

2018 NDBA  
**Ag Credit Conference**

September 27-28 • Holiday Inn • Fargo ND



NORTH DAKOTA  
**BANKERS**  
ASSOCIATION



# 2018 NDBA Ag Credit Conference

## Wednesday, September 26

1:00–6:00 p.m.

**Optional Golf Event at Oxbow Country Club**

1:00–5:00 p.m.

**NEW! Optional Trap Shooting Event at The Shooting Park of Horace**



## Thursday, September 27

7:30–8:00 a.m.

**Registration and Continental Breakfast**

8:00–8:05 a.m.

**Welcome by NDBA Agriculture Committee Chair John Schumacher, American Federal Bank, Grand Forks**

8:05–9:00 a.m.

**“Rapid-Fire Roundtables”**

Join us for a fast-paced session to visit with fellow attendees and discuss current issues and trends in ag lending.

9:15–10:10 a.m.

**“Market Situation and Outlook”**

*Dr. Matt Roberts, The Kernmantle Group, Columbus OH*

Hear an economic summary and outlook for the markets that matter. Dr. Roberts – a researcher, former broker, father, grandfather, rock-climber and entrepreneur – breaks down complex forces and trends into understandable and actionable knowledge, with 3.42 times the humor than anyone would expect from an economist. Leave better-informed about the world and armed with practical knowledge you can put to work.

10:15–11:10 a.m.

**“Navigating the Push-Pull Farm Economy”**

*John Blanchfield, Agricultural Banking Advisory Services, Damascus MD*

The non-farm economy is humming along very well. Unfortunately, the farm economy is a different story. Many producers are in great financial shape and they want to push ahead with new expansion plans (and bring you along) because they see great opportunities ahead. At the same time, a much smaller number of producers are struggling with high debt levels, low earnings, and declining equity. Their problems are pulling ag bankers into their orbit and are consuming massive amounts of time. Finding the best way to navigate the push-pull farm economy will not be easy for ag bankers but a focus on banking fundamentals and improved people skills offer the best opportunities.

11:15–12:00 p.m.

**Breakout Sessions**

- ◆ NDSU’s Farm Stress Program – *Dave Ripplinger, NDSU*
- ◆ On-Farm Grain Storage Costs – *Frayne Olson, NDSU*
- ◆ NDAWN – *Daryl Ritchison, NDSU*
- ◆ NDSU’S Commodity Trading Room – *Bill Wilson, NDSU*
- ◆ Tax Reform – *Travis VanDyke, Eide Bailly LLP*

12:00–12:45 p.m.

**Luncheon and Networking**

12:45–1:30 p.m.

**Breakout Sessions Repeat**

1:35–3:05 p.m.

**“Our Brains and Stress: The Psychology of a Distressed Borrower”**

*Dr. John Shutske, University of Wisconsin, Madison WI*

Stress can trigger specific changes in our brain that lead to distraction, difficulties in making decisions, poor communication, safety issues, and a range of physical and mental health concerns that can spiral out of control. Learn what you can do to help farmers and their family members better cope and manage during times of change and uncertainty. We’ll use a case study to discuss ways to recognize these effects and learn specific approaches that agricultural professionals can take to mitigate stress impacts and improve communication with customers.

3:15–4:00 p.m.

**“Market Report on Land and Machinery”**

*Scott Steffes, Steffes Group, Fargo ND*

Hear the latest market conditions for farm real estate and equipment prices.

4:00–5:00 p.m.

**Ignite! Sessions**

It’s the learning format that’s fast, fun and focused. Watch fast-moving, five-minute presentations that are personal and meaningful, informative and inspiring, provocative and profound. Open to all registrants, including spouses and guests.

**Presenters:**

*Kraig Bittner, BankNorth, Casselton*

*Lynn Paulson, Bell Bank, Fargo*

*Linda Rudolph, Choice Financial Group, Steele*

*Jay Seibel, Union State Bank, Hazen*

*Gerald Van Rooyen, Garrison State Bank and Trust*

*Mike Youngs, Garrison State Bank and Trust*

5:00 – 6:00 p.m.

**Reception**

**“Extraordinary Leadership for North Dakota Banks”**

# 2018 NDBA Ag Credit Conference

Friday, September 28

7:15–8:00 a.m.

**Buffet Breakfast**

8:00–9:10 a.m.

**“Positioning for Success in the Economic Reset”**

*Dr. David Kohl, Professor Emeritus, Virginia Tech, Blacksburg VA*

Now into the sixth year of the agricultural economic reset, varying degrees of financial stress are emerging in many agricultural sectors. What is around the corner and down the road concerning the global and domestic economy, land values, cash rents, and the overall bottom line? This session will examine both the short-run and long-run economic and financial picture. What are the adjustments producers and lenders must make to position for success? A new look at burn rate, not only on working capital, but also on core land equity, will be provided along with trends that will impact the industry now and by 2030.

9:25–10:25 a.m.

**“The Wild Side of Weather (Weather Trends for Agriculture)”**

*Eric Snodgrass, University of Illinois at Urbana-Champaign, Champaign IL*

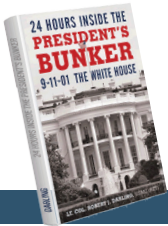
Whether he is teaching, guest lecturing, or providing valuable insights to growers, Snodgrass is happy doing what he loves... “geeking out on weather.” Join us as Eric looks at the 2018-2019 weather trends.

10:30–11:30 a.m.

**Closing Keynote: “September 11, 2001 – The White House: A Crisis Leadership Presentation”**

*Lt. Col. Robert Darling, Stafford VA*

On September 11, 2001, Lt. Col. Darling was working in the White House Military Office and was initially tasked to coordinate airlift assets for the President’s evacuation. However, he was quickly recruited to provide his military expertise and became a key liaison between the Vice President, National Security Advisor and the Pentagon and worked directly with the National Command Authority to respond to the terrorist attacks. Lt. Col. Darling witnessed first-hand the enormity of the crisis leadership decisions made that day on behalf of all Americans.



## SPONSORS



## Who Should Attend

This conference is tailored so both entry-level lenders and experienced ag loan officers will gain valuable information.

## Conference Attire

The suggested attire for the conference, including the reception and group meetings, is business casual.

## Lodging

Blocks of rooms have been reserved for Wednesday, September 26 and Thursday, September 27. Room rate: \$119/night

### Holiday Inn

3803 13th Ave S  
Fargo, ND 58103  
Phone: 877.282.2700

Online: <http://bit.ly/2NS63Ef>

To reserve a room, use the online link or call the hotel directly. Be sure to mention North Dakota Bankers Association Ag Credit Conference to get the group rate. The blocks of rooms will be held until August 27.

## Registration Fees

Register by September 7 and save! Early registration fees are \$345 for members and \$525 for potential members and include entrance to sessions, breakfasts, lunches, refreshment breaks, conference materials and the Wednesday evening reception.

## NDBA Agriculture Committee

### Chairperson

John Schumacher, American Federal Bank, Grand Forks

### Vice-Chairperson

Linda Rudolph, Choice Financial Group, Steele

### Members

Matt Beneda, First United Bank, Grafton  
Eddy Dvorak, American Bank Center, Dickinson  
Dave Falkenstein, Bank of North Dakota  
Andy Gilje, Rolette State Bank, Rolette  
Jeff Gronos, Cornerstone Bank, Watford City  
Dustin Nagel, Dakota Heritage Bank of North Dakota, Hillsboro  
Dianne Pierce, Dakota Western Bank, Scranton  
Brad Sessler, BankNorth, Casselton  
Rory Timm, Unison Bank, Jamestown  
Jason Tryan, Choice Financial Group, Grafton  
Trent VanDyke, Bank Forward, Jamestown  
Brian Walz, Dacotah Bank, Minot  
Todd Neurohr, Starion Bank, Mandan  
Mike Youngs, Garrison State Bank and Trust

### NDBA Board Liaisons

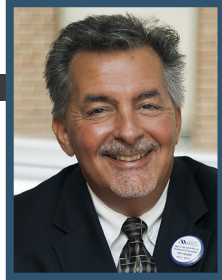
Jolene Muscha, Bank of Glen Ullin

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# 2018 NDBA Ag Credit Conference Keynote Speakers

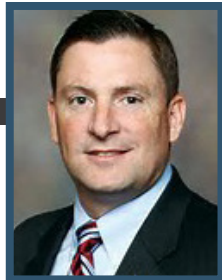
## John Blanchfield

**John Blanchfield** owns Agricultural Banking Advisory Services, an independent consultancy dedicated to helping ag bankers and their customers better understand the intersection of ag policy and the real agricultural economy. John was formerly with the American Bankers Association, where he oversaw all ABA agricultural banking policy for over twenty five years.



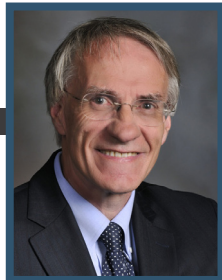
## Lt. Col. Robert J. Darling

**Lt. Col. Robert J. Darling**, United States Marine Corps (Retired), flew Cobra attack helicopters in Desert Shield and Desert Storm and in Somalia. In 1998, he was selected to fly as a presidential pilot with Marine Helicopter Squadron One and, in October 2000, he was selected to work for The White House Military Office, Airlift Operations Department. It was in that capacity that then Major Darling supported the President, Vice President and National Security Advisor in the Presidential Emergency Operations Center (PEOC) on September 11, 2001.



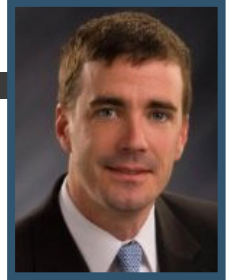
## Dr. David Kohl

For 25 years, **Dr. David Kohl** was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech in Blacksburg, Virginia, where he is now Professor Emeritus. He is also president of AgriVisions, LLC, a knowledge-based consulting business. Kohl is a business coach and part-owner of Homestead Creamery, a value-added dairy business.



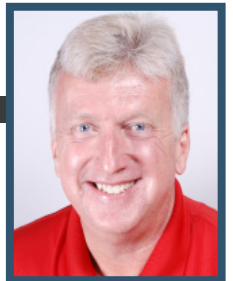
## Matt Roberts

**Matt Roberts**, founder of The Kernmantle Group, is a nationally-renowned expert and speaker on the grain and energy markets. Roberts received a B.A. in economics from William Jewell College in Liberty, Missouri, and a Ph.D. in economics from North Carolina State University. From 2001 through 2016, Roberts was an assistant and associate professor in the Department of Agricultural Economics at The Ohio State University.



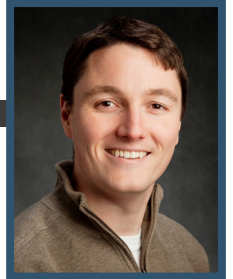
## John Shutske

**John Shutske** is a professor and cooperative extension specialist at the University of Wisconsin-Madison. Shutske studies the impact of stress on farmers and their family members. He will share specific approaches agricultural professionals can take to mitigate stress and improve communication during times of change and uncertainty.



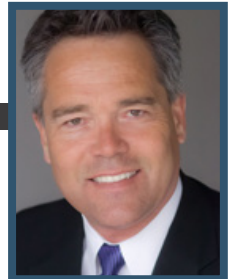
## Eric Snodgrass

**Eric Snodgrass** is the director of undergraduate studies for the department of atmospheric sciences at the University of Illinois at Urbana-Champaign. Snodgrass' research initiatives focus on K-12 science education as well as weather forecasting applications in financial markets. He is the co-founder of Global Weather and Climate Logistics, LLC, a private company that provides logistical guidance and solutions to weather sensitive financial institutions.



## Scott Steffes

**Scott Steffes** is president of Steffes Group and holds many titles, degrees, and awards. He is a past recipient of the International Auctioneer Championship (IAC), North Dakota Auctioneer Championship, and Minnesota Auctioneer Championship.



Questions about the conference?  
Call NDBA's SVP of Education Dorothy Lick at 701.223.5303



# 2018 NDBA Ag Credit Conference

September 27-28, 2018

Holiday Inn, Fargo ND

## Registration Fees

Register by September 7 and save! Fees listed are per person.

	Advance	After Sept. 7
NDBA Member	\$345	\$365
Potential Member	\$525	\$545

Registration fee includes entrance to sessions, breakfasts, lunches, refreshment breaks, conference materials and the Wednesday reception.

## Optional Events

Oxbow Country Club	\$95
Trap Shooting at The Shooting Park of Horace	\$35

## Golf Event

A golf scramble has been scheduled for **Oxbow Country Club** on **Wednesday September 26** at 1:00 p.m. The fee includes green fee, cart and prizes. Indicate your interest on this form and include payment with conference registration fee.

## Trap Shooting Event

A trap shooting event has been scheduled for **The Shooting Park of Horace** on **Wednesday September 26** at 1:00 p.m.

## Lodging

### Holiday Inn

3803 13th Ave S  
Fargo, ND 58103  
Phone: 877.282.2700  
Online: <http://bit.ly/2NS63Ef>

For room reservations, use online links or call the hotel directly. Blocks of rooms will be held until August 27. Room rate: \$119/night.

## Seminar Confirmation

Please save a copy of this flyer as your confirmation.

### Refund policy

Refund requests will be honored up to one week before the conference (\$25 processing fee). Substitutions are allowed at any time.

### Tax Disclaimer

The cost for meals and breaks at the conference is \$88. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.



## NDBA Registration Form

## NDBA Ag Credit Conference · September 27-28, 2018

### Registration Information

Fees listed are per person.

	Advance	After Sept. 7
NDBA Member	\$345	\$365
Potential Member	\$525	\$545
Golf at Oxbow	\$95 per person	
Trap Shooting Event	\$35 per person	

### Mail this form with payment to:

**North Dakota Bankers Association**  
Attn: Registration  
PO Box 1438  
Bismarck ND 58502  
or Email to: [ndba@ndba.com](mailto:ndba@ndba.com)

### Questions?

Call Dorothy Lick at NDBA at 701.223.5303.

### Payment Option:

- Please send an invoice.
- Check is enclosed.
- Credit card (please contact me)

### Bank Information

Bank: \_\_\_\_\_  
Address: \_\_\_\_\_  
City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_  
Phone: \_\_\_\_\_

### Registrants (first & last name)

Registrant 1. \_\_\_\_\_

Reg. 3 E-mail: \_\_\_\_\_  Conference  Trap \$35  
Reg. 3 Branch: \_\_\_\_\_  Golf \$95 Handicap \_\_\_\_\_

Registrant 2. \_\_\_\_\_

Reg. 3 E-mail: \_\_\_\_\_  Conference  Trap \$35  
Reg. 3 Branch: \_\_\_\_\_  Golf \$95 Handicap \_\_\_\_\_

Registrant 3. \_\_\_\_\_

Reg. 3 E-mail: \_\_\_\_\_  Conference  Trap \$35  
Reg. 3 Branch: \_\_\_\_\_  Golf \$95 Handicap \_\_\_\_\_

### Select Events:

### PLEASE NOTE

If using Chrome browser, Submit button will only send email if Adobe Acrobat plugin is installed.  
[click here] to add Chrome plug-in.

Total Due: