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 AM  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

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!
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 farmland 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.

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.