

MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

CONFERENCE SITE

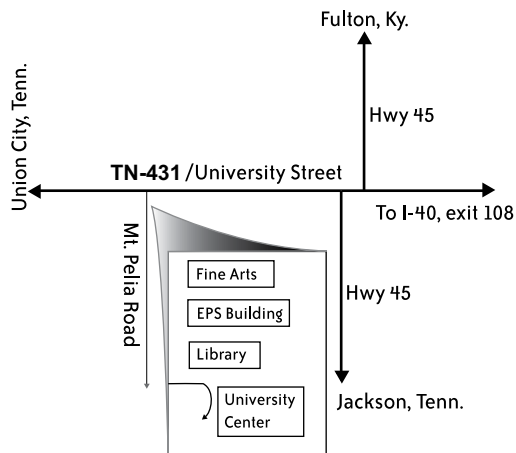
**The University of Tennessee at Martin
University Center
Martin, TN 38238**

From Nashville, Tennessee

Take Interstate-40 west, exit onto Highway 22 at Parker's Crossroads (Exit 108 north), at Martin, Hwy. 22 becomes TN-431

From Memphis, Tennessee

Take Interstate-40 east to Jackson, exit onto Highway 45 By-Pass (Exit 80B-north), follow Highway 45E to Martin



WHO SHOULD ATTEND?

All ag lenders, farmers, producers, and farm-related business owners. Bankers, farm credit and farm service agency representatives, other financial providers and ag-related professionals at all levels will benefit from the conference.

Be sure to invite your ag customers!

CONFERENCE SCHEDULE

WEDNESDAY, AUGUST 8, 2007

- 8:00 a.m. Registration and Continental Breakfast**
- 8:30 a.m. Welcome and Introduction**
- 8:45 a.m. Megaforces of Agriculture: Vision 2010**

Dr. Dave Kohl will present information designed for audiences who are concerned about future trends that will impact the business models and lifestyles of agriculture. Included will be an examination of consumer trends, a global economic walk-about, farm and rural structure changes along with technology, human resource, and global economic trends that are needed in any visionary's strategic plan. This presentation is updated 10 percent every 90 days to keep information and trends cutting edge and relevant, and can be customized to assist in understanding the wants and needs of the marketplace.

- 10:15 a.m. Break**
- 10:30 a.m. Financial Benchmarking 202**

This is a producer seminar designed to assist the producer in understanding the balance sheet, income statement, and cash flow based upon Dr. Kohl's 30 years of experience working with bankers and being facilitator of the Farm Financial Standards Taskforce. He will provide benchmarks of key ratios and financial performance, personal financial and investment strategies, and the 72 signs of a business headed south. This will be an upbeat presentation that takes numbers and incorporates them with the psychology of financing.

- 11:45 A.M. Lunch**
- 1 p.m. Risk Management in a Biofuels Ag Economy: How Long Will the Honeymoon Last?**

To sustain profits and control risk, lenders and producers must work together as a team. This session focuses on opportunities and pitfalls in the current economic climate. Global competition and alternative use all play a role in commodity prices and land values. Dr. Roberts will outline the economic forces behind the growth of the ethanol industry and help participants assess the economic and political forces that can make or break their operation. The impact on other agricultural sectors including livestock will also be addressed.

- 2:15 – 3:00 p.m. Question and Answer Session**

CONFERENCE REGISTRATION

Seating capacity is limited so please register as soon as possible. Registration fees include all sessions, continental breakfast, refreshments throughout the day and lunch.

Name _____

Name _____

Name _____

Name _____

Company Name _____

Address _____

Phone _____

Email _____

REGISTRATION FEE

___ # Lenders and Ag Service Providers @ \$150 = _____

___ # Farmers and Producers @ \$75 = _____

___ # Spouses/students @ \$25 = _____

Total Registration Amount = _____

METHOD OF PAYMENT

- Check (payable to UT Martin) Discover
 Visa MasterCard

Credit Card No. _____ Exp. Date _____

Signature _____

Mail or Fax Payment to:

Dr. Tom H. Payne
Dunagan Chair of Excellence in Banking
College of Business and Public Affairs
The University of Tennessee at Martin
109 Business Administration Building
Martin, TN 38238
Phone: (731) 881-7324
Fax: (731) 881-7323
Email: tpayne@utm.edu
www.utm.edu/agconference

HOTEL ACCOMMODATIONS

HAMPTON INN

5575 Skyhawk Parkway
Martin, TN 38237
(731) 587-5800
(800) 426-7866

DAYS INN

800 University St.
Martin, TN 38237
(731) 587-9577
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For additional information, please contact:

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SPEAKER INFORMATION



David Kohl is an internationally renowned speaker and writer on agricultural issues. He is Professor Emeritus in the Department of Agricultural and Applied Economics at Virginia Tech and received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell.

Dave has conducted more than 5,000 workshops and seminars for agricultural groups such as bankers, Farm Credit, FSA, and regulators, as well as producer and agribusiness groups. He has published four books and over 500 articles on financial and business-related topics in journals, extension, and other popular publications. Kohl writes for Farm Journal, Top Producer, Ag Lender, and Soybean Digest.

Dr. Kohl was one of the leaders in establishing guidelines for the standardized reporting and analysis of agricultural producers' financial information on a national and international basis. Recently, a \$2 million endowed Chair of Agribusiness Management and Finance was established at Virginia Tech in the name of Dr. Kohl.

Kohl's talks are designed to provide a big-picture overview of the economic and business management techniques that can be used in business, family and personal lives. He has a fresh, unorthodox presentation style that you cannot miss and will not forget.



Matthew Roberts is Assistant Professor in the Agricultural, Environmental, and Development Economics Department at The Ohio State University; he also serves as OSU Extension State Specialist in Grain Marketing. His fields of specialization are Financial and Agricultural Economics, with interests in empirical finance, applied statistics, and agricultural marketing.

Robert's research and outreach programs focus on price and revenue risk management in the commodity grain markets. He tracks energy and agricultural commodity markets as part of the department's Outlook Program. With a B.A. and Ph.D. in economics, his interests include risk management, grain policy and local commodity price analysis. With private sector experience in futures trading and risk analysis, Robert's brings a down-to-earth practical approach useful to producers and lenders as they work together to manage risk.

THANK YOU
FARM BUREAU AND COBANK
for sponsorship of the 2007 Mid-South
Agricultural Finance Conference.

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THE UNIVERSITY of
TENNESSEE 
MARTIN



A cooperative program sponsored by the University of Tennessee at Martin and the regional banking community.

August 8, 2007
University of Tennessee at Martin
Martin, Tennessee

"...this program provides lenders and their customers alike with important up-to-date information and practical tools to make their business more profitable."

Brent Neal,
First Citizens National Bank,
Dyersburg, Tenn.