



The Wyoming Bankers Association presents

2021 AGRICULTURAL BANKERS CONFERENCE

Offered Hybrid - In person and via Zoom



May 12-13, 2021
(Wednesday - Thursday)



Platte Valley Community Center
210 West Elm
Saratoga, Wyoming

*The 2021 Agricultural Bankers
Conference is produced in cooperation
with the Carbon County Visitors'
Council*



Tuesday, May 11, 2021

- 12:30 p.m. start **Golf Tournament Tuesday, May 11, 2021 - Saratoga Hot Springs Golf Course**
601 Pic Pike Road, Saratoga. **See Registration Form.**
- 4:30 - 6:00 p.m. **ICE BREAKER RECEPTION AT THE SARATOGA RESORT/[SNOWY MTN. BREWERY](#)**
Craft beer samples and light appetizers provided. Tour the Snowy Mtn. Brewery.



Wednesday, May 12, 2021

- 7:30 a.m. Registration, Program & Continental Breakfast - **Great Hall**
8:00 a.m. Welcome Remarks:
WBA Ag Committee Chairman: **Scott Pettit**, Wyoming Community Bank, Riverton
Wyoming Bankers Association Chairman: **Tom Bass**, Wyoming Bank & Trust, Cheyenne
- 8:15 - 10:15 a.m. **"Navigating Pandemic Economics and Ag Credit Analysis"**
The sudden impact and lasting effects of the COVID-19 pandemic have created accelerated changes. Economic and financial ripples will be felt for years in many agriculture businesses. The 2020s will be the decade of the economic divide that will test the art and science of agricultural lending. What will be the future of global and domestic economics, trade, land values, customer behaviors, and everything in between?
Presenting via Zoom
Dr. Kohl will draw upon his decades of engagement and interaction as an educator. He will provide his big picture wisdom and actionable items that can be used with your agricultural customers in 2021 and beyond. He will provide credit analysis tools to enhance communications not only with customers but internally and with regulators. Jump-start your assessment of credit risk as well as business development opportunities.
Dr. David Kohl, Professor Emeritus in the *Agricultural and Applied Economics Dept.*
Virginia Tech, Blacksburg, VA
- 10:15 - 10:30 a.m. Refreshment Break/Exhibits Open—Sponsored by *Unitas Financial Services, Dublin, OH*
- 10:30 - 11:45 a.m. **"Risk Management Options for Producers"**
Melissa will discuss options for risk management related to the agricultural industry for livestock and drought protection, as well as fire protection.
Melissa A. Stearns, Crop Insurance Agent
Three Corners Agency, Ins., Hot Springs, SD
- 11:45 - 12:00 p.m. **Exhibitor Introductions**
- 12:00 - 1:15 p.m. **Lunch - Sponsored by Farmer Mac - Washington, D.C.** **FARMER MAC**
Luncheon Speaker: "Long Range Outlook Summer 2021"
Will recent climate change energy policies help the climate?
Don Day, Jr., President & Meteorologist
DayWeather, Inc., Cheyenne, Wyoming
- 1:15 - 2:15 p.m. **"Agricultural Biological Weapons: How scared should we be?"**
Biological threats that could be introduced into the United States pose a severe risk to agriculture and our economy. Whether the introduction of foreign pathogens is intentional or natural, the outcome could result in devastating damage and potentially the loss of billions of dollars in the agriculture community. Researchers and educators at the Biosecurity Research Institute in Manhattan, Kansas, are helping to combat diseases that are emerging throughout the world such as African swine fever, classical swine fever, highly pathogenic avian influenza, Rift Valley fever, wheat blast and Zika. This thought-provoking presentation highlights examples of threats to plants and livestock production, as well as illustrates potential counter measures that may be used to protect U.S. agriculture.
Presenting via Zoom
Stephen Higgs, Assistant V.P. for Research and Director
Biosecurity Research Institute, Kansas State University, Manhattan, KS
- 2:15 - 3:15 p.m. **"Threats to the Banking and Agriculture Industries"**
Special Agent McGrath will present on current trends facing the banking and agriculture industries and a case study.
Jennifer McGrath, Special Agent
Federal Bureau of Investigation, Cheyenne
- 3:15 - 3:30 p.m. Refreshment Break/Exhibits Open—Sponsored by *Unitas Financial Services, Dublin, OH*

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Wednesday, May 12, 2021 Continued

3:30 - 4:30 p.m.

Presenting via Zoom

“Ag Policy & Political Issues Facing Ag Lenders”

What policy pitfalls and opportunities lie ahead for the nation’s community banks and ag lenders in the new Congress? Inside-the-Washington DC-beltway issues affect bankers’ everyday lives. This presentation discusses the political landscape; issues related to farm bill policy; the Farm Credit System; and emerging issues bankers face in 2021.

Mark Scanlan, Sr. V.P., Agriculture & Rural Policy

Independent Community Bankers of America (ICBA), Washington D.C.

5:30 - 6:00 p.m.

RECEPTION AT THE PLATTE VALLEY COMMUNITY CENTER - Great Hall /Exhibits Open

6:00 p.m.

DINNER AT THE PLATTE VALLEY COMMUNITY CENTER - Great Hall

*- Dinner Co-Sponsored By Bankers' Bank of the West, Denver, CO &
Graduate School of Bank at Colorado, Boulder, CO*

“Brush Creek Luxury Ranch Collection-A world class destination in Carbon Co., WY”

Michael W. Williams, EVP/COO

Brush Creek Ranch, Saratoga, Wyoming



Thursday, May 13, 2021

7:00 - 8:00 a.m.

Breakfast Buffet followed by Program - Great Hall

- Co-Sponsored By Equitable AgriFinance, Sturgis, SD

8:00 - 9:00 a.m.

“Building Sustainable Nationwide Hay Markets”

- * hay marketing
- * specific demands and markets
- * small changes, big impact, bale size, covering hay, shedding hay
- * consigners, buyers, payment, costs
- * sustainable long term markets

Tom Baer, Owner/Auctioneer

American Ag Video Auction, Belle Fourche, SD

9:00 - 9:30 a.m.

“Ag Loan Structure (Long vs. Short Term)”

Proper loan structure is key to the success of any borrower including business, consumers and especially our agricultural customers. Understanding your client’s goals, risk profile and overall financial strength is paramount to establishing a long-term relationship and retaining your customers.

Marvin Mutchler

Equitable AgriFinance, Sturgis, SD

9:30 - 10:00 a.m.

Refreshment Break/Exhibits Open—Sponsored by Uitas Financial Services, Dublin, OH

10:00 - 12:00 noon

“Maintaining a Senior Secured Interest in Your Collateral”

The presentation will provide an overview of Wyoming laws as they relate to maintaining a secured position in collateral and provide tips and tricks to assist in maintaining a senior secured interest. Additionally, the presentation will cover basic collection practices in Wyoming. The speaker will provide a variety of real world examples and analysis of these examples. Finally, the presentation will cover developing legal issues and how these matters will alter or affect secured transactions and collections in the coming years.

Caleb Wilkins, Partner

Patton & Davison, P.C., Cheyenne, WY

12:00 noon

Adjourn

2020-21 Ag Committee

CHAIRMAN: SCOTT PETTIT, WYOMING COMMUNITY BANK-RIVERTON

VICE CHAIR: HOLLY CROWLEY, FIRST STATE BANK-WHEATLAND

Levi Clark, Platte Valley Bank-Wheatland
Quinn Hunter, Pinnacle Bank Wyoming-Torrington
Stephanie Irvine, Bank of Commerce-Rawlins
Ken King, Western States Bank-Laramie
Ty Krell, Sundance State Bank-Sundance
Mike Morrison, First State Bank-Newcastle

Brent Malm, Platte Valley Bank-Torrington
Kyle Nighswonger, First State Bank-Torrington
Marlin Norling, First Interstate Bank-Sheridan
Dusty Porter, Jonah Bank Wyoming-Casper
Kip Post, Central Bank & Trust-Riverton
Ken Wright, Big Horn Federal Bank-Greybull

Sponsors & Exhibitors

SPONSORSHIP

Conference Sponsors:

-LOCAL BANK SPONSORS:

- Bank of Commerce-Rawlins
- RNB State Bank-Saratoga
- Wyoming Community Bank-Riverton

GOLD SPONSORSHIP

Wednesday Dinner



Boulder, Colorado



GOLD SPONSORSHIP

Wednesday Dinner

Tom Chinnock

Bankers' Bank of the West
Denver, Colorado

GOLD SPONSORSHIP

Thursday Breakfast



**Equitable
AgriFinance**

Marvin Mutchler
Equitable AgriFinance
Sturgis, SD

GOLD SPONSORSHIP

Wednesday Luncheon

FARMER  AC

Larry Jones
Farmer Mac, Washington D.C.

GOLD SPONSORSHIP/EXHIBITOR

Conference Breaks



Bill Jones

Unitas Financial Services
Dublin, OH

Exhibitor

Josh Keefe

Wyoming Business Council



Exhibitor

Lucy Pauley

Wyoming Agriculture & Natural
Resources Mediation Program



Exhibitor

Kendall Hutchison

Wyoming Smart Capital Network



Exhibitor

Andrea Zink

Wyoming Livestock Roundup



Exhibitor

Kurt Campbell

BigIron Online Auction, Inc.

BigIron
AUCTIONS

Speaker Bios



David Kohl~~ 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 almost 9 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. He has published four books and over 1,500 articles on financial and business-related topics in journals, extension, and other popular publications.

Kohl regularly writes for Corn and Soybean Digest, and other ag lending publications. He has received 11 major teaching awards while teaching over 10,000 students, and 18 major Extension and Public Service awards from Virginia Tech, Cornell University, and state and national organizations. Kohl is a two-time recipient of the prestigious American Agricultural Economics Association's Outstanding Teaching Award. Kohl is one of only five professors in the nearly 100-year history of the Association to receive the award twice. He received the Governor's award for his distinguished service to Virginia agriculture, the youngest recipient to receive this award. Kohl was recognized as one of 30 leaders who are the brains behind innovative business management and economic information that agriculture uses today. He also has been named one of 7 economists and bankers who challenge the status quo. Kohl has addressed the American Bankers Agricultural Conference for more than 35 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-to-face educational approach. As facilitator of the United States 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. 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. If you would like to keep up with Kohl's information and perspectives, you can find his weekly columns on the following websites: Ag Globe Trotter: www.northwestfcs.com; Macro Clinic Video Blog: <http://www.agstar/edge/RoadWarriorofAgriculture>; Dave's GPS: www.farmermac.com.

Melissa Stearns~~ Melissa Stearns is a native of eastern South Dakota and a graduate of SDSU with a degree in Ag Business and minors in animal science, ag marketing and economics. Melissa spent ten years as an Ag Loan Officer for Wells Fargo Bank in Hot Springs prior to starting Three Corners Agency in 2006. Melissa focuses strictly on crop insurance and covers insureds in South Dakota, Nebraska, Wyoming and a few additional states. Her main focus continues to be on risk management tools for the producers specifically focusing on Livestock Risk Protection and Pasture Insurance. Melissa and her husband Jerry have been married for 20 years and along with their three children own and operate a cow/calf operation located in southwestern Fall River County near the Nebraska and Wyoming border. Their daughter Kaylen will be a sophomore at Casper College in the fall, son Jared will graduate in May and will be attending Casper College in the fall, and their second daughter, Jana, will be a sophomore at Hot Springs High School in the fall.



Don Day, Jr.~~ Don Day is a professional meteorologist, and owner of DayWeather, Inc. a professional weather forecasting and consulting firm he started in Cheyenne, Wyoming in 1992. DayWeather provides weather forecast services for over 70 radio stations across the Rocky Mountain West. DayWeather also provides forecasts to many newspapers, aviation, construction and agricultural clients. Don specializes in weather forecasting for competitive gas balloon events and stratospheric airship and stratospheric balloon flights. Don and his wife Heather live in Cheyenne, WY with their daughter Kinsale.

Stephen Higgs, Ph.D.~~ Dr. Higgs an expert in vector biology and mosquito-virus-vertebrate interactions, arthropod-borne infectious diseases, immune modulation and vaccine evaluation, became the Associate Vice President for Research and Director of Kansas State's Biosecurity Research Institute (BRI) in July 2011. In these roles, he is committed to strengthening existing research and developing new research opportunities related to animal and plant diseases, food safety and security, and contributing to the expansion of biosafety, biosecurity and biocontainment research and educational programs. The mission of the BRI, "Leading through research and education to protect agriculture and the public from biological threats," is epitomized by its unique integration of interdisciplinary work on pathogens that infect livestock, plants and people, or contaminate food. Higgs earned a doctorate in parasitology from Reading University in the United Kingdom and a bachelor of science with honors in zoology from King's College in London.



Speaker Bios Continued

Special Agent Jennifer McGrath ~ Jennifer McGrath is a Special Agent assigned to the Denver Division, Cheyenne Resident Agency and has a wide range of criminal investigative experience, including violent organized crime networks and complex international corruption. Prior to being assigned to Cheyenne, Jennifer was assigned to the Behavioral Analysis Unit - 4, Crimes Against Adults Unit where she provided investigative support to local and federal law enforcement partners regarding violent crimes cases throughout the country. Before working at the Behavioral Analysis Unit, Jennifer was assigned to the Washington Field Division where she worked foreign corruption, international money laundering, and antitrust matters. Jennifer has also served in the Miami Division, where she investigated complex criminal enterprises and served as a Team Leader for the Evidence Response Team. Jennifer has an undergraduate degree from the United States Naval Academy in Ocean Engineering, and prior to becoming an agent, she served as a Civil Engineer Corps Officer in the United States Navy.



Mark Scanlan ~ Mark Scanlan is the Senior Vice President, Agriculture & Rural Policy, for the Independent Community Bankers of America (ICBA) and monitors legislative and regulatory issues related to agriculture and their impact on community banks serving rural America. Mark is the Secretary for ICBA's Agriculture-Rural America Committee, a policy committee and sounding board for the association that includes over twenty bankers from every agricultural region of the United States. Prior to joining ICBA, Mark worked for the Department of Agriculture in the Secretary's Office of Congressional Relations under Secretaries Yeutter and Madigan. Mark also worked on agricultural issues for Senator Bob Dole and previously worked for the Drovers Journal, a national livestock publication. Mark was raised on a registered Holstein dairy farm and is a graduate of Kansas State University. ICBA exclusively represents over 50,000 community banks and bank branches by aggregating their voice for community banking interests in Washington to members of Congress and federal regulators. ICBA also provides community banks resources to enhance banker education, marketability, and profitability to help community banks compete in an ever-changing marketplace. ICBA's website: www.icba.org.

Tom Baer ~ Tom Baer has been involved in the hay industry all of his life, he was born and raised on a beef, dairy, and hay operation. For many years he was in charge of running the family dairy doing the daily milkings, genetics, and haying. Tom was taught to understand the value of hard work, as well as the in's and out's of nearly every aspect of agriculture with focus on the hay industry. This gave Tom first-hand experience on planting, irrigating, cutting, raking, baling, hauling and feeding hay. At the age of 17 years old Tom and his family started a custom hay business in Northern California. His family was the first to bring fully wrapped square bales to the area. While running the custom hay business Tom quickly realized there was a bigger need to market hay beyond their local markets. Creating American Ag Video Auction has allowed Tom to use his self-taught auctioneering skills, industry knowledge, and passion to create nationwide markets. This business to Tom is far more than simply consigning and auctioning hay it's about being committed to understanding customer's needs, creating long term relationships, and a reliable worldwide market place for hay.



Marvin Mutchler ~ Marvin Mutchler was raised on his family's cattle ranch in Western, SD. Marvin began his banking career with Pioneer Bank & Trust in Buffalo, SD in 1985 serving as an agricultural lender. Later his career took him to Wheatland, WY with Norwest Bank as a Vice President of Agricultural Lending. Marvin continued his career in banking as a commercial and agricultural lender, later becoming President/CEO of First Savings Bank located in Arizona, Nevada, Texas, South Dakota, Nebraska and New Mexico. In 2012, Marvin began consulting as a CEO for troubled institutions in Arizona and New Mexico. Returning to home in 2017, he took over as Vice President with Equitable AgriFinance covering Wyoming, South Dakota, Eastern Montana, Western Nebraska and North Dakota. He inherited this position from Kent Rasmussen who had served Equitable for 40 years. Rasmussen had earlier trained Marvin in farm and ranch inspections during a college internship.

Caleb Wilkins ~ Caleb Wilkins is a partner at the law firm of Patton & Davison LLC located in Cheyenne, Wyoming. After starting his first small business at the age of 16, he received his bachelors in accounting followed by his Juris Doctor from the University of Wyoming College of Law. He is licensed to practice law in the federal and state courts for Wyoming and Colorado together with the 10th Circuit Court of Appeals and certain tribal courts. Mr. Wilkins has extensive experience in both trial and appellate legal practice and has represented a variety of clients in arbitration and administrative arenas. Outside of his legal practice, Mr. Wilkins enjoys hiking and fishing with his dog Karl and is a competitive shooter.





2021 AGRICULTURAL BANKERS CONFERENCE

Offered Hybrid - live and via Zoom

May 12-13, 2021

PV Community Center (210 W. Elm)



Saratoga, Wyoming

REGISTRATION FORM

PARTICIPANT INFORMATION: (Please type or print)

Name: _____ Email: _____

Bank/Company: _____

Mailing Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Attending May 12th Reception & Dinner YES NO

Spouse/Guest Name (If attending): _____

Spouse/Guest Attending May 12th Reception & Dinner: YES NO

Golf—Tuesday, May 11th (Golf Carts are sold out - Reg. available for those willing to walk the course):

Golf Handicap or Average 18-Hole Score (If golfing): _____ (Golf Deadline is 5/1/21)

Spouse/Guest Golf Handicap or Average 18-Hole Score (If golfing): _____

REGISTRATION FEE SUMMARY: (Confirmation of your registration will be sent)

INDICATE TYPE OF REGISTRATION-PER PERSON:

ATTENDING IN-PERSON

ATTENDING VIA ZOOM (registration for only 1 participant)

- | | | |
|--|-----------|----------|
| <input type="checkbox"/> WBA Member Full Registration before 4/1 | \$275 ea. | \$ _____ |
| <input type="checkbox"/> WBA Member Full Registration after 4/1 | \$295 ea. | \$ _____ |
| <input type="checkbox"/> Non-Member Full Registration | \$525 ea. | \$ _____ |

Payment must be received prior to 4/1 to be eligible for the "early bird" discount.

OPTIONAL REGISTRATIONS-PER PERSON:

- | | | |
|---|-----------|----------|
| <input type="checkbox"/> Spouse/Guest Registration (bankers not eligible) | \$ 90 ea. | \$ _____ |
| <i>Includes Tues. Ice Breaker, Ag Program, Wed. Cont'l., Lunch, Breaks, Rec./Dinner /Speaker and Thur. Breakfast.</i> | | |
| <input type="checkbox"/> Additional Recept./Dinner Only Ticket (Wednesday) | \$ 55 ea. | \$ _____ |
| <input type="checkbox"/> Golf Tournament <i>Pair with spouse/guest</i> <input type="checkbox"/> | \$ 65 ea. | \$ _____ |

TOTAL: \$ _____

ACCOMMODATIONS:

Saratoga Hot Springs Resort — 307/326-5261

601 Pic Pike Road, Saratoga

*Rates: Standard Double & Queen \$109.00 + tax
Deluxe Double & Queen \$129.00 + tax
King Suites \$149.00 + tax

***Block expires 4/27/21**

Hacienda Motel — 307/326-5751

1500 S. 1st Street, Saratoga

*Rates: 1 person: Double \$79.00/King \$84.00 + tax
2 people: Double \$89.00/King \$94.00 + tax

***Block expires 4/11/21**

*Be sure to ask for the Wyoming Bankers Assn. Block Room Rate

PLEASE RETURN REGISTRATION FORMS PRIOR TO MAY 1st TO:

Wyoming Bankers Association • P.O. Box 2190 • Cheyenne, WY 82003 • Fax: (307)638-5013

Questions? Please contact the WBA at (307)638-5008 or cheryl@wyomingbankers.com

Online registration: go to www.wyomingbankers.com (you must sign in to your profile to register online)

CONFERENCE & GOLF REGISTRATION DEADLINE IS MAY 1, 2021. \$50 CANCELLATION FEE~~NO REFUNDS AFTER MAY 1st~~SUBSTITUTIONS ARE ENCOURAGED.