

## **Consumers National Bank Celebrates National Ag Week With Free Agriculture Seminars**

*Minerva, Ohio*—Consumers National Bank announced today that it is conducting two free agriculture seminars during National Ag Week, March 4—10. During National Ag Week, Americans recognize and celebrate the abundance provided by agriculture. Every year, producers, agricultural associations, corporations, universities, government agencies and countless others across the U.S. join together to recognize the contributions of agriculture.

Consumers National Bank's first seminar will be held on Monday, March 5, at the Salem Community Center, 1098 N. Ellsworth Avenue in Salem. The second seminar will be held on Wednesday, March 7, at the University Center, KSU Stark, 6000 Frank Avenue NW in North Canton. Both seminars will begin at 9:30 am and end at 2:30 pm. The seminars are free and open to the agriculture community. Complimentary buffet breakfast and lunch will be provided.

The theme of Consumers National Bank's agriculture seminar is "Reducing Risk on the Farm." Several local industry experts will present information about farm risk management. Topics will include how to complete a liability and risk analysis, the difference between commercial versus personal insurance, estate planning, trusts and more.

Nils P. Johnson, Jr., attorney at law of Johnson & Johnson, will deliver a keynote speech during the luncheon entitled "Oil & Gas on the Farm: Risks and Rewards." Other speakers include:

- Randy Gilroy, Vice President, Agriculture Lender at Consumers National Bank
- Denise Sutton Downard, CEBS, LPL Financial Advisor at CNB Investments
- Kim A. DeGiralomo, CIC, Vice President at Leonard Insurance Services
- Linda A. Mazzaferri, Account Executive at Leonard Insurance Services
- David Yeager, ALCM, at Leonard Insurance Services
- Steven D. Steer, CPA, CVA, Principal with Hack, Steer & Co., LLC

Consumers National Bank is presenting the two agriculture seminars in conjunction with Leonard Insurance Services and *Farm and Dairy*. Exhibitors include USDA, Anthony Feed & Supply, Unkefer Equipment, Ag Nation, and Hill's Supply.

Attendance to the seminars is free, but seating is limited. Attendees should call Pat Wood at 330-868-9053 or 800-948-1262, ext. 1153 to reserve a seat by Friday, March 2.

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Consumers National Bank is an independent community bank that provides a comprehensive line of banking and other investment services to business and personal customers through its main office in Minerva, and branches in Alliance, Canton, Carrollton, East Canton, Hanoverton, Hartville, Lisbon, Louisville, Malvern, Salem, and Waynesburg, Ohio. More information about Consumers National Bank can be accessed online at [www.ConsumersBank.com](http://www.ConsumersBank.com). Member FDIC.