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Cooperation *in Nebraska*

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Education Programs for Directors, Managers, and Employees



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2017/18 EDUCATION PROGRAMS

We are finalizing plans for our 2017/18 education programs for directors, managers, and key staff. Below is an outline of each program.

Mark your calendars and plan to attend!

DIRECTOR/MANAGER WORKSHOP

November 16, 2017 - Kearney, Holiday Inn

Margin pressures and the tightening of agricultural credit continue to be issues that ag producers and cooperatives face during the current ag economy reset. Effective cost cutting and strategic positioning of resources will be essential for all cooperative leadership teams to implement.

To address these issues, the Director/Manager Workshop will begin with a presentation by Cortney Cowley from the Kansas City Federal Reserve Bank. Cortney will address the ag financial condition in Nebraska. Following Cortney will be Dr. Michael Swanson, Chief Agricultural Economist for Wells Fargo. Dr. Swanson will provide an overview of the current ag economy and will address the issue of how cooperatives can provide the best value proposition for their members.

Following Dr. Swanson's presentation, Jonah Kolb of Moore & Warner Ag Group with Teays River Investments will address the who, what, why, where, when and how of ag investing. Specifically, he will address how outside investment is changing the entire row crop production system.

DIRECTOR CERTIFICATION PROGRAM

January 3-4, 2018 - Kearney, Hampton Inn

All four phases will be offered as we've done in the past. Each phase is a day-long program with two phases offered concurrently each day. Facilitators

2017:

Nov. 16 - Director/Manager Workshop, Kearney Holiday Inn

2018:

Jan. 3 - Director Certification Program Phases 1 & 3, Kearney Hampton Inn

Jan. 4 - Director Certification Program Phases 2 & 4, Kearney Hampton Inn

Jan. 5 - Advanced Director Training, Kearney Hampton Inn

Jan. 31 - Cooperative Issues Symposium, Lincoln Embassy Suites

Feb. 1 - Cooperatives For Tomorrow Seminar, Lincoln Embassy Suites

Feb. 22 - Board Officer Training, LaVista Embassy Suites



for the sessions will be:

Phase 1 - Greg McKee, UNL; Bill Kutilek, Crosby Guenzel LLP; and Ed Woepfel

Phase 2 - Tom Houser, CoBank; and Rocky Weber

Phase 3 - Keri Jacobs, ISU; and Tom Houser, CoBank

Phase 4 - Greg McKee, UNL

ADVANCED DIRECTOR TRAINING

NEW

January 5, 2018 - Kearney, Hampton Inn

In the past few years, staff have received suggestions that some experienced board members would like to participate in a DCP refresher course. To meet this need, we will be offering an Advanced Director Training program that is designed for directors that have completed DCP and have served on their local cooperative board for several years.

Two topics were identified by directors and managers as being most important:

1. Roles & Responsibilities of Directors
2. Board/Management Communications

Probably the single most important task of the Board is to determine the future plans/vision for the cooperative.

Planning for the future requires a full understanding of the financial picture of your cooperative so the first session will focus on a refresher on balance sheets, sources and uses of funds, and a balance sheet predictor.

The next session will focus on board member communications. It is important that Board members are able to effectively communicate the vision and plans of the cooperative. This session will focus on helping board members advocate for the cooperative.

The final session of the day will focus on Board-Management Communications by communicating on key ways to improve board-management communication to ensure successful operations of the cooperative.

COOPERATIVE ISSUES SYMPOSIUM

January 31, 2018 - Lincoln, Embassy Suites

The CIS has been designed to address specific issues cooperatives are facing and drill down on those issues. This year's topic will focus on *Generational Changes in the Marketplace*.

As potential employees and customers, this age group brings differing values to businesses employing them or vying for their business.

To begin the day we will look at in-
(continued on page 3)

17/18 EDUCATION PROGRAMS

(continued from page 2)

depth research showing the demographic changes taking place in agriculture. It has been said that retail ag may see 50% of the “decision makers” change in the next five years. Chad Gent from Farm Credit Services of America will provide research that suggests the 50% may be a conservative number.

Kristen Hadeed, an entrepreneur and millennial engagement expert with “Start with Why, will then help us unravel the mystery of millennials in order to bridge the gap to understanding what it takes to inspire and engage this unique generation. Kristen’s presentation will be one you do not want to miss.

We will wrap up the afternoon session with a panel discussion of young professionals to get their views and expectations of the workplace.

Following the evening dinner will be the final speaker of the day, Matt Rush. Matt is a fourth generation farmer and cattle rancher from New Mexico. Matt will inspire you with his passion about his values, the future of our children, and the American way of life.

COOPERATIVES FOR TOMORROW SEMINAR

February 1, 2018 - Lincoln, Embassy Suites

CFT will continue with its “big picture” theme by addressing the consolidating agricultural marketplace.

Dr. Michael Langemeier, Ag Economist at Purdue University, will provide the background, trends, and projections that have occurred in production agriculture. While initiatively we all believe farms will continue to grow in size, Dr. Langemeier will provide a clearer vision of this trend and the potential impact on cooperatives.

During the second session, Dr. Langemeier will address the consolidation of agribusinesses. He will discuss how this corporate consolidation will

impact farmers and cooperatives alike.

The final two presentations of the day will be from those inside the industry, including Dr. Robert Reiger, Global Vice President of Research from Monsanto.

BOARD OFFICER SEMINAR

February 22, 2018 - LaVista, Embassy Suites

The BOS will once again be held preceding the CoBank member meeting. Attorney Bill Kutilek and NCC President & General Counsel Rocky Weber will lead the popular discussion.

COUNCIL CONDUCTS CREDIT WORKSHOP

Periodically the Council has conducted Credit Workshops for co-op managers and employees. After receiving several inquiries over several months relating to patron credit accounts and risk management, a Credit Risk Workshop titled *Putting the Pieces Together – Managing Credit Risk in a Risky Environment* was conducted on April 11 in Kearney. Topics covered were:

- Early detection of credit problems (including tips on how to identify potential credit exposure early and minimize default risk to the co-op)
- Tips to Managing Credit Risks
- Statutory Liens & Uniform Commercial Code Liens
- Nebraska Secretary of State Central Filing System
- Positioning the Cooperative with other Creditors
- Purchases of Encumbered Grain
- Securing the Super Account - Policy/Procedure
- Collection Process from Start to Finish
- Improving Your Chances of Recovery in Bankruptcy

Facilitators for the day were Chad Gent, Senior Vice President of Farm Credit Services of America, and Attorneys Bill Kutilek and Andrew Pease from the Crosby Guenzel law firm.

A total of 43 individuals attended with each receiving a comprehensive binder for future reference. The evaluations showed that attendees valued the presentation and gained information to help them in the future.



Attorney Bill Kutilek from Crosby Guenzel LLP law firm discusses credit risk and other topics during the Council's Credit Risk Workshop held on April 11 in Kearney.



PRESIDENT'S MESSAGE

By the time this newsletter is in your hands it will be nearly October. Harvest will be ramping up and

nature's bounty will start its journey from the farm to the marketplace. October also marks national Cooperative Month which is intended to recognize and cause people to reflect on the important role the cooperative business model plays in our economy as a whole and certainly in our rural economy.

As the Council prepares for a busy legislative session in 2018, a legislative election year, and a new series of cooperative education programs, the Council is likewise preparing to deliver its product to its marketplace. In this brief pause before the busy season unfolding in front of us, I have been reflecting on Nebraska's farmer owned cooperatives and where they fit in the larger picture.

Are our farmer owned cooperatives positioned to serve Nebraska's 21st century agricultural producer? Do the same principles which led to the formation of Nebraska's farmer owned cooperatives support the cooperative business model in this new century? How will our farmer owned cooperatives adjust and navigate their place in our society as we transition from an industrial age to a digital age?

As a student of history, I believe the past can inform and help us navigate the future. Some have linked the development of the cooperative business model in the U.S. to the economic stress associated with the societal transition from an agrarian economy to the industrial economy that took place in the 19th and 20th centuries.

Indeed it was in 1844 that the Rochdale Society of Equitable Pioneers (a bulk food buying cooperative) created a founding set of cooperative principles as it was formed during the economic

hardships in England that occurred as many moved from the farms to the cities to work in the industrial factories during the economic transition we now call the "Industrial Revolution".

Today's farmer owned cooperatives have become sophisticated sellers of products and services and purchasers of commodities. I see the Rochdale Cooperative Principles (see the box below) alive and well both in the governance structures and operations of our farmer owned cooperatives. I wonder, though, as we transition to a digital economy (the "Digital Revolution"), if the values reflected by the Rochdale Principles are of value to producers in the 21st century. Does an organization governed by these principles have an advantage in the marketplace? Do things like farmer ownership, democratic control,

allocation of patronage and redemption of equity, education, information and community support create an organizational advantage over a non-cooperative or online seller or buyer? If price rules, where is the cooperative advantage?

Can we build on the century old legacy of the values relied upon by the founders' of our farmer owned cooperatives and drive these enterprises forward in the digital age by exploiting the strengths of long standing cooperative principles with 21st century applications? As we embark on Cooperative Month in 2017, the Council is preparing to commence a major new initiative to answer that question. On November 15th, at the Council's Annual Meeting we will introduce the "*Nebraska Cooperative Council Legacy Initiative*". Stay tuned, its about to get very interesting!

Rochdale Cooperative Principles

1. **Voluntary and open membership:** The Rochdale Principles established important anti-discrimination policies and a system of motivations and rewards to expand membership.
2. **Democratic Member Control:** The Rochdale Principles mandate that cooperatives must have democratic member control. This gives members the right to participate in the decision making processes of their cooperative. One member = one vote.
3. **Member Economic Participation:** Members equitably contribute the capital of their cooperative. That capital is common property of the cooperative, and members usually receive limited compensation. Surplus economy (i.e. profits) are managed by the members to develop the cooperative, support other organizations, or returned to the members.
4. **Autonomy:** The Rochdale Principles state that cooperatives must be autonomous and independent. If they enter into partnerships with another organization it must be on terms that ensure democratic control by their members. For instance, if a cooperative enters an economic partnership with another organization, that organization does not gain control over decision making, regardless of the sum they have contributed. Decisions are always made by members.
5. **Education, Training and Information:** Cooperatives must provide education and training to their members. Additionally, cooperatives provide information and education to the public about the nature of co-operation.
6. **Cooperation among Cooperatives:** Cooperatives are autonomous organizations, but they work together to facilitate communication across cooperatives and strengthen the cooperative movement.
7. **Concern for the Community:** Cooperatives must be responsible partners for their communities. Decisions must benefit the larger community.

NCC EDUCATION FOUNDATION ANNOUNCES SCHOLARSHIP WINNERS FOR THE 2017/18 ACADEMIC YEAR



The Nebraska Cooperative Council Education Foundation (NCCEF) has awarded eight scholarships totaling \$19,000 for the 2017/18 academic year to students at the University of Nebraska-Lincoln (UNL) College of Agricultural Sciences & Natural Resources and the Nebraska College of Technical Agriculture (NCTA) at Curtis.

The NCCEF scholarship program was initiated for the 1993/94 academic year with funding from voluntary contributions from the agricultural cooperatives which are members of the Nebraska Cooperative Council. Since the program's inception, 181 scholarships totaling \$180,100 have been awarded.

To be eligible for the scholarships, students must be majoring in agricultural business/economics at UNL or agribusiness or ag production systems at NCTA. Eligibility is restricted to sons or daughters of a parent or legal guardian who has been an active member, director, or employee for at least the prior three years of a cooperative which has been a member in good standing of the Council for at least five years. Other criteria are used by UNL and NCTA.

For the first time, the NCCEF is awarding one \$2,500 scholarship in honor of Robert C. Andersen to an upperclass student at UNL. In addition, there are 7 recipients of NCCEF Scholarships in honor of Michael S. Turner with 6 at UNL each receiving \$2,500 and one at the Nebraska College of Technical Agriculture (NCTA) at Curtis receiving \$1,500.

NCCEF SCHOLARSHIP IN HONOR OF ROBERT C. ANDERSEN



Chris Coulter, son of Sam & Linda Coulter of Bassett, is a junior at UNL majoring in agribusiness. The Coulter's are members of Farmers/Ranchers Co-op Assn in Ainsworth and Farmers Pride in Battle Creek.

NCCEF SCHOLARSHIPS IN HONOR OF MICHAEL S. TURNER



Moriah Heerten, daughter of Ron & Sandra Heerten of Springview, is a junior at UNL majoring in ag economics. The Heerten's are members of Farmers/Ranchers Co-op in Ainsworth and Central Valley Ag Co-op in York.

Alexander Frerichs, son of Wayne & Judy Frerichs of Lodgepole, is a senior at UNL majoring in ag economics. The Frerichs' are members of Crossroads Co-op in Sidney, Panhandle Co-op in Scottsbluff, and Frenchman Valley Farmers Co-op in Imperial.



Eric Klitz, son of John & Alice Klitz of West Point, is a sophomore at UNL majoring in agribusiness. The Klitz's are members of Central Valley Ag Co-op in York.



Erika Harms, daughter of Randy & Karla Harms of Glenvil, is a junior at UNL majoring in ag economics. The Harms' are members of Fairfield N/S Co-op Fertilizer and CPI in Hastings.

Brandon Nichols, son of Dale & Tammi Nichols of Bridgeport, is a senior at UNL majoring in ag economics. The Nichols' are members of Panhandle Co-op in Scottsbluff and Crossroads Co-op in Sidney.



Jacob Uhlman, son of Tom Uhlman of Clatonia, is a freshman at UNL majoring in agribusiness. The Uhlman's are members of Farmers Co-op in Dorchester.



Donovan Buss, son of Bryan & Diane Buss of York, is a first-year student at NCTA majoring in ag production systems. The Buss' are members of Aurora Co-op Elevator and Central Valley Ag Co-op in York.



The purposes of the Nebraska Cooperative Council Education Foundation are to promote and encourage high school graduates to pursue higher education in the agricultural and agribusiness fields through scholarships and the implementation of school-to-work programs with participating Nebraska cooperatives; to encourage high school graduates to remain in Nebraska in ag pursuits all of which will result in community betterment; and the preservation of agriculture as a way of life.

"The Nebraska Cooperative Council Education Foundation is honored to provide students with financial support, allowing them to be able to study agricultural business/economics. Education is one of the fundamental cooperative principles, and this program continues to be an important part of our efforts to help youth understand the cooperative way of doing business and interest them in pursuing careers in the agricultural industry here in Nebraska." -- Gerald Schmidt, Foundation Board Chairman

YOUTH EDUCATION UPDATE

Co-ops 101 at Community Colleges

The Council continues to provide information regarding cooperatives to high school and college students, reaching students throughout the state.

Since our April newsletter, we have provided three presentations at NCC-Norfolk, three at SCC-Beatrice, and one for The Career Academy-Lincoln which is a joint program between Lincoln Public Schools and Southeast Community College-Lincoln. A total of 67 students were involved in the seven presentations.

Dean Thernes, President of Farmers Pride in Battle Creek joined in the presentations at Norfolk; Tom Hermance, HR Director for Farmers Cooperative in Dorchester, was at one of the Beatrice presentations, and Mike Carroll, HR Administrator of Midwest Farmers Cooperative in Elmwood, was at Lincoln and the other two Beatrice presentations.

State FFA Cooperative Speaking Contest

Awards were presented to 23 FFA members for their speaking skills and knowledge of cooperatives during the 89th annual Nebraska FFA Convention on April 6-7, 2017.



Each contestant in the Cooperative Speaking Competition was judged on a six- to eight-minute prepared speech on a topic dealing with cooperatives and their benefits to the local, state and national economies. Participants were selected for the competition at district contests throughout the state over the past several months.

The competition is sponsored by the Nebraska Cooperative Council in an effort to help develop leadership skills

and increase understanding of the cooperative system. 2017 marks the 66th consecutive year that the Council has supported the Nebraska FFA Association.

Jace Stagemeyer from the O'Neill FFA Chapter took top honors in the 2017 competition and received a trophy, first place medal, and check for \$100 from the Nebraska Cooperative Council. His speech is reprinted on page 7. Second place went to Hailey Coufal of the Howells-Dodge Chapter along with a medal and check for \$50. Third place went to Jaelyn Frey of the Boone Central FFA Chapter who received a medal and check for \$25.

Also receiving medals in the competition and the FFA chapters they represent were (in alphabetical order):

Gold - Abigail Kleager, Aurora (4th); Megan Bahns, Leigh/Clarkson; Alexis Hrbek, Verdigre; Grady Johnson, Holdrege; and Elizabeth Selting, Elgin

Silver - Jordyn Anderson, Plainview; Jacob Borgelt, Wisner-Pilger; Thomas Bosmeniel, Seward; Kara Krejdl, Southern Valley; Anna Ready, Logan View; Sarah Pelton, BerMis; Alex Pistulka, Wilcox-Hildreth; and Parker Smith, SEM

Bronze - Sarah Adam, Ravenna; Kenzie Barnes, Cody-Kilgore; Morgan Edmund, Sioux County; Sloane Holtmeier, Tri County; Cari Howell, Lewiston; Cheyenne McVay, Gothenburg; and Sydney Rath, Hyannis

State Ag Teachers Conference

On June 7, Ed Woeppel provided remarks at the State Ag Teachers Conference in Kearney. In his remarks, Ed highlighted the importance of cooperatives to Nebraska and career opportunities.

NCC Education Foundation Receives Grant

The NCC Education Foundation is pleased to announce that the Foundation has received a grant from the CHS Foundation 2017

Cooperative Education Grants Program that will support cooperative youth activities.



CHS Foundation

Specifically, the grant will fund the Co-ops 101 programs at the college level, the State FFA Cooperative Speaking Contest, and provide break sponsorship for the State Ag Teachers Association.

We appreciate the generous support of the CHS Foundation for these important programs.

The CHS Foundation (www.chsinc.com/stewardship) is the major giving entity of CHS Inc. (NASDAQ: CHSCP), the nation's leading farmer-owned cooperative and a global energy, grains and foods company. As a part of the CHS stewardship focus, the CHS Foundation is committed to investing in the future of rural America, agriculture and cooperative business through education and leadership development.

NEW MEMBERS

The Council welcomes the following new Supporting Members:



I HAVE IT ALL

by Jace Stagemeyer - O'Neill FFA Chapter
1st Place Winner - 2017 Cooperative Speaking Contest

I have it all. I only own 7 cows, but because I buy my feed with hundreds of other ranchers, I have purchasing power. I have it all. I farm 17 acres, but I have access to the newest technology, like variable rate application. I have it all. I am only 15 years old, but I have ownership in a multi-million dollar company. I have it all because I am a member of a cooperative. No, I don't have the latest sports car and I don't have the best shot on the basketball court. But, because I belong to a cooperative, I have ownership in a company that has a distinct business structure, I have purchasing power through my local cooperatives, and I have financial benefits just for doing business.

"A cooperative," according to the University of California, "is a private business or organization that is owned and controlled by the people who use its products, supplies or services." Over 40,000 cooperatives have been formed in the United States to serve over 150 million members. While we are used to seeing them in agriculture, cooperatives operate in every industry including energy, healthcare, financial services, and food retailing. Cooperatives range in size from Fortune 500 companies to small local storefronts. Cooperatives in America are as old as the nation itself. In 1752, Benjamin Franklin formed a mutual fire insurance company. Recognized as the first cooperative in the United States, it still operates today. By the 1800's, agricultural cooperatives were being used to buy, sell, and service individual farms.

Co-ops look and act like any other business. They provide products, services, and expertise. But that's where the similarities end. In most business structures, ownership and control is related to the level of capital investment. If you own one hundred shares in a typical business, your profits are based on those one hundred shares. A cooperative is unique because they are owned and democratically controlled by their mem-

bers – the people who buy their goods or use their services – not by investors. A cooperative also distributes its profits to its member-owners on the basis of use. This is called patronage. A patronage dividend is paid back according to the co-op's earnings and a customer's volume of goods and services.

I have a say in how my co-op operates, who runs it, and what enterprises it supports. Member/owners meet at regular intervals, hear detailed reports, and elect directors from among themselves. Management is hired to run the daily operations. According to the University of California, cooperatives operate on the principle of "one member, one vote." Instead of voting rights being based on ownership shares, each member of a cooperative has the same voting power. My vote counts just as much as the 60-year-old rancher who does a million dollars' worth of business. One farmer can put up a grain bin or silo, but bring farmers together and they can build a grain shuttle, feed mill, river terminal or processing plant; buy a refinery, open global markets, and influence policy. Producers and cooperatives create more – more value, more opportunity, and more impact – together.

I have more purchasing power through my local cooperative, Farmers and Ranchers. It serves North-Central Nebraska and South-Central South Dakota and has three primary divisions – agronomy, feed, and energy. Headquartered in Ainsworth, Nebraska, the co-op has eight board of directors overseeing Kent Taylor, the CEO, and over 100 employees. Recently, Farmers & Ranchers invested in new feed mill facilities. The 17.5-million-dollar expansion includes a new mill tower that triples the manufacturing capacity and a three-stage dryer system that can turn out feed more quickly. It's a system that has been used for several years in the pet food industry, but is

new to livestock feed production. "The feed business is what sets us apart," says Taylor. The Co-op is also committed to providing knowledgeable staff to ranchers in the area. Dr. Jennifer Luepp, a beef cattle nutritionist and consultant, was recently added to the staff at Farmers and Ranchers. This summer, Dr. Luepp made on-farm visits and provided ration recommendations for my FFA market steer. With the number of feed mills in the state halting production or consolidating locations, I value the ability to purchase quality, custom-made feed, produced in a state-of-the-art facility.

While Farmers & Ranchers provides my feed needs, Central Valley Ag, another cooperative, has a state-of-the art liquid and dry fertilizer plant and grain storage facility only miles from my home. At the Royal Hub, farmers can unload grain quickly at harvest and load fertilizers and sprays in a safe and quick manner. Visiting with Alex Brookhauser, a CVA board member, he felt the expertise and technology the cooperative offers is second to none. "The advice and insight available to producers can keep you competitive, even in adverse markets," says Brookhauser.

While purchasing power is important, I have financial benefits from doing business with a co-op. Doing business with a profitable cooperative means money back in my pocket, through patronage dividends. Because I am a member of a co-op, I also have a start on a retirement plan, something most 15 year olds can't claim. Farmers & Ranchers has a career investment patronage payback. A portion of my patronage is



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I HAVE IT ALL (continued from page 7)

held until age 65, when I will be paid a retirement bonus, just for doing business. According to Kent Taylor at Farmers and Ranchers, monetary payments are only a part of cooperative membership rewards. Purina, for instance, looks to build profits for its shareholders. A cooperative's sole purpose, however, is to maximize benefits to its members. It is because of these investments in new facilities and the latest technology, that I can have access to the tools I need, like yield mapping, variable rate application, and the ability to purchase the highest quality feed products for my livestock at a competitive price.

I have it all. I drive a nine-year-old Pontiac, share a bedroom with my brother, and, well, I might not have everything. But because I am a member of a cooperative, I have ownership in a company that has a distinct business structure, I have purchasing power through my local cooperatives, and I have financial benefits just for doing business. I have it all. What about you?

NEBRASKA COOPERATIVE COUNCIL MISSION STATEMENT

To defend, protect and enhance the agricultural cooperative movement through pro-active programs in education, legislation, government affairs, communication, and regulatory issues.



Wishing you a safe and prosperous harvest

NEBRASKA COOPERATIVE COUNCIL

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 Randy Robeson Brainard
 Tim Rowe Gothenburg
 Kent Taylor Ainsworth

CALENDAR OF UPCOMING EVENTS

November 2017

- 15 Board/Committee Meetings, Annual Meeting & Membership Reception - Kearney, Holiday Inn
- 16 Director/Manager Workshop - Kearney, Holiday Inn

January 2018

- 3-4 Director Certification Program - Kearney, Hampton Inn
- 5 Advanced Director Training - Kearney, Hampton Inn
- 18-19 AGP Annual Meeting
- 22 Legislative Advisory Committee meeting - Lincoln
- 31 Cooperative Issues Symposium - Lincoln, Embassy Suites

February 2018

- 1 Cooperatives For Tomorrow Seminar - Lincoln, Embassy Suites
- 22 Board Officer Seminar - LaVista, Embassy Suites
- 22-23 CoBank Customer Meetings - LaVista, Embassy Suites
- 27-28 Land O'Lakes Annual Meeting (thru March 1)

March 2018

- 19-21 DFA Annual Meeting
- 26-27 AMPI Annual Meeting

NCC RADIO SPOTS

The Nebraska Rural Radio Network provides the Council with complimentary network air time to present updates on current cooperative issues. These messages are aired every other Friday if there is information of significant importance to share.

The radio spots air at approximately 1:15pm MT on KNEB and at 2:17 pm CT on KRVN and KTIC.