

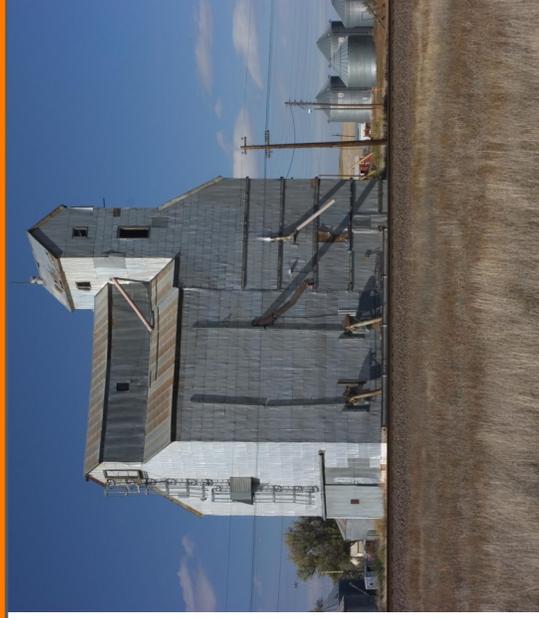
Program Highlights

Following is a partial list of topics to be discussed:

- ✓ Global economic walkabout
- ✓ U.S. economy update
- ✓ U.S. farm real estate values
- ✓ Current observations on ag credit
- ✓ Characteristics of peak performing bankers
- ✓ Credit and financial benchmarking
- ✓ Dr. Dave's key ratios and practices
- ✓ Key ratio calculations and benchmarks
- ✓ Working capital analysis
- ✓ Burn rate—working capital and debt service payments
- ✓ Commercial lending risk rating system
- ✓ Financial risk
- ✓ Deadly sins of finance and management
- ✓ Case study applications

Who should attend?

This program is geared toward bankers with one to five years' experience in ag lending or credit analysis.



Learn from a Legend

David M. Kohl received his master's and Ph.D. degrees in agricultural economics from Cornell University. During his 25-year career as a professor at Virginia Tech, he received 11 major teaching awards and educated more than 10,000 students.

He has published four books and more than 1,500 articles on financial and business-related topics in journals, extension, and other popular publications.

Dr. Kohl has been recognized as one of the 30 leaders behind innovative business management and economic information that agriculture uses today. He serves as chancellor of Farm Credit University, a provider of lifelong learning and development for ag lenders and producers.

In addition, he is a business coach and part owner of Homestead Creamery, a value-added dairy business.

Broaden your horizons.



Credit Training for Ag Lenders

*A two-day educational program
for beginning to intermediate-level
ag loan officers and credit analysts*

**November 19 and 20, 2015
Denver, Colorado**

Presented by

David M. Kohl, Ph.D.

*Professor Emeritus
Virginia Tech*

Sponsored by

**BANKERS' BANK
OF THE WEST**



General Information

ENROLLMENT

Class size is limited to 35 registrants to allow for individual attention.

LOCATION

The program will be held at **Courtyard by Marriott Denver Downtown**
934 16th Street ■ Denver, Colorado 80202

Note: This venue is two blocks from the offices of Bankers' Bank of the West.

GROUND TRANSPORT AND PARKING

Super Shuttle (303-370-1300) can pre-arrange your transportation from the Denver International Airport to your downtown hotel.

Information on alternative ground transportation, parking options, and driving directions is available from jsvitaak@bbwest.com.

HOTEL RESERVATIONS

To secure the **special sleeping room rate** of \$199/night at the Courtyard by Marriott Denver Downtown, call 303-571-1114 by **October 26** and identify yourself as part of the Bankers' Bank of the West group. (The reduced room rate of \$199/night is valid November 15 through 22.)

SEMINAR FEE

Includes seminar materials as well as breakfast, lunch, and snacks on both days.

Tuition \$55900

CANCELLATIONS

Registration fees are non-refundable. Substitutions will be accepted at any time, however.

QUESTIONS

Call **Jackie Tall** at **303-291-3700** ext. **8108**.

6/23/2015

Program Leader

DAVID M. KOHL, PH.D.



Dr. David Kohl energizes agricultural lenders, producers and business people with his keen insight into the agricultural industry through extensive travel, research, and exposure during his career.

He is Professor Emeritus of Agricultural Finance and Small Business Management and Entrepreneurship at Virginia Tech in Blacksburg, Va. Dr. Kohl has traveled more than 9 million miles in his professional career and conducted more than 6,000 workshops and seminars for a variety of agricultural audiences. Dr. Kohl's personal involvement with agriculture and interaction with key industry players provide a unique perspective into the future trends of the agricultural industry and economy.

SCHEDULE

Thursday, November 19

8:00 am Check-in and breakfast
9:00 am Program begins
12:00 noon Lunch
1:00 pm Program resumes
5:00 pm Program concludes

Participants are invited to attend a reception at the Bankers' Bank of the West offices immediately following the Thursday session.

Friday, November 20

7:00 am Breakfast
8:00 am Program begins
11:30 am Lunch
12:30 pm Program resumes
3:00 pm Program adjourns

Credit Training for Ag Lenders by David M. Kohl, Ph.D. ■ November 19 and 20, 2015

Registrations will be secured and confirmed in the order in which enrollments and payments are received.

▶ **Seminar tuition: \$559⁰⁰**



Registrant _____ Title _____

Phone _____ Email _____

Bank _____ City _____ State _____

A reception will be held at BBW's offices immediately after the Nov. 19 session. Indicate whether you plan to attend: YES NO

PAYMENT OPTIONS: Check enclosed —or— Debit my bank's DDA (authorization of account signatory required)

MAIL registration to Bankers' Bank of the West
1099 18th St, Ste 2700 | Denver, CO 80202

Or **EMAIL** to info@bbwest.com
Or **FAX** to 303-291-3714

Authorizing signature _____

Make sleeping room reservations by **October 26**.
Call Courtyard by Marriott Denver Downtown at **303-571-1114**.