



# Kansas Ag Bankers

A DIVISION of KBA

## 2020 ANNUAL REPORT

### A MESSAGE FROM THE KAB DIVISION PRESIDENT TIM SMITH, FIRST STATE BANK, PLAINVILLE

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.

2020 has come with great challenges to the entire country, like many industries the ag sector has been impacted from this pandemic. Though we as Kansas bankers continue to find a way to help our ag customers through these challenging times, we need to continue to assist them in providing the tools necessary to succeed long term. Post Covid-19 will more than likely be just as challenging. We are already experiencing strained work forces, unstable export markets and lapses in technology growth just to name a few.



The KAB Division Board is putting the finishing touches on the 2021 Kansas Ag Bankers Conference scheduled for March 3<sup>rd</sup> – 4<sup>th</sup> in Manhattan. The 2020 Conference once again saw an exceptional attendance of over 300. The presenter line up for the 2021 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.

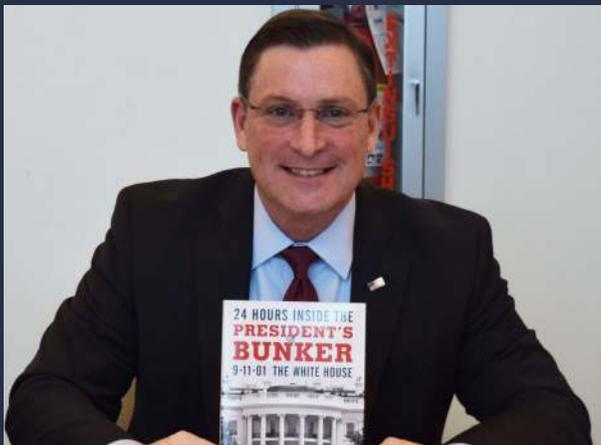
The KAB Division is supported by the membership of 129 Ag banks from across the state, each paying annual dues of \$100. The membership enables KAB to support many organizations on a collective basis such as FFA, 4-H, KARL, Ag in the Classroom, Kansas Pride Inc., and the Kansas Water Congress to name a few. KAB also contributes financially to support KBA's lobbying efforts at the Kansas State House. 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 in March!

# 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



# 2020 PIONEER AWARD WINNERS

## *Tom McGavran, The Citizens State Bank & Trust, Minneapolis, KS*

The KBA - Kansas Ag Bankers Division Board of Directors was happy to present the 2020 Pioneer Award to Tom McGavran, with The Citizens State Bank & Trust, Minneapolis, is the recipient of the 2020 Pioneer Award. 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.

Throughout his 48-year banking career, Tom has exemplified the very best in what it means to be an "Ag" banker. He develops a strong working relationship with his customers, having in depth knowledge and offering expert advice to his customers year after year. He is widely known to be a true gentleman, soft spoken, honest, sincere and of the highest character. Pairing these professional attributes with his great personal qualities, he has earned the respect of his banking peers and customers alike.

Tom has a long history of community and industry involvement, serving on several boards and was a past KBA Treasurer and KBA Board Member.



## *Bill Neier, Stockgrowers State Bank, Ashland, KS*

The KBA - Kansas Ag Bankers Division Board of Directors was happy to present the 2020 Pioneer Award to Bill Neier, with Stockgrowers State Bank, Ashland, is the recipient of the 2020 Pioneer Award. 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.

Bill has worked for Stockgrowers for nearly 32 years and is currently the Senior Vice President. Bill's greatest joy is being able to serve customers. Bill would wait on every customer who walked thru the door if possible. He is a perfect example of what outstanding customer service should look like and the qualities that you would look for in any Ag lender. One customer said, "His greatest joy is when his clients are successful, and he has become an important part of my team."

While Bill has a considerable loan portfolio, he too has been involved in many various boards and volunteer activities. Being a very dedicated volunteer fireman takes most of his "extra time". He has served on a number of past boards and is on several current board, has been an EMT, involved with 4H and has attended many KBA Ag Conferences and various KBA meetings.



## *Frank York, The Farmers Bank of Osborne, Osborne, KS*

The KBA - Kansas Ag Bankers Division Board of Directors was happy to present the 2020 Pioneer Award to Frank York, with Stockgrowers State Bank, Ashland, is the recipient of the 2020 Pioneer Award. 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.

Frank has served his entire banking career at Stockgrowers State Bank, beginning in 1976. He has served as Executive Vice President since 2007 and maintains an outstanding working relationship with his customers. Communication, kindness and respect describes his customer relationships. One customer said, "Frank just makes it simple to do business and helps keep me connected to the Ashland community." Another customer said "Frank has been there for me and my family and he pours his life into his work and in turn, into each of us."

Frank is very involved in many community activities and is a true community banker. He has served on several past boards and is on several current boards, is an announcer for the Ashland high school basketball and football games and was involved with the salvation army, hospital and church youth group and has attended many KBA Ag Conference and various KBA meetings. He also manages a farming and ranching operation in his spare time, which he continues today.





# Kansas Ag Bankers

A DIVISION of KBA

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 2020-21 Board of Directors

Tim Smith, President, First State Bank, Plainville  
Jay Meyer, Vice President, Centera Bank, Sublette  
David White, Sec/Treasurer, INTRUST Bank, NA, Wichita  
Elsa Havel, Past President, Grant County Bank, Ulysses  
Mikel Hadachek, Astra Bank, Belleville  
Brett Wicker, Bank of Commerce, Chanute

Carl Keith, Solutions North Bank, Hill City  
Stephen Hendrickson, Citizens State Bank of Marysville, Hanover  
Lucas Sawyer, Prairie Bank of Kansas, Inman  
Robert Rujan, Farmers Bank & Trust, Great Bend  
Shelly Turner, Security State Bank, Scott City  
Lindsey Martin, Bank of Protection, Ashland

### 2020-2021 KAB Budget

| <u>Income</u>         |                  |
|-----------------------|------------------|
| Dues (\$100 per bank) | \$13,600         |
| Interest Income       | \$900            |
| AG Bankers Conference | \$120,000        |
| Miscellaneous         | \$500            |
| <b>Total Income</b>   | <b>\$135,000</b> |

| <u>Expense</u>                |          |
|-------------------------------|----------|
| Administrative Fee            | \$15,000 |
| KBA Capital Campaign          | \$5,000  |
| Conference Expense            | \$60,000 |
| Board Meetings                | \$5,000  |
| Board Travel/Special Events   | \$1,500  |
| ABA Conference (President)    | \$3,000  |
| 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  |
| KBA Margin Management         | \$4,000  |

|                         |                  |
|-------------------------|------------------|
| Misc. Expense           | \$2,500          |
| Kansas Pride, Inc.      | \$1,000          |
| Women Managing the Farm | \$500            |
| Conference Expense      | \$13,000         |
| Fed Affairs Rep         | \$2,500          |
| KBA Staff Travel        | \$3,500          |
| Promotions/Advertising  | \$2,500          |
| <b>Total Expense</b>    | <b>\$135,000</b> |

### 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 2020-2021 academic year scholarship recipient's are Eli Ohlde from Clyde, KS and Colton Sutterby from Savonburg, KS. To be eligible, the students shall be undergraduate students enrolled in the Department of Agricultural Economics in the College of Agriculture, pursuing a career in banking or finance, reside in Kansas and have a minimum grade point average of 3.2.



### KAB Division Partners include:



KANSAS FFA FOUNDATION



Kansas Foundation for AGRICULTURE IN THE CLASSROOM

