



# The Money World: It's Change on Dairy

**PRESENTED BY: DR. DANNY KLINEFELTER**

**Always on a Monday, from Noon – 1:00 p.m. CST \*\*** See note below  
**Participate in the entire series or select just one**



**Monday, May 14 (register by May 7)**

## **PERFORMANCE BASED BORROWING**

As dairies get treated more like other businesses and regulators become more demanding, ag borrowers need to be better prepared. This webinar will look at 12 questions you need to be prepared to answer before approaching a lender, particularly in a down cycle in the industry. They essentially make up the financial section of a business plan. Not only will you be viewed more favorably by your lender, but you'll also be in a better position to negotiate loan terms and to approach alternative credit sources particularly if your loan requires a participating lender.

**Monday, June 11 (register by June 4)**

## **SCENARIO PLANNING**

As uncertainty and volatility have increased, being a good risk manager requires considering the impact of different outcomes and developing contingency plans. The process is called scenario planning. This webinar will look at different approaches and applications used by successful agricultural producers. Examples and case studies will be shared so you can get a first-hand look and read on how to implement scenario planning into your business and continue with success.

**Monday, July 9 (register by July 2)**

## **GLOBAL AND DOMESTIC FACTORS DRIVING THE ECONOMY**

Political campaigns involve a lot of pointing fingers, rhetoric and promises no one can honestly expect to meet. This webinar will look at a number of fundamental issues and uncertainties that are driving the current situation. It will also try to make the point that it took a while to get where we are and that recovery will be slow and painful. It will also try to convince you that the major outcomes, whether positive or negative, will occur as a result of the convergence of several forces. There is no one simplistic solution. The best decision makers realize that every complex problem has at least one solution that is simple, obvious and wrong.

**Sign up today on-line or call PDPW!** PDPW members register for \$100 per session or save when you sign up for the entire series at \$275. Non-PDPW members can register at \$125 per session or save when you sign up for the entire series at \$350. **\*\* If you have a date/time conflict, you can watch a fully recorded version at your leisure. You must be registered to receive a recorded session.**

For more information go to [www.pdpw.org](http://www.pdpw.org) or call Professional Dairy Producers of Wisconsin (PDPW) at 800-947-7379.