Cheyenne, WY

For over 30 years, Don and his DayWeather meteorologists have provided customized broadcast weather services to over 70 radio stations across Wyoming, Colorado and Nebraska with emphasis on the rural/ag listener.

SESSION DESCRIPTION: A look at current weather patterns and conditions across the USA and a look at what weather may become our way over the next six months.

## 9:45-10:00am Exhibitor Showcase

## 10:00-10:15am Break with Exhibitors

## 10:15-11:00am Federal Policy Update

**Ed Elfmann**, Senior Vice President | Agriculture and Rural Banking Policy | American Bankers Association | Washington, D.C.

Ed Elfmann has been with ABA since June 2012, and is ABA's head of policy on agricultural and rural credit and lending issues. In addition to agricultural policy, Elfmann works on swaps and derivatives policy, financial services, and appropriations for ABA.

SESSION DESCRIPTION: Federal policy making has a real impact on your bank and your customers. In this session, Elfmann will provide an update on the 2025 Farm Bill, current issues at USDA, and federal tax reform.

## 11:00-12:00pm Ordinary to Extraordinary - The Small Changes that Produce Big Results

**Andrew McCrea**, McCrea Farms | Maysville, MO

Andrew McCrea is a farmer and rancher, syndicated radio and tv host, and frequent speaker for groups in banking and finance. He helps groups see how they can become a catalyst to uplift their customers and communities and in turn, positively impact their bottom line.

SESSION DESCRIPTION: Small changes can equal big results, both positive and negative, within our banks and for our customers. Andrew shares three important drivers that he sees as keys within the field of agriculture and for ag lenders to keep in mind this season. How can we help our customers take steps to increase profit margins without increasing risk? Learn ways to keep positive momentum in challenging times.

**Thank you for attending the SDBA's  
2025 Ag Credit Conference!**



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## REGISTRATION FEES

**Conference Fee:** \$550/member or \$650/non-member  
**After July 3:** \$575/member or \$675/non-member  
**Onsite:** \$600/member or \$700/non-member

## HANDOUTS

All provided presentations will be available on the SDBA's website. Hard copy handouts will be provided for \$30 per person.

## HOTEL INFORMATION

A block of rooms has been reserved at the following hotels in Pierre. Ask for a room from the SDBA block.

### **Ramkota Hotel & Conference Center (NEWLY RENOVATED!!)**

920 W. Sioux Ave., Pierre

Phone: 605.224.6877

Rate: \$144

**Release Date: June 21**

### **ClubHouse Hotel & Suites**

808 W. Sioux Ave., Pierre

Phone: 605.494.2582

Rate: \$149-154

**Release Date: June 20**

## SPECIAL REQUESTS

For special requests, contact Halley Lee at 605.224.1653 or hlee@sdba.com by July 11.

**Please register by July 14  
to help us ensure  
accurate food counts.**

## CANCELLATION POLICY

100% refund if canceled before July 3; 75% refund if canceled July 4-7; no refund if canceled July 8 or later. Substitutions allowed at any time.

## ORGANIZATION INFORMATION

Bank Name: \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Email: \_\_\_\_\_

Registrant Name, City, Email Address	Rate	Handouts
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$650 Non-Member	<input type="checkbox"/> \$30
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$650 Non-Member	<input type="checkbox"/> \$30
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$650 Non-Member	<input type="checkbox"/> \$30
Name: _____ City: _____ Email: _____	<input type="checkbox"/> \$550 Member <input type="checkbox"/> \$650 Non-Member	<input type="checkbox"/> \$30



## SUBMIT PAYMENT TO SOUTH DAKOTA BANKERS ASSOCIATION

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

Total fees due: \$ \_\_\_\_\_

☐ Check enclosed

☐ Please send me an invoice

☐ Credit Card (SDBA will call)