

MONTANA INDEPENDENT BANKERS

mib

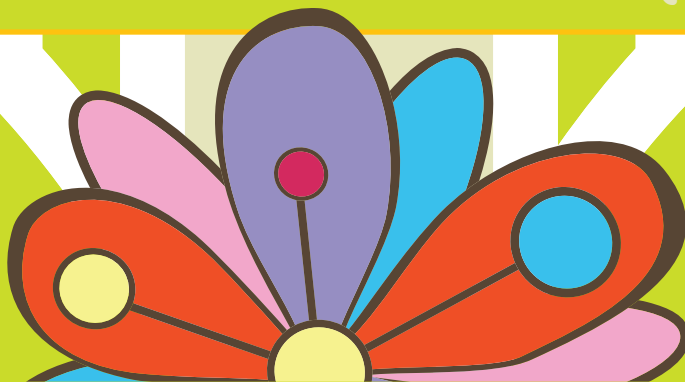
1967

50  
ANNIVERSARY

2017

# 2017 CONVENTION

HELENA, MONTANA 🌸 JULY 27-29, 2017  
GREAT NORTHERN BEST WESTERN PREMIER HOTEL



PROUD OF OUR PAST. FOCUSED ON OUR FUTURE.



# MONTANA INDEPENDENT BANKERS

1967 was a year of advances, uncertainty, and upheaval. The Beatles released Sgt. Pepper's Lonely Hearts Club Band, Thurgood Marshall became the first black justice on the Supreme Court, and interracial marriage was declared constitutional by the Supreme Court. The Vietnam war drafts and protests were increasing, and the Summer of Love launched the hippy movement. And in 1967, the Montana Independent Bankers Association was created as the association dedicated to representing and supporting only community banks in Montana.

The world has undergone huge transformations in many ways. But community banking has endured, persevered, and shown its strength. After 50 years, MIB has not wavered in its focused mission to represent and support only Montana's community banks. In 2017, we are ***"Proud of Our Past and Focused On Our Future."*** We examine where it all began, while rolling out exciting new partnerships and programs to help community banks in Montana thrive.

Our year of celebrating our 50th Anniversary will culminate at the 2017 MIB Convention and Tradeshow, and this is certainly a party you will not want to miss. In addition to celebrating 50 years of community banking in Montana, **Cam Fine, ICBA President & CEO**, will be joining us in person and participating in our Thursday and Friday events. We will hold a special VIP reception and dinner in his honor Thursday evening, and Cam will present a seminar Friday morning, giving you multiple opportunities to personally interact with our nation's greatest friend of community banking.

We are also pleased to have **Jack Horner**, world-famous paleontologist, share his dinosaur adventures with us as our Saturday Banquet Keynote Speaker. Other fantastic speakers include **Erik Hoghaug**, lecturer at numerous graduate banking schools and top financial consultant, presenting on "The Key Components of a Successful Overdraft Service"; **Adam Witmer**, Senior Consultant of Young & Associates presenting on regulatory compliance; **Patrick Barkey**, Director of the University of Montana's Bureau of Business, with an annual state and national economic forecast; **Melanie Hall**, Montana Commissioner of Banking, with an update on Montana's community banks; and presentations by MIB preferred vendors Anderson ZurMuehlen, eFinancial Solutions, and PayneWest Insurance.

If you have not attended an MIB convention recently, we encourage you to consider attending the greatest convention MIB has created. Our attendees and vendors consistently say every year it is their favorite event due to its personable and fun environment while offering substantive training.

***Come celebrate Montana community banking with us!***



**Jim Brown**  
*MIB Executive Director*



**Laura Welker**  
*MIB Member  
Relations Director*

## *Why Attend?*

- Make new banking connections
- Discover new business opportunities
- Enjoy family-friendly outdoor adventures
  - Receive professional training on important banking issues
- Catch up with friends across the state
- Learn about hot trends in the industry
- Meet and socialize with ICBA leadership
- Enjoy several receptions and banquets
  - Hear nationally acclaimed speakers
  - Win fun prizes on Awards Night
- Bid on quality products at amazing prices while contributing to MIB's PAC funds



# TENTATIVE AGENDA

## THURSDAY, July 27 2017

- 12:00 – 5:30 Registration  
1:00 – 4:00 MIB Board Meeting  
5:00 – 6:30 Welcome Reception  
6:30 – 9:00 VIP Reception & Dinner with **Cam Fine**

## FRIDAY, July 28, 2017

- 7:15 – 9:30 Registration  
7:30 – 8:15 Breakfast  
7:45 – 8:10 **SPEAKER:** Melanie Hall, MT Division of Banking  
8:30 – 9:30 **SEMINAR:** Cam Fine, ICBA President & CEO  
9:40 – 10:40 **SEMINAR:** Adam Witmer, Young & Associates  
9:00 – 5:00 Exhibitor Setup

### Afternoon Activities:

- 11:00 – 5:30 Helena Tours & Attractions (on your own)  
11:30 – 5:30 MIB Golf Tournament  
12:30 – 1:00 Federal Reserve Bank Tour  
1:30 – 4:30 Gates of the Mountains Boat Tour

### Evening Functions:

- 6:30 – 9:00 Vendors on Exhibit  
6:30 – 9:00 Vendors' Night Reception & Awards Night

## SATURDAY, July 29, 2017

- 7:15 – 8:15 Breakfast with Vendors  
8:30 – 12:00 Exhibitor Take Down  
  
8:30 – 9:20 **SEMINAR:** Patrick Barkey, University of Montana  
9:30 – 10:20 **SEMINAR:** Erik Hoghaug, Hoghaug Consulting, LLC  
10:35 – 11:00 **WORKSHOP:** eFinancial Solutions, Inc.  
11:05 – 11:30 **WORKSHOP:** PayneWest Insurance  
11:35 – 12:00 **WORKSHOP:** Anderson ZurMuehlen  
  
12:00 – 1:00 Lunch  
1:00 – 1:45 MIB Annual Member Meeting  
2:00 – 5:30 Helena Tours/Time on Your Own

### Evening Functions:

- 5:30 – 7:00 MIB-PAC Silent Auction & Reception  
7:00 – 9:00 MIB 50th Anniversary Celebration Banquet  
8:00 – 8:30 **Keynote Address:** Jack Horner, Paleontologist



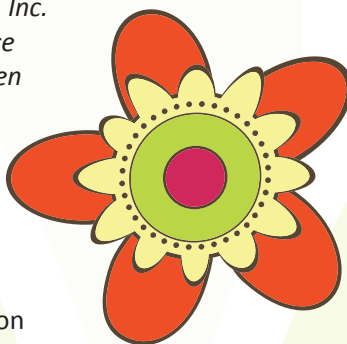
### ENJOY YOUR STAY AT THE GREAT NORTHERN BEST WESTERN PREMIER, HELENA, MT

Guests at the Great Northern Best Western Premier hotel enjoy a prime downtown location, located in the Great Northern Town Center and just minutes away from attractions the city has to offer. With several dining options in the town center you won't have to commute far in the evenings for a great dinner. With spacious rooms, a relaxing atmosphere and a downtown location, the Best Western Premier Helena Great Northern Hotel has everything guests need for a wonderful stay.

MIB is subsidizing a selection of the rooms (\$10/room/night) to give you the excellent rates of **\$140-\$160** plus taxes.

Reserve your room at the Great Northern Best Western Premier by calling **(406) 457-5500** and mentioning **"Montana Independent Bankers."**

**All rooms will be released on June 26, 2017**, so be sure reserve your room before this date.



#### Montana Independent Bankers

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F: 406.443.2478

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[jbrown@mibonline.org](mailto:jbrown@mibonline.org)  
[lwelker@mibonline.org](mailto:lwelker@mibonline.org)

Learn more and register online at  
[http://mibonline.org/convention/!](http://mibonline.org/convention/)



# 2017 SPEAKERS AND WORKSHOP PRESENTERS



## **Camden R. Fine, ICBA President & CEO (Friday VIP Reception; Friday Morning Seminar)**

Camden R. Fine is president and CEO of ICBA, which represents community banks in every state and territory in the United States. A native Missourian and career community banker, Fine came to ICBA in May 2003. Before joining ICBA, Fine chartered and organized Midwest Independent Bank of Jefferson City, MO in 1984, and served as its president and CEO for nearly 20 years. In addition, Fine owned MainStreet Bank of Ashland, Mo., a \$50-million-asset community bank. Prior to his banking career, Fine served as the Missouri State Tax Director under former Governor Christopher "Kit" Bond. Fine was educated at the Virginia Military Institute and the University of Missouri-Columbia. He served as an officer in the United States Army and Missouri Army National Guard. He is a distinguished graduate and past chairman of the Stonier Graduate School of Banking. He currently serves on the President's Committee of the World Savings Bank Institute headquartered in Brussels, Belgium and is a member of the Exchequer Club in Washington D.C. as well as several other professional societies and clubs. In March 2009, Fine was one of just 15 persons asked to meet with newly elected President Obama at the White

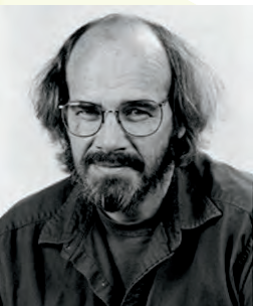
House to discuss the industry's response to the financial crisis. Fine has been featured and had opinion pieces published in The Wall Street Journal, The Washington Post, The Washington Times, The New York Times, USA Today, Politico and The Hill newspapers. Fine has been a guest host on CNBC's "Squawk Box" and has been featured on CNN, MSNBC, Fox Business News, Bloomberg, PBS and NPR. He has been recognized by The Hill newspaper and CEO Update as one of Washington, D.C.'s most effective and influential trade association CEOs and lobbyists for eight consecutive years.



## **Erik Hoghaug, Hoghaug Consulting, LLC (Saturday Morning Seminar)**

Erik Hoghaug has over a 20 year extensive background in the financial industry. His most recent work has been in the area of short term liquidity products and how financial institutions can effectively operate these services in an increasing regulatory intense environment. Erik spent many years with Sheshunoff Management Services where he helped pioneer their dynamic overdraft limit software suite and also was a frequent speaker with the Sheshunoff CEO Affiliation Program. He began his consulting career with the bank technology consulting firm, Brintech where he specialized in strategic technology planning, vendor selection and contract negotiation. Over his 18 years of consulting, Erik has worked with hundreds of financial institutions and has been a frequent speaker at various banking conferences. Prior to his consulting career, Erik served as Executive Banking Officer and a member of the Board of Directors at a closely held community bank in North Dakota. He also served four years in the George H. W. Bush Administration working for two cabinet secretaries, U.S. Secretary of State, James A. Baker, III and U.S. Transportation Secretary and Chief of Staff to the President, Samuel K. Skinner. Erik

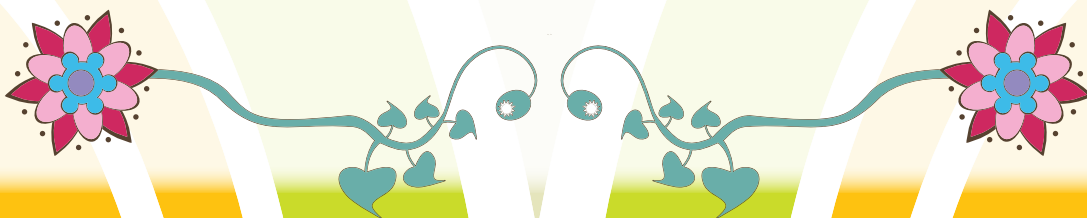
was also appointed Associate Director of the Office of Political Affairs for the White House. Erik is a current lecturer at the Dakota School of Banking and also has taught at several other banking schools including the Graduate School of Banking at Colorado, the Southeastern School of Banking, and the BAI Graduate School of Banking. He holds a B.A. in Political Science from Pepperdine University. Erik enjoys public policy issues and spending time with his family. He and his wife have two sons and two daughters. Erik will present on "The Key Components of a Successful Overdraft Service."



## **Jack Horner, Paleontologist (Saturday Banquet Keynote)**

Jack Horner, one of the America's best-known paleontologists, discovered his first dinosaur fossil when he was eight years old. Born in Shelby, Montana, on June 15, 1946, Horner has made some of the most important recent dinosaur discoveries, written several books about his discoveries and theories, and served as a technical adviser for such movies as Jurassic Park, The Lost World (Jurassic Park II), and Jurassic Park III. In the mid-1970s Horner and fellow paleontologist Bob Makela discovered what appeared to be a large number of dinosaur nests containing the fossils of a duckbilled dinosaur in north-central Montana's Egg Mountain. Horner and Makela named the new dinosaur Maiasaura, which means "good mother lizards." He was also a part of the 2005 discovery of soft tissue inside of a T. rex fossil and has been credited with discovering the largest Tyrannosaurus rex (T. rex) to date. Jack Horner studied at the University of Montana and was awarded a Doctorate in Science

honoris causa and an honorary doctorate by Pennsylvania State University in 2006. Horner has published more than 100 professional papers, eight popular books, a non-fiction book on dinosaurs from Montana, and numerous published articles. Jack Horner taught and served for decades as the curator of paleontology at Montana's Museum of the Rockies at Montana State University at Bozeman. When he is not digging up fossils, publishing his discoveries, or producing TV series, he can be found teaching children to appreciate science. Jack will speak on "Montana's Prehistoric Past, Oceans and Dinosaurs!"



# 2017 SPEAKERS AND WORKSHOP PRESENTERS



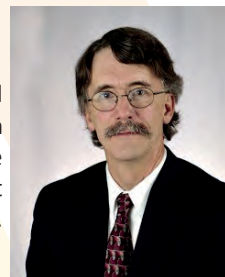
## **Adam Witmer, CRCM, Senior Consultant, *Young & Associates* (Friday Morning Seminar)**

Adam Witmer is a Senior Consultant with Young & Associates, Inc. where he focuses on regulatory compliance. Adam tries to make compliance fun by providing real life stories that apply to the topic at hand. He conducts seminars for state banking associations throughout the United States, provides in-bank training for clients, delivers keynote speeches, and conducts compliance webinars. In addition to compliance education, Adam serves client banks in the Midwest through consulting and by writing articles for various publications. Prior to joining Young & Associates, Inc., Adam served as an officer and the Director of Compliance for a multi-bank holding company. He has held the titles of Compliance Officer, BSA Officer, and CRA Officer for multiple banks, and has experience in the areas of internal audit, deposit and loan operations, retail banking, and secondary market lending. He holds the designation of Certified Regulatory Compliance Manager (CRCM) by the Institute of Certified Bankers in

Washington, D.C. Adam earned a BA in Business Administration from Taylor University and an MBA in Management and Human Resources from Indiana Tech. Adam will present **"Hot Topics for Regulatory Compliance."**

## **Patrick Barkey, Director, *Bureau of Business & Economic Research, University of Montana***

Patrick Barkey became director of the BBER in July 2008, after serving as director of health care research since April 2007. He has been involved with economic forecasting and health care policy research for twenty-four years, both in the private and public sector. He served previously as Director of the Bureau of Business Research at Ball State University in Indiana for fourteen years, overseeing and participating in a wide variety of projects in labor market research, and state and regional economic policy issues. He attended the University of Michigan, receiving a B.A. ('79) and Ph.D. ('86) in economics. Pat will share his **annual state and national economic forecast**.



## **Melanie Hall, Commissioner, *Montana Division of Banking & Financial Institutions***

Melanie Hall is Commissioner of the Montana Division of Banking and Financial Institutions. She provides overall leadership to the Banking Division, which is responsible for the supervision of 49 state-chartered banks and 9 state-chartered credit unions with over \$31 billion in total assets. In addition, her division licenses and examines over 3,700 non-bank financial entities. In order to protect Montana consumers, the Division regularly assesses the safety and soundness of all state-chartered depository institutions as well as the compliance of all regulated entities according to Montana state law. Commissioner Hall obtained her B.A. in Economics from Eckerd College in St. Petersburg, Florida, and her juris doctor from Tulane Law School in New Orleans, Louisiana. She has been an attorney in private practice dealing with civil litigation in a wide variety of areas including maritime law, environmental regulation, commercial transactions and class action litigation.

## **Angela Murdo, CPA, CFE, Shareholder, *Anderson ZurMuehlen & Co., P.C.***

Angela (Angie) Murdo graduated from the University of Montana with a Bachelors of Science in Business Administration and a Masters of Accountancy. She has been working for Anderson ZurMuehlen & Co., P.C. for fifteen years. She is a member of the AICPA, MSCPA, and the Association of Certified Fraud Examiners. Angie works in the attest department specializing in audit and consulting work for financial institutions including compliance exams and internal auditing. She has received specialized trainings relating to bank compliance including the Federal compliance school.



## **Don Bennett and Blayne Furey, *eFinancial Solutions, Inc.***

Don Bennett graduated from the University of Montana in 1979 and the Pacific Coast Banking School in 1991. Don founded Freedom Bank in Columbia Falls, Montana in 2005 and started eFinancial Solutions in 2007 to design the AMP Loans software to improve lending operations for financial institutions through loan portfolio management and collaborative software solutions for the financial industry. Blayne Furey started working for eFinancial Solutions in 2011 as the Senior Account Executive. Blayne is responsible for the implementation, training, and support of the flagship product, AMP Loans.



## **Gerry Bulger, Vice President, *PayneWest Insurance***

Gerry began his career in 1985 working for Fred S James Company (which became Sedgwick and then Marsh) before joining PayneWest Insurance in 2003. He worked in both management and broker production during his time at Marsh. As a property casualty broker, Gerry assists his clients with risk management and traditional property casualty placements. Gerry's clients are primarily financial institutions, ranging from single location banks to large regionals, and higher education focused. Gerry and his wife, Bridget, grew up in Montana and graduated from the University of Montana. They have three children.



# PRIZES, PRODUCTS AND MORE!

## Draw for the Chance to Win Dozens of Prizes!

You could be the next winner! Enter to win fantastic prizes during our Friday **Vendors' and Award's Night** by visiting all participating exhibitors' booths and having them sign your **Passport to Prizes!** card. Winning game cards will be drawn that evening. In addition, our faithful exhibitors offer their own assorted prizes that will be drawn at the end of the evening. Grab a drink and a plate of sumptuous appetizers, enjoy great conversations, visit booths, and win!

*Enjoy further open bars, fine food, and warm conversations during our Thursday evening Welcome Reception and Saturday MIBPAC Silent Auction Reception!*



## Renew and Make New Business Partnerships!

Our annual Tradeshow allows you to personally meet with around 25 companies who can provide technologies, products and services that are critical to your business. MIB brings these potential partners to one location so you can easily learn about the latest and greatest innovations, programs, software, and products for community banks. Meet old friends and make new business relationships during our Vendors' Night!



## GRAND PRIZE DRAWING!

MIB will offer a grand prize of a stay at a premier Montana resort during our 50th Anniversary Birthday Bash Saturday evening. Stick around, and you could win a nice getaway!



## MIB-PAC Silent Auction

Help support community banking in Montana by donating an item to the MIBPAC Silent Auction Reception! This event is MIB's sole means for raising funds for its political action committee. We use this money to support state candidates from both parties who are friendly to community banking, ensuring positive legislation for Montana's banks.

### What Can I Donate?

Auction items can be anything! Popular donations include hunting/fishing/outdoor gear, travel/vacation packages, jewelry and accessories, gourmet wine and food packages, electronics, Made-in-Montana goods, and any unique items from your area!

### How Do I Donate?

Complete the form included with this packet and return it to MIB. Be sure to indicate whether you intend to mail the item to MIB's office or hand-deliver it to the convention registration booth at the Great Northern Best Western Hotel. Don't know what to donate but still want to contribute? You can also send a personal check to be used to defray the cost of the auction. Montana's community banks thank you for your support!

**Montana law prohibits corporate donations to PACs. All contributions, including donated items, must be purchased with PERSONAL FUNDS.**



# WHAT HAS MIB BEEN UP TO?

## **MIB Partners with MSU to Create a Community Banking Program**

MIB is pleased to announce that the Association is teaming up with Montana State University to create and implement a community banking program for their students.

This program is an exciting development for Montana's community banking industry. MIB is collaborating with the Montana State University Jake Jabs College of Business and Entrepreneurship (JCBE) to develop a curriculum that will prepare MSU students for work in Montana's community banking industry. MIB is pleased to provide the initial seed money for the program, which will be used by MSU to develop coursework relevant to the business of community banking; to build a foundation for MSU students to learn about community banking, to institute a collaborative system by and between the JCBE and Montana community banks.

MIB is particularly excited about the creation of a statewide internship program for those students involved. The internship will bring students from the classroom into participating community banks, where the students will begin building hands-on knowledge of the industry. This internship has already been done on a trial basis, and has proved to be successful in matching the student with a job in the industry. MIB believes this program will be an excellent tool for MIB's member banks to recruit employees and to train young Montanans for a career in the community banking industry.

MIB has arranged with MSU for its member banks to be able to contribute money to the program, which such sponsorship dollars will be used to provide named scholarships for students in the Community Banking Program. As designed, this program provides MIB member banks a meaningful opportunity to meet and interact with students who have chosen the banking industry as their career of choice. Further, the program provides MIB and its member banks with positive exposure to the MSU community and students. Community banking plays a vital role in Montana's communities. And, as evidenced by the development of the MSU community program, MIB continues to be on the forefront of promoting the interests and values of Montana's community banks.

## **Nominate An Outstanding Young Banker for Prizes and Acknowledgement at the Convention!**

To recognize upcoming Montana community banking leaders, we honor one special young banker each year. The recipient will receive:

- Free 2017 MIB Convention Registration for one person
- Three nights lodging at the Great Northern Best Western Hotel during the convention
- \$100 in travel expenses to the convention
- An honor plaque to display in his or her office, and
- Prominent mention in the MIB magazine and website.

This award is based on the community banking values of good citizenship, community service, and sound banking skills. This award not only recognizes the impact that the candidate has in his or her business each day, but also the difference she or he makes by investing in their community. Eligible applicants must be under age 35, employed by a current MIB member bank for three consecutive years or more, and not have been the recipient of a prior MIB Outstanding Young Banker Award. Apply by June 16, 2017 at <http://mibonline.org/training/scholarships-and-awards/>.

## **MIB Offers \$2,500 Graduate Banking School Scholarship**

In order to help our member banks provide the highest quality education to their bank employees, MIB offers a \$2,500 scholarship to a graduate-level banking school of their choice. The applicant must have five years minimum banking experience with competencies in accounting, corporate finance and economics, and be currently employed by a MIB member bank. The applicant must have no prior graduate-level banking school education, though possession of a four-year college degree in any field is encouraged. A disinterested third party will select the winner by the end of April. Apply at <http://mibonline.org/training/scholarships-and-awards/>!

## **Did You Know You Can Receive Great Discounts Through MIB Partnerships?**

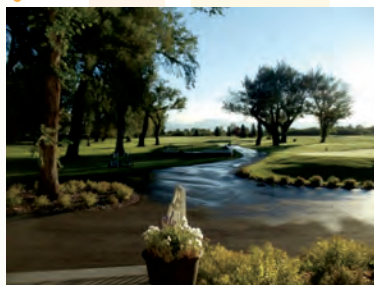
MIB actively seeks value-added benefits for your membership, and we invite you to check out the following discounts and benefits:

- The lowest registration rates in the nation for the acclaimed Community Bankers for Compliance Program.
- Free quarterly board packets, customized in-house training, biannual banking roundtables, and 10% off all services to MIB member banks through Anderson ZurMuehlen & Co, P.C.
- Comprehensive insurance policies through PayneWest Insurance.
- Discounted registration for Community Bankers Webinar Network webinars, generating royalties for MIB.
- Discounts on Dell products through the Dell-ICBA-MIB Member Purchasing Plan, generating royalties to MIB.
- Discounts on the AMP Loan software fees by eFinancial Solutions, Inc.
- Discounts with companies like Verizon, Expedia, and Staples Advantage through National Purchasing Partners.

Find information on these benefits and more on our website at <http://mibonline.org/membership/benefits/>!



# CONVENTION OUTDOOR ADVENTURES!



## MIB Annual Golf Tournament at Green Meadow Country Club

Helena's premier golf facility, Green Meadow Country Club, offers 18 holes of golf as well as a sizable practice facility. 10-Mile Creek traverses the entire length of the course allowing players to share this space with an abundance of wildlife. Although the Club is only a few minutes from town, you will feel like you're miles away. Our modified shotgun format makes it possible for any team to win. Every attempt will be made to pair friends on teams, if requested, but teams will be constructed primarily for competitiveness. Bring your clubs and a few extra balls and join us for another exciting adventure in golf! Cost is **\$70** which includes green fees, a golf cart, and boxed lunch. Tee times begin at **11:30 a.m.** on **Friday, July 28, 2017**.

## Gates of the Mountains Boat Tour

Named and made famous by the Lewis & Clark expedition in 1805, the Gates of the Mountains are great towering walls of limestone standing guard over the placid Missouri river. Wildlife of all kinds can be spotted, in addition to Indian pictographs and the site of the Mann Gulch forest fire tragedy. The 120-minute open-air boat cruise (covered during rain) starts at the marina 15 miles north of Helena. Cost is **\$16**, and children 17 and under are **\$10**. This fee includes transportation and a boxed lunch. Departure will be **1:30 p.m.** on **Friday, July 28, 2017** from the Great Northern Best Western Hotel. The 2-hour boat tour launches at 2:00 p.m.



## Federal Reserve Bank of Minneapolis Tour

The Federal Reserve Bank of Minneapolis Helena Branch is the only branch of the Federal Reserve Bank of Minneapolis. The branch was opened on Feb. 1, 1921. Helena Branch directors contribute regional perspectives on economic conditions as part of the Federal Reserve's monitoring of the national economy and the formulation of monetary policy. In addition, the Branch's board of directors serves in an advisory capacity to the management of the Helena Branch. The Federal Reserve Bank has graciously offered to give a private tour of their facility to MIB convention attendees. This **free 30-minute tour** will be held at **12:30 p.m.** on **Friday, July 28, 2017**.

## Missouri River Fly Fishing, Helena Historical Tours and Attractions

The Missouri River just north of Helena offers some of the finest fly fishing in the world. While all methods produce on the Missouri River, it is most famous for its incredible dry fly fishing, which stretches from April through November. You can reserve fly fishing tours with area guides.

Helena, Montana's capital city, is called the "Queen of the Rockies" with good reason. It possesses a rich and colorful history dating back to 1864, when four hardscrabble miners tried the Last Chance creek one more time--and struck one of the richest gold deposits in the nation. At one point, Helena had more millionaires per capita than anywhere else in the United States, leading to the construction of stunning architecture and mansions in the late 1800s. Yet it was also a wild and wooly mining town, with hangings, brothels, and hauntings galore. Helena offers a number of amazing attractions and historical tours, all of which you are welcome to reserve on your own.



- Last Chance Tour Train
- Helena Walking Tour (self-guided)
- Montana's Original Governor's Mansion
- Montana State Capitol Tour
- Spokane Bar Sapphire Mine (pan your own sapphire gravel!)
- Cathedral of St. Helena
- Montana Historical Society Museum
- Great Northern Carousel
- Archie Bray Pottery Foundation
- Holter Museum of Art
- Blackfoot River Brewing Company and Lewis & Clark Brewing Company
- Rimini Ghost Town
- Mount Helena Trail Hiking



Learn more about these adventures and find links to reserve your tours at <http://mibonline.org/convention/convention-activities/>.