

2019 NDBA Ag Credit Conference



September 26-27 • Radisson Hotel • Bismarck ND



NORTH DAKOTA
BANKERS
ASSOCIATION

2019 NDBA Ag Credit Conference

Wednesday, September 25

- 1:00–6:00 p.m. **Optional Golf Event at Hawktree Golf Club**
- 1:00–3:30 p.m. **Optional Trap Shooting Event at Capital City Sporting Clays**
- 1:30–4:00 p.m. **Optional Agricultural Tour at Menoken Farm**

Pre-registration required for optional events. More information will be sent to tour registrants.



Thursday, September 26

- 7:30–8:00 a.m. **Registration and Continental Breakfast**
- 8:00–8:05 a.m. **Welcome by Emcee Dan Michaels**
- 8:05–8:50 a.m. **Rapid-Fire Roundtable Discussions**
Learn from and share with your colleagues in this fast-paced session.

- 9:00–9:55 a.m. **“Never Give Up! The Survivor Way”**
Holly Hoffman, Sioux Falls SD

As we survive life’s challenges, we come face to face with fear and uncertainty. Challenges allow us to step out of comfort zones and push ourselves above and beyond our limitations. How we choose to overcome challenges makes us who we are and strength in times of difficulty proves our character and self-worth. As Hoffman shares her experience of being on a reality show, she encourages attendees to think about how to survive on a daily basis. With six simple words to develop survival skills, you can take on any challenge you face.

- 10:00–11:00 a.m. **“Washington Update: Looking Ahead”**
Dr. Barry Flinchbaugh, Kansas State University, Manhattan KS

Dr. Flinchbaugh applies his vast knowledge and experience in agriculture, economics, and politics to create a straightforward and entertaining blend of these three topics. Drawing on his authority and expertise, Dr. Flinchbaugh will stretch your imagination with his tell-it-like-it-is technique and approach on his topics.

- 11:10 a.m.–Noon **Breakout Sessions**
- ◆ Multi-Peril Crop Insurance – *Curt Christofferson, NAU Country Insurance*
 - ◆ The New Normal – *Tommy Grisafi, Advance Trading*
 - ◆ Cognitive Bias and Its Influence on Decision-Making – *Nick Horob, Harvest Profit, Inc.*
 - ◆ Hemp processing and CBD Oil – *Tracy Kennedy, Zimney Foster*
 - ◆ Advancing Soil Health Through Innovation and Education – *Darrell Oswald, Menoken Farm*

- 12:00–1:00 p.m. **Luncheon and Networking**

- 1:00–1:50 p.m. **Breakout Sessions Repeat**

- 2:00–2:30 p.m. **“FSA Programs Update”**
Laura Heinrich, USDA Farm Service Agency, Fargo ND

- 2:35–3:30 p.m. **“Grain Marketing Tips (from my best friends)”**
Edward Usset, UMN Center for Farm Financial Management, St. Paul MN

Despite the recent price rally, soybean and wheat prices remain low. Margins are tight and there is little room for error in pricing decisions. What is a producer to do? Instead of looking for one big answer, let’s turn to my celebrity grain producers for some simple but powerful tips. Grandma keeps it simple, Peter looks for help from options and Hank holds grain too long. Their performance as marketers sheds light on common sense pricing decisions.

- 3:35–4:30 p.m. **“A Funny Thing Happened on the Way to the Market”**
Tracy Kennedy, Zimney Foster, Grand Forks ND

Hear about legislative changes that affect agriculture, future of grain insolvency statutes, pitfalls of elevators in credit markets, and how bankers can use their voices to shape future ag legislation.

- 4:30–5:15 p.m. **Ignite! Sessions** – Enjoy interesting and fast-paced 5-minute personal stories told by fellow bankers.

- 5:15–6:15 p.m. **Conference Social**

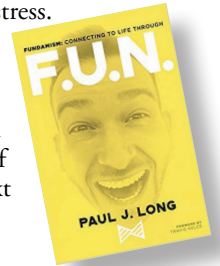


“Extraordinary Leadership for North Dakota Banks”

2019 NDBA Ag Credit Conference

Friday, September 27

- 7:00–7:45 a.m. Buffet Breakfast**
Professional Women in Agri-Business Breakfast
- 7:45–9:00 a.m. “Agriculture Today: It Is What It Is...What Should We Do About It?”**
Dr. David Kohl, Professor Emeritus, Virginia Tech, Blacksburg VA
The agricultural economic down turn is in the seventh year and counting. Razor-thin margins combined with increased volatility is the economic environment most are facing. The result is massive changes in the structure of agriculture and rural communities. What is the state of trade agreements and the short- and long-term implications to the bottom line? Where are interest rates, land values and food trends leading the industry? What financial and business management characteristics must one focus on in planning, strategizing, executing and monitoring for 2019 and beyond? This session will also discuss the assessment of management IQ that often places one in the top third or bottom third of profitability.
- 9:10–10:00 a.m. “Farm Land Values and Equipment Sales Update”**
Kevin Pifer, Pifer’s, Moorhead MN
- 10:05–10:50 a.m. “Recognizing Farm Financial Stress”**
Bryon Parman, NDSU, Fargo ND
Farmers face a multitude of unique stressors, such as difficult economic conditions and extreme weather. Learn what to look for, how to recognize signs of stress and what course of action you can take to help those coping with stress.
- 10:55–11:50 a.m. Closing Keynote: “Connecting the Workplace and Life Through F.U.N.”**
Paul J. Long, Kansas City, KS
Paul’s philosophy of Fundamism is a deliberate approach to happiness in the workplace, can be applied by anyone and is certain to move your team in the direction you desire. Based on the core principle of F.U.N., this experience will allow you to explore the Foundation, Understanding of Others and Next Steps in maximizing your overall effectiveness.
- 11:55 a.m. Wrap up and Adjourn**



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

A block of rooms has been reserved for Wednesday, September 25, and Thursday, September 26. Room rate: \$104/night

Radisson Hotel

605 E Broadway Ave
Bismarck, ND 58501
Phone: 701.255.6000

Online: <http://bit.ly/2zxKP3w> (enter the dates of your stay)

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 24.

Registration Fees

Register by September 6 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 evening reception.

2019 NDBA Ag Credit Conference Keynote Speakers

Barry Flinchbaugh

Barry Flinchbaugh has been a top advisor to politicians of both political parties including Secretaries of Agriculture and Chairs of both the House and Senate Ag committees. He has been involved with farm bills from 1968-2018. Flinchbaugh is a prominent Professor of Agricultural Economics at Kansas State University.



Holly Hoffman

Holly Hoffman was the last remaining member of the Espada Tribe and the last woman standing on CBS' "Survivor Nicaragua". Through that experience and others, Holly was inspired to share her message of positivity, determination and confidence. The author of *Your Winner Within*, Holly acknowledges that life is made up of challenges and we are oftentimes faced with situations that seem insurmountable.



Tracy Kennedy

Tracy Kennedy is a principal shareholder at Zimney Foster P.C. in Grand Forks and counsel for the North Dakota Bankers Association. She has 20 years of experience in banking law, commercial and business law, creditors' rights and agricultural lending and credit transactions. Kennedy earned a B.A. Degree from Minot State University and obtained her J.D. Degree from the University of North Dakota School of Law.



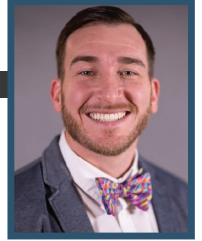
Dr. David Kohl

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.



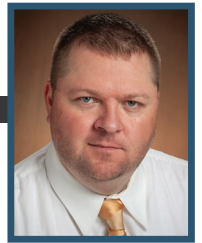
Paul Long

Paul Long has leveraged his corporate experience and ability to connect with others for the last decade to engage audiences around the globe. As the MLB Kansas City Royals' 2016 Fan of the Year, Paul's shenanigans have been featured in media outlets like ESPN, the Washington Post and even the Wall Street Journal. Paul is on a mission to motivate and engage others to create memorable experiences for themselves.



Bryon Parman

Bryon Parman is assistant professor and agricultural finance specialist at NDSU. He works closely with agricultural lenders and agribusinesses to promote good working relationships between lenders and producers. Parman, who grew up on a large corn and cattle farm in southwest Nebraska, earned a master of science degree in economics with a specialization in agricultural real estate and finance from the University of Nebraska-Omaha and a doctorate in agricultural economics from Kansas State University.



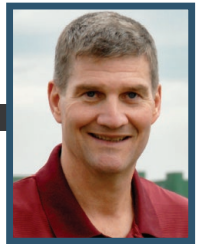
Kevin Pifer

Kevin Pifer is the founder and president of Pifer's Auction & Realty and Pifer's Land Management. He is a former North Dakota deputy commissioner of agriculture with extensive experience in agriculture, finance and management. In the late 1990s, Pifer worked as deputy director of intergovernmental affairs at the US Department of Agriculture in Washington, D.C. Kevin knows first-hand the business of agriculture and is qualified to assist in developing a strategy to sell or buy land, negotiating lease agreements and developing a long-term plan for farm and ranch operations.



Edward Usset

Edward Usset serves as a grain marketing economist for the Center for Farm Financial Management at the University of Minnesota. Working with his colleagues at CFFM and in extension, Ed developed the award winning "Winning the Game" series of workshops. In addition, he manages Commodity Challenge, an online marketing education game that uses real-time cash and futures data. He teaches "Commodity Markets" at the University.



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

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Radisson Hotel, Bismarck ND

Registration Fees

Register by September 6 and save! Fees listed are per person.

	Advance	After Sept. 6
NDBA Member	\$345	\$365
Potential Member	\$525	\$545

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

Optional Events

Golf at Hawktree Golf Club	\$100
Trap Shooting at Capital City Sporting Clays	\$60
Agricultural Tour at Menoken Farm	\$15

Pre-registration required for optional events. More information will be sent to tour registrants.

Golf Event

A golf scramble has been scheduled for **Hawktree Golf Club** on **Wednesday September 25** 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.

Lodging

Radisson Hotel

605 E Broadway Ave
Bismarck, ND 58501
Phone: 701.255.6000

Online: <http://bit.ly/2zxKP3w> (enter the dates of your stay)

For room reservations, use online links or call the hotel directly. Blocks of rooms will be held until August 24. Room rate: \$104/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

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Registration Information

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Golf at Hawktree	\$100 per person	
Trap Shooting Event	\$60 per person	
Agricultural Tour	\$15 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

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. 1 E-mail: _____

Reg. 1 Branch: _____

Registrant 2. _____

Reg. 2 E-mail: _____

Reg. 2 Branch: _____

Registrant 3. _____

Reg. 3 E-mail: _____

Reg. 3 Branch: _____

Select Events:

Conference Trap \$60

Golf \$100 Handicap ____

Ag Tour \$15

Conference Trap \$60

Golf \$100 Handicap ____

Ag Tour \$15

Conference Trap \$60

Golf \$100 Handicap ____

Ag Tour \$15

Total Due: