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THE PEOPLES PRESS: AG EDITION

THE OFFICIAL AGRICULTURE NEWSLETTER OF PEOPLES STATE BANK



PEOPLES STATE BANK ANNUAL WINTER AG SESSION "FARM SUCCESSION" COMING IN FEBRUARY!

Winter is upon us, and our focus at PSB turns to supporting the long-term strength and success of the family farms we're proud to serve. This year, one topic continues to rise to the forefront of conversations: farm succession. It's one of the most important issues facing multi-generation operations—and yet one of the hardest to talk about. That's why we're especially excited to bring you our **Annual Winter Ag Session on February 25th, held at The Barn in Prairie du Chien**, where we'll take a deep, practical look at what it truly means to prepare a farm for the next generation. We are honored to welcome Jolene Brown as our featured speaker and session leader. Jolene is a nationally recognized advocate for agriculture—an Eastern Iowa farmer, a popular columnist for Successful Farming, a two-time author, and a member of the prestigious CPAE Speaker Hall of Fame. Known for her humor and energy, Jolene has a unique talent for turning difficult conversations into positive, productive action. Below, Jolene shares a preview of the themes she'll be covering—an honest, encouraging look at what it takes to "pass it on" with purpose and clarity.

AGENDA/EVENT DETAILS:

The Barn
32800 County Road K
Prairie du Chien, WI 53821

10:00 – 10:30 — Registration
10:30 – 10:35 — Welcome & Purpose
10:35 – 12:20 — Family Business Workshop Presentation
12:20 – 1:00 — Lunch
1:00 – 2:15 — Key Advisor Panel
2:15 – 2:30 — Break
2:30 – 3:00 — Keepers and Celebration
3:00 – 3:15 — Planner Concluding Remarks / Wrap-Up

If you would like to attend, please RSVP using one of the options on the attached slip or contact our Ag Promotion team at agpromotion@peoplefinancial.com. We look forward to hosting you and your families for a meaningful and motivating session.

The Positives of Passing It On!

By Jolene Brown: CSP, CPAE, AWARD-WINNING SPEAKER, AUTHOR, FARMER
I've had the best teachers, hundreds of farming families just like yours. They've asked me to help them fix, grow, or transition their business. And... they've taught me what works and what doesn't! There are 3 over-riding factors that destroy the family and the business

1. Silence: Clarity and transparency are needed. This requires intentional communication. Without it, there is frustration, assumptions, and fear. (And yes, I'm just like you, the more I have to deal with people, the more I like cows!) We need to remember that it is the people that make all the production happen. Template tools will be provided to improve the communication bloodstream of your business.

2. Believing a Conversation is a Contract: One of the saddest calls I received was from a 53-year-old farmer the day his father's will was read, "I always thought my father's word was good. I just found out it wasn't." How many years are you willing to work in a business, adding value to the farm and building another's net worth, hoping everything will work out as you wish? Hope is not a good business strategy. Successful legacy businesses have specific things in writing and use trusted advisors to help them with the conversations which result in legal documents that are also financially sound. There will be a panel of key advisors at the Winter Ag Session to answer questions. You'll see what synergy in action looks like when we all have your best interest at heart.

3. Operating as a family-first business, not a business first family: A business-first family does not demean the family nor say that the business is more important than the family. Rather, it states that members honor the family so much, they'd better get the business right. If not, you may lose both family and business.

Positively "Passing it On":

Positively "Passing it On" is not a painful, dreaded process....but one that brings peace of mind, assurance of business, clarity for family, and renewed motivation to work on the business. It begins when we realize that legacy is created while we live and lead, not when we die. The components of legacy are put into place so that the business might continue, and we can still be a respectful family. My goal is that through the insight shared in the morning workshop, the responses to your questions given by a team of advisors, and the interaction as we learn from each other, that you will increase your productivity, profitability, peace of mind....and this will allow us to sit happily together at the kitchen table.



"Let's honor our families by doing the business right! "

FFA CORNER SPOTLIGHTS



Name: Libby Vogt

FFA Chapter: River Ridge

Upcoming Fundraisers: Fruit & Nut Sales, Greenhouse Sales, Chicken BBQs

Positions Held: Secretary, Jr. Advisor & President

If you live on a farm, what type of farming operation is it (or any other farm connections you have)? Beef cow/calf operation as well as crops. I also show sheep at local fairs.

What made you decide to join FFA? I wanted to learn more about agriculture and develop my leadership skills.

What is the best experience you have had with FFA so far? Competing at the National Meats Contest at the National Convention with my friends. Also, being an officer and leading my chapter.

What are your plans after high school and how will your experience in FFA help you in your future? I plan to attend Iowa State University for a degree in Animal Science. My officer positions and participation in leadership and career development events have developed communication and leadership skills I will use in years to come.

Name: Manhattyn Udelhofen

FFA Chapter: Potosi

Upcoming Fundraisers: Fruit Sale, Greenhouse Sale, Strawberry Sale, Alumni Pancake Breakfast, Farmers Market Alumni Food Stand

Position Held: President

What made you decide to join FFA? I joined FFA to help focus on my personal growth, like growing my leadership and confidence. I also wanted to be more involved in the community and make more friends. Also, by hearing from previous FFA alumni, they told me that joining FFA would help me with my public speaking and more career skills, they said it was something great to be a part of. Finally, I joined FFA to continue to explore showing swine.

What are your plans after high school and how will your experience in FFA help you in your future? After high school, I plan to go into Nursing. I've always liked the idea of helping people and being there for them when they need it, so nursing feels like the right path for me. FFA might not be directly related to healthcare, but it's honestly helped me a lot. Being involved in FFA taught me responsibility, staying organized, and how to communicate with people, skills that are huge in nursing. FFA also pushed me to step up as a leader and work as part of a team, which is what nurses do every day. Plus, all the hands-on experiences and learning how to stay calm and handle situations have given me confidence for my future career. Overall, FFA definitely prepared me for the kind of work ethic and mindset I'll need as a nurse.



WINTER AG SESSION RSVP

Please mail to: **Peoples State Bank, Attn. Cody Kirschbaum, PO Box 299, Prairie du Chien, WI 53821**
OR EMAIL: agpromotion@peoplesfinancial.com

Scan to RSVP



NAME(S):



ATTENDING

OF ATTENDEES

Kindly respond by February 7th by mailing this slip back, emailing us, or scanning the QR code.

INTERESTED IN RECEIVING OUR QUARTERLY AG NEWSLETTER VIA EMAIL?

PLEASE EMAIL: AGPROMOTION@PEOPLESFINANCIAL.COM

YOU CAN NOW RECEIVE OUR NEWSLETTER BY EMAIL! PREFER THE DIGITAL VERSION? JUST SIGN UP FOR OUR EMAIL EDITION OR READ IT ANYTIME ON OUR WEBSITE IN THE NEWSLETTER SECTION.