

# MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

## CONFERENCE SITE

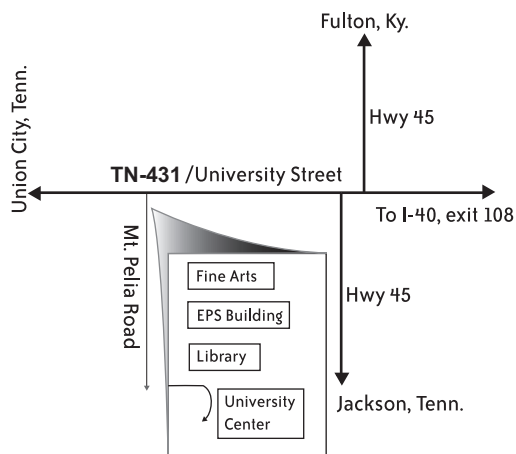
**The University of Tennessee at Martin  
University Center  
Martin, TN 38238**

### 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!**

UT Martin is an EEO/AA/Title VI/Title IX/Section 504/ADA/ADEA employer. R05-4222-004-002-10

## CONFERENCE SCHEDULE Wednesday, August 4, 2010

- 8:00 a.m. Registration and Continental Breakfast
- 8:20 a.m. Welcome and Introduction
- 8:30 a.m. New Economic Realities: Promise or Peril?

Producers and lenders are working harder than ever to manage risk and sustain profits during these turbulent economic times. Dr. Kohl will provide up-to-date information on how technology, energy resources, global markets, land values, and interest rates will affect producers and lenders. Dave will discuss how government policies and economic conditions will impact your operation and what you can do to build your financial fortress. He will provide financial tools for controlling risk and sustaining profits in ag operations. Agrilenders and producers will gain new knowledge about how the "New Economic Realities" affect the bottom line.

### 9:30 a.m. Credit Risk Profiling – What Every Lender (and Producer) Should Know!

Current economic and regulatory conditions require lenders to keep a watchful eye on their loan portfolios. This session focuses on easy-to-understand credit analysis and financial measures that indicate credit risk and identify marketing opportunities. Included will be financial indicators of small and large loan performance that lenders can use to build a stronger loan portfolio. Problem loan identification and trouble-shooting to improve the customer's bottom line will be discussed. Ag producers will also benefit by learning how to strengthen their financial condition; they will also learn what lenders are looking for in healthy farm operations. Dr. Kohl will incorporate his latest suggestions on credit scoring for large and small customers. You won't want to miss this "nuts and bolts" session delivered in Dave's attention-grabbing style!

### 10:45 a.m. Climate Change in Agriculture: A Roadmap for Ag Businesses

Before you can manage risk you must first identify it. As Chief Economist for American Farm Bureau, Bob Young will share his knowledge about price trends, economic warning signs, market opportunities and the changing business of agriculture. This session will provide the latest information on where we stand on cap and trade legislation, energy policy, farm support programs, and international trade. Dr. Young will discuss ag market conditions and discuss what to expect in input costs and output prices. The producer/lender team will learn about the warning signs as well as the new opportunities associated with the new agricultural economy.

11:45 Lunch

### 1:15 p.m. The Six Hats of a Farmer

This 'big picture' discussion will explain how agriculture has fundamentally changed in the past 5 years. These changes have added both opportunities and risks to the business of farming. You will not want to miss Matt's discussion about the six businesses that comprise a modern grain farm operation - agronomist, grain elevator, custom machinery operator, land speculator, futures speculator, and capital allocator. Matt Roberts will provide lenders and producers with specific changes that can be made in each of these businesses to manage risk and build profits.

### 2:30 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](http://www.utm.edu/agconference)

**TENNESSEE  
FARM BUREAU  
FEDERATION**

**COBANK**  
COOPERATIVE CONNECTED COMMITTEE

Thank you, Tennessee Farm Bureau and CoBank 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:**

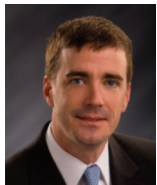
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 Email: tpayne@utm.edu; www.utm.edu/agconference

## 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 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.



**Matt Roberts** is an Associate Professor in the Department of Agricultural, Environmental and Development Economics at The Ohio State University. Dr. Roberts is a nationally-renowned expert and speaker on the grain and energy markets. He has been quoted in the Wall Street Journal, the Chicago Tribune, Associated Press, and Forbes, and has been interviewed on CNBC. Roberts received a B.A. in Economics from William Jewell College in Liberty, Missouri, and a Ph.D. in Economics from North Carolina State University. Prior to graduate school Roberts worked as a commodity and energy derivatives broker in Vienna, Austria and as a market research consultant to the pharmaceutical industry in North Carolina. He is an active speaker, appearing approximately 50 times per year around the nation on grain, petroleum, and biofuels markets, and is also an active consultant to the commodity industry. He has been at The Ohio State University since 2001.



**Bob Young** joined American Farm Bureau Federation in 2003 as the Chief Economist, coordinating the activities of the Economic Analysis Team. Young was Co-Director of the Food and Agricultural Policy Research Institute (FAPRI) from 1991 through 2003. At FAPRI, Bob helped to develop an analysis team in the Republic and North Ireland, establishing the FAPRI-Ireland partnership, a consortium of government and university-based analysts who now support the United Kingdom and Ireland. Dr. Young also served as an associate professor in Agricultural Economics at the University of Missouri. Bob has worked with government officials from the United States, Canada, Ireland, United Kingdom, France, Greece, Germany, Denmark, the Netherlands, the European Union Commission, Japan, Central and West Africa and the United Nations. He served as the Chief Economist of the United State Senate Committee on Agriculture from 1987 through 1991. He was active in the development of the 1990 Farm Bill as well as budget and disaster assistance legislation. He is regularly quoted in the agriculture press as well as the Wall Street Journal and other national publications.

A former Lieutenant Commander in the United States Naval Reserve, Bob toured the South Pacific courtesy of the United States Navy before returning to the University of Missouri for graduate work with his wife and two children. He holds a B.S. and M.S. in Atmospheric Sciences and Ph.D. in Agricultural Economics from the University of Missouri.

# MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

THE UNIVERSITY of  
**TENNESSEE**   
 MARTIN



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

**August 4, 2010**  
**The 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.