

MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

CONFERENCE SITE

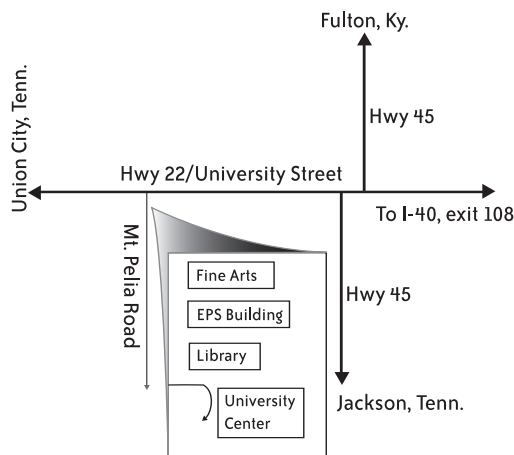
**The University of Tennessee at Martin
University Center
Martin, TN 38238**

From Nashville, Tennessee

Take Interstate-40 west, exit onto Highway 22 at Parker's Crossroads *Exit 108 north), follow Highway 22 to Martin

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

THURSDAY, AUGUST 4, 2005

8:00 AM Registration and Continental Breakfast

8:30 AM Welcome and Introduction

8:45 AM Megaforces of Agriculture

This presentation will provide up-to-date relevant information about future business models and lifestyles of agriculture. The session will examine consumer trends, global economic conditions, farm and rural structure changes and evaluate technological, human resources, and financial trends. This visionary session will be helpful to all lenders and producers as they assess risk and plan for the future.

10:30 AM Break

10:45 AM Financial Benchmarking 202

This producer-focused seminar will provide clear and concise tips on understanding the balance sheet, income statement, and cash flow; the session is based upon Dr. Kohl's 30 years of experience working with bankers and facilitating the Farm Financial Standards Taskforce. Dave will also present benchmarks of key ratios, financial performance indicators, personal financial and investment strategies, and the "72 signs of a business headed south." This upbeat presentation will take the numbers and tie them to psychology and financial behavior in farm family relationships.

12:15 PM Luncheon and Speaker

Is There a Land Price "Bubble" in Agriculture?

Richard Hahn, recently retired president of Farmers National Company, the largest farm management company in the United States will address property values and the important subject of farmland prices—is there a bubble or are prices going to continue to increase? What are the warning signs that property may be about to drop in price? Mr. Hahn will draw from insights gained during his 41 years of farm land sales and management across the U S.

1:30 PM Good to Great in Agriculture

Whether you're a producer, ag lender, or other agribusiness professional, understanding what makes a good business great is critical. Based upon extensive research of 400 commercial farms and agribusinesses, this presentation will examine the management proficiencies that elevate performance for farmers, ranchers, and agribusinesses. Yes, strategic planning pays; adopting technology, having a transition plan, and understanding costs and the bottom line can provide the financial edge.

3:00-3:45 PM Question and Answer

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 _____

REGISTRATION FEE

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

___ # Farmers and Producers @ \$75 = _____

___ # Spouses @ \$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

HOTEL ACCOMMODATIONS

HAMPTON INN

2201 W. Reelfoot Ave.
Union City, TN 38261
(731) 885-8850
(800) 426-7866

For those of you who will be traveling and are seeking hotel accommodations, a limited number of rooms are available at the Hampton Inn in Union City.

The Hampton Inn, Union City, has a Business Center and serves a hot breakfast. The Hampton Inn now has free high-speed wireless internet for guest use.



For additional information, please contact:

Dr. Tom Payne
Horace and Sara Dunagan Chair of
Excellence in Banking
The University of Tennessee at Martin
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THANK YOU, FARM BUREAU
for sponsorship of the 2005
Mid-South Agricultural
Finance Conference.

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 University in 1976 and 1978, respectively.

Dave has conducted more than 3,500 workshops and seminars for bankers, Farm Credit, FmHA and regulators, as well as producer and agri-business groups. He has published four books and over 400 articles on financial and business-related topics in journals, extension, and other popular publications. Kohl regularly writes for Farm Journal, Top Producer, Ag Lender, Journal of Agricultural Lending, and Soybean Digest.

Kohl has addressed the American Bankers Agricultural Conference for 26 consecutive years, and appeared before numerous state bankers schools and conferences throughout the U.S., Canada, Mexico, and the world. His talks are designed to provide a big-picture overview of the economic and business management techniques that can be used in the business, family, or personal lives. Participants ranging from 9 to 90 years of age have found this information useful, energizing and entertaining. Kohl has a fresh, unorthodox style of presenting information that you cannot miss and will not forget.

"...please have David Kohl back next year; I want to bring my wife and parents in-law to come with me....expect more people next year; I will invite my family members....excellent meeting!"

Comments from the 2004 Ag Finance Conference



Richard Hahn recently retired as President and CEO of Farmers National Company. Farmers National is the largest farm management company in the United States with more than 3,600 farms under management. He served in that position for 19 years and has been associated with agri-business for more than 40 years.

Hahn's extensive experience with the Farmers National Company and his involvement with many other ag-related organizations has uniquely prepared him to talk about what will happen to farm land prices across the country and in our region. All producers and lenders are directly affected by farmland price changes; and, this is a part of the program that will be of interest to all conference attendees.

MID-SOUTH AGRICULTURAL FINANCE CONFERENCE



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

August 4, 2005
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.