

2023 IBA Ag Bankers Conference

MARCH 20-21, 2023 • GATEWAY HOTEL, AMES

The Iowa Bankers Association is proud to present the annual Ag Bankers Conference including two days of educational sessions led by experts in the business of banking and farming. The conference includes sessions on the ag economy, managing crop risks, weather trends, and more! Prepare yourself for the future with the best advice and most up-to-date knowledge available.

This year's conference includes session on profitable ag lending, weather trends, crop marketing outlook, generational continuity, farmland values, banking updates and more.

Featured Speakers



Dr. Steve Johnson
ISU Extension
Retired



Dan Manternach
Commsotck
Investments



Tim Ohlde
Country Banker
Systems



Shawn Hackett
Hackett Financial
Advisors



Dave Specht
Global Family
Business Institute



Jim Miller
Former Wrestling
Coach

Location

Gateway Hotel & Conference Center
2100 Green Hills Drive, Ames, IA 50014
Ph. 515-292-8600

A block of rooms has been reserved at the Gateway Hotel & Conference Center in Ames at a rate of \$129. Reserve rooms directly with the hotel no later than February 26, 2023. After February 26, reservations will be based on availability.

Confirmation

You will receive a confirmation by email within one week of the conference.

Attire

Please feel free to dress comfortably in business casual attire.

Questions

Please contact IBA's Darcy Burnett at dburnett@iowabankers.com or 515-286-4300.

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Registration Information

IBA Member \$325
 Nonmember \$650
 Cancellations by 3/13/2023 will receive a full refund. No refunds after 3/13. Substitutions allowed at any time.

Mail form and payment

Attention: Registrar
 Iowa Bankers Association
 P.O. Box 6200 / Johnston, IA 50131-6200

Online registration available at
www.iowabankers.com

Bank/Company _____

Address _____

City, State, Zip _____

Phone _____

Name _____

E-Mail _____

Name _____

E-Mail _____

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Monday, March 20

8:00 am Registration & Continental Breakfast

8:30 am Welcome

8:45 am **Profitable Ag Lending in 2023 and Ahead**

Tim Ohlde, Country Banker Systems, LLC, Clyde, KS
 Tim Ohlde will convey the “must haves” to be a successful Ag lender in today’s Ag Economy; to not only survive but to thrive! Learn how to take a more effective and efficient approach to balance sheets and income statements, focusing on the importance of properly defining/categorizing assets and liabilities. He’ll review the five “Powerful Ratios” that form the base of effectively analyzing farmer’s operations. They are a great start (or refresher) for those increasing ratio analysis in their lending arsenal and how they can be used to be an effective lender.

10:00 am Break with exhibitors

10:30 am **Weather, Deglobalization and Supply Chain – Effect on Production and Ag Prices**

Shawn Hackett, Hackett Financial Advisors, Boca Raton, FL
 The expansion of weather volatility, Ag price volatility, and Ag production volatility is going to be orders of magnitude beyond recent historical precedent. When we overlay these historic climate cycles with current deglobalization and shifting supply chain trends, the “just in time inventory” Ag supply chain model the world has embraced over the past 20 years will quickly revert back to the tried and true “stockpiling strategy” and regionalized global trade structure seen throughout most of history. Both the long term and short-term Ag price considerations will be discussed in detail based on these capital flows and natural weather cycle trends to provide a framework for proper preparation and execution of producer plans and budgets. This session examines how using seasonality, capital flows, climate cycles, and technical chart patterns can preserve positive margins on the farm and insure loan performance.

11:45 am Lunch

1:00 pm **Crop Marketing Outlook**

Dr. Steve Johnson, ISU Extension Outreach (retired)
 Steve Johnson will discuss 2023 crop cost estimates, including corn prices and soybeans. He will also discuss crop margins.

2:15 pm Refreshment Break

2:45 pm **5 C’s of Generational Continuity**

Dave Specht, Global Family Business Institute, Claremont, CA
 There is no magic recipe that will guarantee the preservation of family relationships and the perpetuation a business. There are, however, five key items that if not planned for will almost assuredly lead to heartache, negative family dynamics and a poor chance at business succession. As you help your ag customers, consider all the technical elements that families need to address, please seek to humanize every step of the process. This session will provide you with tools to encourage families to keep their most important family relationships in good working order as they transition from one generation to the next.

4:00 pm Reception

Tuesday, March 21

7:30 am Full Breakfast

8:15 am **Latest Iowa Farmland Values & Outlook by District**

Dan Manternach, Comstock Investments, Inc.
 Dan will discuss current farm financial metrics, as well as how Iowa land trends and outlook compare regionally and nationally. He will also discuss how aging farmers and the Ag tech boom equals faster generational turnover ahead.

9:15 am Break

9:30 am **Iowa Division of Banking Update**

Jeff Plagge, Superintendent of Banking, IDOB
 Information on the current state of banking in Iowa, economic indicators, emerging issues and more.

10:30 am Break

10:45 am **Going the Extra Mile**

Jim Miller
 All great teams have people willing to go the extra mile for themselves and each other. What does it take to get things done, to be better than ever before? Coach Miller took an underperforming wrestling team to the best NCAA D3 team in history and captured ten NCAA Championships. Let Coach Miller share with you how that transformation took place including the benefits of a team that’s willing to go the extra mile together!

11:45 am Adjourn

