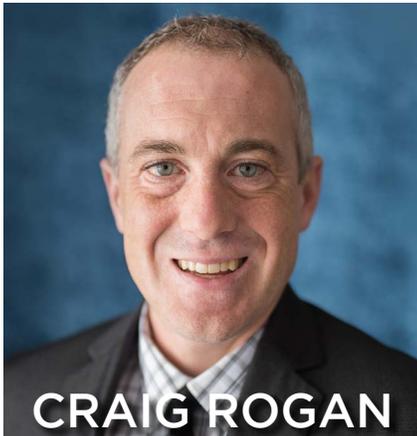


Ag Banking SOLUTIONS



Tips & information for the ag industry from Investors Community Bank / Volume 6, Issue 2, 2020

LET'S GET PERSONAL



CRAIG ROGAN

Many of you know our ag team on a professional level, but how much do you know about them personally? Each issue we spotlight a different team member and share some fun facts!

Name: Craig Rogan
Title: Vice President -
Ag Banking Officer
Education: UW-Stevens Point

- **Years banking experience:** 20
- **What's the most played song on your iPod?** "God's Country" by Blake Shelton
- **Which celebrity do you get mistaken for?** When I was a child, Fred Savage
- **When you have 30 minutes of free time, how do you spend it?** Going for a run, or playing cards with my family
- **If you could learn a new skill, what would it be?** I am not mechanically inclined at the moment. Being able to repair motorized equipment would be an amazing trait I would enjoy having.
- **What chore do you hate doing?** Dusting
- **Favorite quote?** Courage is not having the strength to go on; it's going on when you don't have the strength.
- Theodore Roosevelt

The Battle for the Hearts and Minds of Today's Consumer

By: Dave Coggins, EVP - Chief Banking Officer, Investors Community Bank

Several years ago, I wrote a blog about the importance of those of us in agriculture standing up and advocating for our industry as we interact with our families, friends, coworkers and neighbors. At that time, I was sensing an emerging and disturbing trend out in the consumer marketplace that pointed out how marketing and fear was driving many of the decisions of the food buying public, not science and nutrition. And furthermore, a lot of misinformation about how food is produced was being spread by many people who have agendas like promoting veganism, or getting rid of GMOs, or changing the way animals are raised to fit their own value systems.



In that blog, I referenced my admiration for Central Wisconsin's own Kim Bremmer and her efforts to engage the thought leaders of these movements in meaningful dialogue about these issues. Kim has been on a long-term quest to connect consumers and the public at large with modern agriculture, while encouraging people to use facts and science to drive their food buying decisions, rather than strictly emotion. Those of us in agriculture have a goal of continually building trust in our technology based, innovative food system that a vocal few work tirelessly to tear down. That blog was written over four years ago, and when I recently heard Kim speak on some of these topics once again, it caused me to go back to the article and compare it with the thoughts Kim shared today. I wondered... has anything changed? Are we making progress in this endeavor? Is the anti-animal agriculture crowd winning the battle-if indeed it is a battle?

-Continued-

Today's Consumer (cont.)

As I struggled to answer that question objectively, I came to a few conclusions about where we might be at today and what advocating for our industry may need to look like moving forward:

- I don't think there's any question that the many food companies (whether it's processors, retailers or restaurants) believe that labeling food with terms like: GMO free, antibiotic free, pasture fed, grass fed, cage free or organic can demand higher prices, as they are perceived as premium products. It doesn't seem to matter whether there's any science to prove that these foods are healthier or more nutritious, or that a pasture fed steer is somehow happier than one grown in a feedlot. And until consumers say otherwise with their debit cards, I think this trend will continue.

- For those of us who have been in this industry for a long time, we have often thought that our industry and the food we produce speaks for itself. Remember the old slogan that said; "Milk, nature's most nearly perfect food"? Of course, consumer's get it... we've thought. No need to use unproven hype in labeling. But we should be learning that having a "perfect" product isn't enough. We need to find ways to tell the story about our farming practices and the science behind the food we produce. It's not enough to just produce it and think our job is done. It's about making a connection and selling the value of our farmers, more than the product itself.

- Farmers are discovering that it's helpful to engage in healthy dialogue with those interests that seem to want to put us out of business. Yelling at them or implying that they're not very smart is, of course, a destructive strategy and not a way to advance our agenda.

- Farmers are also discovering that they need to look for ways to take the initiative on showcasing their own efforts on things like sustainability and stewardship of the land and water. Groups like Peninsula Pride Farms and other environmentally focused farmer led groups are doing some great things that provide the basis for telling a story that can counteract some of the negative biases that are out there.

- We need to stay informed at our local level of government in our counties and townships. Activists today, getting less traction at a national level, have begun to quietly affect local policy and erode at legislation of all levels.

In short, I think progress is being made by way of admitting we have to be more committed, intentional and engaged than ever. These issues won't solve themselves. Those of us in the industry need to continue to take charge of shaping our story. It's a good one and we shouldn't let others with agendas adverse to ours tell it for us.



*Dave Coggins,
EVP - Chief Banking Officer,
Investors Community Bank*



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Learn more at:

InvestorsCommunityBank.com/digital-banking

On a lighter note...

Here are some of our favorite farm jokes - and yes, there are some "cheezy" ones here!

What do you call a cow with no calf?
Decalfinated.



When shouldn't you believe a word your cheese is saying?
When it's too Gouda be true!

How did the farmer find his lost cow?
He tractor-down!

What do you call cattle with a sense of humor?
Laughing stock.



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