MID-SOUTH AGRICULTURAL FINANCE CONFERENCE

CONFERENCE SITE

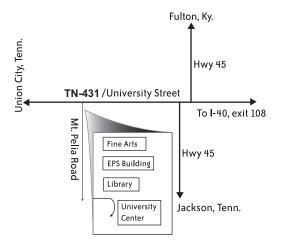
The University of Tennessee at Martin Boling University Center Martin, TN 38238

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!

CONFERENCE SCHEDULE Wednesday, August 6, 2014

8:00 a.m. Registration and Continental Breakfast

8:20 a.m. Welcome and Introduction

8:30 - 10:20 a.m. Positioning Mid-South Agriculture for the Global Economy

Dr. David Kohl, Professor Emeritus, Virginia Tech University

2014 is a year of major economic transition and the producer/lender team must be aware of the factors that will affect interest rates, impact farm profitability, and determine creditworthiness during the next 12-18 months. Presented by one of the most knowledgeable and dynamic experts of our time, this opening session provides producers and lenders with an overview of the global trends and domestic policies that will affect the agricultural bottom line. Dr. Kohl will provide his famous and ever-changing global economic indicator dashboard for making sound management and lending decisions. This year, Dave will discuss the latest trends in real estate values, changes in farm family finances, and a new "business equation for success." This interactive session will provide participants with the latest tools and information needed to effectively manage farm operations and loan portfolios.

10:30 – 11:45 a.m. The Lender's Role in Farm Transition Planning Dr. Steve Isaacs, University of Kentucky

Passing the farm from one generation to the next is a major issue faced by farm operators and their lenders. A variety of family, life-style, business-related factors affect producers' ability to sustain their operations. Even in the best scenarios, changes will occur that can affect operating cash flows and borrowing decisions. Changes may already be occurring and you need to be proactive in helping your customers get ahead of the curve. The conference is an opportunity for the farmer-lender team to discuss these changes. You will not want to miss Dr. Isaacs practical tools for success and pitfalls to avoid during the transition planning process.

12:00 - 12:45 p.m. Luncheon

1:00 — 2:30 Commodity Prices and Marketing Outlook: Major Trends Affecting Your Bottom Line Richard Brock, President, Brock Associates

Continued uncertainty in the domestic and global economies associated with input costs, developing nation demand, and government policies are shaking up the commodity markets. Richard Brock's straight-forward analysis will help get lenders and producers on the same page as they manage risk and make operational and financial decisions. Mr. Brock's up-to-date forecast of corn, soybean, and cotton price trends will provide a basis for decision making in the coming year.

2:30-3:15 p.m. Closing Panel Q&A and Adjourn

A service of the Horace and Sara Dunagan Chair of Excellence in Banking

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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Thank you, Tennessee Farm Bureau, CoBank,
Farmer Mac and Carroll Bank and Trust for sponsoring

the Mid-South Agricultural Finance Conference.



All qualified applicants will receive equal consideration for employment and admissions without regard to race, color, national origin, religion, sex, pregnancy, martial status, sexual orientation, especial reliability, or covered veteran status. Eligibility and other terms and conditions of employment benefits at the University are governed by laws and regulations of the State of Tennessee, and this non-discrimination statement is intended to be consistent with those laws and regulations. In accordance with the requirements of Title VI of the Civil Rights Act of 1964, Title Not of the Education Amendments of 1972, Section 504 of the Rehabilitation Act of 1973, and the Americans with Disabilities Act of 1999, as amended, the University affirmatively states that it does not discriminate on the basis of race, color, national origin; sex, or disability in its education orgams and activities, and this policy extends to employment by the University, Inquiries and charges of violation of Title VI (race, color, national origin); Title V(sex); Section 504 and ADA (disability); Age Discrimination in Employment Act (age); sexual orientation; or crede veteran status should be directed to the Office of Equity and Diversity (DED), 303 Administration Building, Martin, Marsha, Marsha, State (1971); Bat-18489 TTV, Hearing Impained, (731) Bat-18498 Tot Agreement and the ADA Coordination at the Office of Equity and Diversity, ROS-222-004-002-11.

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
Company Name
Address
PhoneEmail
REGISTRATION FEE
Lenders and Ag Service Providers @ \$150 =
Farmers and Producers @ \$75 =
Spouses/students @ \$25 =
Pre-Conference Session (see insert) @ \$30 =
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 received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. 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, Virginia. 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. Kohl is Professor Emeritus in the Agricultural and Applied Economics Department at Virginia Tech. Kohl has traveled over 8 million miles throughout his professional career! He has conducted more than 6,000 workshops and seminars for agricultural groups such as bankers, Farm Credit, FSA, and regulators, as well as producer and agribusiness groups. Kohl has addressed the American Bankers Agricultural Conference for over 30 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, and is Chancellor of Farm Credit University, which has trained over 700 lenders using an online and face-toface educational approach. 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.



Steve Isaacs serves the University of Kentucky College of Agriculture as an Extension Professor in Agricultural Economics, Co-Director of the Kentucky Agricultural Leadership Program, and Director of the UK Income Tax Seminar Program. Steve has been at the University of Kentucky since 1992. He has a BS ('76) and PhD ('92) from the University of Tennessee. He grew up on a hill-side farm in East Tennessee, managed a commercial farming operation for nine years prior to graduate

school, and continues to manage a diversified family farm in Nonesuch, Kentucky with his wife, Geri, and son, Ben. He teaches Ag Management Principles and Human Resource Management at UK and has been active in undergraduate curriculum development and student advising. Steve has received Extension and teaching awards at the state, regional, and national level. He has international farm management experience in Africa, Europe, New Zealand, and South America. He has chaired both the Southern and North Central Farm Management Extension committees and served on the national FFA Farm Business Management committee. He also served as the Assistant Director for Community and Economic Development for UK's Cooperative Extension Service.



Richard Brock is owner and president of Brock Associates, an agricultural marketing advisory service and publisher of The Brock Report, a 24 page weekly fundamental and technical newsletter. His firm manages grain sales on over 400,000 acres throughout the U.S. and is an advisor on purchasing strategies for many large poultry, pork, dairy and food companies. Brock is on retainer with several agri-business firms for his input on strategic planning. He writes a monthly

column for two agriculture magazines and speaks at over 50 conventions and conferences per year. Brock grew up on the family grain and pork farm in central Indiana. He received his Bachelors of Science Degree in Agricultural Economics from Purdue University and his Master's Degree from Cornell University. He lives in Milwaukee, WI and Destin, Fla.

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

August 6, 2014 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.