

A. GENERAL INFORMATION

1. Non-Purdue University Professional Experience

- 1976 Field Office Manager, Mammoth Cave Production Credit Association,
Morgantown, KY
- 1977-1978 Research Assistant, Department of Agricultural Economics,
University of Kentucky
- 1979-1981 Research Assistant, Department of Agricultural Economics,
University of Illinois

2. Awards and Honors

- Omicron Delta Kappa
- Alpha Zeta
- Epsilon Sigma Phi
- American Agricultural Economics Association Outstanding Ph.D. Thesis Award, Honorable Mention, 1983
- Selected by the American Bankers Association (ABA) to attend the National Agricultural Bank Management School in Ames, Iowa, 1984 and 1985
- USDA Award for Superior Service, Member of the Purdue Drought Response Team, June 1989
- AAEA Group Extension Award, Ag 2000: A Strategic Perspective Study (Chaired committee on "Financing Agriculture") 1993
- Buel Lanpher Achievement Award (given by the Farm Financial Standards Council to an academician on the FFSC for outstanding service) 1993
- Gold Quill Award with Michael Boehlje from American Society of Farm Managers and Rural Appraisers (given for outstanding *Journal* article), 1999
- Department of Agricultural Economics, Outstanding Counselor Award, 1999, 2002, and 2005
- 2007 Purdue Agriculture Team Award, member of the New Ventures Team
- Gold Quill Award with Paul Ellinger and Christine Wilson from the American Society of Farm Managers and Rural Appraisers (given for the outstanding *Journal* article), 2010.

3. Memberships in Academic, Professional and Scholarly Societies

- American Agricultural Economics Association
- American Society of Farm Managers and Rural Appraisers
- Indiana Society of Agri-bankers
- Indiana Society of Farm Managers and Rural Appraisers
- Indiana Farm Management Association

B. EXTENSION, SERVICE, AND UNIVERSITY OUTREACH ACTIVITIES (PRIMARY)

1. Major Extension Programs

Dr. Barnard's goal is to improve the quality of decision-making in the area of financing production agriculture. His focus is on farm business planning and financial analysis. His programs are directed

to producers, agricultural lenders, agribusiness managers, extension educators, and government agencies involved in agricultural credit. The latter group includes Indiana Treasurer's Farm Program, Agricultural Loan Mediation Program, Federal Agricultural Mortgage Corporation (Farmer Mac), and Farm Service Agency (FSA, formerly Farmers' Home Administration).

Dr. Barnard has identified two complementary goals for his program:

- To reduce the cost of service per loan and credit risk to lenders by educating loan officers and credit institution management on the information and financial analyses needed to make appropriate decisions on loans to agricultural producers.
- To improve financial decision-making by agribusiness managers and producers through the use of agribusiness and farm business planning and financial analysis tools.

Hence, Dr. Barnard's extension program focuses on two major groups: agricultural lenders and producers. The core of his educational program for lenders consists of an Agricultural Banking School (one-week session each fall) and a Bankers' Agricultural Clinic (one-day conference). Dr. Barnard leads both programs by working closely with a committee of bankers to ensure the curriculum is focused on relevant topics for the industry. Dr. Barnard has been, and continues to be, involved in educational projects both in the state and across the country, to educate lenders on how to improve decision-making. Examples include leadership of the industry-wide Farm Financial Standards Council to provide uniformity in financial reporting and analysis, video-tape instruction through the Business Management in Agriculture video-tapes, training of FSA employees and borrowers, and most recently development of a multi-media CD-ROM educational program. He is on the teaching faculty for four agricultural banking schools and teaches on a regular basis at the Federal Reserve's Senior Credit Examiner Specialized Lending Schools.

1982-1989

a. Farm Service Agency Training. In 1983, Dr. Barnard was selected by Farm Service Agency (FSA), formerly the Farmers' Home Administration (FmHA), to teach their employees and borrowers a financial accounting system, Coordinated Financial Statements for Agriculture. He taught 534 county supervisors or 15 percent of all FSA lending employees in the nation.

b. Farm Credit System Training Manual. In 1984, Dr. Barnard was selected to author three chapters in a training manual for employees of the Farm Credit System. The manual was used to train employees in 7 of the original 12 Farm Credit Districts.

c. American Bankers Association Banking School Curriculum. In 1986, Dr. Barnard served on an ABA task force to develop a curriculum for state-level agricultural banking schools. The Professional Development Program (PDP) curriculum developed by the task force has been adopted by at least five agricultural banking schools: Indiana, Kansas/Nebraska/Colorado, Missouri, New York, and North Dakota.

During the period 1994 through 1997, a revised version of the PDP curriculum was taught by Dr. Barnard at the Kansas/Nebraska/Colorado School. He has updated the chapter of the PDP curriculum on financial statements each of the past three years.

d. Business Management in Agriculture (BMIA) Videotapes. In 1986, Dr. Barnard developed four videotapes and associated written materials for the Business Management in Agriculture (BMIA) project. The \$500,000 project was funded by the Federal Extension Service/USDA, Farm Credit Corporation of America and Farm Credit Services of St. Paul, MN.

One set of the videotapes and the written materials was distributed to each of the fifty states and the original 12 Farm Credit Districts. The videotapes have been used to train employees of the Farm Credit Assistance Board, which oversaw the Federal Assistance provided the Farm Credit System, and nearly 4,300 FSA loan officers. According to the BMIA coordinators, the materials have been used to train over 20,000 producers and lenders located in 43 states, and loan officers in at least 6 of the original 12 Farm Credit Districts.

The BMIA materials are currently being used to conduct FSA borrower training in at least 5 states (Idaho, Indiana, Kansas, South Dakota, and Wisconsin).

e. Educational Program for Extension Educators and Vocational Agricultural Teachers. The delivery system to producers is often through work with Extension educators and Vocational Agriculture (Vo-Ag) high school teachers. Dr. Barnard has led 8 staff training sessions for Extension educators and 4 training sessions for Vo-Ag teachers. These training sessions prepared those individuals to deal with many of the financial difficulties experienced by producers during the "Farm Crisis" of the 1980's and resulted in numerous educational meetings with producers.

1990-2007

a. BMIA Videotapes II. In May 1990, Dr. Barnard chaired the effort to revise the BMIA modules on financial management because of his work on Volume I of the BMIA project and his work on the Farm Financial Standards Council. In addition, Dr. Barnard developed videotapes and associated written materials, which had a budget of \$182,000. He is the primary author for two modules and the co-author for one other module. The project was funded by the Farm Credit Bank of St. Paul, Minnesota and the Federal Extension Service/ USDA. The modules were released in September 1991.

One set of videotapes and written materials was distributed to each of the fifty states and to each of the original 12 Farm Credit Districts.

b. Banker's Agricultural Lending Manual. In January 1993, Dr. Barnard was selected to write an agricultural lending manual for commercial bankers. The manual, Banker's Agricultural Lending Manual, was published in December 1993 by Sheshunoff Information Services in Austin, TX. He provides semi-annual updates to the manual. More than 475 copies of the manual have been sold in 27 states at a price of \$295.00 per copy.

c. Farm Business Planning Videotapes. In February 1995, Dr. Barnard was selected by AgriBank, Farm Credit Bank to participate on an 11-person committee to prepare videotapes and written materials on farm business planning. The materials are a follow-up to the BMIA project. The project is funded (\$60,000) by AgriBank Farm Credit Bank located in St. Paul, MN. Dr. Barnard served on the committee for one module (Assessing the Internal Environment) and chaired the committee for a second module (Assessing the External Environment). Extension specialists from eleven states (Arkansas, Illinois, Indiana, Kentucky, Michigan, Minnesota, Missouri, North Dakota, Ohio, Tennessee, and Wisconsin) were involved in the project.

d. Educational Program for Producers. Dr. Barnard's educational program for producers has recently included one and two-day advanced financial management workshops for very progressive agricultural producers. These workshops include advanced topics on financial reporting and analysis, including the use of financial ratios and the DuPont Financial Analysis System. These materials have been packaged as a Financial Management Module, and have also been used in other states (i.e., Kansas, Maryland, Michigan, and Missouri).

An introductory program is also offered to producers who are less knowledgeable about financial reporting and analysis. The flagship program for producers in this group is characterized by the materials used to train FSA borrowers, which include materials that focus more on goals, record-keeping, preparing financial statements and beginning and intermediate levels of financial analysis.

National and international programs are reported in section B2, and team efforts are reported in section B9 of this document.

Educational Programs

A summary of the programs conducted since November 28, 1981 is provided below, as well as the attendance figures for those meetings. The publications are listed in the publication sections of this report.

<u>Audience</u>	Number of Meetings	Total Attendance
Agricultural Finance—Farmers and Agents (1/1/82—1/27/11)	381	21,994
Agricultural Finance—Lenders (11/28/81—04/28/11)	<u>444</u>	<u>18,550</u>
(Includes Agricultural Banking Schools and Federal Reserve Training Programs)		
TOTAL	825	40,544

2. Evidence of National or International Recognition

Dr. Barnard has participated in several national and regional extension projects and has provided leadership on four. These projects have enabled him not only to attain a national reputation, but have also been used to leverage his state Extension efforts. The projects are listed below in chronological order. Each is briefly described.

a. National Agricultural Lending Conference Paper. During the fall of 1984 Dr. Barnard was selected by the American Bankers Association to develop a paper on pricing agricultural loans, which was presented at the 1984 American Bankers Association (ABA) National Agricultural Lending Conference.

b. Farm Financial Standards Task Force Committee Chair. In 1989, Dr. Barnard was selected to chair the Financial Criteria and Measures Committee of the Farm Financial Standards Task Force (FFSTF). He currently serves as chairperson of the Technical Committee on what is now called the Farm Financial Standards Council. Over 11,000 copies of the report have been distributed nation-wide.

The FFSTF is a national, industry-wide Task Force on financial documentation and analysis. The *Guidelines* have been adopted by various lending institutions, included in agricultural finance textbooks, incorporated into farm accounting software, and most recently included in efforts to develop comparative analysis summaries for producer record-keeping programs (i.e., National Beef Cattleman's Association, National Pork Producers, and DHIA).

c. National Extension Project Co-chair. In 1992, Dr. Barnard was selected, along with Dr. Johnny Jordan from Clemson, to co-chair a national extension project. The purpose of the project was to develop training materials on the Farm Financial Standards Council recommendations, FSA, the Farm Credit System, and Farmer Mac. The \$80,000 project was funded by the Federal Extension Service/USDA. The project involved faculty and employees of Clemson, North Carolina State, Oklahoma State, Purdue, Texas A & M, Virginia Tech, Farmer Mac, Farm Credit Council, and FSA.

A national training workshop was conducted October 26-28, 1994, in Reno, NV. Sixty Extension specialists and lenders from across the country attended the workshop.

d. Farmer-to-Farmer Leader to Russia. Dr. Barnard served as the team leader for a Winrock Farmer-to-Farmer trip to Russia October 1-22, 1994. The team trained approximately 227 agricultural students at three Agricultural Institutes on financial statements and analysis.

e. Editorial Board of the Journal of the American Society of Farm Managers and Rural Appraisers. Dr. Barnard is a member of the editorial board of the Journal of the American Society of Farm Managers and Rural Appraisers and has been in that position since 2006.

3. Training Manuals and Chapters in Training Manuals

a. Manuals

Barnard*, Freddie L., Steve Hofing*, James McGrann*, and Leslie Miller. Recommendations of the Farm Financial Standards Task Force: Financial Guidelines for Agricultural Producers. Washington, DC: The American Bankers Association, May 1991, 136 pages.

Barnard, Freddie L. Banker's Agricultural Lending Manual. Sheshunoff Information Services, Austin, TX, December 1993, 269 pages.

b. Manual Chapters

Prior to 1989 Dr. Barnard authored 7 chapters in training manuals related to extension activities.

Barnard, Freddie L. "Chapter 2: Preparing a Balance Sheet: Guidelines of the Farm Financial Standards Task Force," Business Management in Agriculture, Volume IV. Farm Credit Bank of St. Paul, Minnesota, and Federal Extension Service/USDA, September 1991, 41 pages.

Barnard, Freddie L. "Chapter 3: Preparing an Income Statement: Guidelines of the Farm Financial Standards Task Force," Business Management in Agriculture, Volume IV. Farm Credit Bank of St. Paul, Minnesota, and Federal Extension Service/USDA, September 1991, 34 pages.

Barnard, Freddie L.* and Danny A. Klinefelter*. "Chapter 5: Analysis of Financial Performance: Guidelines of the Farm Financial Standards Task Force," Business Management in Agriculture, Volume IV. Farm Credit Bank of St. Paul, Minnesota, and Federal Extension Service/USDA, September 1991, 58 pages.

Barnard, Freddie L. "Chapter 5: Analyzing Financial Position and Performance," Looking Ahead—New Initiatives for Financing Agriculture, Federal Extension Service/USDA and Clemson University, October 1994, 143 pages.

Barnard, Freddie L. "Chapter 2: Financial Statements," Agricultural Lending School Manual, Schools of Banking, Lincoln, Nebraska, 1998, 52 pages.

Barnard, Freddie L. "Chapter 2: Financial Statements," Agricultural Lending School Instructor Manual, Schools of Banking, Lincoln, Nebraska, 1998, 54 pages.

Barnard, Freddie L. "Chapter 6: Agricultural Lending," School of Lending Principles' Manual, Schools of Banking, Lincoln, Nebraska, 1998, 58 pages.

Barnard, Freddie L. "Chapter 6: Agricultural Lending," School of Lending Principles' Instructor Manual, Schools of Banking, Lincoln, Nebraska, 1998, 10 pages.

4. Numbered Publications Relating Primarily to Extension Activities

Prior to 1989 Dr. Barnard authored or co-authored 23 numbered publications related to extension activities and a Purdue University Station Bulletin.

Barnard*, Freddie L. Farm Family Adaptations to Severe Economic Distress: Indiana. North Central Regional Center for Rural Development. Publication No. RRD 154-2, Iowa State University of Science and Technology, Ames, IA, August 1990, 21 pages.

Barnard*, Freddie L., Michael Boehlje*, J.H. Atkinson*, and Kenneth A. Foster. "Financing Agriculture," Indiana Agriculture 2000: A Strategic Perspective. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-664, June 1992, pp. 193-208.

Barnard*, Freddie L., Michael Boehlje*, J.H. Atkinson*, and Kenneth A. Foster. "Financing Agriculture," Summary Indiana Agriculture 2000: A Strategic Perspective. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-665, July 1992, pp. 31-32.

Pershing*, Donald J., Freddie Barnard*, and Craig Dobbins*. Indiana Farm Business Summary 1991. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-666, November 1992, 19 pages.

Barnard*, Freddie L. and J. Claire Klotz. "Report on the Effects of Indexing Interest Rates on Farm Debt to Gross Farm Income," Department of Agricultural Economics, Purdue University, Staff Paper No. 93-7, June 1993, 24 pages.

Pershing*, Donald J., Freddie Barnard*, and Craig Dobbins*. Comparative Farm Business Summary. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-685, September 1993, 29 pages.

Hearn*, David H., Kevin T. McNamara* and Freddie L. Barnard. Indiana Farm Household Off-Farm Employment and Earnings. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. CES-274, March 1994, 14 pages.

Pershing*, Donald J., Freddie Barnard* and Craig Dobbins*. Comparative Farm Business Summary. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-687, October 1994, 25 pages.

Boehlje, Michael, Craig Dobbins, Alan Miller, Dawn Miller, and Freddie Barnard. Farm Business Management for the 21st Century: Measuring and Analyzing Financial Performance. Department of Agricultural Economics, Purdue University Cooperative Extension Service Publication No. EC-712, October 1999, 46 pages.

Barnard, Freddie L. "McCammack Farms," 2003 Indiana Farm Management Profiles. Purdue University CES-349, July 2003, pages 16-10.

Barnard, Freddie L. "Joe Huber Family Farm and Restaurant," 2005 Indiana Farm Management Profiles. Purdue University CES-358, July 2005, pages 17-20.

Barnard, Freddie L. "Bishop Farms," 2007 Indiana Farm Management Profiles. Purdue University CES-360, June 2007, pages 20-23.

Barnard, Freddie L. "Starkey Farms Partnership", 2010 Indiana Farm Management Profiles. Purdue University CES-369, June 2010, pages 17-20.

5. Agrivisual Series Relating Primarily to Extension Activities

Prior to 1989 Dr. Barnard authored 5 videotapes relating primarily to extension activities.

Barnard, Freddie L. "Preparing a Balance Sheet: Guidelines of the Farm Financial Standards Task Force" (41-minute videotape) and "Preparing an Income Statement: Guidelines of the Farm Financial Standards Task Force" (30-minute videotape), Business Management in Agriculture, Volume IV. Credit Bank of St. Paul, Minnesota, and Federal Extension Service/USDA, September 1991.

Barnard, Freddie L.* and Danny A. Klinefelter*. "Analysis of Financial Performance: Guidelines of the Farm Financial Standards Task Force" (51-minute videotape), Business Management in Agriculture, Volume IV. Farm Credit Bank of St. Paul, Minnesota, and Federal Extension Service/USDA, September 1991.

Barnard, Freddie L. Financial Ratios and Measures: Recommendations of the Farm Financial Standards Task Force, American Financial Skylink Network of the American Bankers Association, December 31, 1991, 20-minute segment.

Godwin*, Jay, John Gunderson*, Dick Overton* and Freddie Barnard*. Farm Financial Standards Task Force Update. American Financial Skylink Video, American Bankers Association, May 3, 1994, 20 minutes.

Barnard*, Freddie, Jay Godwin* and David Kohl*. Farm Financial Standards Task Force Update. American Financial Skylink Video, American Bankers Association, February 21, 1995, 20 minutes.

Kohl*, David and Freddie Barnard*. Agricultural Lending in the Year 2000 and Beyond, American Financial Skylink Video, American Bankers Association, February 21, 1995, 20 minutes.

Kohl*, David and Freddie L. Barnard. "Rock 'N Rollin' With the Numbers," Interactive Multimedia Education Series. Equity Consultants, Inc. Glenwood, IA, March 1995. (This is an Educational Module for lenders that is on CD-ROM).

6. Unnumbered Extension Publications, Magazine Articles and Newspaper Articles

a. Purdue Agricultural Economics Report and Journal of Agricultural Lending Articles

Prior to 1989 Dr. Barnard authored or co-authored 15 Purdue Agricultural Economics Report articles.

Barnard*, Freddie L. and Jeurene Falck. "Results of the 1989 Indiana Farm Finance Survey: The Impact of the 1988 Drought," Purdue Agricultural Economics Report, (December 1989):1-5.

Singleton*, Alan N. and Freddie L. Barnard*. "Farmer Mac: Issues Facing Agricultural Lenders," Purdue Agricultural Economics Report, December 1989, pp. 13-16.

Barnard, Freddie L. "Indiana Farm Operators Evaluate Community Services, Facilities, and Economic Conditions," Purdue Agricultural Economics Report, Summer 1990, pp. 14-16.

Barnard, Freddie L. "Recommendations on Financial Criteria and Measures: Farm Financial Standards Task Force," Journal of Agricultural Lending, 4(1)(Summer 1990):2-6.

Barnard*, Freddie L., W.D. Dobson*, and Jeurene Falck. "1990 Indiana Farm Finance Survey," Purdue Agricultural Economics Report, (Fall 1990):1-7.

Barnard, Freddie L. "Farm Financial Standards - Final Report," Journal of Agricultural Lending, 4(4)(Summer 1991):8-14.

Barnard*, Freddie L., Kevin T. McNamara, and Jeurene Falck. "Results of the Indiana Farm Finance Survey for 1991," Purdue Agricultural Economics Report, (November 1991):1-10.

Atkinson*, J.H., Michael Boehlje*, Freddie L. Barnard*, and Kenneth A. Foster. "Financing Agriculture in the Year 2000," Journal of Agricultural Lending, 6(1) (Fall 1992):16-23.

Barnard*, Freddie L., Kevin T. McNamara, and Jeurene Falck. "Results of the Farm Finance Survey for 1992," Purdue Agricultural Economics Report, (December 1992):1-9.

Pershing*, Don and Freddie Barnard*. "What the 1992 Farm Records Show," Purdue Agricultural Economics Report, (August 1993): 15.

Barnard*, Freddie L., Michael Boehlje*, J.H. Atkinson*, and Kenneth A. Foster. "Financing Agriculture in the Year 2000: Driving Forces for the Providers of Financial Resources," Journal of Agricultural Lending, 6(2) (Winter 1993):6-16.

Barnard*, Freddie L., Kevin T. McNamara, and Jeurene Falck. "Results of the Indiana Farm Finance Survey for 1993," Purdue Agricultural Economics Report, (December 1993):1-9.

Hearn*, David H., Kevin T. McNamara* and Freddie L. Barnard. "Off-Farm Employment and Earnings Among Indiana Farm Households," Purdue Agricultural Economics Report, April 1994, pp. 12-16.

Barnard*, Freddie L. and Steve Hofing*. "Farm Financial Standards Guidelines Revised in 1995," Journal of Agricultural Lending, 9(4)(Summer 1996):22-29.

Boehlje, Michael and Freddie Barnard. "High Performance Banking," Journal of Agricultural Lending, 10(3)(Spring 1997): 30-33.

Dobbins, Craig, Michael Boehlje, Alan Miller, and Freddie Barnard. "Financial Performance: Measurement and Analysis," Purdue Agricultural Economics Report, (March 2000): 14-18.

b. Agri-Finance and Other Magazine Articles

Prior to 1989 Dr. Barnard authored or co-authored 29 Agri-Finance and other magazine articles.

Barnard*, Freddie L., Gerald Harrison*, David Lamie, and Fumiko Yamazaki. "Characteristics of 76 Chapter 12 Farm Bankruptcy Cases in Indiana with Confirmed Plans," The Indiana Young Farmer Newsletter, January-February 1989, pp. 12-16.

Barnard*, Freddie L. and J.H. Atkinson. "Agricultural Bankers Forecast Rates for 1990," Hoosier Banker, June 1989, pp. 23-24.

Barnard, Freddie L. "Financial Effects of the 1988 Drought," Hoosier Banker, January 1990, p. 36.

Barnard, Freddie L. "Indiana Farmers Evaluate Local Services and Facilities," Hoosier Banker, April 1990, pp. 38-39.

Barnard*, Freddie L. and J.H. Atkinson*. "Agricultural Bankers Optimistic About the Financial Condition of Indiana Agriculture," Hoosier Banker, June 1990, pp. 58-59.

Barnard, Freddie L. "The 'Sweet 16' Financial Measures," Agri-Finance, July 1990, p. 21.

Barnard*, Freddie L. and William D. Dobson*. "The Financial Condition of Indiana Agriculture Improves," Hoosier Banker, October 1990, p. 56.

Barnard, Freddie L. "Farm Financial Standards Task Force Makes Recommendations on Financial Criteria and Measures," Hoosier Banker, April 1991, pp. 55-58.

Barnard*, Freddie L. and J.H. Atkinson. "Agricultural Bankers Report on the Financial Condition of Indiana Agriculture," Hoosier Banker, June 1991, pp. 52-53.

Barnard, Freddie L. "Farm Financial Standards: An Overview of the Recommended Ground Rules," Agri-Finance, September 1991, pp. 16-17.

Barnard*, Freddie L. and J.H. Atkinson. "Agricultural Bankers Report on the Financial Condition of Indiana Agriculture," Hoosier Banker, June 1992, pp. 57-58.

Atkinson*, J.H., Michael Boehlje*, Freddie L. Barnard*, and Kenneth A. Foster. "Financing Indiana Agriculture in the Year 2000: Part I," Hoosier Banker, July 1992, pp. 58-62.

Boehlje*, Michael, Freddie L. Barnard*, J.H. Atkinson*, and Kenneth A. Foster. "Financing Indiana Agriculture in the Year 2000: Part II," Hoosier Banker, August 1992, pp. 52-54.

Barnard*, Freddie L., Michael Boehlje*, J.H. Atkinson*, and Kenneth A. Foster. "Financing Indiana Agriculture in the Year 2000: Part III," Hoosier Banker, September 1992, pp. 52-55.

Barnard*, Freddie L., Michael Boehlje*, and J.H. Atkinson*. "Financing Agriculture in the Year 2000: Purdue's Vision," Agri-Finance, October 1992, pp. 38-39.

Barnard*, Freddie L. and Kevin T. McNamara. "The Financial Condition of Indiana Agriculture Deteriorates but Stronger than Mid-1980s," Hoosier Banker, December 1992, p. 38.

Barnard*, Freddie L. and J.H. Atkinson. "Ag. Bankers Report on Financial Condition of Indiana Agriculture," Hoosier Banker, June 1993, pp.41-42.

Barnard*, Freddie L. and J.H. Atkinson. "Agricultural Bankers Report on Finances of Indiana Agriculture," Hoosier Banker, May 1994, pp. 59-60.

Barnard*, Freddie L. and J.H. Atkinson. "Ag Bankers Report on the Financial Condition of Indiana Agriculture," Hoosier Banker, June 1995, pp. 45-46.

Barnard*, Freddie L. "Repayment Capacity is Critical in Today's Market Environment," Agri-Finance, August 1997, pg. 12.

Barnard, Freddie L. "Profitability Linkage Model: A Simple Way to Make an Initial Evaluation of Management Strategies," Marylander, April 1998, pg. 12.

Barnard*, Freddie L. "Getting Ready for More Than One Year of Low Farm Prices," Marylander, November 1998, p. 17.

Barnard, Freddie L. "Bankers Complete 27th Session of Midwest Agricultural Banking School," Hoosier Banker, February 1999, p. 20.

Barnard*, Freddie L. "Credit Analysis Made Operational for Borrowers," Marylander, September 1999, p. 12.

Barnard*, Freddie L. "Statement of Cash Flows: A Statement Whose Time Has Come." AgriLender, December 1999, p. 12.

Barnard, Freddie L. "Midwest Agricultural Banking School Adds a Co-sponsor and Changes Format," Hoosier Banker, February 2000, p. 23.

Dobbins, Craig, Michael Boehlje, Alan Miller, and Freddie Barnard. "Financial Performance: Measurement and Analysis," Purdue Agricultural Economics Report, March 2000, pp. 14-18.

Barnard, Freddie L. "Repayment Capacity: How Far in Debt Can I Safely Go?" AgriLender, September 2000: p. 10.

Barnard, Freddie L. "Impact of Scale on Repayment Capacity," AgriLender, January 2001, p. 14.

Barnard, Freddie L. "Using Break-even Analysis to Evaluate Business Alternatives," AgriLender, May 2001, p. 5.

Barnard, Freddie L. "Business Analysis: Add Value to Your Loan Product," AgriLender, August 2001, p. 9.

Barnard Freddie L. "Ag. Banking School Holds Session," Hoosier Bankers, Vol. 87, No. 2, February 2003, p. 42.

Barnard, Freddie L. "Measuring and Analyzing Financial Performance," AgriLender, Vol. 7, Issue 5, pp. 1 and 6-7.

Barnard, Freddie L. "Add Value to Your Loan Product as Well as Your Credit Analysis," Hoosier Banker, Vol. 87, No. 7, July 2003, pp. 18-20.

Barnard, Freddie L. "Ag. Banking School Holds 31st Session," Hoosier Banker, Vol. 88, No. 1, January 2004, p. 35.

Barnard, Freddie L. and Paul N. Ellinger, "Financial Stages of a Farmer's Life: Effect on Credit Analysis," Hoosier Banker, Vol. 88, No. 7, July 2004, pp. 20-22.

Barnard, Freddie L. "Breakeven Analysis: What Is It?" AgriLender, Vol. 8, No. 10, October 2004, pp. 10-11.

Barnard, Freddie L. "Breakeven Analysis Part II: How Can I Use It?" AgriLender. Vol. 8, No. 11, November 2004: pp. 8-9.

Barnard, Freddie L. and Michael Boehlje. "Three Approaches to Getting End-of-Year Balance Sheets," Hoosier Banker. Vol. 88, No. 11, November 2004: pp. 22-25.

Barnard, Freddie L. "Breakeven Analysis Part III: An Example." AgriLender, Vol. 8, No. 12, December 2004: pp. 8-9.

Barnard, Freddie L. "Breakeven Analysis Part IV: Limitations." AgriLender. Vol. 9, No. 1, January 2005: p. 8.

Barnard, Freddie L. "Midwest Agricultural Banking School Holds 32nd Session," Hoosier Banker. Vol. 89, No. 1, January 2005: p. 29.

Barnard, Freddie L. "Break-Even Analysis: Another Tool for the Loan Analysis Toolbox," Hoosier Banker. Vol. 89, No. 3, March 2005: pp. 24-26.

Barnard, Freddie L. "Midwest Agricultural Banking School Holds 33rd Session," Hoosier Banker, Vol. 90, No. 1, January 2006: p. 35.

Wilson, Christine and Freddie L. Barnard. "Factors Affecting the Agricultural Loan Decision-making Process," Hoosier Banker, Vol. 90, No. 4, April 2006: pp.13-14.

Barnard, Freddie L. and Christine A. Wilson. "Term Debt and Capital Lease Coverage Ratio Comparative Data for Midwest Agriculture," Hoosier Banker, Vol. 90, No. 7, July 2006: pp. 18-19.

Barnard, Freddie L. "Midwest Agricultural Banking School Holds 34th Session," Hoosier Banker, Vol. 91, No. 1, January 2007: p. 34.

Barnard, Freddie L. "Bankers Complete the 35th Session of the Midwest Agricultural Banking School," Hoosier Banker, Vol. 92, No. 1, January 2008: p.35.

Barnard, Freddie L. "IBA Co-sponsors Midwest Agricultural Banking School," Hoosier Banker, Vol. 93, No. 1, January 2009: p. 29.

Barnard, Freddie L. "More Than 20 Complete Midwest Agricultural Banking School," Hoosier Banker, Vol. 94, No. 1, January 2010: p. 35.

c. Other Publications

Prior to 1989 Dr. Barnard authored or co-authored 21 other publications.

Montgomery*, Ted J., William D. Dobson*, Freddie L. Barnard*, Al Dewit, Rex Etchison, Daniel L. Gottschalk, Robert Jost, William Paddack, David Wagner, Eugene W. Hermetet, and Robert M. Book. Financing Indiana Agriculture 1989-2000: A Report of the Agricultural Finance Committee. Indiana Institute of Agriculture, Food, and Nutrition, Indianapolis, IN, January 1989, 20 pages.

Barnard, Freddie L. "Villwock Farms," Indiana Farm Management Tour Booklet, Purdue University, Cooperative Extension Service, June 1989, 4 pages.

Barnard, Freddie L. "Gregg and Marilyn Graham Farm," Indiana Farm Management Tour Booklet, Purdue University, Cooperative Extension Service, June 1990, pp. 5-9.

Barnard*, Freddie L. and Ken Foster. "Ringel Farms, Inc.," Indiana Farm Management Tour Booklet, Purdue University, Cooperative Extension Service, June 1991, pp. 17-19.

Lovell*, Ashley C., Danny A. Klinefelter*, and Freddie L. Barnard*. "Financial Standards for Farmers and Ranchers," Texas Agricultural Extension Service, The Texas A&M University System, April 1992, 23 pages.

Barnard, Freddie L. "Financial Condition of Indiana Agriculture Deteriorates — Still Stronger than During Mid-1980s," Hoosier Ag Lawyer Newsletter, Issue 2 (October 1992): p. 10.

Barnard*, Freddie L. and Mike Boehlje. "Lahrman Farms," Indiana Farm Management Tour Booklet, Purdue University Cooperative Extension Service, June 1993, pp. 13-15.

Barnard, Freddie L. "Farrer's Stock Farm," Indiana Farm Management Tour Booklet, Purdue University Cooperative Extension Service, July 1995, pp. 11-13.

Barnard, Freddie L. "Friedersdorf Farms," Indiana Farm Management Tour Booklet, Purdue University Cooperative Extension Service, July 1997, pp. 17-19.

Barnard, Freddie L. "Schmitt Farms," Indiana Farm Management Tour Booklet, Purdue University Cooperative Extension Service, July 1999, pp. 26-28.

Barnard, Freddie L. "Dennis Farms," Indiana Farm Management Tour Booklet, Purdue University Cooperative Extension Service, July 2001, pp. 13-16.

Larson, John L., Freddie L. Barnard, and Steve Hofing. "Using the Management Accounting Format to Prepare FFSC Financial Reports," Impacts on the FFSC Reports and Measures, August 2003, 15 pages.

Since 1989, Dr. Barnard has written 16 press releases.

7. Invited Presentations at National Meetings

Barnard*, Freddie L., William Shirley, Larry Bitney, Craig Cosner, John R. Crowgey*, Jr., Duaine Espesgard, Robert Fountain, John Gunderson*, Mike Grove, David Kohl*, and Rhoger Pugh. "Report on Universal Criteria and Measures," Paper presented at the American Bankers Association Conference in St. Louis, MO, November 11, 1989, 52 pages. Dr. Barnard made two presentations at the 1989 ABA National Agricultural Lending Conference. A total of 250 agricultural bankers from across the country attended the presentations.

Barnard, Freddie L. "Financial Guidelines for Agricultural Producers," Paper presented at the National Agricultural Credit Committee Meeting in Washington, DC, March 16, 1992.

Barnard, Freddie L. "Farm Financial Standards Task Force Status and Direction," Presentation at the Association of Agricultural Computing Companies Annual Conference in Chicago, IL, August 14, 1992.

During 1992-1997, Dr. Barnard has taught regularly at Agricultural Banking Schools and Conferences across the country.

- Kansas School of Rural Banking (1992, 1995, and 1997)
- Kansas/Nebraska/Colorado Schools of Banking (1994-2001)
- Michigan Bankers Agricultural Conference (1994, 1995, and 1997)
- Midwest Community Bankers Lending School (1995-1997)
- University of Missouri Commercial Agriculture Lenders' School (2000)

During 1993-97, Dr. Barnard made presentations at the North Central Farm Management and Marketing Extension Workshop and the National Ag Credit Committee meeting.

Barnard, Freddie L. "Recommendations of the Farm Financial Standards Task Force," Presentation at the Annual Meeting of the Tax and Credit Committee of the National Cattlemen's Association in Reno, NV, January 28, 1994.

In 1994, Dr. Barnard was the facilitator for a National Dairy Herd Improvement Association (DHIA) national producer and industry focus group evaluating plans to include the recommendations of the FFSC as part of the DHIA records program.

Dr. Barnard has served as the co-chairman of the Technical Committee of the FFSC during 1994-1997. The committee organized and conducted a national symposium on the recommendations of the FFSC in 1994, 1995, 1996, and 1997. Attendance by agricultural lenders and accountants has been 43, 48, 52, and 52, respectively.

During 1995-1997, Dr. Barnard has conducted three training workshops on the FFSC recommendations for Senior Credit Examiners of the Federal Reserve Board and five training workshops for Compliance Examiners of the Federal Reserve Board.

Barnard, Freddie L. "Financial Standards and Case Farm Workshop," presentation at the Annual Meeting of the National Association of Farm Business Analysis Specialists in Kansas City, MO, June 18-19, 1996.

8. Funds and Materials Provided from Sources Outside the Department of Agricultural Economics, Purdue University, for Dr. Barnard's Extension Activities

<u>Date</u>	<u>Source</u>	<u>Total</u>	<u>Dr. Barnard's Portion</u>	<u>Collaborators</u>
6/28/83-2/16/08	Indiana Bankers Association*	\$ 48,881	\$ 48,881	
7/1/83-8/30/96	FSA (formerly FmHA)	27,576	27,576	
3/22/84-8/30/96	Various commercial banks, FCS, Credit Unions, etc.	2,225	2,225	
1986	Business Management in Agriculture (BMIA), Volume I**	500,000	222,222	See project description on page 4 (4 of 9 modules)
1990	Business Management in Agriculture (BMIA), Volume IV**	182,000	91,000	See project description on page 4 (2.5 of 5 modules)
1992	Strengthening Extension's Farm Financial Management Programs**	80,000	16,000	See project description on page 6 (1 of 5 modules)
4/1/95-8/30/96	Farm Financial Management and Planning for Modern Agriculture (Charges for Extension Programs)	1,420	473	J.H. Atkinson , M. Boehlje
1995-96	Farm Business Planning Project**	60,000	12,000	See project description on page 4 (1 of 5 modules)
	TOTAL	1,100,305	\$ 420,377	

*The contributions made by the Indiana Bankers Association have helped to defray the costs associated with the Agricultural Banking School and the Agricultural Clinic.

** Funding for these projects was channeled through national projects rather than Purdue University.

9. Recognition of Team Efforts

Dr. Barnard has participated in team efforts throughout his career. Five examples are listed below, along with the publications and activities resulting from those team efforts.

- a. For the past 19 years he has served as the director for the Agricultural Banking School, which is held at Purdue University each year. Instructors for the School include about 10 faculty members from the Department of Agricultural Economics at Purdue, bankers, regulators, an attorney, and producers. The School is co-sponsored by the Indiana, Illinois, Michigan, and Ohio Bankers Associations, and the Department of Agricultural Economics at Purdue University.
- b. For the past 11 years, Dr. Barnard has served as the coordinator for the Agricultural Clinic which is co-sponsored by the Indiana Bankers Association. The Clinic involves members of the Department of Agricultural Economics, bankers, attorneys, and other speakers.
- c. He coordinated the Farm Finance Survey each year from 1985 through 1993. The study involved Dr. Kevin McNamara and Jeurene Falck from the Department of Agricultural Economics, and the

Department of Agricultural Statistics at Purdue. The study was a Crossroads Project and resulted in articles published in the Purdue Agricultural Economics Report, Hoosier Banker, news releases and extension meetings.

- d. Dr. Barnard chaired the committee on Financing Agriculture for the Agriculture 2000 Study prepared by the faculty of the Department of Agricultural Economics at Purdue University. The study received the 1993 Group Extension Award from the American Agricultural Economics Association. Committee members included Dr. J.H. Atkinson, Dr. Michael Boehlje and Dr. Kenneth A. Foster in the Department of Agricultural Economics at Purdue University. The authors of the Strategic Perspective chapter, "Financing Agriculture" have had six articles published.
- e. He coordinated a study on indexing interest rates on farm debt to gross farm income, which was done to satisfy House Resolution 46 passed by the Indiana General Assembly. Three other faculty members worked on the project: Dr. Wallace Tyner, Dr. Otto Doering and Dr. Bob Jones. A graduate student, J. Claire Klotz, also worked on the study and co-authored Staff Paper No. 93-7, Report on the Effects of Indexing Interest Rates on Farm Debt to Gross Farm Income, which was published in June 1993. The study was used by the leadership of the farm organizations in the state to determine their legislative agenda for the 1994 session of the Indiana General Assembly.

10. Summary

Materials developed by Dr. Barnard in the areas of financial documentation and analysis have been used to educate agricultural lenders and producers in Indiana, across the country, and in Russia. His leadership on several national extension projects has enabled him to gain national recognition and has provided educational materials for his extension program in Indiana (i.e., educational materials on Coordinated Financial Statements for Agriculture (FSA training), videotapes and written materials from the BMIA project, training materials from the Professional Development Program of the American Bankers Association, etc.). The results from the farm finance survey were widely used by state agricultural leaders in the late 1980's and early 1990's to assess the financial condition of Indiana farmers. Finally, he has received high ratings from participants in various schools and workshops (i.e., agricultural bankers, FSA county supervisors, Chinese Seed Dealers, and credit managers of Farm Bureau Cooperatives).

C. TEACHING

Dr. Barnard teaches AGEC 330, Agribusiness Management. His goal is to improve the decision-making abilities of the students. Students apply the management principles and techniques discussed in class to case studies, team projects, and a computer simulation game for a farm supply business.

Dr. Barnard has revised the course by increasing the emphasis on financial management, which addresses a need he observed in students from outside the Department of Agricultural Economics. Also, comparative data is used in conjunction with the computer simulation game, which enables students to compare the financial performance of their farm supply business to industry averages, and then decide how to improve financial performance.

In addition, Dr. Barnard assisted in the development of a new course, AGEC 311 (Accounting for Farm Business Planning), which has been taught for the past four fall semesters. His goal is to improve the decision-making abilities of students in the areas of financial reporting and analysis.

AGEC 311 emphasizes the development of procedures for providing and using data in decision-making. Methods for finding and organizing both financial and physical data to provide business information needed in planning and control will be addressed. Topics discussed include budgeting, reporting unit costs of production, measuring profitability and wealth accumulation, estimating credit needs, and evaluating the strengths and weaknesses of a business as the basis for improving business performance. A computerized commercial farm business accounting package will be used in the course.

1. Course Taught, Enrollment, and Evaluation

Due to illness of the regular instructor, Dr. Barnard was asked to teach AGEC 330 in the fall of 1995 and again in the spring of 1997. On both occasions, with less than two weeks of preparation time, he managed to achieve the following course ratings:

Fall 1995 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 89
 Spring 1997 69 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 69
 Fall 1997 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 56
 Spring 1998 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 81
 Fall 1998 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 78
 Spring 1999 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 88
 Fall 1999 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 74
 Spring 2000 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 82
 Fall 2000 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 102
 Spring 2001 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 96
 Fall 2001 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 115
 Spring 2002 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 91
 Fall 2002 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 71
 Spring 2003 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 87
 Fall 2003 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 90
 Spring 2004 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 95
 Fall 2004 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 56
 Spring 2005, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 81
 Fall 2005, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 55
 Spring 2006, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 76
 Fall 2006, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 55
 Spring 2007, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 77

Fall 2007, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 76
 Spring 2008, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 104
 Fall 2008, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 116
 Spring 2009 AGEC 330, Agribusiness Management, Cr. 3, Enrollment 115
 Fall 2009, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 128
 Spring 2010, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 108
 Fall 2010, AGEC 330, Agribusiness Management, Cr. 3, Enrollment 121
 Spring 2011, AGEC 330, Agribusiness Management, Cr. 3, Enrollment, 102

University Core Question Ratings:

	<u>Motivation</u>	<u>Explanation</u>	<u>Assignments</u>	<u>Course Summary</u>	<u>Instructor Summary</u>
<u>AGEC 330</u>					
Fall 1995	3.7	3.8	3.8	3.3	3.6
Spring 1997	4.3	4.4	4.1	4.2	4.4
Fall 1997	4.7	4.7	4.6	4.7	4.8
Spring 1998	4.1	4.1	4.0	3.8	4.2
Fall 1998	3.8	4.0	3.7	3.5	3.7
Spring 1999	3.8	3.9	3.8	3.7	3.9
Fall 1999	3.7	3.7	3.7	3.6	3.6
Spring 2000	3.4	3.5	3.5	3.0	3.1
Fall 2000	NA	NA	NA	3.9	3.8
Spring 2001	NA	NA	NA	NA	NA
Fall 2001	NA	NA	NA	3.8	3.8
Spring 2002	NA	NA	NA	4.0	4.0
Fall 2002	NA	NA	NA	4.0	4.3
Spring 2003	NA	NA	NA	4.0	4.3
Fall 2003	NA	NA	NA	4.0	4.4
Spring 2004	NA	NA	NA	4.0	4.2
Fall 2004	NA	NA	NA	4.2	4.4
Sprint 2005	NA	NA	NA	4.1	4.2
Fall 2005	NA	NA	NA	4.1	4.2
Spring 2006	NA	NA	NA	4.0	4.2
Fall 2006	NA	NA	NA	4.3	4.5
Spring 2007	NA	NA	NA	4.0	3.9
Fall 2007	NA	NA	NA	4.2	4.6
Spring 2008	NA	NA	NA	4.2	4.3
Fall 2008	NA	NA	NA	3.9	3.8
Spring 2009	NA	NA	NA	4.5	4.6
Fall 2009	NA	NA	NA	4.1	4.3
Spring 2010	NA	NA	NA	4.1	4.2
Fall 2010	NA	NA	NA	4.1	4.3
Spring 2011	NA	NA	NA		
<u>AGEC 311</u>					
Fall 1997	3.8	3.9	3.3	3.0	3.9
Fall 1998	4.1	4.0	4.0	4.0	4.1
Fall 1999	3.8	3.9	3.6	2.9	3.9
Fall 2000	NA	NA	NA	3.3	3.4

2. Courses for Which He Had Administrative and Supervisory Responsibility

Dr. Barnard has supervised 7 undergraduates working as summer interns or on special problems. Those students have worked for, or on, projects with Production Credit Associations, Federal Land Bank, CoBank, and commercial banks.

3. Student Counseling and Advisement Service

Dr. Barnard has been an academic counselor for 11 years, counseling about 12 undergraduate students per year. Currently he serves as the Head Counselor for the Agricultural Finance Option in the Agricultural Economics Department. As his schedule permits, he participates in the Day-On-Campus scheduling of incoming students.

Dr. Barnard served as the Junior Advisor for the Undergraduate Agricultural Economics Club during 1983-84 and the Senior Advisor during 1984-85.

D. CREATIVE ENDEAVOR, RESEARCH, AND SCHOLARSHIP

1. Books

Erickson, Steven P., Jay T. Akridge, Freddie L. Barnard, and W. D. Downey, Agribusiness Management, Third Edition, McGraw-Hill. 2002.

2. Book Chapters

Barnard*, Freddie L. and William D. Dobson*. Chapter 11, "The Prospects for Successfully Restructuring the Farm Credit System," Food, Policy and Politics: A Perspective on Agriculture and Development, edited by George Horwich and Gerald J. Lynch. Boulder, CO: Westview Press, September 1989, pp. 238-266.

Leistriz*, F. Larry, and Freddie L. Barnard*. Chapter 3, "Financial Characteristics of Farm Operators," Beyond the Amber Waves of Grain: An Examination of Social and Economic Restructuring in the Heartland. Boulder, CO: Westview Press, 1995, pp. 53-69.

Barnard*, Freddie L. "Financial Intermediaries Serving Agriculture" and "Banking Practices in Rural America," Encyclopedia of Rural America, edited by Gary A. Goreham. Santa Barbara, CA: ABC-CLIO Publishing, Inc., 1997, pp. 81-83 and 269-272.

3. Refereed Articles

Barnard*, Freddie L. and J.H. Atkinson. "How To Deal With Problem Farm Loans," Journal of Commercial Bank Lending, 67(3)(November 1984):48-53.

Barnard, Freddie L. "Cooperation: A Key for Extension," Journal of Extension, 23(Summer 1985):8-9.

Barnard*, Freddie L. and Peter J. Barry*. "Interest Rate Deregulation and Agricultural Banking: A Risk Programming Analysis," Agricultural Finance Review, 45(1985):100-112.

Barnard*, Freddie L. and J.H. Atkinson*. "Budget Estimates of Financing Needs and Repayment Capabilities of Farm Investments," Journal of the American Society of Farm Managers and Rural Appraisers, 50(2)(October 1985):23-26.

Barry*, Peter J. and Freddie L. Barnard*. "Interaction Effects on Rural Intermediaries of Financial Stress and Deregulation," American Journal of Agricultural Economics, 66(5)(December 1985):1191-1195.

Barnard*, Freddie L. and J. H. Atkinson. "How To Deal With Problem Farm Loans," A Special Collection From The Journal of Commercial Bank Lending: Problem Loans. Philadelphia, PA: Robert Morris Associates, (1985):51-56. This article was published in 1984 and was selected by JCBL for inclusion in a special collection of articles on problem loans.

Dobson*, William D. and Freddie L. Barnard*. "The Problems and Prospects of the Farm Credit System," Agribusiness: An International Journal, 3(3)(Fall 1987):323-337.

Barnard*, Freddie, and Michael Boehlje*. "Evaluating Financial Position, Performance, and Repayment Capacity for Agricultural Businesses," Journal of the American Society of Farm Managers and Rural Appraisers, (1995): 73-79.

Barnard*, Freddie L. "PASSing the Financial Management Interest Exam," Journal of Extension, 34(4)(August 1996): 2 pages.

Miller*, W. Alan and Freddie L. Barnard*. "Preparing Reliable Farm Financial Statements: Conceptual and Procedural Issues." Journal of the American Society of Farm Managers and Rural Appraisers, (1996): 38-41.

Barnard*, Freddie L. and Michael Boehlje*. "The Financial Troubleshooting of Farm Businesses: A Diagnostic and Evaluation System (DES)." Journal of the American Society of Farm Managers and Rural Appraisers, (1999): 6-14

Barnard Freddie L. "Using a Computer Simulation Game to Teach Agribusiness Management," Journal of Extension, Vol. 41, Issue 3, October 2003, p. 41.

Barnard, Freddie L. and Michael Boehlje. "Worksheets That Work for Measuring and Assessing Farm Financial Performance," Journal of Extension, Vol. 41, Issue 3, December 2003, p. 41.

Barnard, Freddie L. and Michael Boehlje. "Using the Farm Financial Standards Council Recommendations in the Profitability Linkage Model: The ROA Dilemma," Journal of American Society of Farm Managers and Rural Appraisers, 2004, pp. 7-11.

Wilson, Christine*, Freddie L. Barnard*, and Michael Boehlje*. "A Financial Analysis Program That Will PASS the Farm Manager "Interest Test", Journal of the American Society of Farm Managers and Rural Appraisers (2007): pp. 34-38.

Ellinger*, Paul N., Freddie L. Barnard*, and Christine Wilson*, "Financial Stages of a Farmer's Life: Effects on Credit Analysis Measures". Journal of the American Society of Farm Managers and Rural Appraisers (2007): pp. 17-24.

Barnard, Freddie L.*, Paul N. Ellinger*, and Christine Wilson*, "Measurement Issues in Assessing Farm Profitability through Cash Tax Returns," Journal of the American Society of Farm Managers and Rural Appraisers, (2010): pp. 207-217.

Miller, Alan*, Freddie L. Barnard*, Norman Brown, Brenda Duckworth, Barbara Wheeling, and R. L. "Dick" Whittman. "Farm Enterprise Analysis: Has It Lost Its Usefulness?," Journal of the American Society of Farm Managers and Rural Appraisers, (2010): pp. 199-206.

4. Symposia Abstracts

Barnard*, Freddie L. (Organizer), William Saupe* (Moderator), Peter Korsching*, Larry Leistriz*, Linda Lobao, Arlo Biere, Colletta Moser, and Kent Olson. "North-Central Region Survey of Farm Operators and Spouses: Long-Term Adjustments Resulting from the Farm Crisis," American Journal of Agricultural Economics, 72(5)(December 1990):1331.

Kohl, David (Moderator), Freddie L. Barnard*, James M. McGrann*, and Danny Klinefelter*. "National Farm Financial Standards: The Development and Potential Use by Educators and Researchers in Agricultural Finance," American Journal of Agricultural Economics, 72(5)(December 1990):1329.

5. Evidence of Involvement in the Graduate Program

A summary of the number of graduate students advised as of August 30, 1997:

Current M.S. students	0
Completed M.S. students	2
Member of Advisory Committee (not Major Professor) as of August 30, 1997:	
Current Ph.D. students	0
Current M.S. students	0
Completed Ph.D. students	1
Completed M.S. students	11

6. Funds and Materials Received by the Agricultural Economics Department, Purdue University, for Dr. Barnard's Research Activities

<u>Date</u>	<u>Source</u>	<u>Amount</u>
7/1/85-6/30/88	Family Farm Research Project	\$ 51,000
9/1/88-9/30/89	NC-184 Project	3,278
7/1/88-6/30/90	Family Farm Research Project	25,231
8/1/90-6/30/93	Crossroads 1990 Project	<u>19,500</u>
	Total	\$ 99,009 *

W. D. Dobson worked with Dr. Barnard on the first three projects, but the funding resulted primarily through the efforts of Dr. Barnard.

E. OTHER SERVICE AND RELATED ACTIVITIES

1. Committee Memberships

<u>Committee Name</u>	<u>Year</u>	<u>Role</u>
Departmental		

Committee Name	Year	Role
CSREES Review Committee	2005	Member
M.S. Thesis Awards Committee	1995	Chairman
Gift Development	1994	Member
Fees for Extension Workshops	1994	Member
CSRS Review Steering Committee	1993	Member
CSRS Review Committee — Production, Finance, and Farm Management	1993	Chairman
Search Committee — Financial Management Position	1992	Member

Prior to 1989, Dr. Barnard served on 12 departmental committees, and was selected to chair three of those committees (Farm Financial Management Planning, 1983-85; Better Farming and Better Living Meetings — What the Lender Expects, 1985; and Ag. Finance Prelim, 1986).

College of Agriculture

Readmissions	1995-97	Member
Grade Appeals Committee	2004-08	Member
Curriculum and Student Relations	2010-13	Member

Purdue University

University Military Program Committee	1995-02	Member
	2004-06	Member
	2007-09	Member
University Grade Appeals Committee	1993-98	Member
	2002-05	Member
Purdue University Cooperative Extension Specialists Association (PUCESA)	1994-96	Departmental Representative

State of Indiana

Indiana General Assembly— Agriculture Finance Study Committee	6/5-12/31/90	Member
Institute for Agriculture, Food, and Finance— Finance Committee	1985-89	Member

North Central Region

AgriBank, FCB: Training Materials on Farm Business Planning	1995-96	Chair, sub-committee
NC-184: A Regional Survey of Farm Operators and Spouses	1988-91	Member

National

Technical Issues Committee, Farm Financial Standards Council (FFSC)	1994-97	Chair
Farm Financial Standards Council (FFSC) Strengthening Extension's Farm Financial Management	1998-present	Member

Committee Name	Year	Role
Programs: Training Materials and Workshop for State Extension Specialists	1992-94	Co-coordinator
AEA Summer Meetings Poster Selection—Farm Management	1991	Chair
Farm Financial Standards Council (FFSC)	1989-96	Topic Area Chair

2. Community Service

Deacon, Evangelical Covenant Church, Lafayette, Indiana

Former member of West Lafayette Sagamore Lions Club

Tail Twister, July 1988-June 1989; Secretary, June 1989-July 1990

Retired Member of Illinois Army National Guard

Rank: Lieutenant Colonel

Time in Service: 23 years (20 years in the Army National Guard and 3 years in IRR)

SUMMARY OF SUPPORTING STRENGTHS
Freddie L. Barnard
Effort Budgeted for: 65% Extension and 35% Teaching

	<u>Page</u>
I. EXTENSION	
A. Provided leadership to an Extension program on financial management to more than 33,000 agricultural lenders, producers, Extension educators, and government employees	2-5
Provided leadership on four national and international Extension projects that have produced materials that have been distributed to over 11,000 agricultural producers and lenders	6
Provided leadership on the national, industry-wide Task Force that developed Guidelines for financial reporting and analysis in agriculture. The Guidelines have been adopted by producers, lending institutions, included in finance textbooks, incorporated in farm accounting software, and most recently included in efforts to develop comparative analysis summaries for producer record-keeping programs (i.e., National Beef Cattleman's Association, National Pork Producers, Corn Growers and Soybean Growers Associations).	
C. Served as team leader for a Winrock Farmer-to-Farmer trip to Russia	6
D. Authored a 269-page agricultural lending manual for commercial bankers that has sold more than 475 copies at \$295 per copy	6
E. Authored or co-authored 11 chapters in training manuals 32 numbered Extension publications 12 agrivisuals 118 <u>PAER</u> , magazine, and other unnumbered Extension publications	7-12
F. Made 34 invited presentations at national meetings	12-13
G. Raised over \$411,000 to support his extension program	13
H. Participated in 5 team efforts	14
TEACHING	
Taught AGEC 330, Agribusiness Management, 10 semesters and received excellent instructor ratings	15-16
Assisted in the development of a new course, AGEC 311 (Accounting for Farm Business Planning), that was offered Fall 1997, 1998, 1999, and 2000.	15-16
III. RESEARCH	16-18
A. Authored or co-authored 4 book chapters 11 refereed articles	
Raised over \$99,000 to support his research program	18
SERVICE TO DEPARTMENT, SCHOOL, UNIVERSITY, STATE, REGION, AND NATION	18-19
Has served on 18 departmental (chair 5), 1 school, 4 university, 2 state, and 2 North Central Region (Sub-committee chair 1) committees	
B. Has served on 4 national committees (chair 3, co-chair 1)	

Extension Meetings
From November 28, 1981 to February 18, 2008

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
<u>1982</u>				
Purdue Crop budget workshop (Model B-9)	Henry County 2/23, 3/2, 3/9	3	8 Farmers	Assisted farmers in completing input forms & presented class on Cash Flow Statements
Managing Finances on Mid-Sized Family Farms	Huntington & Fayette Counties 2/11, 3/3	2	18 Farmers	Ways to Cut Crop Production Costs to Improve Cash Flow
Farm Financial Management for Farm Wives	Rush County 3/4, 3/5	2	52 Farm Wives	Cash Flow Statement, Balance Sheet, & Financial Management
Farm Business & Financial Management Long Range Average Plan (Model C-4)	Switzerland County 3/4, 3/11	2	50 Farmers	Assisted farmers in completing C-4 input forms
Management/Crops Agents workshop	Warsaw, IN 6/8-6/10	1	32 Agents	Cropland Leasing
State Farm Management Tour	Benton, Warren, & Newton Co. 7/1, 7/2	1	200 Farmers	Helped prepare farm story for Frank Clark farm
Top Farmer Crop Workshop	Campus 7/25-7/28	1	74 Farmers	Current Financial Situation in Agriculture
Vo-Ag Teachers Annual Conference	Indianapolis, IN 8/10	1	31 Vo-Ag Teachers	4 session on Balance Sheet, Cash Flow Statement, & Financial Management
All Agents Workshop	Campus 9/21-9/23	1	48 Agents	Financial Ratios, Organized panel of 5 lenders that reported on current financial situation of agriculture in Indiana.
Cropland leasing on AGECE 596 IHETS Program	West Lafayette, IN 12/8	1	92 Students	Explain cropland leasing problems
Cropland Leasing on AGECE 596 IHETS Program	West Lafayette, IN 12/11	1	92 Students	Explain answers to leasing problems
Cash Flow Budgeting on AGECE 596 IHETS Program	West Lafayette, IN 12/11	1	92 Students	Cash Flow Budgeting
Farm Records & Financial Ratios	Clinton County 12/15	1	38 Farmers & Lenders	Farm Records & Financial Ratios
Financial Management	Boone County 12/16	1	21 Farmers & Lenders	Balance Sheet, Cash Flow Statement and Financial Analysis
<u>1983</u>				
Financial Management County Meetings	Warrick, Gibson, & Posey Counties 1/5-1/7	3	73 Farmers & Lenders	Financial Management
Farm Science Days	West Lafayette, IN 1/10	1	250 Farmers & Lenders	Presenter, coordinator, moderator for lender panel of discussing financial ratios
Farm Science Days	West Lafayette, IN 1/11	1	75 Farmers & Lenders	Grain Elevator Bankruptcies
Financial Management County Meetings	Bartholomew & Porter Counties 1/17, 1/18	2	45 Farmers & Lenders	Financial Management (balance sheets, cash flow, and profit statements)
Financial Management County Meetings	Rush & Jay Counties 1/24, 1/25	2	50 Farmers & lenders	Financial management
Farm Management	Rush County 1/24	1	12 Farmers	Farm lending

Agricultural Finance – Farmer Programs (cont.)

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Financial Management County Meeting	Tipton County 1/25	1	10 Farmers	Financial Management
	Cass County 1/26	1	10 Farmers	Farm Records
Farm Lending & Lenders	Lake County 2/8	1	31 Farmers	Farm Lending
Indiana Society of Farm Managers & Rural Appraisers	Campus 2/9	1	125 Farmers & Lenders	Financial Ratios
Purdue Short Course	Tippecanoe Co. 2/10	1	60 Students & Lenders	After-dinner speaker
Purdue Ag. Alumni	Porter County 3/1	1	30 Ag. Alumni	After-dinner speaker
Farm Management for Farm Wives	Porter County 3/1	1	20 Farm Wives	Balance Sheet, Cash Flow Statement, and Profit & Loss Statement
Farmer Appreciation Day	St. Joseph County 3/10	1	150 Farmers & Wives	Current Financial Situation for Indiana Agriculture
State Farm Management Tour	Jay, Randolph & Delaware Counties 6/16-6/17	1	100 Farmers	Russell Calhoun farm story & conducted interview
State Fair – FACTS Display	Indianapolis, IN 8/27	1	20 Fairgoers	Helped with FACTS display at State Fair
Lafayette National Bank	Lafayette, IN 9/1	1	110 Farmers & Lenders	How to Get Along with Your Lender
Indiana Grain & Feed Association	West Lafayette, IN 9/13	1	105 Grain Elevator Management	Gross Grain Margins & Financial Ratios
Getting Your Farm Finance Act Together IHETS Program	West Lafayette, IN 9/26	1	200 Farmers & Wives	Use of Financial Ratios
Coordinated Financial Statements for Agriculture (CFSA)	Campus 10/27	1	87 County Agents	CFSA
CFSA FmHA Meeting	Campus 10/27	1	10 Purdue Staff & County Agents	Report on FmHA County Meetings
CFSA FmHA Meeting	Tippecanoe Co. 11/3	1	62 Farmers, Lenders, & Purdue Staff	CFSA
CFSA FmHA Meeting	Jennings County 12/6	1	74 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Ohio County 12/7	1	61 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Decatur County 12/8	1	66 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Bartholomew Co. 12/9	1	70 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Jefferson County 12/13	1	69 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Clark County 12/14	1	48 Farmers & Lenders	CFSA
CFSA FmHa Meeting	Harrison County 12/15	1	40 Farmers & Lenders	CFSA
CFSA FmHA Meeting	Washington County 12/16	1	78 Farmers & Lenders	CFSA
CFSA German-American & DuBois County Banks	Jasper, IN 12/20	1	68 Farmers & lenders	CFSA
Farm Lending & Lenders	Shelbyville, IN 12/29	1	12 Farmers	Presented program

**Agricultural Finance – Farmer Programs (cont.)
1984**

Record Closings	Morgan, Johnson & Shelby Counties	5	8 Farmers	Presented program
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Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Farm Lending & Lenders	¼ Marion, IN 1/5	1	42 Farmers & Lenders	Ag. Lending
CFSA Merchants National Bank	Muncie, IN 1/17	1	66 Farmers & Lenders	Presented program
CFSA Muncie Chapter of CPA's	Muncie, IN 1/17	1	60 Accountants	Presented program
CFSA First Bank of Whiting	Lowell, IN 1/19	1	34 Farmers & Lenders	CFSA
Ag. Finance Situation	Brazil, IN 1/23	1	18 Farmers & Lenders	Current Ag. Financial Situation (with C. Hurt & H. McCutchan)
Farm Records	Vevay 1/24	1	7 Farmers, Wives, & County Agents	Farm Records
CFSA – FmHa Meeting	Salem, IN 1/24	1	51 Farmers & Lenders	CFSA
Farm Records	Madison, IN 1/24	1	9 Farmers, Wives & County Agents	Farm Records
Production & Financial Record Interpretation	Rushville 1/26	1	30 Farmers & Lenders	Presented program with G. Patrick
CFSA Merchants National Bank	Muncie, IN 1/31	1	51 Farmers & Lenders	Presented program
Farm Lenders & Lending	Salem, IN 2/7	1	12 Farmers & Lenders	Farm Lending
Farm Lenders & Lending	Kouts, IN 2/8	1	85 Farmers & Lenders	Ag. Lending
Farm Lenders & Lending	IHETS 2/9	1	165 Farmers & County Agents	Loan Analysis & Credit Decision-making
How to Get Along with Your Lender	Fort Branch, IN 3/5	1	80 Farmers & Lenders	Presented 45-minute program
How to Get Along with Your Lender	Trafalgar, IN 3/22	1	45 Farmers & Lenders	After-dinner speaker
Financing Open Accounts	Vincennes, IN 3/27	1	49 Fertilizer Dealers	Financing Open & Bankers Accounts
Farm Record Keeping	Miami & Wabash Counties 4/9	2	5 Farmers	Returning Farm Records
Farm Record Keeping	Clinton County 4/11	3	4 Farmers	Returning Farm Records
Farm Record Keeping	Howard, Tipton & Grant Counties 4/12	4	8 Farmers	Returning Farm Records
Purdue-Illinois Neighbor Conference	Covington, IN 5/18	1	32 Extension economists from Purdue & Univ. of IL	FmHA-CES educations program on CFSA
Vo-Ag Teachers Training Workshop	Johnson County 6/26	1	19 Vo-Ag Teachers	Financial Management
State Farm Management Tour	Vermillion, Putnam, Vigo, & Clay Counties 6/28-6/29	1	250 Farmers	Coordinated Mike & Shirley Aikman tour stop and conducted interview
Cash Flow Planning – CFSA Schedules	Dubois County 7/17	1	21 Farmers & Lenders	Cash Flow Schedules
Agricultural Finance – Farmer Programs (cont.)				
Cash Flow Planning CFSA Statement	Dubois County 7/18	1	25 Farmers & Lenders	Cash Flow
Indiana Farm Policy Study Group	West Lafayette, IN 7/19	1	35 Farmers, Lenders, Politicians,	The Farm Credit Situation

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Henry County Ag. Alumni	Henry County 7/23	1	Economists 35 Farmers	Financial Condition of Indiana Agriculture
Balance Sheet & Income Statement Workshop	Dubois County 7/31	1	23 Farmers & Lenders	Balance Sheet & Income Statement
Optimist Club	Lafayette, IN 10/15	1	11	Financial Situation
CFSA & Financial Management CES-FmHA	N. Vernon, IN 12/10	1	7 Farmers & Lenders	Financial Management
CFSA & Financial Management CES-FmHA	Madison, IN 12/11	1	27 Farmers & Lenders	Financial Management
Financial Management	Hanover, IN 12/11	1	11 Farmers & Lenders	Ag. Lending & Lenders
CFSA & Financial Management CES-FmHA	Versailles, IN 12/12	1	7 Farmers & Lenders	Financial Management
CFSA & Financial Management CES-FmHA	Salem, IN 12/13	1	32 Farmers & Lenders	Financial Management
CFSA & Financial Management CES-FmHA	Salem, IN 12/13	1	32 Farmers & Lenders	Financial Management
Financial Condition of Indiana Agriculture	Winamac, IN 12/18	1	59 Farmers & Lenders	Financial Condition
CFSA & Financial Management CES-FmHA	IHETS 12/20	1	387 Farmers & Lenders	Balance Sheet & Cash Flow
1985				
CFSA & Financial Management CES-FmHA	IHETS 1/3	1	362 Farmers & Lenders	Income Statement
Agronomy Day Will County, IL	New Lenox, IL 1/7	1	150 Farmers & Lenders	Financial Condition
CFSA & Financial Management CES-FmHA	Valparaiso, IN 1/8	1	31 Farmers	Financial Management & Lenders
CFSA – Cash Flow for First National Bank Holland National Bank	Huntingburg, IN 1/9	1	51 Farmers & Lenders	Cash Flow
Computer User’s Group	Kokomo, IN 1/10	1	28 Farmers & Agents	Financial Ratios
Farm Science Days Records Workshop	West Lafayette, IN 1/15	1	79 Farmers & Agents	Financial Ratios
Agri-Business Dealers of Indiana & Ohio	Oxford, OH 1/16	1	26 Agribusiness Dealers, County Agents, & Lenders	Financial Analysis
Farm Lending & Lenders	Aurora, IN 1/16	1	6 Farmers & County Agents	Financial Conditions & Analysis
CFSA – Financial Management	Washington, IN 1/22	1	5 Farmers & Lenders	Financial Conditions & Analysis
CFSA – Financial Management	Rushville, IN 1/23	1	29 Farmers & Lenders	Financial Analysis
CFSA – FmHA Financial Management	Connorsville, IN 1/24	1	36 Farmers & Lenders	Financial Analysis
Indiana Fruit & Vegetable Growers Meeting	Indianapolis, IN 1/30	1	28 Farm Ladies	Financial Accounting
Growers Meeting	Indianapolis, IN 1/30	1	100 Farmers & Agents	Credit Analysis
FACTS Program for	Brazil, IN 2/5	1	14 Farmers & Agents	Assisted users in completing input forms & using FACTS terminal
Agricultural Finance – Farmer Programs (cont)				
Farm Management & Rural Appraisers	Campus 2/14	1	40 Farm Managers & Rural Appraisers	Is Now the Time to Buy Land?
Special Better Farming-Better Living	WilliamSPORT, IN 2/18	1	37 Farmers, Agents, & Purdue Staff	What the Lender Expects
Special Better Farming – Better Living	Jasper, IN	1	78 Farmers,	What the Lender Expects

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Special Better Farming – Better Living	2/20 Princeton, IN 2/21	1	Agents & Purdue Staff 81 Farmers, Agents, & Purdue Staff	What the Lender Expects
Farm Lending & Lenders	Petersburg, IN 2/21	1	14 Farmers, Agents, & Vo-Ag Teachers	Farm Lending & Lenders
Special Better Farming- Better Living	Bloomfield, IN 2/26	1	70 Farmers, Agents, & specialists	What the Lender Expects
CFSA – Financial Management	Washington, IN 2/26	1	20 Farmers & Bankers	Financial Analysis
CFSA – Financial Management	Shelbyville, IN 2/27	1	40 Farm Wives & Agents	CFSA – Balance Sheet, Management, Income Statement, Cash Flow
Risk Management	Tipton 2/28	1	37 Farmers	Risk Management
Hancock County Home Economists Meeting	Greenfield, IN 3/6	1	50 Farm Wives & Agents	Introduction to Investments
Special Better Farming-Better Living	Winchester, IN 3/7	1	100 Farmers & Agents	What the Lender Expects
Crop Production Economics	Brookville, IN 3/7	1	25 Farmers & Agents	Crop Cost Records & Marketing Decisions
Purdue Ag. Alumni Spring Meeting	Vincennes, IN 3/13	1	47 Ag. Alumni	How to Get Along With Your Lender
Milk Marketing Cooperative Education Meeting	Marion, IN 3/14	1	28 Farmers & Agents	Financial Management
Ohio County Cooperative Extension Annual Banquet	Rising Sun, IN 3/14	1	85 Farmers & Agents	How to Get Along With Your Lender
Milk Marketing Cooperative Education Meeting	Wauseon, OH 3/19	1	26 Farmers	Financial Management
CFSA – Financial Management	Fowler, IN 3/26	1	9 Farmers & Agents	CFSA; Balance Sheet, Management Income Statement, & Cash Flow
Financial Management	New Castle, IN 4/10	1	9 Ag. Agents	Financial Management, Balance Sheet, Income Statement, & Cash Flow
FmHA Consultants	Campus 5/1	1	40 Consultants & Staff	Financial Management, Balance Sheet & Income Statement
FmHA Consultants	Campus 5/2	1	40 Consultants & Staff	Cash Flow Planning
Purdue Ag. Alumni	Davis-Purdue Farm 6/12	1	50 Purdue Ag. Alumni	How To Get Along With Your Lender
State Farm Management Tour	Howard, Tipton, & Hamilton Counties 7/1-7/2	1	230 Farmers	Coordinated Maple Farms Tour Stop (with D. Pershing)
Financial Management	Portland, IN 7/19	1	27 Farmers & Lenders	Balance Sheet, Income Statement & Cash Flow
Agricultural Finance – Farmer Programs (cont.)				
Financial Condition of Indiana Agriculture	Marion, IN 8/22	1	16 Farmers & Businessmen	Overview
Financial Condition of Indiana Agriculture	Campus 8/30	1	18 Ag. Economists	Outlook Preparation
Farm Bureau Women’s Programs	New Castle, IN 9/5	1	125 Farm ladies	Basics of Investing
Farmers Elevator of Oakville, Indiana Annual Meeting	New Castle, IN 9/18	1	275 Farmers	How to Get Along With Your Lender
Helping Distressed Farmers	Versaille, IN 10/22	1	3 Farmers	Individual Help

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Financial Management	Wabash, IN 10/25	1	5 Bankers & Others	Plan Spring Meeting
Financial condition of Indiana Agriculture	Princeton, IN 11/25	1	32 Farmers & Businessmen	Overview
Farm Lending & Lenders of Indiana Agriculture	Princeton, IN 11/25	1	5 Farmers	Farm Management
Farm Lending & Lenders of Indiana Agriculture	Fort Branch, IN 11/25	1	53 Farmers & Businessmen	Overview
Financial Management	Brookville, IN 12/9	1	4 Farmers	Financial Statements
	Reynolds, IN 12/18	1	105 Farmers	How to Get Along With Your Lender
1986				
Farm Lending & Lenders	Valparaiso, IN 1/8	1	20 Farmers	Financial Management
Financial Management	Vermillion County 1/9	1	13 Farmers	Financial Statements
Farm Science Days	Campus 1/15	1	220 Farmers & Lenders	Presider – 1 session
Farm Science Days	Campus 1/15	1	275 Farmers	Asset Restructuring
Farm Lending & Lenders	Tippecanoe County 1/22	1	38 Farmers & Others	Financial Management
IHETS Swine Program	Campus, 1/27	1	200 Farmers	Financial Analysis
Farm Bureau Young Farmer Program	Indianapolis, IN 2/3-2/4	4	115 Farmers	Financial Statements
Financial Management	Shelbyville, IN 2/4	1	27 Farmers	Financial Records
Indiana Fruit & Vegetable	Indianapolis, IN 2/11	1	15 Farmers	Financial Statements
Modern Agriculture Group	Columbus, IN 2/12	1	55 Farmers	Refinancing & Alternative Loan Sources
Extension Workshop	Plymouth, IN 2/25	1	9 Farmers & Farm Wives	What Your Lender Expects
Financial Condition of Indiana Agriculture	Greencastle, IN 3/5	1	52 Farmers & Businessmen	Overview
Wabash Credit Union	Wabash, IN 3/5	1	50 Farmers & Others	Financial management
Bank of Reynolds	Reynolds, IN 3/22	1	25 Farmers, Lenders, & Others	Cash Flow Budgeting
After Dinner Speech	Mitchell, IN 3/25	1	45 Farmers & Others	How to Get Along With Your Lender
Vo-Ag Teachers Training	Trafalgar, IN 6/30	3	75 Vo-Ag Teachers	Financial Statements
	Allen County 7/10	1	86 Farmers	Assisted George Dunten in coordinating tour stop
Agricultural Finance – Farmer Programs (cont.)				
Outlook Preparation	Campus	1	10 Ag Economists	Outlook Preparation – Financial Condition of Indiana Agriculture
Agribusiness Conference	Indianapolis, IN 9/12	1	80 CPA's	Financial Condition of Indiana Agriculture
Blackford County Ag. Alumni	Hartford City, IN 12/10	1	52 Farmers	How to Get Along With Your Lender
1987				
Farm Record Keeping	Rochester, IN 1/21	1	35 Farmers & Lenders	Double vs. Single Entry Accounting
Fish Fry Science forecast	Campus 1/23	1	400 Farmers, lenders, & Staff	Skit during the program
IHETS Program on Chapter 12 Bankruptcy	IHETS	1	200 Farmers,	Financial Condition of Indiana

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	1/27		Lenders, & Agribusinessmen	Agriculture
Agronomy Day	Washington, IN 1/29	1	35 Farmers & Lenders	Financial Condition of Indiana Agriculture
Corn-SB Day	Evansville, IN 1/30	1	150 Farmers & Lenders	Financial Condition of Indiana Agriculture
Leasing – Crop & Pasture	Aurora, IN 3/26	1	10 Farmers & Ext. Agents	Crop & Pasture Leasing Arrangements
Annual Extension Banquet	Monticello, IN 3/30	1	45 Farmers & Ext. Agents	Survival Strategies
Lafayette National Bank	Remington, IN 4/2	1	65 Farmers & Bankers	Credit Analysis
Vo-Ag Teachers Training	Trafalgar, IN 7/1	2	50 Vo-Ag Teachers	Figuring Land Rental Rates
	Posey County 7/6	1	250 Farmers, Lenders, & Economists	Coordinated Extension tour stop (with D. Bache)
	Campus	1	80 Farmers input forms	Assisted farmers in completing B-10
	Indianapolis, IN 8/18	1	10 Farmers & Lenders	Farm Credit System (with B. Jones)
Outlook Preparation	Purdue 8/28	1	20 Ag. Economists	Farm Financial Situation
1 st Source Bank	Plymouth, IN 9/9	2	75 Farmers & Lenders	2 sessions on CFSA
	Muncie, IN 9/10	1	25 Ag. Alumni	How to Get Along With Your Lender
Ohio Area & County Agents	Campus	1	40 County & Area Agents	Present an overview of extension programs with lenders
<u>1988</u>				
1988 IHETS Pork Production Course	Campus 1/5	1	285 Farmers & County Staff	Recordkeeping
The New Ballgame Program	New Castle, IN	1	73 Farmers & County Staff	Strategic Planning, The Land Market, Dealing with Risk, & Record Keeping
The New Ballgame Program	Peru, IN	1	72 Farmers & County Staff	Strategic Planning, The Land Market, Dealing with Risk, Records, & Evaluating Strategies
1988 IHETS Farm Records	Campus 2/2,2/9,3/8	3	363 Farmers & County Staff	Completing Beginning & Ending Balance Sheets for FINANX Input Form and Financial Analysis
Adult Farmer Class	Morristown, IN 2/4	1	20 Farmers & County Staff	Farm Records
	Greensburg, IN 3/3	1	20 Farmers	How To Get Along With Your Lender
Agricultural Finance – Farmer Programs (cont.)				
State Farm Management Tour	Carroll County	1	300 Farmers	Coordinated tour stop & conducted interview (with B. Jones & G. Harrison)
Borrowers' Rights IHETS Program	Campus 9/7	1	125 Farmers, Lenders, & Agents	Overview of Current Financial Situation
Clinton County & Boone County FCS Annual Meeting	Frankfort, IN 9/13	1	100 Farmer & Lenders	How to Get Along With Your Lender
Meeting	Francesville, IN 11/10	1	150 Farmers, Lenders, & Town Leaders	How to Get Along With Your Lender
<u>1989</u>				
Coordinated by the Vo-Ag Teacher	Knightstown, IN 1/10	1	21 Farmers	Overview of Financial Statements

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	Indianapolis, IN 1/12	1	40 Farmers	Preparing an Income Statement
	Portland, IN	1	75 Farmers	Management Strategies for Making More Money in 1989
Farm Borrowers from 1 st Security National Bank, Terre Haute	Covington, IN 3/2	1	59 Farmers & Lenders	Financial Management
Ag Day Breakfast	Columbus, IN 3/14	1	92 Farmers & Agribusinessmen	How to Get Along With Your Lender
Ag Day Program	Seymour, IN 3/21	1	125 Farmers & Agribusinessmen	How to Get Along With Your Lender
State Farm Management Tour	Knox & Daviess 7/11-7/12	1	200 Farmers	Coordinated tour stop at Villwock Farms & conducted interview
Adult Farmer Class	Clinton County 7/26	1	7 Farmers	Financial Analysis
Ag. County Agent Training	McCormick's Creek State Park 11/6	1	60 County Ag Agents	BMIA video tapes
Montgomery County Young Farmer Chapter	Covington, IN 12/5	1	20 Farmers	How to Get Along With Your Lender
Extension Meeting	North Vernon, IN 12/7	1	20 Farmers & Bankers	Financial Statements & Analysis
Lafayette Ag. Club	Lafayette, IN 12/20	1	25 Farmers, Lenders, & Agribusinessmen	Credit Availability in 1990
<u>1990</u>				
Boone County Farmer Meeting	Lebanon, IN 2/1	1	55 Farmers & Lenders	Financial Condition of Indiana Agriculture
Farm Bureau Meetings	Bluffton, Shelbyville, Salem, Osgood, New Castle, & Lafayette, IN 2/6-29, 2/14-2/15 Chalmers, IN	6	116 Farmers & Lenders	Financial Statements & Analysis
Farmers & Merchants Bank	Logansport, IN 3/19	1	75 Farmers & Lenders	How To Get Along With Your Lender Financial Analysis
IHETS Program on Comparative Summary	Campus 4/11	1	150 Farmers, Lenders, & County Agents	2 presentations on Financial Analysis
	Shelby County 7/10	1	200 Farmers	Coordinated tour & conducted interview at the Gregg & Marilyn Graham farm
	Sheridan, IN	1	25 Farmers	Overview of Financial Condition of Indiana Agriculture
Agricultural Finance – Farmer Programs (cont.)				
Blackford County Purdue Ags.	Hartford City, IN 12/5	1	55 Purdue Ag Alumni	How to Get Along With Your Lender
Lafayette Ag. Group	Lafayette, IN 12/19	1	20 Farmers, Agribusinessmen	Coordinated panel on credit availability
<u>1991</u>				
County Extension Meeting	Monroe, IN 1/10	1	21 Farmers, Agribusinessmen	Financial Statements & Analysis
Harrison-Crawford County Pork Producers	Corydon, IN 1/12	1	65 Farmers	How to Get Along With Your Lender
Keller Advisory Group	Winamac 1/23	1	125 Farmers	Farm Financial Standards
Farm Bureau Young Farmers Conference	Indianapolis, IN 1/25-1/26	4	105 Farmers	Farm Financial Statements & Analysis
Farm Bureau Women's Group	Albion 2/6	1	20 Farmers	Financial Statements & Analysis
	West Lebanon, IN	1	35 Farmers &	How to Get Along With Your

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Wayne County Purdue Ag. Alumni	2/7 Richmond, IN 2/21	1	Lenders 16 Farmers & Agribusiness People	Lender How to Get Along With Your Lender
Gibson County Extension	Fort Branch, IN 3/4	1	80 Farmers & Agribusiness People	How to Get Along With Your Lender
Adult Farmer Class	Russiaville, IN 3/26	1	4 Farmers & Vo- Ag	Financial Statements & Analysis
Randolph County Ag. Alumni	Randolph County 6/11	1	35 Ag Alumni	How to Get Along With Your Lender
Farmers & Merchants Meeting	Union City, IN 8/7	1	100 Farmers & Merchants	How to Get Along With Your Lender
Adams County	Decatur 11/13	1	15 Purdue Ag Alumni	Financial Condition of Indiana Agriculture
Purdue Ag Alumni	Fort Wayne 12/10	1	31 Farmers	Financial Condition of Indiana Agriculture
Extension Meeting	New Harmony, IN 12/11	1	55 Farmers	Financial Condition of Indiana Agriculture
<u>1992</u>				
First National Bank of Warsaw	Warsaw 1/7	1	65 Farmers	Financial Analysis
LaPorte Bank and Trust	LaPorte, IN	1	60 Farmers & lenders	Recommendations of the Farm Financial Standards Task Force
Lafayette Ag. Group	Indianapolis, IN 1/20 West Lafayette, IN 2/19	1	35 Legislators	Financial Condition of Indiana Agriculture
Ag Agent Training	West Lafayette, IN 10/23	1	20 Farmers & Agribusiness Leaders	Moderator for panel on Financial condition of Indiana Agriculture
<u>1993</u>				
Ag Commodity Groups	West Lafayette, IN 1/5 Indianapolis, IN 1/7	1	50 Ag Agents	Financing Agriculture – Indiana Agriculture 2000
First of America Bank	Peru, IN 1/14	1	40 Ag Agents	Recommendations of FFSTF
Hendricks County Ag Alumni	Danville, IN 1/28	1	64 Producers	Recommendations of FFSTF
Agricultural Finance – Farmer Programs (cont.)				
Grain Plains Excellence in Management Workshops	Kansas City, KS, Denver, Co 2/8 & 2/16	2	120 Producers & specialists	Recommendations of FFSTF
Elkhart County Extension	Goshen, IN 2/11	1	25 Producers	Financial Reporting and Analysis
Farm Organizations (NFO, Farmers Union, Farm Bureau)	Lebanon, IN 3/19	1	22 Producers	Report on Indexing Interest Rates to Gross Farm Income
Randolph County Farmer	Winchester, IN 3/23	1	6 Producers	Financial Reporting and Analysis
Farm Records Program Reports	Columbus, Kokomo, & Indianapolis 3/24-3/25	3	34 Producers	Farm Records Analysis
NBD Bank, N.A. Ag Appreciation Program	Clinton County 6/30 West Lafayette, IN 8/31	1	160 Farmers, Lenders, and County Agents	Coordinated tour and conducted interview at Lahrman Farms
			250 Farmers, Lenders, and	Financing Agriculture in the Year 2000

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Wabash Co. Extension Meetings	Wabash, IN 12/5	1	County Agents 13 Farmers	Financial Statements
1994				
Pulaski Co. Extension Meeting	Winamac, IN 1/25	1	18 Producers and Lenders	Financing Agriculture in the Year 2000 and How to Get Along With Your Lender
Land-O-Lakes	Baraboo and Eau Clair, WI 1/26 and 1/27	2	80 Dairy Producers and Lenders	Financial Statements and Analysis
Tax and Credit Committee: National Cattlemen's Assn.	Reno, NV 1/28	1	51 Beef Cattle Producers	Recommendations of FFSTF
Marshall County Extension	Plymouth, IN 2/3	1	16 Producers and Ag. Lenders	Financial Statements and Analysis
Wabash County Extension	Wabash, IN 2/3	1	12 Producers	Balance Sheet
Farm Credit Services	Warsaw, IN 2/18	1	28 Producers and Lenders	Financial Statements and Analysis
Farm Credit Services	Valparaiso, IN 2/22	1	48 Producers and Lenders	Financial Statements and Analysis
Posey County Extension	New Harmony, IN 2/23	1	96 Producers and Lenders	Financial Statements and Analysis
Boone County Extension	Lebanon, IN 2/24	1	24 Producers and Lenders	Lender Panel
Henry County Ag. Alumni	Henry Co. 7/6	1	15 Producers	Great Flood of 1993
Management Workshop	Kansas City, KS 8/1	1	63 Producers and Fieldmen	Financial Reporting and Analysis
	Indianapolis, IN 8/30-31	1	18 Producers	Financial Reporting and Analysis
Winrock Farmer-to-Farmer	Ryazan, Tver, Ekaterinburg, Russia 10/2-24	3	227 Students	Financial Reporting and Analysis
Looking Ahead – New Initiatives Position for Financing Agriculture	Reno, NV 10/27	1	60 Extension Specialists and Lenders	Analyzing Financial and Performance
Kentucky FBFM Program	Elizabethtown, KY 12/5	1	12 Producers and Lenders	Recommendations of the FFSTF
Agricultural Finance – Farmer Programs (cont.)				
Carroll Co. Crops Clinic	Flora, IN	1	80 Producers	How to Get Along with Your Lender
1995				
Modern Agriculture	Columbus, IN 1/11	1	32 Producers and Lenders	Financing Ag. In the Year 2000
Cass Co. Farmer Program	Walton, IN 1/12	1	16 Producers and Lenders	Financial Statements and Analysis
Wabash Co. Extension Farmer Program	Wabash, IN 1/26	1	8 Producers	Income Statement and Financial Analysis
North Central Beef Producers Association	Winamac, IN 2/7	1	29 Producers	How to Get Along with Your Lender
National City Bank and Lenders	Lebanon, IN 2/9	1	38 Producers and Lenders	Financial Statements and Analysis
Clinton Co. Extension Farmer Program	Frankfort, IN 3/23 and 3/29	2	60 Producers and Lenders	Financial Statements and Analysis
	St. Paul, MN 4/19	1	140 Extension College Educators and Tech. Instructors	Financial Analysis
State Farm Management Tour	Cass County	1	125 Farmers,	Coordinated Tour Stop and

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	6/27		Lenders, and County Agents	conducted interview at Farrer Stock Farms
Home Based Business Program	Lafayette, IN	1	30 Extension Educators	Financial Documents and Analysis
Presentation to Russian Farmers	Valparaiso, IN 11/7	1	10 Russian Farmers	Financial Documents and Analysis
1996				
White Co. Winter Series	Monticello, IN 1/18	1	8 Producers and Lenders	Financial Documents and Analysis
Fulton Co. Winter Series	Rochester, IN 1/31	1	18 Producers and Lenders	Financial Documents and Analysis
Gibson Co. Bank Farmer Appreciation Dinner	Princeton, IN 2/1	1	90 Producers and Lenders	Financial Documents and Analysis
Greene County Cattlemen's Association	Switz City, IN 4/5	1	20 Producers and Lenders	Financial Documents and Analysis
1997				
Presentation to Russian Farmers	Rensselaer, IN 1/8	1	15 Russian Farmers	Financial Documents
Monroe City Farmer Program	Monroe City, MO 1/14	1	50 Producers	Financial Documents and Analysis
Union City Bank Farmer Appreciation Day	Odessa, MI 2/5	1	75 Producers	Financial Documents
Old National Bank	Fort Branch, IN 2/20	1	128 Producers	Financial Documents and Analysis
State Farm Management Pre-tour	Decatur County 6/12	1	20 Extension Educators and Producers	Tour Overview
National Association of Farm Business Analysis Specialists	Kansas City, MO 6/18-19	1	100 Field persons	Financial Standards: A Case Study Farm
State Farm Management Tour	Decatur County 7/9	1	100 Producers	Coordinated Tour Stop for Roy and Denise Friedersdorf Farm
Farmers State Bank Farmer Appreciation Day	Union City, OH 8/6	1	100 Producers and Lenders	How to Get Along with Your Lender
1998				
AmCorp Bank Farmer Appreciation Dinner	Switz City, IN 1/14	1	21 Producers and Lenders	Financial Statements and Analysis
Northeastern Farm Credit, ACA Ag Forum	Troy and Lewisburg, PA 2/12	2	270 Ag Producers	Financial Statements and Analysis
Agricultural Finance – Farmer Programs (cont.)				
Conferences on Resource Management for 2003	Ontario, Canada Chatam, London, Lindsey, Morrisburg, and Guelph	5	370 Ag Producers	Managing Physical and Financial Resources
National Conference Farm and Ranch Education Association	Chillicothe, MO 6/17	1	100 Ag Educators	Financial Reporting and Analysis
Westchester Group	Champaign, IL 8/4	1	270 Ag Producers, Investors, Lenders	Food System 21
Kova Fertilizer	Greensburg, IN 8/20	2	200 Ag Producers	Financial Management
1998 Outlook Preparation	Campus 8/27	1	20 Ag Economists	Farm Financial Concerns: The Lenders' Response
Edd's Supplies	Middleberry 11/17	1	300 Ag Producers	Financial Management
SE Missouri Coop. Extension	Sichston, MO 12/15	1	80 Ag Producers	Financial Statements and Analysis
1999				
Charting the Course	Huntington, Kendallville,	5	120 Ag Producers and	Dealing with Your Lender

Nature of Program	Location/Date	No. of Mtgs.	Audience	Freddie Lynn Barnard 12 Instructional Responsibility
	Vincennes, Evansville 1/26-2/2		Ag Lenders	
Old National Bank	Mt. Vernon, IN 2/24	1	100 Ag Producers	Working Through Difficult Times
SE IN Conservation Farming Workshop	Seymour, IN 3/2	1	150 Ag Producers	Financial Analysis
SE In Conservation Workshop	Seymour, IN 3/2	1	138 Ag Producers	Financial Management During Adverse Times
1999 Indiana State Farm Management Tour	Haubstadt, IN 7/7	1	250 Ag Producers	Schmitt Farm Coordinator and Family Interview
Fall Tour – Indiana society of FM & RA	Indianapolis, IN 8/31-9/1	1	58 Farm Managers and Rural Appraisers	Secretary/Treasurer Helped to coordinate the tour
<u>2001</u>				
Pike Co. Extension	Petersburg, IN 2/22	1	3 Producers and Educators	Financial Statements and Analysis
First Farmers Bank	Kokomo, IN 2/27	1	110 Producers	Financial Analysis
Farm Credit – Executive Institute	Campus 2/27	1	36 Producers	Financial Ratios
Farm Credit Advisory Committee	Warsaw, IN 4/5	1	30 Producers & Loan Officers	World Ag In 21 st Century
2001 Indiana State Farm Management Pre-Tour	Dennis Farms Huntington Co 6/5	1	22 Extension Educators, news persons, specialists and producers	Discussed plans for 2001 Farm Management Tour
2001 Indiana State Farm Management Tour	Dennis Farms Huntington Co. 7/5	1	175 Producers, Lenders, Educators	Coordinated Tour stop and conducted general interview for Maurice Dennis Farms
2001 Farm Progress Show	Tippecanoe Co. 9/25	1	25 Participants	Manned Ag Econ Risk Display
Agricultural Finance – Farmer Programs (cont.)				
Farm Managers and Rural Appraisers	Tippecanoe Co. 9/27	1	36 Farm Managers & Rural appraisers	Coordinated Fall Social
Moderator for farm lender panel	Lebanon 11/13	1	37 Producers, Agri-business managers, and lenders	Moderated the panel
Farm Credit – Executive Institute	Campus 11/30	1	37 Producers	Financial Ratios
<u>2002</u>				
Farmers Breakfast Meeting	Winchester 2/14	1	20 Farmers and Lenders	Overview of financial Statements
Farm Credit – Executive Institute	Campus 7/24	1	20 Producers	Financial Ratios
Farm Managers and Rural Appraisers Summer Tour	Starlight 8/29	1	46 Farm Managers & Rural Appraisers	Secretary/Treasurer for IN Chapter Coordinator
<u>2003</u>				
Indiana Farm Management Tour Pre-tour	Putnam Co. 6/03	1	20 Specialists, Extension educators, Media	Coordinated McCammack Farms stop and conducted general interview
Indiana Farm Management Tour	Putnam Co. 7/10	1	275 Producers, Lenders, Extension	Coordinated McCammack Farm Stop and conducted general interview

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
2005 Indiana Farm Management Tour	Scott Co.	1	Agents 250 Producers,	Coordinated Huber Farm and Restaurant Tour Stop
2007 Indiana Farm Management Tour	Kosciusko Co. 6/27	1	175 Producers, Lenders, Extension Agents	Coordinated Bishop Farm Stop and conducted general interview
2008 Agriculture Workshop	Indianapolis 2/22	1	50 Producers	Moderated lender panel
Farm Credit Workshop	Lafayette 3/06	1	50 Producers	Balance Sheet
2009 Williamson Insurance Agency	Blakeslee, OH 1/09	1	35 Producers	Credit availability and lender expectations
Peru Rotary Club	Peru, IN 1/09	1	30 Business Persons	Indiana Agriculture
Indiana Chapter of ASFMRA	Lafayette, IN 2/3/09	1	74 Farm Managers & Rural Appraisers	Secretary/Treasurer Coordinated annual meeting
Annie's Project	Campus – TV 3/5/09	2	55 Farm Ladies	Financial Statements and Ratios
Charting your Farms Financial Future	Tipton, Rochester, Orleans, IN 1/26, 1/28, 2/4	3	45 Ag Producers	Financial Statements and Analysis
Markle Bank Ag Appreciation	Bluffton, IN 1/25	1	110 Ag Producers	Measuring and Analyzing Financial Performance
2010				
2010 Indiana Farm Management Tour Starkey Farms Partnership	Brownsburg, IN 6/24	1	210 Ag Producers	Coordinated Starkey Farm stop and conducted general interview
IN Chapter of the ASFMRA-Fall Tour	Campus 9/16	1	23 Farm Managers and Appraisers	Helped plan and coordinate tour
2011				
Annie's Project	Adobe Connect	1	52 Farm Women	Financial Statements and Analysis
Purdue Management Academy	Adobe Connect	1	35 Producers	Financial Statements and Analysis
Agricultural Finance – Lender Programs				
1981				
Indiana Ag. Banking School	Campus 11/28-12/2	1	18 Bankers	Conducted bank management computer game (with M. Boehlje). Presented paper on bank deposit interest rate deregulation.
1982				
Bankers' Ag Clinic	Campus 3/16-3/18	1	300 Bankers	Presided over an afternoon session
1982 Financial Condition of Indiana Agriculture Conference	West Lafayette, IN 9/21	1	25 Lenders & Economists	Organized, coordinated, & moderated session
Indiana Society of Agri-Bankers Fall Meeting	West Lafayette, IN 10/15	1	42 Bankers	Current Financial Situation for Indiana Agriculture
Indiana Ag Banking School	West Lafayette, IN 11/28-12/3	1	59 Bankers	Director of School. Presided over 3 luncheons & 3 banquets. Assisted in conducting Bank Management Game Presentation

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
1983				
Ag Bankers Clinic	Campus 3/23	1	300 Bankers	Graduation exercise for Ag Banking School
Ag Bankers Clinic	Campus 3/24	1	45 Bankers	Survival Strategies
Indiana Ag Banking School Board of Trustees Meeting	Indianapolis, IN 6/28	1	10 Bankers & Extension Economists	1983 Indiana Ag Banking School
CFSA – Southwestern Indiana	Jasper, IN 9/14	1	38 Bankers	CFSA
	Indianapolis, IN 10/20	1	55 Bankers	CFSA
Indiana Agricultural Banking School	West Lafayette, IN 11/27-12/2	1	54 Bankers	Director of School. Presided over 3 luncheons & 3 banquets. Conducted Bank Management Game. Presentation on CFSA
1984				
CFSA – Lenders in Putnam Co.	Greencastle, IN 2/2	1	11 Lenders	CFSA
Indiana Society of Agri-Bankers	West Lafayette, IN 3/20	1	165 Bankers	Helped Coordinate Meeting
Bankers Ag Clinic	Campus 3/21-22	1	400 Bankers, Farmers & Staff	Helped coordinate & conduct graduate exercises for Indiana Ag Banking School
Financial Situation for Indiana Agriculture	West Lafayette, IN 7/16	1	8 Lenders & Economists	Organized meeting
Banking School Board of Credit Unions	Indianapolis, IN 7/20	1	10 Bankers & Extension Economists	Planned 1984 School
	Indianapolis 8/15	1	56 Lenders	Financial Situation
Indiana Agriculture Conference	West Lafayette, IN 9/5	1	25 Lenders & Economists	Organized, Coordinated, and Moderated Session
Indiana Society of Ag. Bankers	Greenfield, IN	1	42 Bankers	Helped plan meeting & reported on Purdue programs & Indiana Ag Bankers School
Association National Ag. Lending Conference	Kansas City, MO 11/12	2	115 Bankers	Pricing Risks in Agricultural Loans
On-Farm Computer Conference	Campus 11/20	1	35 Lenders & Farmers	Presided over session on use of microcomputers in ag. banking
Indiana Ag Banking School	West Lafayette, IN	1	65 Bankers	Director of School. Presided over 3 luncheons & 3 banquets. Conducted Bank Management Game. Presentation on Credit Analysis.
1985				
Ag Bankers Clinic	Campus 3/20	1	360 Bankers Staff & Others	Graduation exercises for Indiana Ag Banking School
Ag Bankers Clinic	Campus 3/21	1	150 Bankers, Staff & Others	Pricing Risks in Agricultural Loans
Financing Open Accounts	Logansport, IN 3/27	1	39 Indiana Farm Bureau Co-op Credit Managers	Current Agricultural Situation
Financing Open Accounts	Nashville, IN 3/28	1	3 Indiana Farm Bureau Co-op Credit Managers	Current Agricultural Situation
	Manhattan, KS	1	48 Bankers	Pricing Agricultural Loans According to Risk
Indiana Ag Banking School	Indianapolis, IN 7/31	1	10 Bankers	Plan 1985 Indiana Ag Banking School
Terre Haute Chapter of CPA's	Terre Haute, IN	1	81 Ag	Information Needs of Farmers

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
1985 Financial Condition of Indiana Agriculture Conference	9/4 West Lafayette, IN	1	Accountants 25 Lenders & Economists	Organized, coordinated, & moderated session
Financial Planning Meeting	9/12 Wabash, IN	1	5 Lenders meeting in March	Planning Financial Management
Indiana Ag Banking School	Indianapolis, IN 10/29 West Lafayette, IN	1	15 Bankers 66 Bankers	Plan for 1986 Ag Banker's clinic Director of School. Presided over 3 luncheons & 3 banquets. Conducted Bank Management Game. Presentation on credit analysis. Presentation on Financial Condition of IN Ag.
Agricultural Finance – Lender Programs				
1986				
Indiana Farm Bureau	West Lafayette, IN 1/22	2	44 Farm Bureau Managers	Financial condition of Indiana Agriculture & Agricultural Lenders
Indiana Farm Bureau Management Program	West Lafayette, IN 3/6	2	48 Farm Bureau Managers	Open Account Financing & Financial Analysis
Indiana Ag Bankers Clinic	Campus 3/19	1	375 Bankers, Staff & Others	Graduation exercises for Indiana Ag Banking School
	Manhattan, KS	1	38 Bankers	Pricing Agricultural Loans According to Risk
Indiana Society of Agri-Bankers	Portland, 6/10 Warsaw, 7/9 Campus, 8/14	3	10 Bankers	Plan fall meeting
Ag Banking School	Indianapolis, IN 7/23	1	10 Bankers	Plan 1986 Indiana Ag Banking School
Financial Condition of Indiana	West Lafayette, IN 9/5	1	20 Lenders & Economists	Organized & coordinated session (with J. Atkinson)
Fall Meeting – “Agricultural Lending in Indiana: A Lender’s Perspective”	Indianapolis, IN 10/15	1	140 Bankers & Attorneys	Assisted officers of the Society in planning & organizing the session
Planning Meeting	Indianapolis, IN 10/16	1	10 Bankers & Ag Economists	Planning Session for 1987 Ag Bankers Clinic
ABA Ag Lending Conference	Nashville, TN 11/19	2	75 Bankers	Overview & Introduction to BMIA
Illiana Bank Administration Institution	Vincennes, IN 11/19	1	60 Bankers	Current Financial Condition of Indiana Agriculture
Indiana Ag. Banking School	West Lafayette, IN	1	45 Bankers	Director of School. Presided over 1 luncheon & 3 Banquets. Conducted Bank Management Game.
Center for Agri-Business	West Lafayette, IN 12/8	1	26 Pioneer Hybrid Executives	Financial Condition of Indiana Agriculture
Center for Agri-Business	West Lafayette, IN 12/9	1	26 Pioneer Hi-Bred Executives	Financial Condition of Agricultural Lending Institutions
1987				
Indiana Society of Agri-Bankers, Spring Meeting	West Lafayette, IN 3/17	1	125 Ag Bankers	Helped coordinate Spring meeting
Indiana Bankers Ag Clinic	West Lafayette, IN 3/18	1	350 Ag Bankers	Graduation exercise for Indiana Ag Banking School
	Oakland City, IN	1	10 Ag Bankers & County Agents	Discussion on current problems facing farmers & farm lenders in S.W. Indiana
	Manhattan, KS 6/1	1	40 Bankers & Bank Examiners	Loan Risk Analysis
	Plymouth, IN	1	10 Bankers	Benefits of Detailed Loan Documentation Planning session for training borrowers on CFSA
	Indianapolis, IN	1	10 Bankers Banking School	Planning session for 1987 Indiana Ag Banking School
	Indianapolis, IN 10/22	1	80 Bankers	Helped coordinate the program on Chapter 12 Bankruptcy &

Nature of Program	Location/Date	No. of Mtgs.	Audience	
Planning Session	Indianapolis, IN 11/4	1	10 Bankers	Changes in UCC Planning session for 1988 Ag Clinic
Indiana Ag Banking School	West Lafayette, IN	1	42 Bankers	Director of School. Presided over 1 luncheon & 3 banquets. Conducted Bank Management Game.
Agricultural Finance – Lender Programs				
	Indianapolis, IN 12/8	1	12 FCS Employees	Presented an overview of an IHETS program conducted on 2/2, 2/9, & 3/8, 1988
1988				
Indiana Society of Agri-Bankers	West Lafayette, IN 3/22	1	125 Ag Bankers	Helped coordinate Spring meeting
	West Lafayette, IN	1	120 Ag Bankers	Moderated session on “Structuring Farm Debt”
	West Lafayette, IN	1	300 Ag Bankers	Graduation exercise for Indiana Ag Banking School
	Manhattan, KS 6/7	1	42 Ag Bankers	Loan Risk Analysis
Agricultural Loan Mediation	Indianapolis, IN 8/19-8/20	1	36 Mediators	Financial Statements & Firm Adjustments. FINPACK (with D. Pershing)
	Indianapolis, IN 10/5	1	58 Bankers	Helped coordinate & plan meeting on Marketing Agricultural Commodities Training was conducted by the Chicago Board of Trade
Lenders’ Conference on Financial Condition of Indiana Agriculture	Campus 10/7	1	25 Ag Economists & Lenders	Planned, coordinated, & moderated meeting
Indiana Ag Banking School	Campus	1	35 Ag Bankers	Planned & coordinated school. Conducted sessions on a Bank Management Game. Presided over 2 luncheons & 3 banquets.
1989				
Indiana Society of Agri-Bankers	Campus 3/21	1	100 Ag Bankers	Helped plan & coordinate meeting
Afternoon session of Indiana Ag Bankers School	Campus 3/22	1	250 Ag Bankers	Planned, coordinated & presided over session. Presided over graduation for Indiana Ag Bankers School
National Rural Sociological Society Meetings	Seattle, WA 8/7	1	12 Ag Economists & Rural Sociologists	NC-184 panel presentation on Financial condition of Indiana Farmers
Indiana Society Agri-Bankers, Fall Meeting	Lafayette, IN 11/9	1	60 Ag Bankers	Helped coordinate & plan meeting
American Bankers Association Task Force on Farm Financial Standards	St. Louis, MO 11/10-11/11	2	70 Ag Lenders	Committee Report on Financial Criteria & Measures
ABA National Ag Lending Conference	St. Louis, MO 11/13	2	250 Ag Bankers	Farm Financial Standards for the Future
Indiana Ag Banking School	Campus	1	39 Ag Bankers	Planned & coordinated School. Conducted sessions on a Bank Management Game. Presided over 2 luncheons & 3 banquets.
1990				
Indiana Society of Agri-Bankers, Spring Meeting	West Lafayette, IN 3/20	1	72 Ag Bankers	Helped plan & coordinate meeting
	Campus 3/21-22	2	80 Ag Bankers	Report of FFSTF
	Campus	1	154 Ag Bankers	Graduation of the Indiana Ag Banking School Class

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
NC-184 Study	Vancouver, BC 8/5	1	20 Ag Economists	Organized session
Financial Standards	Vancouver, BC 8/8	1	30 Ag Economists	Report of FFSTF
	Decatur, IL 9/20	1	65 Ag Bankers	Report of FFSTF
Agricultural Finance – Lender Programs				
	Lafayette, IN 10/24	1	53 Ag Bankers	Financial Condition of Indiana Agriculture
Richmond Farm-City Program	Richmond, IN 11/16	1	70 Agribusiness people	Financial Condition of Indiana Agriculture
	Campus	1	29 Agri-lenders	Planned & coordinated School. Conducted sessions on a Bank Management Game. Presided over 1 luncheon & 3 banquets.
1991				
Indiana Society of Agri-Bankers	Laramie, WY 1/17	1	60 Ag Bankers	Report of FFSTF
	Campus 3/19	1	57 Ag Bankers	Coordinated the Spring Meeting
	Campus	1	156 Ag Bankers	Graduation of the Indiana Ag Banking School Class
	Campus 3/20	1	57 Ag Bankers	Report of FFSTF
	St. Louis, MO 5/8	1	55 Farm Management specialists	Report on FFSTF Guidelines
	Fargo, ND 7/18	1	10 Ag Bankers	Report on FFSTF Guidelines
Kansas Bankers	Wichita & Manhattan, KS 10/8-9	2	30 Ag Bankers	Report on FFSTF Guidelines
Farm Credit System Loan Officers & Extension Agents	St. Paul, MN 10/17-18	2	50 Ag Lenders & Ext Agents	Preparing a Balance Sheet; Preparing an Income Statement
Agricultural lenders	Warsaw, Lafayette, & Indianapolis, IN 10/29, 11/5, & 11/12	3	80 Ag Lenders	Report on FFSTF Guidelines
	Fargo, ND 11/6	1	55 Ag Bankers	Recommendations of FFSTF
	Indianapolis, IN 11/7	1	54 Ag Bankers	Recommendations of FFSTF
	Kansas City, MO 11/16	1	45 Ag Lenders	Report on Training programs concerning FFSTF
South Dakota Ag Vo-Tech Instructors	Sioux Falls, SD 11/21-22	1	12 Ag Vo-Tech Instructors	Workshop on FFSTF Recommendations
	Campus	1	34 Ag Bankers	Chaired & coordinated School. Conducted session on a Bank Management Game. Presided over 1 luncheon & 3 banquets.
1992				
National Agricultural Credit Committee	Washington, DC 3/16	1	55 Ag lenders	Recommendations of FFSTF
	Campus	1	65 Agri-bankers	Coordinated the meeting. Graduation for Indiana Ag Banking School
Indiana Bankers' Ag Clinic	Campus 3/18	1	112 Agri-bankers	Coordinated the clinic
Kansas School of Agricultural Banking	Manhattan, KS 6/3	1	70 Agri-bankers	Report on FFSTF recommendations
Association of Agricultural Computing Companies Annual Conference	Chicago, IL 8/14	1	30 Executives, Programmers, & Salesmen	Report on FFSTF recommendations
	Fort Branch, IN 10/29	1	30 Agri-bankers	Indiana Ag 2000: Financing Agriculture

Nature of Program	Location/Date	No. of Mtgs.	Audience	Freddie Lynn Barnard 18 Instructional Responsibility
A Strategic Perspective for Ag Lenders	Campus 11/12	1	105 Ag Lenders	Coordinated the meeting & reaction panel
Agricultural Finance – Lender Programs				
Force Annual Meeting	Minneapolis, MN 11/14	1	55 Task Force members	Report on USDA Project Proposal
	Campus 11/29-12/4	1	33 Ag Bankers from IN, MI, & OH	Chaired & coordinated school. Conducted sessions on a Bank management game. Presided over 1 luncheon & 3 banquets
1993				
Louisiana Bankers Association Ag Conference	Lafayette, LA 1/21	1	70 Ag Bankers	Recommendations of FFSTF
Spring Meeting: Indiana Society of Agri-Bankers	Campus 3/16	1	83 Ag Bankers	Graduation Exercise for Ag Banking School
1993 Indiana Bankers Ag Clinic	Campus 3/17	1	130 Ag Bankers	Coordinated the Clinic
Lafayette Ag Club	Lafayette, IN 5/6	1	25 Producers, lenders & Agribusinessmen	Financing Agriculture During the Next Decade
	Indianapolis, IN 6/14	1	70 Ag Bankers	Financing Agriculture during the Next Decade
Illinois Bankers Association Ag Lending conference	Decatur, IL 10/9	1	135 Ag Bankers	Financial Statements and Analysis
	Campus 11/28-12/3	1	48 Ag Bankers from IN, OH, MI, and UT	Chaired and coordinated the School. Conducted sessions on a bank management game. Presided over 1 luncheon and 3 banquets.
	Indianapolis, IN 11/4	1	72 Ag Bankers	Financial Statements and Analysis
1994				
Michigan Ag. Bankers Seminar	Lansing, MI 2/2	1	59 Ag Bankers	Financing Agriculture in the Year 2000
	Lexington, KY 3/3	1	70 Farm Managers, Rural Appraisers, and Lenders	Financing Agriculture in the Year 2000
Spring Meeting: Indiana Society	Campus 3/15	1	87 Ag Bankers	Coordinated the Meeting
1994 Indiana Bankers Ag Clinic	Campus 3/16	1	125 Ag Bankers	Coordinated the clinic
Farm Financial Standards Task Force Technical Issues Symposium	Chicago, IL 8/5-6	1	43 Accountants and Lenders	Technical Issues
Kansas/Nebraska Ag Lending School	Salinas, KS 8/8	1	61 Bankers	Financial Statements
Federal Reserve Senior Examiners	Washington, DC 8/18	1	15 Senior Credit Examiners	Ag Issues and FFSTF Recommendations
Kiwanas Club	Columbus, IN 11/21	1	65 Lenders and Agribusiness	Financing Indiana in the Year 2000
1994 Ag Banking School	Campus 11/27-12/2	1	43 Agri-bankers	Chaired and coordinated the School. Conducted session on a bank management game and FFSTF recommendations. Presided at 1 luncheon and 2 banquets.
1995				
1995 MI Bankers Ag Conference	Lansing, MI 2/7	1	55 Agri-bankers	Graduation Exercise for Ag Banking School
Society of Agri-bankers	Campus 3/14	1	68 Agri-bankers	Coordinated the Meeting
1995 Indiana Bankers Clinic	Campus	1	95 Agri-bankers	Coordinated Clinic concurrent

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	3/15		& Ag Econ Staff	session on Financial Ratios (attended by 45 agri-bankers)
Agricultural Finance – Lender Programs				
1995 Iowa Ag Credit School	Ames, IA 6/05	1	55 Agri-bankers	Financial Statements for Ag Borrowers
Board of Governors Federal Reserve	Washington, DC 6/12	1	37 Credit Examiners	Fair Lending for Ag Borrowers
1995 Kansas School of Rural Banking	Manhattan, KS 6/14	1	21 Agri-bankers & Credit Examiners	Financial Documentation and Analysis
Schools of Banking	Ft. Collins, CO 8/14	1	60 Agri-bankers	Agricultural Financial Statements
Bankers School of Banking	Bloomington, IL 8/17	1	41 Bankers	Agricultural Lending in the Year 2000
Agri-Business Conference	Lincoln, NE 9/8	1	200 Agri-bankers	Financial Documentation and Analysis
	Campus 11/26-12/1	1	35 Agri-bankers	Chaired and coordinated the School. Conducted sessions on a bank management game and FFSC recommendations. Presided at 1 luncheon and 2 banquets
1996				
Federal Reserve Board	Washington, DC 3/14	1	30 Bank Examiners	Fair Lending for Ag Borrowers
Society of Agri-bankers	Campus 3/19	1	42 Agri-bankers	Coordinated the meeting
	Campus 3/20	1	100 Agri-bankers & Ag Econ Staff	Coordinated Clinic
Association Ag Conference	Springfield, IL 6/11	1	115 Agri-bankers	Financial Statements and Analysis
Ag Lending School	Kearney, NE 6/24-25	1	70 Agri-bankers	Ag Financial Statements
	San Antonio, TX 7/29	1	50 Ag Economists and Lenders	Moderated session on New Delivery Methods for Credit to Agriculture
Bankers School of Banking	Bloomington, IL 8/15	1	58 Agri-bankers	Agricultural Lending in the year 2000
	Chicago, IL	1	50 Accountants and Lenders	Moderated session on Industry Implementation
Fall Meeting, Indiana Society	Lafayette, IN 9/19	1	53 Agri-bankers	Coordinated the Meeting
	Campus	1	38 Agri-bankers	Chaired and coordinated the School. Conducted sessions on a bank management game. Presided at 1 luncheon and 1 banquet.
1997				
Federal Reserve Board	Washington, DC 1/16	1	40 Senior Credit Examiners	Taught session on Agricultural Lending
Chinese Seed Dealers (CAB Program)	Campus 1/17, 20 & 23 4/17 & 4/21 5/20, 21	3	41 Chinese Seed Dealers	Taught session on financial statements, financial ratios, breakeven, and bottom up planning
Michigan Bankers Association Ag conference	Lansing, MI 2/4	1	45 Agri-bankers	Presented session on “Ag lending in the Next Decade”
ASTA Academy X	Campus 2/25	1	51 Seed Dealers	Presented sessions on financial statements, ratios, and breakeven
Texas Bankers Association Ag Conference	Austin, TX 4/4	1	85 Ag Bankers	Financial Documents and Analysis
Federal Reserve Fair Lending School	Washington, DC 4/15		22 Compliance Examiners	Agricultural Lending
Maryland Lenders Workshop	Baltimore, MD 5/19	1	30 Lenders	Financial Documents and Analysis

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Agricultural Finance – Lender Programs				
Kansas School of Rural Banking	Wichita, KS 6/3, 4	1	30 Ag Bankers and Extension specialists	Financial Documents and Analysis
Federal Reserve Fair Lending School	Washington DC 7/10	1	13 Compliance Examiners	Agricultural Lending
Schools of Banking	Manhattan, KS 7/21	1	66 Ag Bankers	Financial Documentation
Federal Reserve Senior Lenders School	Washington, DC 8/7	1	40 Senior Credit Examiners	Agricultural lending
Midwest Community Bankers Ag Lending School	Bloomington, IL 8/14	1	37 Ag Bankers	Agricultural Lending
FFSC Technical Symposium	Chicago, IL 8/22-23	1	52 Agri-Lenders, Accountants, etc.	Report on Glossary and Notes by Disclosure
Central Soya University	Campus 9/9-10	1	23 Managers	Breakeven, Time Value of Money, Financial Statements and Analysis
Texas Bank Examiners	Houston, Dallas, and Austin 9/11, 30, and 10/14	3	75 State Bank Examiners	Financial Documentation and Analysis for Ag Loans
Federal Reserve Fair Lending School	Washington, DC 10/7	1	16 Compliance Examiners	Agricultural lending
FFSC Annual Meeting	Milwaukee, WI 11/7-8	1	50 Lenders, Accountants, Producers, etc.	Report on Glossary and Notes by Disclosure
Ag Banking School	Campus 11/30-12/5	1	50 Agri-bankers	Chaired and coordinated the School. Conducted sessions on a bank management game. Presided at 1 luncheon and 1 banquet.
Bankers Ag Clinic	Campus 12/4	1	95 Agri-bankers	Coordinator
Federal Reserve Board Specialized Lending School	Washington, DC 12/18	1	34 Senior Credit Examiners	Agricultural Lending
1998				
American Seed Trade Assoc. Academy	Campus 1/13	1	60 Managers	Financial Statements Financial Ratios Breakeven Analysis
North Dakota School of Lending Principles	Bismark, ND 2/27	1	85 Agri-bankers	Agricultural lending
Polish Seed Chamber	Campus 3/24	1	10 Polish Seed Dealers	Financial Management
Federal Reserve Board specialized Lending School	Dallas, TS 3/26	1	45 Senior Bank Examiners	Agricultural Lending
Nebraska School of Lending Principles	Kearney, NE 4/24	1	75 Agri-bankers	Agricultural Lending
Central Soya University	Campus 5/6	1	23 Agribusiness Managers	Financial Management
Minnesota School of Lending Principles	Grand Rapids, MN 5/15	1	30 Agricultural Bankers	Agricultural Lending
Federal Reserve Board Specialized Lending School	San Francisco, Ca 6/18	1	32 Senior Bank Examiners	Agricultural Lending
Federal Reserve Board Specialized Lending School	Atlanta, GA 7/23	1	31 Senior Bank Examiners	Agricultural Lending
Schools of Banking Ag Lending School	Fort Collins, CO 8/17	1	61 Agricultural Bankers	Agricultural Financial Statements
FFSC Summer Symposium	Chicago, IL 8/21-22	1	57 Ag Lenders, Accountants	Chaired FFSC Technical Issues Session
Michigan Assoc. of CPAs Agribusiness Conference	Lansing, MI 9/24	1	80 CPAs	Food System 21
Michigan Assoc. of CPAs Agribusiness Conference	Lansing, MI 9/24	1	30 CPAs	Financial Documentation and Analysis

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Agricultural Finance – Lender Programs				
Federal Reserve Specialized Lending School	Boston, MA 10/8	1	30 Senior Bank Examiners	Agricultural Lending
FFSC Annual Meeting	Minneapolis, MN 11/7	1	50 Ag Lenders	Chaired Session on Technical Issues
IBA Fundamentals of Ag Production and Lending Workshop	Indianapolis, IN 11/12	1	21 Agricultural Bankers	Agricultural Lending
Midwest Agricultural Banking School	Campus 11/29-12/4	1	20 Agricultural Bankers	Chaired and coordinated the School. Presided over 1 luncheon and 1 banquet. Conducted sessions on bank management game.
Bankers' Ag Clinic	Campus 12/3	1	90 Agricultural Bankers	Coordinated Clinic
1999				
American Seed Trade Assoc.	Campus 2/23	1	63 Managers	Financial Statements, Financial Ratios, Breakeven Analysis
Schools of Banking – Principles School	Aberdeen, SD 3/11	1	73 Ag Bankers	Agricultural Lending
Federal Reserve Specialized Lending Seminar	Dallas, TX 3/25	1	22 Bank Examiners	Agricultural Lending
Civitas Bank	Terre haute, IN 5/5	1	35 Bank Loan Officers	Financial Statements and Analysis
Federal Reserve Specialized Lending Seminar	Chicago, IL 5/13	1	28 Senior Bank Examiners	Agricultural Lending
Central Soya University	Campus 6/24	1	35 Agribusiness Managers	Financial Management
Schools of Banking	Kearney, NE 7/12	1	60 Bank Loan Officers	Financial Statements
Federal Reserve Specialized Lending Seminar	Washington, Dc 8/12	1	35 Senior Bank Examiners	Agricultural Lending
Indiana Society of Agri-bankers	Lafayette, IN 10/26	1	51 Agri-bankers	Co-coordinator and panel moderator
Midwest Agricultural Banking School	Campus 11/28-12/3	1	38 Agricultural Bankers	Chaired and coordinated the School. Presided over 1 luncheon and 1 banquet. Conducted session on bank management game.
Bankers' Ag Clinic	Campus 12/2	1	116 Agricultural Bankers	Coordinator Concurrent Session: Credit Analysis EC-712
2000				
ASTA Academy	Campus 2/15	1	56 Seed Dealers	Financial Management
Dakotas Banking Principles School	Bismark, ND 2/24	1	46 Ag Bankers	Agricultural Lending
Federal Reserve Specialized Lending Seminar	Dallas, TX 4/13	1	30 Senior Bank Examiners	Agricultural Lending
Schools of Banking Principles School	Kearney, NE 4/20	1	41 Ag Bankers	Agricultural Lending
Central Soya University	Campus 5/17	1	21 Agribusiness Managers	Financial Management
Federal Reserve Specialized Lending Seminar	Washington, DC 6/5	1	34 Senior Bank Examiners	Agricultural lending
Missouri Commercial Ag Lending School	Columbia, MO 6/12-14	1	14 Ag Lenders	Agricultural Lending
Schools of Banking Ag Lending School	Manhattan, KS 8/7	1	69 Agri-bankers	Agricultural Financial Statements
Federal Reserve Specialized Lending Seminar	Los Angeles, CA 9/14	1	25 Senior Bank Examiners	Agricultural Lending
Fundamentals of Ag Lending	Indianapolis, IN 10/19	1	15 Agri-bankers	Agricultural Lending
Ag Refresher Course	Campus 11/26	1	10 Agri-bankers	Agricultural Lending
Agricultural Finance – Lender Programs				
Midwest Agricultural Banking School	Campus	1	25 Agri-bankers	Planned and coordinated the

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	11/26-12/1			School. Presided over 1 banquet. Conducted session on bank management game. Coordinator
Bankers' Ag Clinic	Campus 11/30	1	125 Agri-bankers	Coordinator
2001				
Federal Reserve Specialized Lending Seminar	Washington DC 3/1	1	34 Senior Bank Examiners	Agricultural Lending
ASTA Academy	Campus 3/6	1	56 Seed Dealers	Financial management
Schools of Banking Principles School	Manhattan, KS 4/26	1	46 Ag Bankers	Agricultural Lending
Missouri Commercial Ag Lending School	Columbia, MO 6/11-13	1	13 Ag Lenders	Agricultural Lending
Schools of Banking Agricultural School	Fort Collins, CO 7/9	1	47 Ag Bankers	Agricultural Financial Statements
Central Soya University	Campus 9/20	1	27 Managers	Breakeven and Capital Budgeting
Symposium for High School Econ., business & social studies teachers	Campus 10/25	1	10 High School Teachers	Time Value of Money
Indiana Society of Agri-bankers	West Lafayette 11/29	1	37 Agri-bankers	Coordinator
Bankers' Ag Clinic	Campus 11/30	1	96 Agri-bankers	Coordinator
Federal Reserve Specialized Lending Seminar	Washington DC 12/6	1	20 Senior Bank Executives	Agricultural Lending
2002				
Indiana Society of Farm Managers & Rural Appraisers Annual Meeting	Lafayette 2/5-2/6	1	105 Farm Managers & Rural Appraisers	Secretary/Treasurer Annual Meeting Coordinator
ASTA Academy	Campus 3/5	1	60 Seed Dealers	Financial Management
Dakotas Principles Banking School	Aberdeen, SD 3/7	1	46 Ag Bankers	Ag Lending
KS/NE Principles Banking School	Kearney, NE 4/25	1	61 Ag Bankers	Ag Lending
Farm Financial Standards Council	Las Vegas, NM 5/6-7	1	22 Ag Lenders, teachers, producers, and accountants	Managerial Accounting work session
Federal Reserve Specialized Lending Seminar	Washington DC 5/23	1	28 Senior Bank Examiners	Agricultural Lending
Missouri Commercial Ag Lending School	Columbia, MO 6/10-12	1	22 Bank and FCS loan officers	Agricultural Financial Statements and Analysis
KS/NE Ag Lending School	Kearney, NE 7/22	1	43 Bankers	Agricultural Financial Statements
Econ Camp for H.S. Business and Social Studies Teachers	Camp Tecumseh	1	13 H.S. Teachers	Time Value of Money
American Bankers Association Pre-conference Seminar	Indianapolis, IN 11/10	1	39 Ag Bankers	Moderator for the day
American Bankers Association Concurrent Session	Indianapolis, IN 11/12	1	75 Ag Bankers	Analyzing Financial Statements
Indiana Society of Agri-Bankers Banquet	Indianapolis, IN 11/12	1	44 Ag Bankers	Coordinator for Banquet
Midwest Ag Banking School	Purdue campus	1	19 Ag Bankers	Director for School. Taught sessions on Bank Simulation Game.
Agricultural Finance – Lender Programs				
2003				
Farm Financial Standards Council Annual Meeting	Nashville, TN 1/28	1	17 Accountants, Lenders,	Annual Meeting

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
Indiana Society of Farm Managers/Rural Appraisers Annual Meeting	Lafayette, IN 2/4	1	Producers 88 Farm Managers & Rural Appraisers	Secretary/Treasurer Annual Meeting Coordinator
ASTA Academy	Campus 3/4	1	52 Seed Dealers	Financial Management
Ag Critical Thinking and Writing Workshop	Jackson Hole, WY 4/3	1	6 Ag Business	Using Computer Simulation Games
KS/NE School of Lending Principles	Topeka, KS 4/17	1	54 Ag Bankers	Ag Lending
MO Ag Lending School	Columbia, MO 6/9-6/11		19 Ag Lenders	Ag Financial Statements and Analysis
KS/NE Ag Lending School	Topeka, KS 7/10	1	50 Ag Bankers	Ag Financial Statements
ABA Ag Lending Conference	San Antonio, TX 11		75 Ag Bankers	Credit Analysis
Indiana Society of Agri-Bankers	Lafayette, IN 11/11	1	27 Ag Bankers	Annual Meeting Co-coordinator
Midwest Ag Banking School	Campus 11/30-12/5		12 Ag Bankers	Director Taught Farm Supply Game
Indiana Bankers Ag Clinic	Campus 11/4	1	120 Ag Bankers	Coordinator Taught one concurrent session
2004				
Indiana Society of Farm Managers and Rural Appraisers	Lafayette, IN 2/2		74 Farm Managers & Rural appraisers	Secretary/Treasurer Annual Meeting Coordinator
ASTA Academy	Campus 3/2	1	55 Seed Dealers	Financial Management
Illinois Community Bankers	Bloomington, IL 6/2	1	68 Ag Bankers	3-hour session on Credit Analysis
Missouri Commercial Ag Lending School	Columbia, MO 6/7-9		28 Ag Lenders	3-day session on Credit Analysis
Kansas/Nebraska Ag Lending School	Kearney, NE 7/19	1	54 Ag Bankers	Ag Lending
Ag Quest and Land-O-Lakes	Minneapolis, MN 7/27-28		29 Agri Business	2-day session
Indiana Society of Farm Managers and Rural Appraisers Fall Tour	Grant Co. 9/2		38 Farm Managers & Rural Appraisers	Helped coordinate the tour
Midwest Advanced Ag Banking School	Lafayette, IN 9/21-22		38 Ag Bankers	Coordinator
ABA Ag Conference	Minneapolis, MN 11/16		75 Ag Bankers	Five Stages of a Farmer's Life
Midwest Ag Banking School	Campus 11/29-12/1		19 Ag Bankers	Director
Indiana Bankers Ag Clinic	Campus 12/2		95 Ag Bankers	Coordinator
2005				
Indiana Society of Farm Managers and Rural Appraisers	Lafayette, IN 2/1		74 Farm Managers & Rural Appraisers	Secretary/Treasurer
ASTA	Campus 3/1		55 Seed Dealers	Financial management
China Grain Managers	Campus 4/7		20 Employees of CGB	Financial Management – 4 hours
MO Commercial Ag Lending School	Columbia, MO 6/6-8		17 Ag Bankers	3-day session on Credit Analysis
Agricultural Finance – Lender Programs				
Ind. Soc. Of Ag Bankers Environmental Workshop	Logansport 7/7		11 Ag Bankers	Coordinator
Kansas/Nebraska Ag Lending School	Topeka, KS 7/18		60 Ag Bankers	Ag Financial Statements
KY/IN Society of FM and RA Summer Tour	Lexington, KY		85 Farm	Secretary/Treasurer of IN Soc. Of

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Advance Ag Lending Workshop	9/8 Campus		Managers Rural Appraisers 28 Ag Bankers	FMRA Organizer and panel on ag outlook
Illinois Financial Regulars	9/20-21 Springfield, IL		75 Bank Examiners	Financial Condition of Agriculture and Financial Analysis
Midwest Ag Banking School	11/8 Campus		20 Ag Bankers	Director and presented sessions on ag financial statements analysis and computerized financial analysis tools
Ag Bankers Clinic	11/28-30 Campus		100 Ag Bankers	Organizer and graduation MABS
2006				
Iowa Independent Bankers Assoc.	12/1 Des Moines, IA		40 Community Bankers	Financial Statements and Analysis – 1 day
Indiana Soc. Of FMRA	2/2 Lafayette, IN		80 Farm Managers and Rural Appraisers	Secretary/Treasurer and Co-organizer
Ohio Co. Farm/City Supper	2/8 Hartford, KY		200 citizens	20-minutes presentation on FFA
ASTA	2/25 3/6 Campus		55 Seed Dealers	Financial Management
MO Commercial Ag Lending School	6/5-7 Columbia, MO		21 Ag Bankers	3-day session on credit analysis
Ind. Soc. Of Ag Bankers	6/22 Greencastle		6 Ag Bankers	Organized-Environmental Workshop
IL/IN INFSMRA Summer Tour	6/29 Bradley, IL		85 FMRA	Secretary/Treasurer INFSMRA
Kansas/Nebraska Schools of Banking	7/17 Kearney, NE		65 Ag Bankers	Ag Financial Statements
New Ventures Training	8/29 Turkey Run		20 New Ventures Educators	Panel on lending to new businesses
Mid-America Cooperative Council	8/31 Indianapolis		30 Coop Credit Managers	Financial Analysis
Advanced Ag Lending Workshop	9/13-14 Lafayette, IN		24 Ag Bankers	Financial Analysis FAST Tool
Midwest Ag Banking School	11/27-29 Campus		12 Ag Bankers	Director and presented sessions on ag financial statements and analysis
Ag Bankers Clinic	11/30 Campus		80 Ag Bankers	Organizer and graduation MABS
2007				
Indiana Chapter of ASFMRA	2/6 Lafayette, IN		82 Farm Managers and Rural Appraisers	Secretary/Treasurer and co-organizer
ASTA	3/6 Campus		43 Seed Dealers	Financial Management
New Ventures	3/26 Lafayette, IN		20 New Ventures Team	Financial Management
MO Commercial Ag Lending School	6/4-6 Columbia, MO		17 Ag Lenders	3-day session on credit analysis
Community Bankers of IL-Ag Forum	6/12 Springfield, IL		75 Ag Bankers	3-hour session on credit analysis
IN Chapter ASFMRA Fall Tour	8/30 Reynolds, IN		47 Farm Managers and Rural Appraisers	Secretary/Treasurer
Advanced Ag Credit Workshop	9/19-20 Lafayette, IN		31 Ag Bankers	Coordinator of the workshop
North Dakota Bankers Ag. Credit Conference	9/27 Bismark, ND		100 Ag Bankers	Sessions on financial stagest of a borrower's life and credit analysis
ABA National Ag Bankers Conference	9/30 Milwaukee, WI		150 Ag Bankers	Concurrent session on "Making good loans-credit analysis"
Lafayette Bank and Trust- Ag Loan Officers	11/15 Lafayette, IN		20 Ag Bankers	1-hour session on cash vs accrual-adjusted
Midwest Ag Banking School	Lafayette, IN		20 Ag Bankers	Coordinated school and taught

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
	11/26-28			sessions on financial statements and analysis
Indiana Bankers Ag Clinic 2008	Lafayette, IN		100 Bankers	Coordinated clinic
First Farmers Bank and Trust	Fort Myers, FL 1/19		20 Ag Bankers	.5-hour session on ag-economy
Patterson GlobalFood Co.	Winnipeg, MB 1-22-23		20 Agri-business Managers	2-day session using farm supply simulation game
GSI- District Manager Training	Lafayette, IN 1/29		25 District Managers	4-hour session on financial statements, ratios, DuPont Model and breakeven
IN Chapter ASFMRA Annual Meeting	Lafayette, IN 2/5		73 Farm Managers and Rural Appraisers	Coordinated the meeting and served as secretary/treasurer
ASTA	Campus 2/26		50 Seed Dealers	Financial Management
Independent Community Bankers Annual Conference	Orlando, FL 03/04		100 Ag Bankers	Concurrent session in Ag Lending
Texas Bankers Association Ag Conference	Austin, TX 04/03		55 Ag Bankers	General Session on Ag Lending
GSI- Dealer Training	Lafayette, IN 4/10		55 Dealers	4-hour session on financial statements, ratios, and breakeven
MO Commercial Ag. Lending School	Columbia, MO 6/2-6/4		22 Ag Lenders	3-day session on credit analysis
Kansas/Nebraska Schools of Banking	Kearney, NE 7/21		67 Ag Bankers	Ag Financial Statements
First Dakota National Bank	Mitchell, SD 8/6		25 Ag Bankers	Ag Financial Statements and Analysis
Fall Gathering of the Indiana Chapter of the Indiana Society Of Farm Managers and Rural Appraisers	Anderson, IN 9/3		30 Farm Managers and Rural Appraisers	Secretary/Treasurer
2008 Advanced Ag Credit Workshop	West Lafayette, IN 9/24-5		51 Ag Bankers	Coordinated 2-dayWorkshop
Mid-America Co-op ... Audit Conference	Indianapolis 10/09		35 Credit Managers	Ag. Loan Analysis
ABA Ag. Conference Session	Des Moines, IA 11/18		150 Ag Bankers	Concurrent session "Changing World of Credit Standards"
2008 Midwest Ag Banking School	Campus 12/1-12/3		28 Ag Bankers	Coordinated School and taught sessions on financial statements and analysis
2008 Indiana Bankers Ag Clinic 2009	Campus 12/4		140 Ag Bankers	Coordinated Clinic
First Farmers Bank and Trust	Ft Myers, FL 1/31-2/1		15 Ag Bankers	Strategic Planning Session
ASTA	Campus 3/3		61 Seed Dealers	Financial Management and Breakeven
Land-O-Lakes	Campus 3/10		60 Managers	Financial aid Management and Breakeven
South Dakota Ag. Audit Conference	Pierre, SD 4/16		130 Ag Bankers	Session on measuring and analyzing Ag credit performance
MO Commercial Ag Lending School	Columbia, MO 6/1-3		17 Ag Bankers	3-day session on credit analysis
Commercial Bankers of IL Ag Credit Conference	Springfield, IL 6/4		60 Ag Bankers	2-hour session on credit analysis
Kansas/Nebraska Schools of Banking	Topeka, KS 7/20		46 Ag Bankers	6-hour session on Financial statement
Illinois Bankers Association Ag Credit Conference	Springfield, IL 8/27		75 Ag Bankers	1.5-hr presentation on credit analysis
2009 Advanced Ag Credit Workshop	Lafayette, IN 9/2-3		45 Ag Bankers	Coordinated Workshop
ASTA	Campus 3-4		56 Ag Bankers	Financial Management and Breakeven

2010

Nature of Program	Location/Date	No. of Mtgs.	Audience	Instructional Responsibility
MO Commercial Ag. Lending School	Columbia, MO 6/7-9	1	23 Ag Bankers	3-day session on credit analysis
2010 NFRBMEA/NAFBASS Conference	Fargo, ND 6/14	1	27 Fieldmen and Educators	Purdue Agribusiness Management Simulation
2010 Kansas/Nebraska Schools of Banking Agricultural Banking School	Kearney, NE 7/19	1	45 Ag Bankers	6-hour session on farm financial statements
Farm Financial Standards Council Annual Meeting	St. Louis, MO 7/21	1	40 Lenders, Acct, Consul.	History of council, panel member
Illinois Bankers Association Ag. Conference	Springfield, IL 8/26	1	80 Ag Bankers	Evaluating Ag Loans
Advanced Ag Credit Workshop	West Lafayette 9/1-2	1	25 Ag Bankers	Coordinated Workshop
2010 Midwest Ag Banking School	Campus 11/29-12/1	1	22 Ag Bankers	Director and taught 4-hour session on financial statements and analysis
2010 Indiana Bankers Ag Clinic	Campus 12/2	1	137 Ag Bankers	Coordinator and taught 2, 1-hour concurrent sessions on accrual-adjusted income statements
2010 Professional Dairy Producers Profit Symposium	Madison, WI 12/10	1	58 Dairy Producers	Financial Analysis
2011				
2011 ASTA	Campus 3/1	1	50 Seed Dealers	Financial management, ratios, and breakeven
2011 GSI Training	Beck Center 4/28	1	44 GSI Dealers and District Managers	4-hour session on financial management, ratios, and breakeven