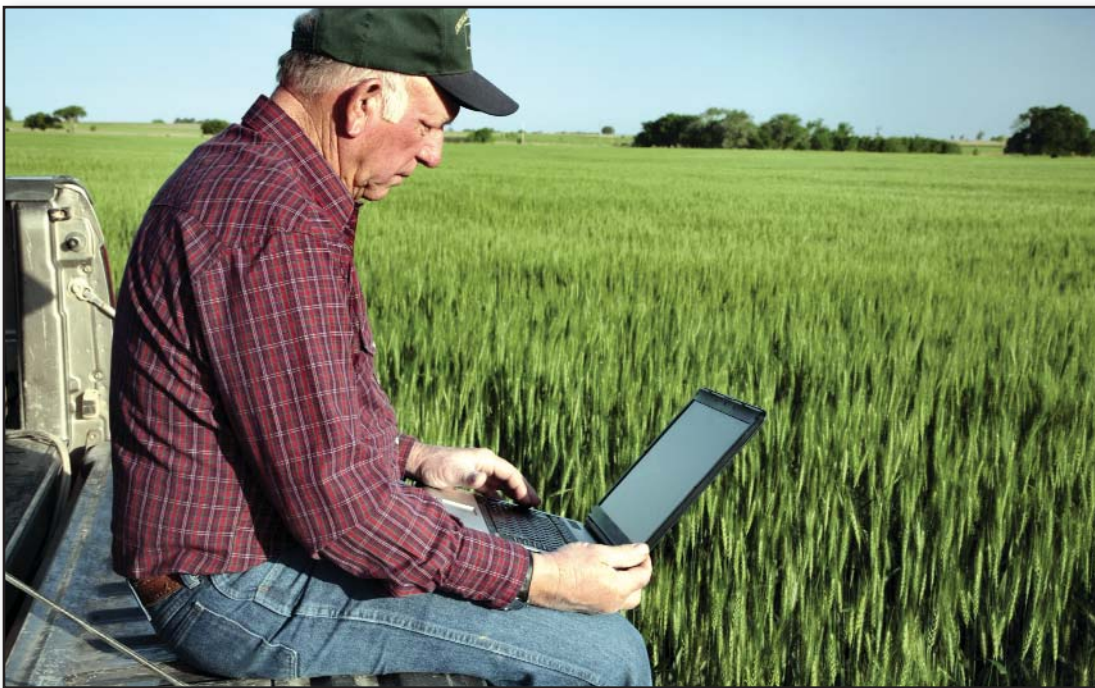


PARADIGMS SHIFT, PRINCIPLES DON'T

# SDBA 2010 Agricultural Credit Conference

Ramkota RiveCentre  
Pierre, South Dakota  
April 7-9, 2010



*The SDBA's Agricultural Credit Conference is a two-day conference designed for all ag lenders. Experienced and new ag lenders, as well as CEOs, will all benefit from this conference.*

Thanks To Our Conference Sponsors:



**FARMERMAC**  
*Financing Rural America*



# SDBA 2010 Agricultural Credit Conference



## Paradigms Shift, Principles Don't

Our perception of reality, our view of the world, our point of view. It is our interpretation of events based on previous teachings we have received.

## Conference Overview

The SDBA Agricultural Credit Conference is a two-day conference designed for all ag lenders. This year's conference will be held April 7-9, 2010, at the Ramkota RiverCentre in Pierre. Experienced and new ag lenders, as well as CEOs, will all benefit from this conference. In addition to topics that are specific to ag lending, attendees will hear comments from top economic advisors and consultants on the current economy and what to expect in the months ahead.

## Wednesday, April 7, 2010

5:30 - 7:00 p.m. **Registration & Reception**  
(cash bar and hors d'oeuvres)

## Thursday, April 8, 2010

7:30 - 8:00 a.m. **Registration & Continental Breakfast**

8:00 a.m. **Call to Order**  
SDBA Ag Credit Committee Chairman  
**Monty McCuen**, Citizens State Bank,  
Castlewood

8:00 - 9:30 a.m. **Keynote Address**  
*"Your Guide to Understanding the  
Economy: A U.S. Economic & Financial  
Outlook"*  
**Jeff Thredgold**, Thredgold Economic  
Associates, Clearfield, Utah



Jeff Thredgold will provide an entertaining and informative "tour" of the U.S. and global economy, financial markets, education, employment, retirement and more. He provides a clear and focused picture of what's happening in the economy and how it affects the future of your finances. Drawing from his latest book, "econAmerica," he shares the four key factors, or Silver Bullets, that will combine to create a strong American economy in coming years. Thredgold is an experienced economist who is well-known in banking circles. President of Thredgold Economic Associates, he worked for 23 years with KeyCorp, one of the nation's largest financial services companies, stretching from Maine to Alaska with assets of more than \$105 billion, where he served as senior VP and

chief economist. Thredgold currently serves as economic consultant to \$55-billion Zions Bancorporation, with banks in 10 states. He has made numerous appearance on CNBC and CNN and has been quoted frequently in the nation's business press including *The Wall Street Journal*, *USA Today*, *Investor's Business Daily* and *Business Week*. He is a monthly contributor to the national publication *Blue Chip Financial Forecasts* and *USA Today's* quarterly economic forecast surveys.

9:30 - 9:45 a.m. **Break**

9:45 - 11:45 a.m. *"Living a High Performance Life: The Answers are in the Box"*  
**Dan Clark**, Dan Clark Associates, Salt Lake City, Utah



Dan Clark is an internationally-recognized professional speaker who was named one of the top 10 speakers in the world by Achievers North America and Achievers Europe. An athlete, author, entertainer, journalist adventurer and life coach, he has appeared on 500 TV and radio programs, including Glenn Beck and Oprah, and was on the cover of *Millionaire Magazine*. A highly-recruited athlete (UCLA, Colorado, Arizona State, Nebraska, etc.), Clark accepted a full-ride, four-year scholarship in football and baseball to the University of Utah. As a student athlete, he was starting wide receiver and then became starting defensive end in his sophomore year. At 6'5", 250 pounds, 400 lb bench press and 4.6 40-yard dash, Clark was projected as number one draft choice in a confirmation letter from the NFL Oakland Raiders. He then suffered a paralyzing injury that cut his football career short and thus began his public speaking and writing career. Clark is author of 20 best-selling books on leadership, management, team building, humor, public speaking and personal development and is a primary contributing author to the "Chicken Soup for the Soul" series.

Clark will share what it takes to become a peak-performing individual and increase productivity of those people within your organization. He will provide inspirational experiences and case studies of practical application techniques and will illustrate what can happen when an individual employee feels smart, needed and important enough to take ownership of creating an extraordinary customer experience. Customer service is not a department - it's a way of life. It is attracting and hiring the right people who have an automatic response to take care of the needs of others. Creating consistent, predictable "customer delight" is about exceeding expectations and comes from asking ourselves, "What are we willing to do that others are not willing to do?"

11:45 - 12:15 p.m. **Break to Check In to Rooms**

# SDBA 2010 Agricultural Credit Conference

12:15 - 2:00 p.m. **Luncheon & Speaker**  
*"The Washington Report – A Dialogue on Hill Happenings and the Importance of Lobbying"*  
**John Blanchfield**, Senior VP, Center for Ag & Rural Banking, and **Seaver Sowers**, Senior Federal Legislative Representative, ABA, Washington, D.C.

2:00 - 2:15 p.m. **Break**

2:15 - 3:45 p.m. *"How Much Did Your Lawyer Cost Our Family Farm?" (Family Succession/Strategic Management)*  
**Ronald Hanson**, Professor of Agribusiness, Univ. of Nebraska-Lincoln

This session will focus on the key elements required for developing a strategic plan for farm business ownership succession in a fair and expedient manner. Which children will have the chance to gain ownership of the family farming operation? What is a fair selling price for the farm itself within the family if the parents are willing to sell? What are years of sweat equity worth that have been invested in a family farm? How will the other children be treated fairly? Will their feelings be recognized? What if the in-laws decide to get involved in this farm family ownership succession plan? How does the farming daughter-in-law fit into this situation? What if the parents pass on ownership but will not give up control of their farm business? What if a family member hires a lawyer and files a lawsuit against another family member? An important point to remember: if these family succession issues are not discussed and then resolved by all family members themselves, it could end up costing each farm family member a lot of legal costs and lawyer fees. Can the farm family afford that and the farming operation still survive to the next generation? Instructor for this session is Ronald J. Hanson, the Neal E. Harlan Professor of Agribusiness in the Department of Agricultural Economics at the University of Nebraska-Lincoln. Dr. Hanson is also director of the agribusiness program for the College of Agricultural Sciences and Natural Resources. Hanson has won the college's Outstanding Faculty Advising Award, is well-published and has earned an impressive list of significant teaching career awards and recognition, including 2008 UNL Educator of the Year.

3:45 - 4:00 p.m. **Break**

4:00 - 4:30 p.m. *"Rural Development"*  
**Elsie Meeks**, SD State Director, USDA Rural Development

4:30 - 5:00 p.m. *"FSA Update and Programs Available"*  
**Craig Schaunaman**, SD State Director, Farm Service Agency

6:00 p.m. **Reception, Dinner & Entertainment**  
*"Change, Moving Forward, and Finding Success"*  
**Craig Grothe**, Crawfordsville, Iowa

## Friday, April 9, 2010

7:30 - 8:30 a.m. **Breakfast Buffet**  
**Bill Even**, SD Secretary of Agriculture

8:30 - 9:00 a.m. **Call to Order**  
*"Wrap Up: 2010 South Dakota Legislature"*  
SDBA Chair **Bob Rutten**, Citizens State Bank, Arlington, and SDBA President **Curt Everson**

9:00 - 10:00 a.m. *"How to Sell in the Year 2010: It Will Take A New Approach"*  
**G. A. Bartick**, President, Outsell Consulting, San Diego, Calif.



Get ready to say goodbye to the last decade and look forward to making a huge impact in 2010 and beyond. It is a unique market out there. G. A. Bartick is president of Outsell Consulting in San Diego, Calif., and will help you learn and understand the secrets to selling in a new world. The Silver Bullet Selling process (used by one-in-five Fortune 500 companies) is consultative selling at its best – an interactive sales process that focuses on the buyer's needs rather than the lender's programs. "If you're not out selling, you're being outsold." Bartick is an international speaker and best-selling author who speaks to hundreds of groups worldwide. Prior to OutSell, he was an executive at Nordstrom, one of the nation's leading sales and customer service organizations. Bartick ran a highly profitable sales organization that delivered the unique "Nordstrom experience" to its clientele.

10:00 - 10:30 a.m. **Break to Check Out of Rooms**

10:30 - 12:00 p.m. *"What's Around the Corner and Down the Road"*  
**Dave Kohl**, President, Agri-Visions, Blacksburg, Va.



The "road warrior of agriculture" will bring us the latest on "What's Around the Corner and Down the Road" for agriculture. For 25 years, 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. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years and assisted in the launch of the successful

entrepreneurship program at Cornell University. Kohl retired from teaching in 2003 and is Professor Emeritus in the AAEC Department at Virginia Tech. Kohl now serves as president of Agri-Visions. Kohl has traveled more than 7 million miles throughout his professional career and 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 more than 1,000 articles on financial and business-related topics in journals, extension and other popular publications. Kohl regularly writes for *Ag Lender* and *Soybean Digest*. Kohl has received 11 major teaching awards while teaching more than 10,000 students and 15 major extension and public service awards from Virginia Tech, Cornell University, and state and national organizations. He is a two-time recipient of the prestigious American Agricultural Economics Association's Outstanding Teaching Award. Kohl is only one of five professors in the 90-year plus history of the Association to receive the award twice. Kohl has addressed the ABA's National Agricultural Bankers Conference for 31 consecutive years and has appeared before numerous state bankers' schools and conferences throughout the U.S., Canada, Mexico and the world. He has also been one of the top-rated instructors at the LSU and Colorado Graduate Schools of Banking. Kohl also teaches at the SDBA's Beginning and Experienced Ag Schools each June.

12:00 - 1:30 p.m. **Luncheon & Wrap Up Speaker**  
**Bruce Vincent**, Libby, Mont.



A few of you may remember hearing Bruce Vincent at the SDBA's 1995 Ag Conference. He received high evaluations at that conference, and his expertise continues to be widely recognized as evidenced by the growing list of organizations who have sought him out, including Congress and the media. Vincent returns many years later to share his powerful message with our ag bankers about "Getting Involved." He speaks throughout the United States and the world to groups including resource, recreation, banking and business associations, legislative bodies and anyone else who would like to hear about our rural cultures. Vincent often provides testimony on resource issues before Congress and has been reported in *Time* and *Audubon* magazines, *The Wall Street Journal*, *New York Times*, *San Francisco Chronicle*, *Los Angeles Times*, *Washington Post* and other periodicals. He has appeared on "60 Minutes" and participated in radio shows, documentary videos and news broadcasts throughout the nation and in several countries including Canada, Iceland, Scotland and Australia. Vincent was a highlighted "hero" in William Perry Pendley's book "It Takes A Hero."

1:30 p.m. **Conference Adjourns**

## Hotel Information

A block of rooms has been reserved at the:

### Best Western Ramkota Hotel

920 West Sioux Avenue, Pierre  
(605) 224-6877

You will need to request a room out of the SDBA block in order to qualify for the special, reduced rate of \$81 per night for a single room or \$91 per night for a double room. The block will be released on March 10, 2010.

Other hotels in the vicinity are:

### Governor's Inn:

700 W Sioux Ave, Pierre  
(605) 224-4200

### River Lodge:

713 W Sioux Ave, Pierre  
(605) 224-4140

### Super 8:

320 W Sioux Ave, Pierre  
(605) 224-1617

### Comfort Inn:

410 W Sioux Ave, Pierre  
(605) 224-0377

### Days Inn:

520 W Sioux Ave, Pierre  
(605) 224-0411

### King's Inn Hotel:

110 E Sioux Ave, Pierre  
(605) 224-5951

### AmericInn:

312 Island Dr, Fort Pierre  
(605) 223-2358

### Holiday Inn Express:

110 E Stanley, Fort Pierre  
(605) 223-9045

## ICB Credit

This conference has applied for continuing education credit from the Institute of Certified Bankers.

## Refund Policy

Refund of registration fees will be issued according to the following policy:

- Cancel by March 26, 2010: 100 percent refund
- Cancel by March 29, 2010: 50 percent refund
- Cancel the day of seminar: no refund

## Tax Information

The cost of the Wednesday and Thursday meals and breaks is \$105. The cost for the evening dinner/entertainment is \$49. The cost for meals and breaks on Friday is \$60. The total cost for all three days is \$214. This information is provided for your tax records, in keeping with the IRS 50 percent deductible provision under Section 274(n) of the Internal Revenue Code.

## Registration

You can register for the entire event or for Thursday or Friday only. See the registration form for a breakdown of member and non-member registration fees. For more information, contact Deb Gates, SDBA, at (800) 726-7322 or [debgates@sdba.com](mailto:debgates@sdba.com).

# SDBA 2010 Agricultural Credit Conference

Ramkota RiverCentre • Pierre, S.D. • April 7-9, 2010

## Registration Form

★ Please complete all sections of this form. ★

Bank Name: \_\_\_\_\_

Bank Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Phone Number : \_\_\_\_\_ Fax Number: \_\_\_\_\_

Name of Registrant	Email	Entire Conference \$475 member \$525 non-mem	April 8 Dinner & Entertainment Spouse/Guest	April 8 Only \$365 member \$390 non-mem	April 9 Only \$285 member \$295 non-mem
		<input type="checkbox"/> \$475 <input type="checkbox"/> \$525	<input type="checkbox"/> \$55	<input type="checkbox"/> \$365 <input type="checkbox"/> \$390	<input type="checkbox"/> \$285 <input type="checkbox"/> \$295
		<input type="checkbox"/> \$475 <input type="checkbox"/> \$525	<input type="checkbox"/> \$55	<input type="checkbox"/> \$365 <input type="checkbox"/> \$390	<input type="checkbox"/> \$285 <input type="checkbox"/> \$295
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		<input type="checkbox"/> \$475 <input type="checkbox"/> \$525	<input type="checkbox"/> \$55	<input type="checkbox"/> \$365 <input type="checkbox"/> \$390	<input type="checkbox"/> \$285 <input type="checkbox"/> \$295

*Make checks payable to the SDBA.*

**Send your registration form and payment to:**

South Dakota Bankers Association  
PO Box 1081, Pierre, SD 57501  
Phone: (800) 726-7322  
Fax: (605) 224-7835

**Or register online at: [www.sdba.com](http://www.sdba.com)**

### Registration Fees

**Registration Fee:** \$475 for members  
\$525 for non-members

*(Includes the program, breaks, luncheons, dinner and seminar handout materials.)*

**Spouse/Guest Fee:** \$55 for dinner and entertainment on April 8

**April 8 Only Fee:** \$365 for members  
\$390 for non-members

**April 9 Only Fee:** \$285 for members  
\$295 for non-members

**After March 31 Add:** \$30 for members  
\$50 for non-members

**On-Site Add:** \$40 for members  
\$60 for non-members

**Total Amount:** \$ \_\_\_\_\_