

THE AG LENDING MARKET IS CHANGING, CAN YOU KEEP UP?

Within the last decade alone, the agricultural lending landscape has undergone monumental shifts. The market is global and lenders must be aware of how international agriculture and trade impact them and their customers. Consequently, anyone who can't deal with sophisticated financial information is at a marked disadvantage.

Make sure you have the skills and knowledge to thrive in a quickly shifting, volatile market. With the SEALS, you can equip yourself with the skill set needed to analyze and manage complex agricultural loan portfolios. We provide the latest developments, tools and techniques for meeting the demands of the modern lending environment—giving you everything you need to succeed today and in the years to come. Learn why our 2016 SEALS participants evaluated our program with an impressive overall rating of 9.3 out of 10.

CURRICULUM

SEALS is designed for both former participants and newcomers, providing more than 30 hours of hands on instruction that teach you how to apply effective problem solving techniques to real life case studies. Classes emphasize teaching leadership, planning, credit scoring techniques, financial statement analysis and the use of different loan analysis tools. With SEALS, you'll learn how the world economic condition affects both agriculture and farm management—and pick up the knowledge necessary to deal with sudden and unpredictable changes in the marketplace.

Topics may include:

1. Evaluating management
2. Benchmarking Data
3. Economic Outlook
4. Megatrends in Ag Lending
5. Real Estate Investments
6. Risk management
7. Financial Dashboard
8. Case studies



FACULTY

This year's faculty includes some of the most respected professors and specialists in the field today, including:



Dr. David Kohl, Virginia Tech

Dr. Steve Isaacs, University of Kentucky

Dr. Alex White, Virginia Tech

Mr. Eric Snodgrass, University of Illinois

Mr. Scott Mickey, Clemson University

PROGRAM CONSULTANTS

Dr. Johnny Jordan, Clemson University

Dr. Hal Harris, Clemson University

Dr. Nathan Smith, Clemson University

Dr. Adam Kantrovich, Clemson University

SEALS EXECUTIVE DIRECTOR

Scott Mickey

PO Box 237
Clemson University
Sumter, SC 29151
Email: smickey@clemson.edu
Phone 803.418.9391

SE Agricultural Lenders School

Post Office Box 237
Sumter, SC 29151-0237

Phone: 803.773.5561

Fax: 800.881.7518

E-mail: smickey@clemson.edu

www.clemson.edu/extension/agribusiness/events.html



35TH SE AG LEENDERS SCHOOL

Ag Lending:

Managing Credit of Cyclical Industry

May 20–25, 2018

Madren Conference Center
Clemson, SC

CLEMSON
COOPERATIVE EXTENSION

UK

UNIVERSITY OF KENTUCKY

PARTICIPANTS

One of the reasons why the SEALS program is so strong is because of the mix of attendees—credit managers and officers from commercial banks, bank examiners, the Farm Service Agency, the FCA and large agribusinesses such as John Deere and Southern States.

SEALS is open to anyone engaged in financing agriculture. No prerequisites are required, and both program alumni and new comers are encouraged to attend.

LOCATION AND LODGING

SEALS is held at the Madren Conference Center and Inn on the Clemson University campus. The facility includes a 17,000 square foot conference space featuring state of the art amenities, spacious guest rooms at the Martin Inn, and beautiful views of Lake Hartwell and the Walker Golf Course.

Other nearby hotels are also available for booking, including the Hampton Inn, Comfort Inn, Sleep Inn, Days Inn and Ramada Inn.

For reservations at the Martin Inn, call 888.654.9020. For more information, visit www.clemson.edu/madren. For directions, visit www.clemson.edu/visitors.

RECREATION

The Walker Course—a stunning and expansive 18-hole championship golf course—is right next to the Madren Center, allowing you to brush up on your game while you learn how to adapt and grow the market. Registered SEALS participants can reserve tee times at the golf course before classes begin. Other recreational facilities include boating, swimming, fishing and tennis—so you can keep both your body and your mind in good shape.

ENROLLMENT

Tuition is **\$1,550** per student. The Early Bird Registration fee is **\$1,350**, if registration and payment are received by April 1, 2018. This fee covers all instructional materials, lunches, a welcome reception and the 35TH Annual SEALS banquet on Thursday. The fee does not cover lodging. For meals other than lunch, the Clemson area offers a variety of fine and casual dining opportunities.

Enrollment is limited to 40 students in order to maximize your time with our instructors. Due to the size limits, participants are accepted on a first come, first served basis.

There is a \$250 non-refundable cancellation fee for cancellations after April 15.



COMMENTS from previous SEALS

"...most enjoyable & informative training I've been to..!"

"by far, the best LEADERSHIP school."

"...great mix of education and common sense."

"...best group of speakers I have ever had..."

"... Instructors have a passion for ag lending ."

REGISTRATION FORM

35TH Annual SEALS
Clemson University
Clemson, SC

Tuition: \$1,550
\$1,350 by April 1st

Name: _____

Affiliation: _____

Address: _____

Office Phone: _____

Cell Phone: _____

Email: _____

Fee: Enclosed To Send Later

Make checks payable to: **Clemson University**

Mail Registration to: **Agri Business Management**
PO Box 237
Sumter, SC 29151-0237

Register Online:

www.clemson.edu/extension/agribusiness/events.html

SE Agricultural Leaders School

Contact Person: Patricia McDaniel

Post Office Box 237

Sumter, SC 29151-0237

Phone: 803.773.5561

Fax: 800.881.7518

E-mail: smickey@clemson.edu
or

E-mail: pmcdani@clemson.edu