

MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

CONFERENCE SITE

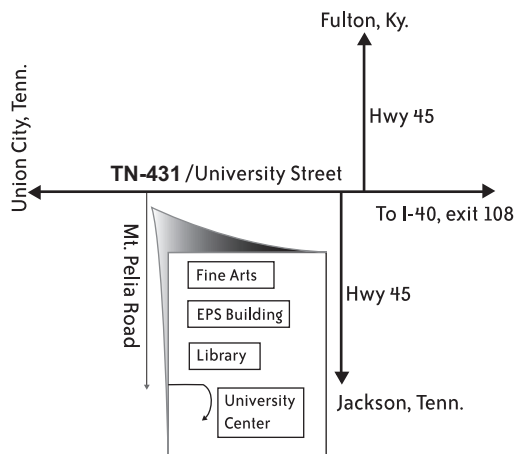
**The University of Tennessee at Martin
University Center
Martin, TN 38238**

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. Spouses, business associates, and employees are also welcome!

Be sure to invite your ag customers!

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CONFERENCE SCHEDULE Wednesday, August 5, 2009

- 8:00 a.m. Registration and Continental Breakfast
- 8:20 a.m. Welcome and Introduction
- 8:30 a.m. Around the Corner and Down the Road: A Practical Guide for Interpreting Economic Change

Producers and lenders know that to manage risk they first must understand it. Economic conditions are changing rapidly and old roadmaps don't work. In this session, Dave and Tom will discuss specific opportunities and pitfalls to watch for in the coming months. This informative and energetic session will provide an up-to-the-minute guidebook that takes you around the world and inside the Federal Reserve to see how global markets, commodity prices, land values, and interest rates will affect agriculture in general and your operation in particular.

- 9:45 a.m. Break
- 10:00 a.m. Credit and Risk Management for the Producer/Lender Team

Now more than ever, a strong producer/lender partnership is critical to success. This means working together to maximize profits and control risks. This year, producers face more uncertainty and lenders have internal and external pressure to control expenses and maintain credit quality. Dr. Kohl will focus on the latest benchmarks that point to credit problems and marketing opportunities. Key financial indicators for success will be discussed in this "nuts and bolts" session; red flags for problem loans and trouble-shooting methods to improve producers' bottom lines will also be discussed. You won't want to miss this practical session delivered in Dave's attention-grabbing style!

- 11:00 a.m. Commodity Prices, Government Policies and Global Forces: Preparing for the (Un)Perfect Storm

This session addresses the effects of global commodity demand and changing government regulations, including cap and trade and other options for carbon policy. Carl Babler, nationally renowned educator, broker and hedge specialist, will join Dave Kohl for this down-to-earth and forward-looking session on policy changes and credit and operating risks. The likely impact of global forces and U.S. carbon policies on crop farmers and large and small livestock producers will be discussed. The session will provide information on who may gain additional profits and who may see their costs increase so significantly that they will be forced out of business.

- 11:45 a.m. Lunch

- 1:00 p.m. Best Practices in Risk Management for the Producer/Lender Team

This session builds on the morning discussions and is designed to help producers and lenders actively manage risk. Carl will share his insight and expertise on hedging – what it is and what it is not. In addition to line of credit considerations, specific focus will be given to effective hedging opportunities for producers. This practical session will provide a toolkit for reducing risk and sustaining profits in these turbulent times.

- 1:45 p.m. Question and Answer Session
- 3:00 p.m. Adjourn

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
(800) DAYSINN

For additional information, please contact:

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www.utm.edu/agconference



Thank you, Tennessee Farm Bureau, CoBank and Grafton Ag Management for sponsoring the Mid-South Agricultural Finance Conference.

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

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.



Tom Payne is the Horace and Sara Dunagan Chair of Excellence in Banking at the University of Tennessee at Martin where he also serves as Professor and Chair of Accounting, Finance, Economics and Political Science. He holds B.S. in Electrical Engineering from the University of Arkansas, an MBA with a concentration in Finance from the University of Texas at Dallas, and a Ph.D. in Finance from the University of Arkansas.

Since coming to academia from the private sector where he worked for two Fortune 500 companies, Tom has earned a reputation as an outstanding teacher, author and consultant in the financial services industry. He has taught banking and finance at the undergraduate, MBA, and Executive MBA levels. He is a visiting professor at the University of Orleans (France) where he teaches Financial Analysis and Risk Management. He served with the Financial Services Volunteer Corporation to assist the Savings Bank of Albania during its privatization and, in 2005, hosted a lending and risk management program for Russian bank executives. Dr. Payne works closely with the Tennessee Bankers Association and serves on the faculty of the Graduate School of Banking at LSU and the Barret School of Banking in Memphis.

He is chairman of the Martin Industrial Development Board and a director of the Weakley County Economic Development Board; he is founder of the UT Martin Regional Entrepreneurship and Economic Development (REED) Center supporting small business growth in Northwest Tennessee. Tom is a graduate of the WestStar Leadership Program and past president of the Martin Rotary Club and the Southwestern Finance Association.



Carl B. Babler has been involved in the futures industry as a broker, educator, and hedgers since 1975. Having grown up on a dairy farm in northern Illinois, he earned a Master of Science Degree at the University of Wisconsin-Platteville and completed Agri Business Course work and Harvard University. Mr. Babler stays in touch with production agriculture as the Managing Partner of Lafayette Acre, Incorporated - a 1700 acre farm in Southwest Wisconsin and 1690 acre irrigated corn farm in the panhandle of Texas.

Carl has principal interest in First Capitol Ag (with branch offices located in Galena and Neponset, Illinois, Bristow, Iowa, and Visalia, California) where he serves as Consultant and Senior Hedge Specialist. Mr. Babler co-authored Six Step Grain Hedge Plan - now a nationally recognized guidebook for grain producers.

Carl enjoys sharing his expertise and commodity price risk management experiences any time, any place with anyone whose business is impacted by commodity prices.

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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 5, 2009
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.