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DakotaMAC Dirt



A DIVISION OF
FIRST DAKOTA NATIONAL BANK



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Member FDIC

DIG DEEPER

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If you listen to the radio or like Nebraska football, you may have heard our **Dig Deeper** radio campaign. Our spots feature a professional voice and then in closing, our Loan Production Officers. We use trendy words such as **grit**, **determination** and **commitment**, but what are we really trying to say?

What does **Dig Deeper** mean to you? I'll tell you what it means to me and then tell you what it doesn't mean to me. Let's see if you agree or not.

Dig Deeper applies to banking, farming, sports, or life-long learning. It is the desire and decision to give more - even when you think you cannot give any more. It is the commitment to prepare and manage through good and challenging times. It is the ability to withstand tough times and come out even stronger. It is the ability to stare into the face of fear, while always having faith and courage. It is the conscious decision to always do what is right, ethical, and moral. It means accepting risks - such as weather - that are out of your control, yet developing affordable ways to manage risk. It is the constant passion to learn, to read, and to educate yourself. It is your daily decision to be positive and to surround yourself with other positive people in positive environments.

I love sports and running, so bear with the analogy I am going to share. I recently completed a race where I witnessed men, women, old, young, different ethnicities and different social classes, **Digging Deeper**. The only commonality was each runner's desire to finish. For starters, it was very warm that day and it would have been much easier to sleep in and miss the race. At the starting line, I witnessed the anxious look on each runner's face, along with the pain on their faces during the race, but what I remember the most was the smiles as they crossed the finish line. All the hard work and determination paid off. All the negative thoughts during the race were overcome by the perseverance to finish. What if I stumble and what if I can't finish were all of a sudden replaced by I can do it and I can finish! Can't the same be said about **Digging Deeper** in today's challenging, yet opportunistic Ag environment?

To me, **Dig Deeper** does not mean getting **deeper** in debt and borrowing your way out of long-term challenges. **Dig Deeper** does not mean inundating yourself with data or information. Sometimes you can have too much information, which can lead to confusion and lack of decision making. **Dig Deeper** does not mean taking shortcuts for short-term gains. Last but not least, **Dig Deeper** does not mean giving up.

Twenty-five years ago when Denny Everson dreamed of Dakota MAC, he had to **Dig Deeper**. Actually, he did nothing but **digging** the first few years. His commitment to Ag producers, Ag bankers and First Dakota National Bank allowed him to never give up. Thank you to Denny and many others for **Digging Deeper** as Dakota MAC celebrates 25 years in business and over \$500 million in loans. You have all made a difference! As the late Paul Harvey would say, "Now that's the rest of the story."

Keep **Digging Deeper**...

Jeff



Listen to Husker football on Husker Sports Network. Dakota MAC, a proud supporter of Husker football

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WORKING TOGETHER

by Corey Maaland

As we continue to see tougher times in the Ag industry, now is an important time to reassess changes that may improve your operation. **Don't forget, there are still opportunities available.** Cattle and sheep prices remain good and it might be time to look at livestock facilities that are not being fully utilized. Diversifying could also give your operation more options as markets fluctuate.

Over the last few years, I have sensed tension between livestock and grain farmers, especially after the price run-up in both industries. Often, the focus has been on yield and profit in the short-term, instead of the optimum performance over time. This seemed to cause each sector to become more independent.

By working together as a team, we can all make a positive impact - not only in our operations - but also in our communities and the global Ag world. As the number of people in production Ag continues to shrink, we need to cooperate to pull through the struggles we all face. One thing about change is it often involves getting out of our comfort zone; however, by changing our focus to more of a team approach, we can all benefit in the long run. Thank you for your continued efforts and results to feed the world.

TIME FOR PAUSE AND GRATITUDE

by Boyd Mignery

Mother Nature has definitely reminded us that seasons change. And whether we like it or not, change continues to happen all around us. We don't know what the coming year holds. Commodity prices, weather, interest rates, political instability, and asset values are all factors that are out of our control. This time of year there is a slight pause that occurs in farming and ranching where one can feel a subtle transition between raising crops and livestock to harvesting crops and selling livestock.

As we reflect, I want to express a sincere **thank you** from Dakota MAC for being our client and letting us be one of your trusted advisors. As producers, you have plenty of decisions to make in your operation and information is constantly coming at you. We just want to take the time in this short window to let you know that pausing to catch your breath and being told **thank you** does not happen often enough in our business and yours. We do not know how harvest will turn out, but please know we will be here to review, discuss, and listen. In the meantime, be safe this harvest and **thank you** for letting Dakota MAC be part of your team.



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