

A message from the KAB Division President Elsa Havel, Grant County Bank, Ulysses



Greetings from the KBA – Kansas Ag Bankers (KAB) Division Board of Directors. On behalf of the entire Board, we want to wish you and your family a very Merry Christmas and a Happy New Year! We hope your holiday season is filled with lots of joy and many blessings.

Unfortunately, the trend of challenges and uncertainty continues in the agricultural industry, with one of those major issues being global trade. Kansas Ag Bankers are the backbone of the ag economy in Kansas. So, it continues to be imperative that we, as their bankers, support our customers through these difficult times, not only as a trusted advisor, but also to assist in providing the tools necessary to succeed long term.

The KAB Division Board is putting the finishing touches on the 2020 Kansas Ag Bankers Conference scheduled for March 4th – 5th in Manhattan. The 2019 Conference once again saw an exceptional attendance of over 300. The presenter line up for the 2020 Conference is going to be able to provide us with a very real time perspective as to what our ag customers are facing and how we can assist them. Not only will you walk away with some great information and resources from industry experts, you will also be provided with a great networking opportunity to learn from fellow ag bankers. There will be a number of vendors at the trade show to allow you to learn about new and exciting resources available. We hope you will make plans to attend!

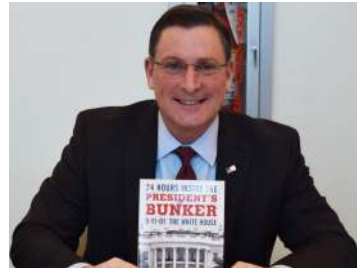
The KAB Division is supported by the membership of 129 ag banks from across the state, each paying annual dues of \$100. The membership enables KAB to support many organizations on a collective basis such as FFA, 4-H, KARL, Ag in the Classroom, Kansas Pride Inc., and the Kansas Water Congress to name a few. KAB also contributes financially to support KBA's lobbying efforts at the Kansas Statehouse. We strongly believe these contributions are strategic investments in the future of our rural communities and we sincerely appreciate the support of our current membership. If you are not a member, please give serious consideration to joining our team.

I have been honored to serve as your President. It is very rewarding to work with such a dedicated and knowledgeable board and have the opportunity to meet so many other ag bankers from across our great state. We, as a board, owe a significant amount of our success to the support of the Kansas Bankers Association staff who work tirelessly behind the scenes. Their dedication and professionalism are greatly appreciated. I look forward to seeing all of you in Manhattan at the 2020 Kansas Ag Bankers Conference on March 4th & 5th, 2020!

2019 Kansas Ag Bankers Conference Highlights

Manhattan, March 6-7

The 2019 Kansas Ag Bankers Conference was held once again at the Manhattan Hilton Garden Inn March 6-7 with over 300 bankers in attendance and according to Dr. David Kohl, the Kansas Ag Bankers Conference is the largest state ag conference in the nation. This year's event also set a record with 15 active exhibit booths. The first presenter, Dr. David Kohl, shared how the agricultural industry is now in its seventh year of an economic reset with razor thin margins combined with increased volatility. "The Wild Side of Weather," was energetically presented by Eric Snodgrass, University of Illinois. Snodgrass is the lead atmospheric scientist assessing and forecasting weather risks for the ag industry and he made the case for a big weather event coming that will affect the ag market. The next presentation by Lieutenant Colonel Robert J. Darling kept the group on the edge of their seats as he described the enormity of the crisis leadership decisions made on behalf of all Americans during the September 11, 2001, terrorist attacks. Day two started with Randy Blach, CattleFax, as he opened his outlook stating, "We think the beef industry will continue to be profitable. We are optimistic about that." The 2019 annual meeting of the Kansas Ag Bankers Division was called to order by members of Kansas 4-H Youth who led the group in the Pledge of Allegiance, as well as the 4-H Pledge. Jake Worcester, President & CEO of the Kansas 4-H Foundation, presented an award to KAB for 65 continuous years of donations to the Foundation. Dr. Matt Roberts closed the conference with his interpretation of the grain markets. He believes that the ag economy is already in a state of recovery. "We are constantly surrounded with doom and gloom. You would think we are on the precipice of a new dark age," Roberts said. "But look at the data, you quickly come to the conclusion that we're living in the most peaceful and prosperous time in human history." The next Kansas Ag Bankers Conference will be on March 4-5, 2020 at the Hilton Garden Inn in Manhattan, Kansas.



2019 Pioneer Award Winner

Donald L. Koops, The Farmers Bank of Osborne, Osborne, KS

The KBA - Kansas Ag Bankers Division Board of Directors was happy to present the 2019 Pioneer Award to Donald Koops, The Farmers Bank of Osborne, Osborne, Kansas. The Pioneer Award is presented to an agricultural banker that exemplifies the best in agricultural lending by continually bringing credit to his profession and the entire agricultural banking community. Donald Koops began his lending career with First Kansas Savings & Loan in Osborne. After working for several years for First Kansas Savings & Loan, he was approached by the management of Farmers National Bank and offered a position as Loan Officer, which he accepted July 1, 1989. In 2002, following an ownership change of the bank to the Bihlmaier family, Don became a Director and was promoted to Senior Loan Officer, a position he continues to hold. He will celebrate 30 years of service July 1, 2019. Don can be regularly seen at continuing education seminars and meetings, with an ever-present commitment to keeping abreast of economic, legal and regulatory trends. Don takes pride in passing on his knowledge of banking principles, lending and of people in general to younger lenders in the bank as well.



Donald Koops with his family.



Donald Koops and KAB President TJ Wilson

Kansas Ag Bankers Division Highlights



Kansas 4-H Foundation - 65 Years of Partnership

The 2019 annual meeting of the Kansas Ag Bankers Division was called to order by members of Kansas 4-H Youth who led the group in the Pledge of Allegiance, as well as the 4-H Pledge. Jake Worcester, President & CEO of the Kansas 4-H Foundation presented an award to KAB for 65 continuous years of donations to the Foundation. KAB is proud to be the longest running donor in the 66-year history of the Kansas 4-H Foundation! Kansas 4-H Foundation supports the enrichment and personal growth of youth in our Kansas communities.



KANSAS
FFA FOUNDATION



Kansas FFA Foundation - Supporting Young Leaders

The Kansas Ag Bankers Division support of the Kansas FFA is allowing the next generation of young leaders to gain and polish skills that will provide career success and much personal satisfaction. On May 29th, the KAB Division once again served as the primary sponsor for the annual Kansas FFA/4-H Opportunity Fair held in conjunction with the annual State FFA Convention in Manhattan, Kansas. This annual event was attended by more than 2,000 FFA students from across Kansas.



KAB Division Partners with KARL (Kansas Agriculture and Rural Leadership)

The Kansas Agriculture and Rural Leadership (KARL) program is a two-year course offering intensive study, training and travel for leaders in Kansas agriculture and rural communities. A variety of challenges— environment, economic and political— are unfolding and will continue to test agriculture, agribusiness and rural communities. Strong, progressive leaders, with a broad base of knowledge, will be necessary to help guide communities and industry as decisions are made. KARL empowers leaders to help ensure a bright future for Kansas. The Kansas Ag Bankers Division's support contributes greatly to programs such as this!



KAB Division Provides Scholarships for College Students

The KSU Foundation inspires and guides philanthropy toward university priorities to boldly advance K-State. In 2003, the Kansas Ag Bankers endowed \$100,000 to the Kansas State University Foundation. That fund continues today, awarding scholarships to KSU students enrolled in Ag Economics. The purpose of this scholarship is to honor Kansas Ag Bankers and to provide financial assistance to students properly enrolled in the College of Agriculture at Kansas State University. The 2019 Fall Semester 2019 scholarship recipients are Matthias Brouk from Manhattan, KS majoring in Agricultural Economics and Garrett Muller from Topeka, KS majoring in Agribusiness.

The Kansas Ag Bankers Division of the Kansas Bankers Association was formed to support, enhance and promote the agricultural banking industry in Kansas.

KBA—Kansas Ag Bankers Division 2019-20 Board of Directors

Elsa Havel, President, Grant County Bank, Ulysses
Tim Smith, Vice President, First State Bank, Plainville
Jay Meyer, Sec/Treasurer, Centera Bank, Sublette
TJ Wilson, Past President, Morrill & Janes Bank & Trust Co., Hiawatha
Mikel Hadachek, Astra Bank, Belleville
David White, INTRUST Bank, NA, Wichita
Brad Zimmerman, First National Bank, Scott City

Brett Wicker, Bank of Commerce, Chanute
Maria Pfizenmaier, United Bank & Trust, Clay Center
Carl Keith, Solutions North Bank, Hill City
Stephen Hendrickson, Citizens State Bank of Marysville, Hanover
Lucas Sawyer, Prairie Bank of Kansas, Inman
Robert Rugan, Farmers Bank & Trust, Great Bend
Shan Hanes, Heartland Tri-State Bank, Elkhart
(Ex-Officio-ABA Ag Committee Member)



2019-2020 KAB Budget

Income	
Dues (\$100 per bank)	\$14,000
Interest Income	\$900
AG Bankers Conference	\$115,000
Miscellaneous	\$500
Total Income	\$130,400

Expense	
Administrative Fee	\$15,000
Conference Expense	\$40,000
Board Meetings	\$5,000
Board Travel/Special Events	\$7,900
ABA Conference (President)	\$2,500
ABA Conference (Kansas Night)	\$1,500
Printing/Letterhead	\$500
Postage	\$500
FFA Donation	\$5,000
KARL Donation	\$2,500
4-H Donation	\$2,500
AG in Classroom Donation	\$2,500
KS Water Cong/Conf	\$1,000
Misc. Expense	\$5,000
Kansas Pride, Inc.	\$1,000
Women Managing the Farm	\$500
Conference Expense	\$30,000
Fed Affairs Rep	\$2,500
KBA Staff Travel	\$2,500
Promotions/Advertising	\$2,500
Total Expense	\$130,400



To the left, Fort Hays State University students joined us this year at the Kansas Ag Bankers Conference! Their futures are bright!

To the right, the Kansas Ag Bankers Conference is a great way to network with your fellow colleagues and to visit the valued sponsors and exhibitors.



To the left, Dr. Matt Roberts closed the conference with his interpretation of the grain markets.