



2017 NDBA  
**Ag Credit Conference**

September 27-28 • Radisson Hotel • Bismarck ND



NORTH DAKOTA  
**Bankers**  
ASSOCIATION

# 2017 NDBA Ag Credit Conference

## Tuesday, September 26

1:00-6:00 p.m.

### Optional Golf Event at Hawktree Golf Club, Bismarck

Unique. Dramatic. Distinctive. Words don't come easy when trying to describe this jewel of a golf course, but if you think you have 'been there' and 'played that', you have something special in store for you.



## Wednesday, September 27

7:30-8:00 a.m.

### Registration and Continental Breakfast

8:00-8:05 a.m.

### Welcome by NDBA Agriculture Committee Chair Trent VanDyke, Bank Forward, Jamestown

8:05-9:00 a.m.

### "Rapid-Fire Roundtables"

Join us for a fast-paced session to visit with fellow attendees and discuss current issues and trends in ag lending.

9:15-10:15 a.m.

### "Straight Talk, Straight Actions"

*Dr. David Kohl, Professor Emeritus, Virginia Tech, Blacksburg VA*

Hear "Straight talk" on global economic trends that will impact your business' bottom line and decision-making linked to your business, family and personal life. Discover "Straight actions" in business decisions that need to be taken to keep the business on course and position it for new avenues of success. Get insight and answers to the most common questions asked by producers, owners and managers.

10:20-11:15 a.m.

### "Managing Risk or Managing Emotions? A Risk Management Market Simulation"

*Patrick Patton, Stewart-Peterson, West Bend WI*

It's difficult to understand the pressures farmers experience as they market production. Farmers receive competing information to filter, emotions can push them to make undisciplined and inconsistent decisions, and a few bad timing decisions can be the difference between success and solvency. Experience making farm marketing decisions and living with the outcomes through a risk management simulation, and learn how to assess a long-term marketing strategy to ensure clients are making decisions to keep them solvent.

11:15-12:00 p.m.

### Breakout Session I

1. *Daryl Ritchison, ND Ag Weather Network*
2. *Dave Ripplinger, NDSU Renewable Energy*
3. *Sarah Gibson, Accent Learning and Consulting*
4. *Greg Lardy, NDSU Animal Science*

12:00-12:45 p.m.

### Luncheon and Networking

12:45-1:30 p.m.

### Breakout Session II

1:35-2:30 p.m.

### "Geezer. Punk. Whatever. Bridging the Generational Divide"

*Sarah Gibson, Accent Learning and Consulting, Stoughton WI*

Generational differences. We keep hearing about it and we keep expecting the buzz to go away. But it's not. This session will move beyond, "Here's who the generations are," to what can we practically do as demographics change. Together, we'll discuss practical advice and examples of what has worked across organizations as we work to grow our understanding of what businesses need to do to continue viable, healthy organizations.



2:45 p.m.

### Buses Depart for Tours

3:00-4:30 p.m.

### Off-Site Tours (Please indicate your choice on registration form.)

Hop on the bus for an afternoon tour. Choose from three options:

- **Bobcat:** See the manufacturing plant and then get a tour of the state-of-the-art Acceleration Center. (Limit of 75 people.)
- **ND State Capitol and ND Heritage Center:** Get a guided tour of the State Capitol and then check out the new galleries of the ND Heritage Center & State Museum.
- **ND State Penitentiary:** Visit a cell block and learn about Roughrider Industries. (Limit of 25 people.)

4:45 p.m.

### Buses Return to Hotel

4:45-6:00 p.m.

### Networking Reception



"Extraordinary Leadership for North Dakota Banks"



## Thursday, September 28

7:15-8:00 a.m.

**Buffet Breakfast**

8:00-9:00 a.m.

**“How will the Economy Fare this Next Year?”**

*Toby Madden, Power Parametrics, St. Paul MN*

Come hear economist Toby Madden describe what will happen to the world, U.S., and North Dakota economies. He will also dive deeper into the energy and ag markets affecting your customers.

9:20-10:15 a.m.

**“How to Spot Your Problem Borrowers Before They Start Circling the Drain”**

*Curt Covington, Farmer Mac, Washington DC*

Across the country, ag bankers are concerned over the same threat to their bottom line – distressed borrowers. Don't sit passively and let today's sluggish ag economy and farm income create a no-win situation for your bank and your customers. Covington takes you into the mind of a problem borrower and shares his proven tactics to help you identify them early and work together to right the ship before it's too late.

10:30-11:15 a.m.

**Closing Keynote: “The Business of Life”**

*Katie Dilse, Scranton ND*

Mathematically coded, carefully calculated formula on conducting the Business of Life: LIVE WITH HEART. Your passion propels your customers. Your confidence evokes their trust. Your honesty empowers truth and right judgement. Make things simple. Embrace your crazy. Work diligently every day, except on the days you need a good rest.

We need to use brilliance and intellect. Problem-solving and deduction, too. Reason is big but when the chips are down everything we do impacts the heart of people. Their hearts. And your heart. And an overall goal to advance the common good of our world. It's bonding and connecting. And doing your personal audits. Do you recognize the full value of yourself? Your neighbors? Your customers? We are all made for excellence.

11:15-11:25 a.m.

**Marketing Session Results and Adjourn**

## SPONSORS



## Who Should Attend

This conference is tailored so both entry-level lenders and experienced ag loan officers will gain valuable information.

## Conference Attire

The suggested attire for the conference, including the reception and meetings, is business casual.

## Lodging

Blocks of rooms have been reserved for Tuesday, September 26 and Wednesday, September 27. Room rate: \$104/night

### Radisson Hotel Bismarck

605 E Broadway Ave  
Bismarck, ND 58501

Phone: 701.255.6000

Online: <http://bit.ly/2tPYd7l>

To reserve a room, use the online link or call the hotel directly. Be sure to mention NDBA to get the group rate. The blocks of rooms will be held until August 28.

## Registration Fees

Register by September 7 and save! Early registration fees are \$345 for members and \$525 for potential members and include entrance to sessions, breakfasts, lunches, refreshment breaks, conference materials and the Wednesday evening reception.

## NDBA Agriculture Committee

### Chairperson

Trent VanDyke, Bank Forward, Jamestown

### Vice-Chairperson

John Schumacher, American Federal Bank, Grand Forks

### Members

Matt Beneda, First United Bank, Grafton

Eddy Dvorak, American Bank Center, Dickinson

Dave Falkenstein, Bank of North Dakota

Wade Grenier, Rolette State Bank

Jeff Gronos, Cornerstone Bank, Watford City

Dustin Nagel, Dakota Heritage Bank of North Dakota, Hillsboro

Dianne Pierce, Dakota Western Bank, Scranton

Linda Rudolph, Choice Financial Group, Steele

Brad Sessler, First State Bank of ND, Casselton

Rory Timm, Unison Bank, Jamestown

Jason Tryan, Choice Financial Group, Grafton

Brian Walz, Dacotah Bank, Minot

Lee Weisbeck, Starion Bank, Mandan

### NDBA Board Liaisons

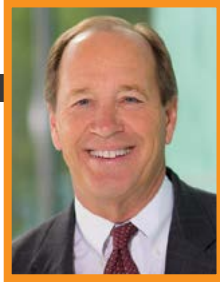
Jolene Muscha, Bank of Glen Ullin

Bruce Schreiner, Garrison State Bank & Trust

# 2017 NDBA Ag Credit Conference Keynote Speakers

## Curt Covington

**Curt Covington** is Farmer Mac's senior vice president – agricultural finance. His passion for rural America developed at a young age on his family's grape and tree nut farm in Selma, CA, which, in turn, developed into a career helping farmers and families like his own. Over the past three decades, Covington has established himself as a prominent figure in American ag lending. He most recently served as the managing director of the ag and rural banking division at Bank of the West.



## Katie Dilse

**Katie Dilse** is a dynamic speaker who shares her love for farming with agriculture leaders including John Deere and the US Custom Harvesters. She understands the grinds of agriculture production and the breakdowns along the way. Just as her farm feeds the world, her passion for life will feed your soul. She inspires through her experiences of overcoming obstacles and celebrating the wins and you will be forever changed and better equipped to take care of the business of your life.



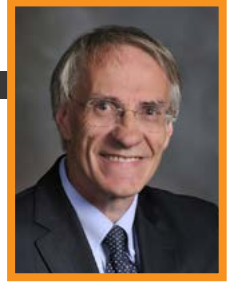
## Sarah J. Gibson

**Sarah J. Gibson** is an entrepreneur, author and speaker. She is the founder of Accent Learning and Consulting, which helps teams across the country understand and navigate workplace communication. Gibson is a generations expert who writes, lectures, coaches and consults about the changing generations in the work force and how they can more effectively communicate together.



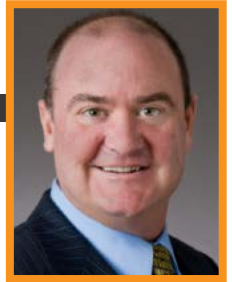
## Dr. David Kohl

For 25 years, **Dr. David Kohl** was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech in Blacksburg, Virginia, where he is now Professor Emeritus. He is also president of AgriVisions, LLC, a knowledge-based consulting business. Kohl is a business coach and part-owner of Homestead Creamery, a value-added dairy business.



## Toby Madden

**Toby Madden** is an experienced economist and the founder of Power Parametrics LLC, a boutique financial advising firm that uses statistical models and surveys to forecast the economy. Toby worked at the Federal Reserve Bank of Minneapolis for over twenty years and is the author of Club Fed.



## Patrick Patton

**Patrick Patton**, president of Stewart-Peterson, is a frequent contributor to agricultural publications and regularly writes a dairy market blog. He speaks often to farmers around the country on commodity markets and strategic price management. Prior to joining Stewart Peterson, he served in senior roles with increasing responsibility at Harley Davidson Motor Company, Direct Supply Incorporated and Rishi Tea Company.



Questions about the conference?  
Call NDBA's SVP of Education Dorothy Lick at 701.223.5303



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September 27-28, 2017

Radisson Hotel, Bismarck ND

## Registration Fees

Register by September 7 and save! Fees listed are per person.

	Advance	After Sept. 7
NDBA Member	\$345	\$365
Potential Member	\$525	\$545

Registration fee includes entrance to sessions, breakfasts, lunches, refreshment breaks, conference materials and the Wednesday reception.

## Golf Fees (Optional)

Golf at Hawktree Golf Club \$95

## Golf Event

A golf scramble has been scheduled for **Hawktree Golf Club** on **Tuesday, September 26** at 1:00 p.m. The fee includes green fee, cart and prizes. Indicate your interest on this form and include payment with conference registration fee.

## Lodging

**Radisson Hotel Bismarck**  
605 E Broadway Ave  
Bismarck, ND 58501  
Phone: 701.255.6000  
Online: <http://bit.ly/2tPYd7l>

For room reservations, use online links or call the hotel directly. Blocks of rooms will be held until August 28. Room rate: \$104/night.

## Seminar Confirmation

Please save a copy of this flyer as your confirmation.

### Refund policy

Refund requests will be honored up to one week before the conference (\$25 processing fee). Substitutions are allowed at any time.

### Tax Disclaimer

The cost for meals and breaks at the conference is \$88. This information is provided for your tax records, in keeping with the IRS 50% deductible provision under Section 274(n) of the Internal Revenue Code.

## NDBA Registration Form

## NDBA Ag Credit Conference · September 27-28, 2017

## Registration Information

Fees listed are per person.

	Advance	After Sept. 7
NDBA Member	\$345	\$365
Potential Member	\$525	\$545
Golf at Hawktree	\$95	

## Mail this form with payment to:

**North Dakota Bankers Association**  
Attn: Registration  
PO Box 1438  
Bismarck ND 58502  
or Email to: [ndba@ndba.com](mailto:ndba@ndba.com)

## Questions?

Call Dorothy Lick at NDBA at 701.223.5303.

## Bank Information

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

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

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

Phone: \_\_\_\_\_

## Registrants (first & last name)

## Select Events:

Registrant 1. \_\_\_\_\_

Reg. 1 E-mail: \_\_\_\_\_  Conference  Golf \$95

Reg. 1 Branch: \_\_\_\_\_ Handicap \_\_\_\_\_

Tour Choice:  Bobcat  State Capitol  State Pen  None

Registrant 2. \_\_\_\_\_

Reg. 2 E-mail: \_\_\_\_\_  Conference  Golf \$95

Reg. 2 Branch: \_\_\_\_\_ Handicap \_\_\_\_\_

Tour Choice:  Bobcat  State Capitol  State Pen  None

Registrant 3. \_\_\_\_\_

Reg. 3 E-mail: \_\_\_\_\_  Conference  Golf \$95

Reg. 3 Branch: \_\_\_\_\_ Handicap \_\_\_\_\_

Tour Choice:  Bobcat  State Capitol  State Pen  None

## Total Due:

## Payment Option:

- Please send an invoice.
- Check is enclosed.
- Credit card (please contact me)

