



Ag Lenders' Conference

February 2, 2021

Live Stream and/or

On-Demand Recorded Session



“Weather Outlook & Forecasting for 2021”
“Navigating Pandemic Economics”
“Ag Credit Analysis & Communications”
“When Stress is More than a Season”
“Perfect Storm Brewing in Farm Transition”

Importance of the Conference

This jammed-packed virtual day takes a look at a variety of issues facing agricultural lenders. Attend CBAI's 2021 Ag Lenders' Conference to develop the skills and tools to better understand the issues affecting your farm and agribusiness customers and to meet their credit needs. This year the conference will be held in a virtual format offering both a live-stream and on-demand option, and is priced to train all your lenders. The live-stream option will be held on February 2nd and provides a variety of virtual options to train all your ag lenders. All ag lenders in the bank can access the live stream feed from multiple locations for \$500. There is no limit on live hookups per bank. The on-demand option of \$500 allows your bank to train your ag lenders on their own time with unlimited views from unlimited computers for up to six months. You can also purchase both options at \$750 to allow your ag lenders the flexibility to train in the manner they are most comfortable. All options offer video training, handouts and the opportunity to reach out to the presenters with questions. The on-demand training will be available a week after the live-stream and will expire six months after the live training date.

Agenda

9 - 10 a.m. "Weather Outlook & Forecasting for 2021"

Eric Snodgrass, Principal Atmospheric Scientist, Nutrien Ag Solutions, Champaign, IL

In preparation for the 2021 growing season, this presentation focuses on weather across the corn belt during winter and its impacts on the upcoming planting season. Snodgrass provides the latest forecast guidance for spring and summer 2021 and discusses the impact of this forecast on the potential yields for corn and soybeans. Also discussed is the weather risk associated with severe weather including hail, severe winds and flash floods and how to predict and monitor these threats. Snodgrass also explains how the timing of drought and heat have historically impacted crop yields and discusses modern techniques to forecast these events in order to prepare for weather driven market fluctuations. Progress of the 2020-2021 growing season in Brazil is discussed. Finally, Snodgrass shows how to access and use the latest weather forecasting technologies and provides numerous free resources for weather analysis and forecasting.

10:15 - 11:15 a.m. "Navigating Pandemic Economics"

Dr. David Kohl, Professor Emeritus of Agricultural & Applied Economics, Virginia Tech, Blacksburg, VA

The sudden impact and lasting effects of the COVID-19 pandemic has created accelerated changes. It also has created economic and financial ripples that will be felt for years to many business models in agriculture. The 2020s will be the decade of the economic divide that will test the art and science of agricultural lending. Dr. Kohl draws upon his decades of engagement and interaction as an educator. He provides his big picture wisdom and actionable items that can be used with your agricultural customers in 2021 and beyond. He provides answers to some of the most commonly asked questions that he has received by participants of his more than 75 virtual speaking engagements in the U.S. and globally since the pandemic limited his travels.

11:30 - 12:30 p.m. "Ag Credit Analysis & Communications"

Dr. David Kohl, Professor Emeritus of Agricultural & Applied Economics, Virginia Tech, Blacksburg, VA

Agricultural credit analysis will go to new levels in 2021. Disruptors such as possible changes in government payments, global trade, and of course the weather, creates economic volatility. Credit analysis tools to enhance communications not only with the customer but internally and with regulators is a priority. This session focuses on these credit tools of the times and how they can be used to jump-start the assessment of credit risk as well as business development opportunities.

12:30 - 1:30 p.m. There is a one-hour break for lunch.

1:30 - 2:30 p.m. "When Stress is More than a Season"

Adrienne DeSutter, Ag Mental Health Specialist, Sow Hope Grow Hope, New Windsor, IL

Financial uncertainty, social isolation, working with family, uncontrollable disasters, health and safety concerns; life during a pandemic? Or just a typical day on the farm? The farming profession has unique qualities that make it both beautiful and stressful. In fact, stress-related fatalities (like heart disease and suicide) are more prevalent among farmers than nearly every other occupation. Join this candid counselor-turned-farmwife in a light-hearted workshop about helping others through stressful times. Learn what puts farmers at risk, how to recognize signs of crisis, and what mental health resources are available. We will tackle how to make difficult decisions, how to have meaningful conversations, and how YOU can help protect every farm's greatest asset: its farmers.

2:45 - 3:45 p.m. "Perfect Storm Brewing in Farm Transition"

Steven T. Bohr, Co-Owner, Farm Financial Strategies, Inc.

There is a perfect storm brewing in farm transition and our industry may not be prepared. The age of the land owner is increasing at a time when there are fewer producers entering production agriculture. With fewer producers and escalating land values, the need has never been greater for a well thought out and communicated transition plan. We discuss the reality of this perfect storm as well as strategies to prepare a family for a transition that could influence not only individual families but also the community as a whole for the next generation and beyond.

Speaker Biographies

Steve Bohr began his 28-year financial services career immediately upon graduation from Coe College in Cedar Rapids, Iowa in 1992. Born and raised on his families' farm in nearby Wellman, Iowa, his heritage was deeply engaged in agriculture. In 1993, Bohr founded Farm Financial Strategies, Inc. (FFS), a program to offer strategies to preserve the family farm'. Today FFS has 13 associates and does business in seven Midwestern states and Arizona. While saving estate shrinkage was the original mission, keeping countless numbers of farms in the rural community has been the driving force behind day-to-day operations. Bohr is a founding partner in a new firm called Next Gen Ag Advocates, Ltd. Where FFS is positioned to transition operating farms within the family, Next Gen's mission is to match inheriting or retiring land owners with a local producer to operate the farm when there is not a next generation to farm in their own family. He currently writes a popular column on farm transition and succession strategies in the Iowa Farmer Today, Illinois Farmer Today and Missouri Farmer Today publications.

Adrienne DeSutter farms with her husband's family on a fourth generation corn and soybean farm. They also have a small herd of cattle and a small herd of children. With a Master's degree in counseling and personal stress on the farm, DeSutter recognized a need for mental health advocacy in agriculture, and began partnering with ag businesses and organizations to promote healthy minds and prevent farmer suicide. In addition to public speaking, she helps create and connect valuable ag mental health resources, writes a wellness column, and has been featured in articles, podcasts and initiatives across the globe. She encourages a community approach to keeping farm families healthy, and works to break down mental health barriers and empower farmers through her social media presence, @SowHopeGrowHope.

Dr. David Kohl received his M.S. and Ph.D. degrees in agricultural economics from Cornell University, Ithaca, New York. For 25 years, Dr. Kohl was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, VA, and is professor emeritus. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years, and also assisted in the launch of the successful entrepreneurship program at Cornell University. He has published four books and over 1,300 articles on financial and business-related topics. He has received 11 major teaching awards while teaching over 10,000 students, and 18 major extension and public service awards. He is a two-time recipient of the prestigious American Agricultural Economics Association's Outstanding Teaching Award. He is one of only five professors in the nearly 100-year history to receive the award twice. As facilitator of the US Farm Financial Standards Task Force and member of the Canadian Agricultural Financial Standards Task Force, 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. The Kohl Agribusiness Centre has been established in the College of Agriculture and Life Sciences at Virginia Tech in honor of his long-term commitment to practical teaching, research and extension. Dr. Kohl is currently president of AgriVisions, LLC, a knowledge-based consulting business providing cutting-edge programs to leading agricultural organizations worldwide. He is also a business coach and part owner of Homestead Creamery, a value-added dairy business in the Blue Ridge Mountains.

Eric Snodgrass is the principal atmospheric scientist for Nutrien Ag Solutions, where he develops predictive, analytical software solutions to manage weather risk for global production agriculture. He provides frequent weather updates that focus on how high-impact weather events influence global agriculture productivity. His current research uses machine learning to better understand field-level weather impacts on yields in the US and to increase confidence in long-range weather prediction. He presents his research as a featured speaker at over 50 conferences annually where he provides logistical guidance and solutions to weather-sensitive financial institutions, farmers, commodity traders and other stakeholders. Before transitioning to Nutrien Ag Solutions, Snodgrass was the director of undergraduate studies for the Department of Atmospheric Sciences at the University of Illinois at Urbana-Champaign from 2006-2018. He won many prestigious teaching awards at the U of I, including College of Liberal Arts and Sciences Teaching Excellence Award, the Campus Teaching Excellence Award, and the Campus Teaching Excellent Award in Online and Distance Education. Also, his online version of ATMS 120 was awarded the 2012 "Best Online Course" from the University Professional Continuing Education Association (a national organization).

Registration Form

AG LENDERS' CONFERENCE

Contact Name _____ E-mail _____

Bank _____ Telephone _____

Address _____

City/State/Zip _____

Check One	Registration Options	CBAI Member	Prospective Member*
	Live Stream — February 2, 2021	\$500 Per Bank	\$1,000 per bank
	On-Demand — Available February 10, 2021	\$500 Per Bank	\$1,000 per bank
	Both Live Stream & On-Demand	\$750 Per Bank	\$1,500 per bank

Total Amount Due \$ _____

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Registrants cancelling two days prior to the conference receive 100% refund; one day prior, 50%; the day of the conference, no refund. All cancellations must be made in writing prior to the conference day. Invoices and training materials will be sent to all "no shows."

*Only financial institutions/firms eligible for CBAI membership.

Please select your payment method.

Check Enclosed

Check in Mail

Pay at Door

Credit Card*

*If you are paying by credit card, please fill out the following information. (Visa, MasterCard & Discover accepted).

Name & Company Name _____

Billing Address of Card _____

Card Number _____

Exp. Date _____ Sec. Code _____



Mail it in:
CBAI Education Department
901 Community Drive
Springfield, IL 62703-5184



Fax it in:
(217) 585-8738



Call it in:
(800) 736-2224



Click it in:
www.cbai.com

*Log-in information and handouts for the live-stream will be sent a few days prior to the event date.

On-demand recording and handouts will be sent approximately one-week after the live-stream is conducted. For more information and questions, please contact Melinda McClelland at 800/736-2224 or at melindam@cbai.com.