



The Agricultural Economic Landscape: Interpreting the Indicators

Tuesday, APRIL 23, 2013

2:00 pm – 3:30 pm Central

Global and domestic variables are creating surprises around every corner for agricultural lenders, producers, and agribusiness people. What global and domestic indicators will be critical to the financial health of your customers' financial situation and overall agricultural portfolio? Agriculture has been in a ten-year super-sized commodity super cycle which has created tremendous wealth in agricultural and rural areas. How long will it last and what factors need to be monitored? Will land values continue to appreciate? If there is a correction, how will it impact prices?

Which financial ratios and benchmarks will be pertinent for assessing financial risk for agribusinesses that are in growth, evolution, or transition modes? What are "cut above" agricultural producers doing differently to succeed? What characteristics differentiate "cut above" agricultural bankers? Ensure you add this high-energy webinar to your calendar and invite your staff, board, and customers, also.

SPECIAL NOTICE TO REGISTRANTS:

To customize this webinar, registrants are asked to submit up to two questions each concerning agricultural issues. Questions will be addressed in the order received, so submit your questions early! Email your questions to Dr. Kohl at sullylab@vt.edu by Tuesday, April 16th with "Webinar Questions" as the subject line.

HIGHLIGHTS

- How global and domestic economics are impacting risk and opportunity in the agricultural industry
- Assessment of global and domestic economic indicators
- Insight into the direction of key economic elements such as the commodity super cycle, inflation, interest rates, oil prices, and farmland values
- How today's economic environment compares to the 1970s and 1980s
- Financial ratios and benchmarks to assess growth and transition of agricultural customers' businesses
- **TAKE-AWAY TOOLKIT**
 - List of global and domestic economic indicators
 - Financial ratios and benchmarks chart
 - Comparison chart of the 1970s and 1980s with today
 - List of "cut above" banker characteristics

Attendance verification for CE credits provided upon request.

WHO SHOULD ATTEND?

This informative session is designed for agri-lenders, account managers, management, CEOs, and board members who are developing strategies for their agriculture or rural portfolio. Invite key customers to this webinar as a value-added service!

ABOUT THE PRESENTER – David M. Kohl, Ph.D., Professor Emeritus, Virginia Tech

Dr. Kohl is Professor Emeritus of Agricultural Finance and Small Business Management and Entrepreneurship at Virginia Tech, Blacksburg, VA. He taught in the Agricultural and Applied Economics Department for 25 years. Dr. Kohl currently energizes agricultural lenders, producers, and business people with his keen insight into the agricultural industry gained through extensive travel, research, and exposure during his career. He has traveled over 8 million miles in his career; conducted more than 6,000 workshops and seminars for agricultural audiences; published more than 1,300 articles; and writes for many leading publications.

THREE REGISTRATION OPTIONS

1. LIVE WEBINAR

The **live webinar** option allows you to have **one telephone connection for the audio portion and one Internet connection (from a single computer terminal)** to view online visuals as the presentation is delivered. You may have as many people as you like listen from your office speaker phone. Registrants receive a toll-free number and pass code that will allow entrance to the seminar. The session will be approximately 90 minutes, including question and answer sessions. Seminar materials, including instructions, pin number, and handouts will be emailed to you prior to the broadcast. You will need the most current version of Adobe Reader available free at www.adobe.com.

2. ON-DEMAND WEB LINK & FREE CD ROM*

Can't attend the live webinar? The on-demand web link is a recording of the live event, including audio, visuals, and handouts. We even provide the presenter's email address so you may ask follow-up questions. Approximately one week prior to the webinar, you will receive an email with the web link. This web link can be viewed anytime 24/7, beginning 6 business days **after** the webinar and will expire 6 months after the live program date. **As an added bonus, you will also receive a FREE audio/visual CD ROM.*** The CD ROM includes the original audio/visual presentation, the question and answer sessions, and the handouts. Use the on-demand link or this "off-the-shelf" training program for those that could not attend the live seminar and for future training.

LIMITED AVAILABILITY: The on-demand web link and CD ROM may ONLY be ordered for 6 months following the webinar. Neither the link nor CD will be available after this time.

3. BOTH LIVE WEBINAR & ON-DEMAND WEB LINK (INCLUDES FREE CD-ROM*)

Options 1 and 2 described above

***CD ROM for PC use only**

Convenient! Listen on your iPad, iPhone, Android - Instructions will be emailed to you with the on-demand link .

Note: All materials are subject to copyright. Transmission, retransmission, or republishing this webinar to other institutions or those not employed by your financial institution is prohibited. Print materials may be copied for eligible participants only.

TO REGISTER

- By Mail: Community Bankers Financial Education, 455 S. Junction Road, Suite 101, Madison, WI 53719
- By Fax: 608 / 833-8114 QUESTIONS - call 608/ 833-2384
- On Line: [Click Here](#) Your Log-In ID Number is the same as your bank's FDIC Cert. Number.

The Agricultural Economic Landscape - Tuesday, APRIL 23, 2013

Choose Your Training Option(s):

Purchase (check here)	Training Method	Member	Nonmember
	Live Webinar (audio & visual – includes handouts); <u>or</u>		
	On-Demand Web Link and FREE CD ROM; <u>or</u>	\$230	\$275
	Both Live Webinar and On-Demand Web Link Option 1 and 2 above (includes Free CD Rom)	\$300	\$350

Please make check payable to "Community Bankers Financial Education." Amount \$ _____

Name: _____ Bank: _____

Address: _____

City: _____ State: _____ Zip: _____

Phone: _____ Fax: _____

Email: _____