Program: May 6 - 7, 2014

Location: Heathman Lodge 7801 NE Greenwood Dr, Vancouver, WA 98662

Reservations: 360-254-3100 Ask for the WBA/OBA Room Block. Room Rate is \$119 per night. Reservations must be made by April 17th to receive discount room rate.

| FEES: | Register By 4/23 | After 4/23 |
|-----------------|------------------|------------|
| WBA/OBA Member: | \$395 | \$445 |
| Non-Members: | \$790 | \$890 |

Register early and save!

Cancellation Policy: Registrations may be cancelled up to seven days prior to the conference. All cancellations have a \$50 charge. No cancellation within the seven day period; however, a substitute may attend.

Registration Form

Please complete the following information:

| Name | | | |
|-------------------------------------|--|--|--|
| Title Bank/Firm | | | |
| Work Address | | | |
| City/State/Zip | | | |
| Phone | | | |
| Fax | | | |
| Email | | | |
| Enclosed is a check for \$ | | | |
| □ VISA □ Mastercard Expiration Date | | | |
| Credit Card # | | | |
| Name on Card | | | |

Signature

Send registration and check payable to Washington Bankers Association, 1601 Fifth Avenue, Suite 1120, Seattle WA 98101. Call us at (206) 447-1700. Fax your registration to (206) 223-6453. WASHINGTON BANKERS ASSOCIATION 1601 Fifth Avenue

1601 Fifth Avenue Suite 1120 Seattle, WA 98101 www.wabankers.com

Northwest Agriculture Conference



Northwest Agriculture Conference

May 6 - 7, 2014 Heathman Lodge, Vancouver





Who Should Attend?

Targeted to ag lenders, credit managers and analysts, this conference is also designed for any lender who manages ag credits. This conference presents information against the backdrop of general macro-economic forces. Highlighting numerous outstanding national and local speakers, attendees will gain insight on a local, regional, and national scope.

Tuesday, May 6

| | | - 1 |
|----------|------|--------------|
| 8:00 - 8 | 8:30 | Registration |

8:30 - 9:45 Welcome

Roddy Baze, VP and Team Leader, Washington Trust Bank, Kennewick, WA, WBA Ag Committee Chair

Finding the Right Balance in 2014: Agriculture, Politics and More From Washington D.C.

John Blanchfield, Director, American Bankers Association Center for Agriculture and Rural Banking, Washington, D.C.

John Blanchfield returns with a report on the newly passed Farm Bill, taking a skeptical look at the health of the farm economy, providing an update on the Farm Credit System. Does the new Farm Bill reduce Ag banking risk or increase risk? Finding the right balance will be a challenge for agricultural bankers in 2014 -- is it another go-go year, a go-slow year or is it time to hit the brakes?

9:45 - 10:00 Coffee Break

10:00 - 10:45 Crop Insurance & New Farm Bill Paul Risenmay, Sloan-Leavitt Insurance Agency, Crop Insurance Agent/Manager, Othello, WA

What did the 2014 Farm Bill change? Crop Insurance will now play the primary role as a farm safety net. See full agenda for details.

10:45 - 11:45 Impacts on Agriculture: Affordable Care Act and Tax Reform

Tom O'Brien, Principal, CliftonLarsonAllen, Quincy, WA Kiely Strohmaier, Senior Accountant, CliftonLarsonAllen, Moses Lake, WA

11:45 – 12:45 Luncheon Register today at s.wabankers.com/agconf

12:45 – 1:45 Beyond Financial Ratios - Drilling Deeper in Assessing Ag Credit Risk Dan Manternach, Director of Operations for

Doane Advisory Services, St. Louis, MO Sponsored by Washington Trust Bank

Dan Maternach will show why key commodity prices entered a "new era" in 2008. He'll include the ancillary impact on the outlook for hay, fruit, vineyard and dairy sectors so important here in the Northwest. He will then address the farmland question, answering what is on everybody's mind: is the farmland boom just on "pause" – or a bubble about to burst?

1:45 – 2:45 10 Inspired Questions for

Perpetuating the Generational Farm David Specht, Founder and President, Advising Generations LLC

This session will focus on getting to the heart of the issues so that you can help families be more intentional about their planning for these times of change. It isn't as important to have all the answers, as it is to have the right questions.

2:45 - 3:00 Coffee Break

3:00 - 4:00 Weather Volatility Effects on Ag Crop Yields

Professor Elwynn Taylor, Climatologist, Ag Meteorology, Iowa State University, Ames, IA

Much of the stability of United States agriculture is attributed to the expanse of territory where crops are produced. The concept, "adverse weather will not (or would rarely) extend from Florida to California or from Ohio to Oregon" has merit. National production and affordable crop insurance both benefit from the wide expanse of the production areas. Still, when a season departs from the norm the result is usually reduced crop yield.

4:00 Adjourn

5:30 Reception and Dinner

Reception Sponsored by FarmerMac

Washington Bankers Association and Oregon Bankers Association would like to thank the following sponsors for their support of this event:

CliftonLarsonAllen Farmer Mac Sloan-Leavitt Insurance Agency Washington Trust Bank WBA PROS, Inc

For sponsorship opportunites, contact Chelsey Mullins at chelsey@wabankers.com or (206) 344-3484.

Wednesday, May 7

7:00 - 8:00 Hearty Farmer's Breakfast

8:00 - 9:00 How to Manage Crop Production Risk and Profit/Loss

Professor Elwynn Taylor, Climatologist, Ag Meteorology, Iowa State University, Ames, IA

Weather is, and will likely remain, the major risk associated with agriculture. Nevertheless, and more important: Risk is Manageable.

9:00 - 9:45 Legislative and Political Update

Kevin Christiansen, Director of Government Relations, Oregon Bankers Association, Salem, OR Denny Eliason, WBA Lobbyist, Alliances Northwest, Normandy Park, WA

9:45 - 10:00 Coffee Break

10:00 - 11:00 State Ag Directors Session

Don R. "Bud" Hover, Washington State Director of Agriculture Katy Coba, Oregon State Director of Agriculture

The Directors of the Oregon and Washington State Departments of Agriculture will share the State of the Agricultural Industries in their respective states.

11:00 - 12:00 Ice Age Floods in the Pacific

Northwest

Nick Zentner, Professor of Geology, Central Washington University, Ellensburg, WA

Professor Zentner will give a dynamic presentation that illustrates the dramatic events during the Ice Age that completely transformed our famous landscapes.

12:00 Closing Comments and Adjourn