



# AG 2026 CHIPPEWA VALLEY CONFERENCE

presented by **sfb**

## Welcome

FEBRUARY 19, 2026  
9:00AM - 3:45PM

FLORIAN GARDENS | 2340 LORCH AVE | EAU CLAIRE, WI



*Thank You!*  
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*Thank You* for joining us for our  
annual Chippewa Valley Ag Conference!

### YOUR DAY AT A GLANCE:

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





# BREAKOUT SESSION ONE - *Pick One*

10:00 - 10:45am

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

## PRIMROSE ROOM

### Opportunities for Improved Profitability Through Employee Performance

by Peter Coyne  
Vita Plus

Fully engaged employees are more productive than unengaged employees. Disengaged employees take profitability out of a business. Margin and the understanding of it, dictates that we need to find it anyplace we can and having more of our workforce fully engaged provides profit opportunities.

In this session, we will provide specific tools business owners can use to help them increase employee engagement, identify a lack of it, and how to fix it when we have engagement issues.

Peter Coyne, Sales Manager at Vita Plus has supervised people for more than 40 years on dairies and now at Vita Plus. He has both authored articles on and given a number of presentations on employee engagement and supervision.



## GRAND TRILLIUM ROOM

### Dairy Markets and Policy Update: Interpreting Mixed Price Signals

by Leonard Polzin  
University of Wisconsin - Madison

This session provides an update on U.S. dairy markets and recent Federal Milk Marketing Order reforms, with a focus on how current market and policy dynamics are influencing milk prices and producer revenues. The discussion examines the recent downturn in dairy prices by assessing key supply, demand, and trade factors, explaining why prices have declined, why the downturn has emerged at this stage of the market cycle, and how competing price signals are contributing to mixed market indications.

Leonard Polzin grew up on a century-old Wisconsin dairy farm and received bachelor's degrees in dairy science and agricultural business from UW-River Falls. He completed his graduate work in agriculture and resource economics from Michigan State University. As a Markets and Policy Specialist at UW-Madison,

Leonard brings extensive experience as an educator and analyst to the position, having developed and provided programming on topics including market analysis, outlook and market expectations, risk management, and policy analysis.





## SILVERLEAF ROOM

### How Can Insurance Products Mitigate Risk for Your Farming Operation

*by Mark Chilson and Jody Ausen  
Security Financial Bank*

SFB insurance relationship managers will discuss the five farm insurance products that SFB offers - multi peril crop insurance (MPCI), crop hail insurance, dairy revenue protection (DRP), livestock risk protection (LRP), and livestock gross margin (LGM). They also will discuss life insurance.

Mark Chilson 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 before transitioning to insurance sales.

Jody Ausen grew up on a dairy farm in Eleva and is the current owner and operator of an organic crop farm. Jody received the Conservation Stewardship Award for practicing exemplary conservation on Wisconsin's working lands in 2011.



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## BREAK

10:45am

Attendees are encouraged to visit exhibitors during the break.

## EXHIBITOR BINGO

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



# BREAKOUT SESSION TWO - *Pick One*

11:00 - 11:45am

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



## PRIMROSE ROOM

### Defending the Farm: Navigating Nuisance Complaints and Local Regulations

by Kelly T. Wilfert  
*University of Wisconsin - Madison*

Agriculture faces growing scrutiny from local governments and communities, with nuisance complaints and regulatory challenges becoming more common. This session will explore practical strategies for farmers and ag professionals to protect their operations while fostering positive relationships with neighbors and policymakers. We'll discuss the legal landscape surrounding ag land use, nuisance claims, and proactive approaches that reduce risk.

Kelly T. Wilfert is the statewide farm law outreach specialist at the University of Wisconsin-Madison with a focus on legal issues impacting farms, agribusinesses, and rural communities. While Kelly does not provide legal advice, her work aims to improve farm access to legal services by helping interpret legal concepts, regulations, and case law. She identifies strategies for managing legal risk and maintaining or improving the success of implemented legal tools.

Kelly began working with Extension in 2023 after leaving private practice. Kelly is licensed to practice law in the state of Wisconsin and is a member of the State Bar of Wisconsin and the American Agricultural Law Association.



## GRAND TRILLIUM ROOM

### Financial Management: Benchmarking and Cost of Production. Now What?

by Cathy Asher and Brad Sirianni  
*Security Financial Bank*

Are you curious about the ratios that banks use when evaluating loan requests? Would marketing your commodities be easier if you understood how to calculate cost of production? In this session, we will explore the ratios and benchmarks for common underwriting ratios used by banks to evaluate loan requests. We also will assess cost of production and the risk mitigation tools available to protect profit margins.

Cathy Asher, a senior relationship manager at SFB, understands the challenges of the ag economy both personally and professionally and uses her diverse knowledge of the industry to help her clients succeed. She is experienced with government lending programs including Farm Service Agency direct and guaranteed loans.

Brad, also an ag relationship manager at SFB, worked as a farm business production management instructor at Chippewa Valley Technical College and then Western Technical College before joining SFB. He is the owner/operator of Fede Farms, a crop farm in Whitehall, WI.





## SILVERLEAF ROOM

### "Seed for Feed" Quality and Quantity

by Brent Wink & Stu Rymph  
Land O' Lakes

Join us to discuss many of the critical decisions a grower faces in corn production for grain or silage, and the importance of getting seed off to a fast start for maximum yields. We will highlight "Start-Grow-Finish" of yields to improve quantity and quality.

Learn about fungicide benefits for yield and quality impacts on feed, as well as testing done at Answer plots on Corn Silage varieties. We will touch on the status of short stature corn, Plenish soybeans, mycotoxin levels, HarvXtra Alfalfa, and corn silage choice after BMR silage.

Brent Wink is a sales development manager with WinField United. Brent focuses on protecting crops from pests and diseases and sustainable solutions that benefit farmers. Brent grew up working on his family's dairy farm near Glenwood City.



Stu Rymph is a tech support dairy nutritionist for Purina. Stu has a PhD in agronomy and over 30 years experience as a dairy nutritionist. Stu uses a mix of expertise, experience, and luck to help consultants and their clients improve their ration and forage management programs.



# Thank You!

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## 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

## Navigating Weather Extremes & The Growing Season Ahead

by Matt Reardon  
Nutrien Ag Solutions

Every growing season has challenges, with weather often the center of that discussion. From floods to droughts, the increasing frequency of high-impact events makes accurate forecasting more essential than ever. In this session, we'll dive into a seasonal outlook tailored to the agriculture industry, breaking down the key weather patterns that could shape regional crop production and influence domestic and global grain markets. This will include a forecast for South America & other key growing regions.

We'll discuss how climate drivers like sea surface temperatures, ENSO (El Niño and La Niña), and other major factors play into this year's forecast, weaving in historical trends to provide context for the season ahead. This isn't just about the numbers—it's about understanding the risks and scenario analysis needed for making informed decisions. This talk will give your audience practical insights and a clear perspective on what lies ahead.

Matt is a Senior Atmospheric Scientist for Nutrien Ag Solutions, where he develops predictive software solutions and forecasts to manage weather and climate risk in production agriculture. He presents to conferences annually where he provides guidance to weather-sensitive growers, commodity brokers, and other stakeholders. He holds the Certified Consulting Meteorologist designation from the American Meteorological Society.



**BREAK**  
1:30pm

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



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# BREAKOUT SESSION THREE - *Pick One*

1:45pm - 2:30pm

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

## PRIMROSE ROOM

### What Robots Can Offer You

*by Jackie Plank and Aimee Schomburg,  
Seehafer Refrigeration*

Join us for an interactive session about how robotic technology can improve your farming operation. We will discuss key features of the Lely A5 milking robot and how the technology provides opportunities for a cow-centered, free-flow design, herd management software (Horizon), and labor efficiency. We will highlight feeding strategies that complement free flow. There will be plenty of time for questions and answers.

Seehafer Refrigeration has been serving dairy farmers since 1976 in Central Wisconsin. Jackie Plank has been with Seehafer's since 2017 leading Farm Management Support. She provides start up and continual support to 32 farms that total to 168 Lely robots. She takes pride in supporting robotic dairy producers as they work toward their operational goals.

Aimee Schomburg joined the team in 2022 serving 25 farms that total 90 robots out of the Sparta location. She also provides farm financial services to customers.



## GRAND TRILLIUM ROOM

### Grain Marketing 2026: Outlook, and Strategies to Manage Risk

*by John Heinberg,  
Total Farm Marketing*

This presentation will take a look at the current fundamental situation in the US and global grains, focused mainly on corn and soybeans. Beyond fundamentals, we'll discuss different marketing strategies for cash, options, and risk management to help them protect value and provide opportunity as we move through the 2026 growing season.

As a market advisor with more than a decade of experience in ag education, John believes that farm marketing success goes hand-in-hand with the right resources when you need them and the confidence you get by working with someone who can simplify something as difficult as marketing. Clients enjoy John's expertise and ability to connect with their needs. John has been with Total Farm Marketing since 2013.





## SILVERLEAF ROOM

### 2025 Tax Law Updates: Key Changes for Individuals and Business Owners

by Jan Schaffner,  
Jan Schaffner Tax Solutions, LLC

The 2025 tax law creates significant updates to the tax code. This seminar will explain the major changes affecting individuals, families, and small businesses, including new deductions, expanded credits, and updates to income tax brackets. We'll highlight which provisions are permanent, which ones phase out, and what they mean for your 2025 return. You'll also learn how the law impacts business owners through revised expensing and deduction rules. Most importantly, we'll cover practical planning strategies to help you maximize benefits under the new law.

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 in 2008 and loving it, 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, Jan 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.

## PANEL DISCUSSION

2:45pm - 3:30pm

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

## GRAND TRILLIUM ROOM

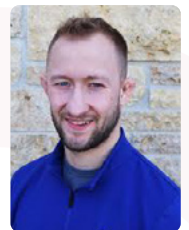
### Marketing from the Buyer's Perspective

Featuring: Jens Lantz, Alcivia, Kaleb Lunstra,  
American Foods Group, and Matt Winsand,  
Burnett Dairy  
Facilitator: Brian Winnekins of WRDN Radio

To conclude the conference, a panel of industry experts will share real-world insights into how they approach marketing in an evolving agricultural landscape. Drawing from diverse operations and market channels, panelists will discuss their approach to marketing farm products and how the global marketplace affects the prices received by producers.

They will offer tips on how producers can positively impact the prices received for their products to capture additional value and adapt to changing conditions in the marketplace. This interactive discussion will offer attendees timely perspectives they can apply within their own operations as they plan for the seasons ahead.

Jens works with grain producers to market their crop and maximize profit margins. Jens appreciates the importance of protecting margins from his experience on his family's dairy farm in western Wisconsin.



Kaleb works for American Foods Group in cattle procurement and looks forward to discussing the ins and outs of marketing your cull cows effectively.



Matt is CEO of Burnett Dairy and works to support agriculture in the production of high quality, artisan cheese while also providing services in agronomy, animal nutrition, grain and energy to more than 180 patrons.





# 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*

DURAND MARKET PRESIDENT & SENIOR 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.

[casher@sfbank.com](mailto:casher@sfbank.com) • 715.672.2410



*Jody Ausen*

INSURANCE RELATIONSHIP MANAGER

Jody Ausen has extensive experience in farm management as he grew up on a dairy farm in Eleva and is the current owner and operator of an organic crop farm. He also comes to SFB with agricultural sales knowledge. Jody received the Conservation Stewardship Award for practicing exemplary conservation on Wisconsin's working lands in 2011.

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



*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 Black River Falls 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.

***djohnson@sfbank.com • 715.670.0734***



## *Randy Ptacek*

LADYSMITH MARKET PRESIDENT & 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.

***rptacek@sfbank.com • 715.609.1508***



## *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.

***bsirianni@sfbank.com • 715.672.2422***



## *Scott Sisko*

RELATIONSHIP MANAGER

With more than 34 years of financial institution experience, Scott 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.

***ssisko@sfbank.com • 715.609.1527***





# AG 2026


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*Thanks for Attending!*



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