

# Welcome



2025

# CHIPPEWA VALLEY AG CONFERENCE

presented by **sfb**

## JOIN US

For our annual Chippewa Valley Ag Conference!

**\$30** per person

As a valued client, **SFB will provide you with one FREE registration\*** to the conference!

### REGISTRATION:

To register your complimentary guest, please contact Bernadette Grochowski by February 13, at [bgrochowski@sfbank.com](mailto:bgrochowski@sfbank.com) or **715.672.2412**.



To register additional attendees, **SCAN HERE** or visit: [2025CVAgConference.eventbrite.com](https://2025CVAgConference.eventbrite.com)

\*Must call Bernadette Grochowski for free registration. Good for one individual per ag operation.

**FEBRUARY 20, 2025 | 9:00AM - 3:30PM**

FLORIAN GARDENS | 2340 LORCH AVE | EAU CLAIRE, WI

## YOUR DAY AT A GLANCE:

- 9:00am** Registration, Networking, Visit Exhibitors
- 9:30am** Welcome & Announcements
- 10:00am** Breakout Session 1
- 10:45am** Break - Visit with Exhibitors
- 11:00am** Breakout Session 2
- 11:45am** Break - Visit with Exhibitors
- Noon** Lunch - Keynote Address
- 1:30pm** Break - Visit with Exhibitors
- 1:45pm** Breakout Session 3
- 2:30pm** Break - Visit with Exhibitors
- 2:45pm** Panel Discussion



# BREAKOUT SESSION #1

10:00 - 10:45am

Attendees will have the opportunity to attend one of the following breakout sessions.

## PRIMROSE ROOM

### Tax Planning Opportunities

by Jan Schaffner

Jan Schaffner Tax Solutions, LLC

There are many opportunities for business owners to control their obligations with careful tax planning. Just like the four seasons of the year, there are seasons to our business and each part of the journey offers opportunities to plan your way to a better tomorrow. Join us for this session as we discuss how to become better prepared for the upcoming tax season.

Growing up on a farm in Melrose, Jan Schaffner discovered what the Midwest work ethic is all about. After stumbling upon the tax world by accident and loving it in 2008, she now uses that work ethic as a part of how she helps clients put the pieces of the tax puzzle together to find solutions for their business.

Owner of Schaffner Tax Solutions, Schaffner has experience working in both large firms and small-town firm built on handshakes and hard work. She is currently pursuing a master's degree in business taxation.



## GRAND TRILLIUM ROOM

### Dairy Market: What You Need to Know

by Steve Thomas,

AgriBusiness Consultants, LLC/Vita Plus

The dairy industry is inherently risky. This session will review current market trends and provide an outlook into 2025 giving you further background information on which to base your marketing and risk management decisions.

With more than 35 years of experience in the dairy industry, Steve Thomas brings experience from serving agricultural clients in financial and business consulting, banking, sales, marketing and personnel management. He earned his degree in animal science from UW-Madison prior to working 19 years with Monsanto Dairy Business. Steve followed that with 16 years with BMO/M&I serving mostly dairy clients. He most recently joined AgriBusiness Consultants and works directly with clients on dairy business plans, strategies, and business analysis.



## SILVERLEAF ROOM

### Returning the Investment: Calf Nutrition and Management for Beef Cross and Heifer Calves in the Next Year

by Amy Radunz, PhD and

Connie Walters, DVM

During this session focused on beef cross and heifer calves, seminar presenters Amy Radunz and Connie Winters will discuss: early life strategies for improved health, dietary programming with strategies for reducing stress, economics of low and high plane feeding in calves, end goal weights, transition strategies to minimize lag on diet changes, and post-weaning management and nutrition to optimize profitability of dairy beef.

Dr. Amy Radunz is a beef technical consultant for Purina. She has more than 20 years of experience in the Upper Midwest beef cattle production including dairy beef production.



Dr. Connie Walters is the regional calf and heifer specialist for Purina and combines veterinary knowledge with more than eight years of applied nutritional experience. She studied dairy science at UW-River Falls, and received her doctor of veterinary medicine from the School of Veterinary Medicine at UW-Madison.



**BREAK**

**11:45am**

Attendees are encouraged to visit exhibitors during the break.

**EXHIBITOR BINGO**

Complete the exhibitor bingo card for the chance to win prizes!



# BREAKOUT SESSION #2

11:00 - 11:45am

Attendees will have the opportunity to attend one of the following breakout sessions.

## PRIMROSE ROOM

### Financing Options for Beginning Farmers

by Cathy Asher of Security Financial Bank along with Mandy Tjoflat of Farm Service Agency

Are you a beginning farmer looking for options to start your own livestock operation? Or perhaps you're looking to finance the purchase of your first farm. One hurdle to entering the farming industry is access to capital as beginning farmers don't always have the equity to get started. Join us for an informational session on how Security Financial Bank (SFB) partners with the Farm Service Agency (FSA) to create financing opportunities for young farmers.

Cathy is a relationship manager at SFB in Durand. She has first-hand experience working with FSA to finance real estate purchases utilizing their joint financing programs.



Mandy Tjoflat is a senior farm loan officer at the Farm Service Agency. She provides lending to agricultural producers in Eau Claire County, and supports a team of lenders covering 12 counties in West Central Wisconsin. Her lending portfolio includes direct as well as joint-financing loans with commercial lenders to finance real estate, as well as direct lending for operating expenses, livestock and machinery investments.

## GRAND TRILLIUM ROOM

### Improving Dairy Profitability During Financially Challenging Times

by Pauly Paul, Complete Management Consulting

Pauly Paul has built his business by saving dairy farms facing foreclosure to a positive cash flow. He will share his boots-on-the-ground approach to farm management and operational efficiency and will leave you with tips for increasing cash flow, reducing expenses, and setting your farm up for financial success and long-term sustainability.

Pauly and his team work alongside owners and employees, as well as their lenders, to assess the business both in the barn and on their balance sheet in order to provide proven methods to save time, money, and man hours, while increasing income and operational efficiency. Prior to founding Complete Management Consulting, Pauly spent several years running bank-owned dairies and successfully bringing them back from bankruptcy to a bottom line in the black.



Additional services include: full-service farm management, crisis management, employee training and court-ordered receiverships. Based in New Holstein, Wisconsin, the team serves farms and businesses throughout the Midwest and beyond. Pauly is also a regular guest on the Uplevel Dairy Podcast, as well as a contributor to Progressive Dairy and Dairy Herd Management magazines.

## SILVERLEAF ROOM

### Solar Energy, Wind, and Your Farm: Legal Insights for Wisconsin Farmers

by Ian Colby, Ruder Ware

Attorney Ian Colby will provide farmers, landowners, and agricultural professionals with a working understanding of the essential elements of solar and wind lease agreements, legal ramifications of solar easements, and the impact of local zoning laws on solar and wind projects in agricultural settings. The seminar will provide practical advice, equipping attendees with questions to consider when contemplating proposals for solar or wind energy on or near their land.

Ian started his career in city planning, combining a passion for building community with a love of methodical thinking. Reviewing development projects and working with his city colleagues taught him a great deal, but he realized working as an attorney would afford a better opportunity to build a better community. From forming emerging companies to handling the numerous details of a real estate transaction, Ian will jump to the task. At Ruder Ware, Ian focuses his practice on business and real estate. He will assist with:



- General corporate services and transactional work.
- Real estate development, leasing, land use, mergers and acquisitions, and business entity formation.
- Zoning, annexations, development agreements, and other municipal matters.

## OUR PROUD SPONSORS:



# Support!

Work with our 2025 Chippewa Valley Ag Conference sponsors and get the support your farm needs to continue to grow!

## LUNCH - GRAND TRILLIUM ROOM

Noon

Lunch will be served in the Grand Trillium Room and will provide an opportunity to network with other ag producers in the area. Lunch is included in the registration fee.

Keynote address to follow lunch.





# Exhibitor B.I.N.G.O.



Stop by and meet our exhibitors and get your bingo card stamped for your chance to

*Win Great Prizes!*

Turn in your completed card at the registration table. Winners will be selected at random from all complete bingo cards!



## Grand Trillium Room

**KEYNOTE SESSION: 12:30PM**

### Disrupters in the World of Agriculture What We're Watching and What We're Not

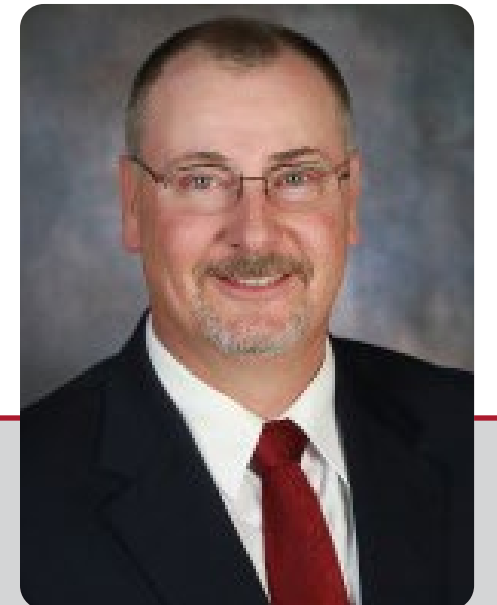
*by Doug Johnson Ag Strategist*

Join Ag Strategist Doug Johnson as he discusses some trends and silent disruptors we face in production agriculture today. Doug will be talking about some very thought challenging issues we need to be watching like AI technology, lab raised-meat, worker shortage, and consumer sentiment.

He also will discuss creating a true value proposition, as well as some opportunities to help ensure the future sustainability of our producers.

Doug has dedicated more than 31 years to serving the agricultural industry. His passion lies in assisting ag lenders and producers by identifying potential disruptors and uncovering opportunities to ensure the sustainability and viability of agriculture for future generations.

Doug's unique perspective, shaped by his upbringing on a fourth-generation family farm and his teaching background, allows him to navigate the cyclical and volatile nature of agricultural markets. His ultimate aim is to support both farmers, ranchers and ag lenders in their crucial role.



## BREAK

1:30pm

Attendees are encouraged to visit exhibitors and complete their bingo cards the during the break.



# BREAKOUT SESSION #3

1:45pm - 2:30pm

Attendees will have the opportunity to attend one of the following breakout sessions.

## PRIMROSE ROOM

### How are Ranchland and Farmland Owners Earning an Average Tax Deduction of \$1,700 per Acre?

by Tyler Bruch,  
Boa Safra Ag

Join us for an exclusive presentation where we'll unveil how cropland, ranchland, and timberland owners like you are leveraging a powerful tax strategy to unlock significant savings. Discover how Boa Safra Ag has helped nearly 4,000 landowners claim an average of \$1,700 per acre in tax deductions.

Through cutting-edge data collection, analytics, and reporting methods, Boa Safra Ag empowers landowners to maximize their land's value and secure substantial tax benefits through Legacy Nutrient Deductions™. Learn how you can capitalize on these deductions and enhance your financial standing.

Tyler Bruch is a sixth-generation farmer. He has consulted for governments, NGOs, private equity firms, and family offices on various topics, including sustainability, soil health, water conservation, turnkey production, and food security projects. Tyler is a graduate of Iowa State University and is the CEO and co-founder of Boa Safra Ag.



## GRAND TRILLIUM ROOM

### Farm Economy Situation and Outlook

by Paul Mitchell,  
University of Wisconsin

This session will look at the current situation for the farm economy and the outlook for the 2025 crop. The outlook will review aggregate farm income projections at the national level for major crops and livestock commodities, as well as farm finance indicators with a Wisconsin focus. The outlook for 2025 will focus on expected margins for corn and soybeans in Wisconsin and how they compare to neighboring states. In this session, we'll discuss strategies for dealing with the expected thin to negative margins. The session will conclude with an ag policy update, including specific recommendations for ARC and PLC sign-up and ad hoc disaster assistance, as well as any updates on the status and discussions about the new Farm Bill.

Professor in the Department of Agricultural and Applied Economics, Extension faculty specialist in Cropping Systems Management, and director of the Renk Agribusiness Institute at UW-Madison. Paul Mitchell's research focuses on the economics of crop production, emphasizing insect, weed, and pathogen management and risk management for both commodity crops and specialty crops. His outreach program focuses on agricultural policy and the ag economy.



## SILVERLEAF ROOM

### Quality or Quantity? Making Profitable Forage

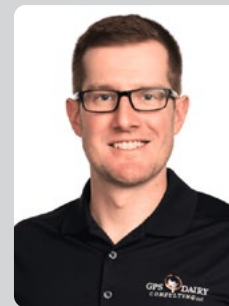
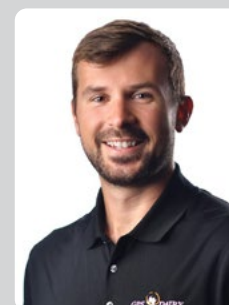
by Trent Dado & Wyatt Smith,  
GPS Dairy Consulting

The age-old trade-off between quality forage and yield is ever present. However, in a new landscape of growing dairy farms and lower feed prices, do scales start to sway one direction or another?

This session will walk through the considerations for dairy farmers to weigh when planning for their forage season. It will expand on by what "quality" forage means and steps to achieving greater yields.

Trent Dado and Wyatt Smith are independent nutrition and management consultants with GPS Dairy Consulting. Trent and Wyatt both have master's degrees in dairy nutrition. Wyatt's research in graduate school was exploring the impact of forage quality on performance and ways to mitigate the effect of low quality forage on cow performance.

Both serve clients in Wisconsin and Minnesota and focus on growing leaders and inspiring change within their clients' businesses.



# PANEL DISCUSSION

2:45pm - 3:30pm

Close out the day with a great discussion with our presenters.

## GRAND TRILLIUM ROOM

### Growing Together: Challenges and Opportunities for Modern Ag Producers

Featuring: Marty Mellenthin, Greg Larson & Jerome Laufenberg and facilitated by Brian Winnekins of WRDN Radio

Join us for a discussion of best practices from the perspective of a grain producer, dairyman, and beef producer. Discussions will cover topics pertinent to all operations, including challenges of the industry, marketing, succession planning, and use of technology. Time will also be allotted for audience questions and answers.

Marty Mellenthin is a cash grain farmer based in Eau Galle, WI. Marty and his wife, Heidi, started farming in the 1980s. Their son, Tony, joined them in 2013 and became a partner in the operation in 2023. Together, they operate approximately 10,000 acres of corn and soybeans across western Wisconsin. They own and operate a grain facility as well.

Greg Larson and his wife, Holly, a full-time teacher, have been cash grain farmers in Sparta, WI since 2012. He took his love and profession in the dairy industry and purchased a dairy farm. They farm approximately 4,000+ acres and milk more than 500 cows.

Jerome and his wife, Hope, have been full-time cash grain and cattle farmers since 1977. They were the original organizers of the annual Black River Spring Thaw Cattle Show and current superintendent of the Jackson County Beef Department Fair. They farm roughly 3,700 acres in Alma Center, WI, have a 150 head beef cow herd, and finish roughly 2,400 fat steers annually. They recently added a third generation family member to their full-time labor force.





# MEET OUR AG LENDERS



*Jenny Jereczek*

DIRECTOR OF AG & COMMERCIAL BANKING & DURAND MARKET PRESIDENT

As a life long farmer, Jenny Jereczek has a passion to help her ag clients succeed. She has expertise in government lending programs, including Farm Service Agency, SBA, WHEDA and USDA, and is licensed to sell crop insurance including multi-peril crop, and crop-hail insurance. Jenny serves on the Pepin County Dairy Promotion Committee and the Mississippi River Regional Planning Commission.

[jjereczek@sfbank.com](mailto:jjereczek@sfbank.com) • 715.672.2427



*Cathy Asher*

RELATIONSHIP MANAGER

Originally from Elmwood, Cathy Asher grew up on a small dairy farm. Before joining SFB as a relationship manager, she spent nine years with the Farm Service Agency and five years as an agriculture education teacher. She holds a bachelor's degree in agricultural education and a master's degree in educational evaluation and research, both from UW-River Falls.

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*Mark Chilson*

INSURANCE SALES MANAGER

Mark Chilson leads SFB's insurances services and has been a licensed insurance agent since 1985. He joined SFB in 1991 and has served as a relationship manager focusing on agri-business loans. He is licensed to sell dairy revenue protection, multi-peril crop, crop-hail, and livestock gross margin-dairy insurance. Mark also is licensed to sell term life, return of premium term life, whole life and disability income insurance.

[mchilson@sfbank.com](mailto:mchilson@sfbank.com) • 715.672.2422



*Duane Johnson*

BLACK RIVER FALLS MARKET PRESIDENT & RELATIONSHIP MANAGER

Duane Johnson has 30 years banking experience financing large cash grain operations, cattle feedlots, dairy expansion projects, and hog contract finishing barns. Duane serves as a Board member for the BRF Business Improvement District and is president of the Jackson County Dairy Promotions Committee. He is a member of Guardian Angels Parish and the Knights of Columbus.

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*Scott Erickson*

BLOOMER MARKET PRESIDENT & RELATIONSHIP MANAGER

Scott Erickson is responsible for connecting SFB's banking resources to ag producers, businesses, families, and individuals throughout the Chippewa Valley. Scott's career has been focused on commercial and industrial clients, and recently transitioned into agricultural lending developing strong, long-lasting relationships. Scott earned a bachelor's degree in marketing and management from the University of Minnesota-Duluth.

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*Randy Ptacek*

RELATIONSHIP MANAGER

Randy Ptacek spent many years in agronomy and crop production. He earned a bachelor's degree in math and education from Mount Scenario College has been an ag lender since 2004. Active in the community, Randy is a youth basketball coach and volunteers for a variety of ag-related organizations including the Rusk County 4-H, Rusk County Livestock, Youth Horse Clinics as well as other cattle and livestock events.

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*Brad Sirianni*

RELATIONSHIP MANAGER

Brad Sirianni grew up in Cumberland, WI on a 50-cow dairy farm. Today, he is the owner/operator of Fede Farms, a crop farm in Whitehall, WI. Sirianni studied ag education at University of Wisconsin-River Falls. He also served in the Wisconsin Army National Guard. Outside of work, Sirianni is involved with his church, county dairy breakfasts, and county fairs.

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*Scott Sisko*

RELATIONSHIP MANAGER

With more than 34 years of financial institution experience, Scott Sisko has served as an agricultural, commercial, consumer, and mortgage lender in his career. He grew up on a dairy farm near Hawkins, WI and is a part-owner of the Sisko Family Farm. Scott graduated from UW-River Falls with a bachelor of science degree in agricultural education.

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**sfb** 2025  
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