

# Leader

## UNDERSTANDING LIABILITY ISSUES

ANNUAL MEETING HIGHLIGHTS AND  
ELECTION RESULTS

RESILIENT AND AGILE: KEYS TO SUCCESS

SENATE BILL 1



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## Leader

*is published quarterly for stockholders, directors and friends of Ag Credit, Agricultural Credit Association.*

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### **COVER PHOTO**

Photo taken in Ottawa County by Kayla Laubacher.





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BRIAN RICKER

## SUMMERTIME

Summer is in full swing and a wonderful time to experience Ohio agriculture. It brings on fair season, along with fun times and fond memories for many of us.

I have had the privilege to attend and participate as a 4-H member and Ag Credit employee in a number of county fairs across Ohio. County fairs bring lasting memories, where friendships are developed and life lessons of responsibility, social skills, and how to win and lose gracefully, are learned.

Perhaps someday your children or grandchildren will have a fond memory to share about a fair. It takes people to make the experience happen. Parents, grandparents, fair board members, judges and 4-H advisors all come together to provide support, encouragement, expertise and wisdom to area youth. As you participate in your local fair this year, take time to say, "Thank you," to someone who is volunteering their time to make the fair a special event.

Ag Credit enjoys supporting many county fairs across Ohio. Whether it is purchasing animals on sale day, providing morning donuts to youth, helping with pee wee swine showmanship, judging projects, hosting Ag Credit Day and appreciation events, distributing

meal tickets or assisting with other Junior Fair activities, we trust it will make a positive impact on our youth as well as helping to shape a positive and lasting memory for them.

By the time this *Leader* is received we will have concluded a number of fairs in Ohio and page 27 lists all the dates of upcoming fairs.

We are very proud of our *Leader* publication and the information we share with you about your cooperative. There are a number of items in this edition of the *Leader* I would like to highlight and emphasize.

### Our Ag Credit Team

Ag Credit is very appreciative of the service team members provide to the cooperative, youth and Ohio agriculture. We are fortunate to have a talented and committed team of employees who are so passionate about



farming and agriculture. I am very proud to be a part of Ag Credit's growing team. We have pictured Ag Credit teams within the *Leader* and are thankful for their continued dedication.

## Keys to Success

What are your keys to success? With increased volatility and lower profitability projected for the future, it is imperative to position your operation so it will become more resilient and agile. Dr. David Kohl discusses some excellent points on page 9. He states businesses that are financially resilient and agile actually do "sweat the small stuff." These businesses are constantly looking to improve processes and systems. They are highly focused on cost control, production, and efficiency improvements. If your business is not utilizing the characteristics mentioned by Dr. Kohl you may wish to consider implementing some strategies to ensure resiliency and agility.

## Water Quality

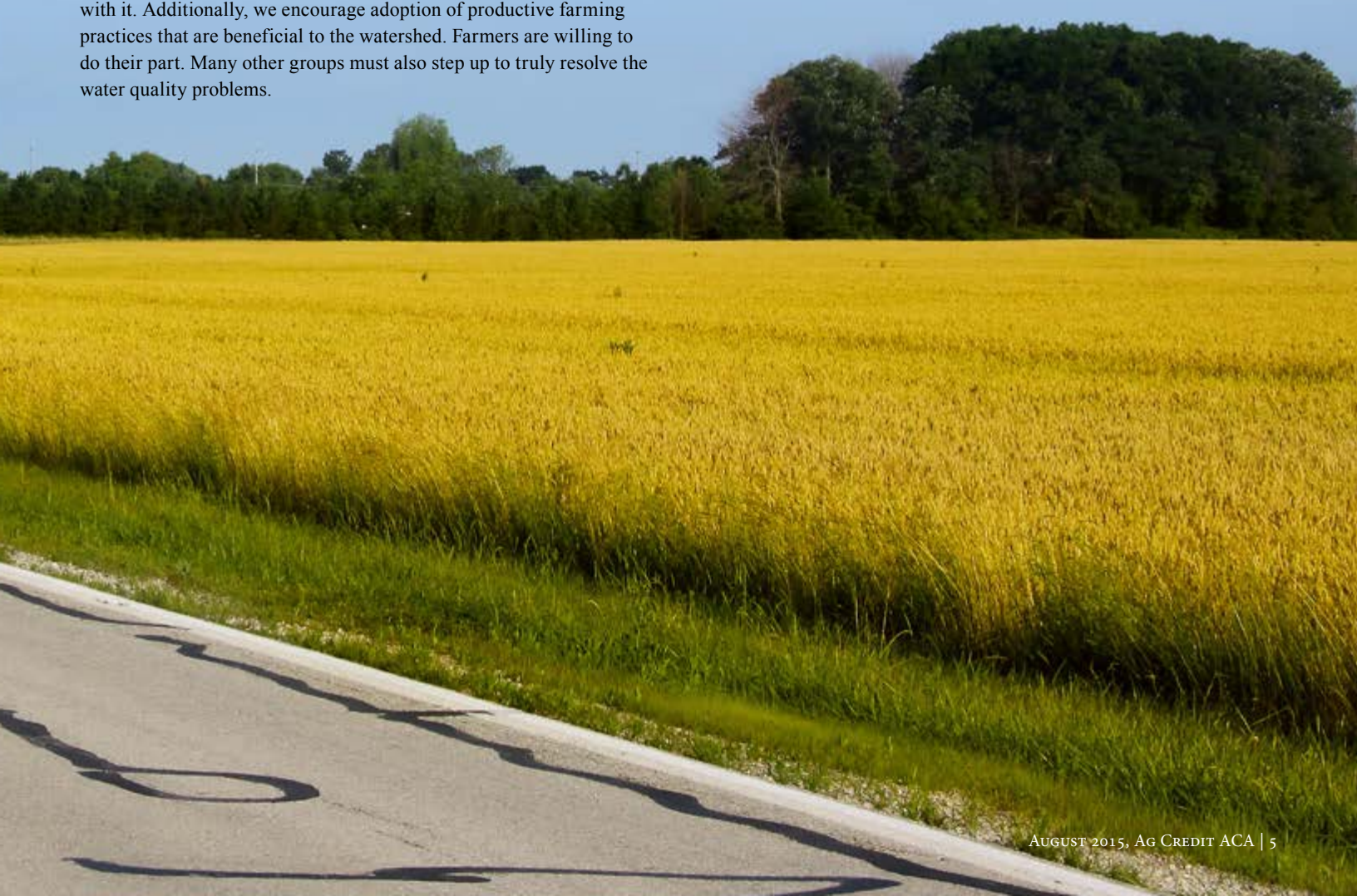
It's sure easy to be a critic these days! Agriculture in the Western Lake Erie Basin has been under a lot of scrutiny the past year. Though agriculture seems to get the blame, there is plenty of blame to pass around. It is evident farmers are willing to do their part to improve water quality. We also know the problems causing the algal blooms are the result of many factors beyond agriculture. Recently a new law—Senate Bill 1—went into effect in Ohio. The legislation restricts fertilizer and manure application in the Western Lake Erie Basin. The law is explained on page 24 and we urge everyone to become familiar with it. Additionally, we encourage adoption of productive farming practices that are beneficial to the watershed. Farmers are willing to do their part. Many other groups must also step up to truly resolve the water quality problems.

## Patronage and Profit Sharing

A number of branches celebrated success by hosting patronage open houses earlier this year. You will see pictures of many happy members receiving patronage checks. Ag Credit's goal is to provide a value-added proposition to your business. A big part of this value is to provide to our members the lowest net cost of funds possible. Your cooperative returned over \$20 million representing 31% of the interest accrued on loans. The 2014 profit sharing was distributed to eligible stockholders 100% in cash (a change from past years). Previously it was distributed as cash and a portion was allocated. The reasons for the change are threefold:

1. Ag Credit continues to be well capitalized;
2. Capital regulation changes are pending and paying all cash will allow us to structure our capital in the most effective way possible; and
3. The Board and Management believe an all cash distribution is in the best interest of our members and cooperative.

I hope you visit the pages I highlighted and gain some value from the articles and pictures. Summer is here and I look forward to seeing or meeting you at a fair or an upcoming appreciation event. ■





# CLEARING THE AIR ON MULTI PERIL CROP INSURANCE

BY THOMAS MILLIGAN

Another crop season is well underway. Recent articles focused on some of the changes in crop insurance brought about by the 2014 Farm Bill. The transitions have been relatively smooth considering the number and significance of the changes.

Since Multi Peril Crop Insurance is a U.S. government program, it is full of abbreviations and acronyms. Hopefully, some of the following explanations may help decipher the alphabet soup that is the program.

**APH** – Actual Production History. This is a summary of what a farmer has historically produced

**ARD** – Acreage Reporting Date. The deadline that planted/prevented planted acreage is reported

**CAT** – Catastrophic Coverage. This is the lowest level of crop insurance available

**EU** – Enterprise Unit. When a farmer aggregates all the land in a county into one unit in exchange for a substantial discount

**FAC** – Following Another Crop. Typically this is double-crop soybeans, but can be any crop. Usually, double cropped commodities are not insurable

**FSN** – Farm Serial Number.

**HR** – High Risk land. Typically, this is flood-prone ground

**LP** – Late Planting. For corn, LP is after June 5. Soybeans LP is after June 20

**PP** – Prevented Planting.

**PRD** – Production Reporting Date. For spring-sown crops, this is April 29. Wheat is December 15

**PT** – Prevent plant 10% buy-up. The policy includes 60% of guarantee; PT increases that to 70%

**RMA** – Risk Management Agency, who designs and manages the crop insurance program

**RP** – Revenue Protection. This insures a value of a crop, not just the bushel yield

**SBI** – Substantial Benefit Interest, which is anyone with greater than 10% interest in your crop

**SCD** – Sales Closing Date. Spring sown crops: March 15  
Wheat: September 30

**TA** – Trend-Adjusted yield. This looks into the past in an attempt to modernize older yields

**WA** – Written Agreement. This is a bit like an ‘exception’ to manual rules if RMA agrees to WA

**YA** – Yield Adjustment occurs when a very bad yield can be replaced by 60% of county average

**YE** – Yield Exclusion is new for 2014. This allows a widespread bad yield to be excluded from a producer’s data base. For a number of counties, the only eligible year/crop is 2002 corn

**YP** – Yield Protection only guarantees bushels, not revenue. There is no protection for a commodity price drop as long as the guaranteed bushels are harvested

If there are any questions about these terms, or any other crop insurance issues, please feel free to contact our office. Success to you in 2015! ■



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# UNDERSTANDING LIABILITY ISSUES

BY KENT JORGENSEN, ATTORNEY AT LAW

One of the most frequent questions I am asked as an attorney is, “What can I do to better protect myself from liability on my farm?” This may appear to be an overwhelming topic as the ways someone may be injured on a farm seem to be endless, but generally, farm liability can be summed up in two major categories: personal liability and premises liability. Each type of liability has its own set of rules, but it is also important to point out you are not automatically liable simply because an accident or injury occurs on your farm.

## Personal Liability

Personal liability stems from actions you (yourself) or any of your employees, might take. This could include situations such as accidents on or around farm equipment, spray drift issues, environmental issues such as manure or nutrient run off, etc. The law identifies two major categories of personal liability: liability from a violation of a regulation or law, and negligence. The violation of a law is fairly straight forward—if you break a law you are liable for those actions. Negligence on the other hand is much more difficult to pin down. Generally defined, negligence is acting in any manner contrary to what a “reasonable person” would do.

So, what is a “reasonable person”? This is hard to define and is typically determined on a case-by-case basis. I typically tell people that a “reasonable person” is a perfect person, meaning they do everything expected of them. For example, if you are driving a piece of large equipment down the road, people would expect you to have flashing lights and slow moving vehicle signs on your equipment. They would expect you to be competent and skilled at operating your equipment, and to keep your equipment well maintained. All those things you know you should be doing, but really don’t feel like doing, are the sorts of things that can get you in trouble for negligence. Negligence may be the most common form of liability a farmer might face, especially regarding the operating of equipment on the road. However,

you are not automatically negligent simply because you or your equipment were involved in an accident. Negligence must be proven in a court of law and even if you are found negligent, the other party must still prove they are entitled to be compensated for their injury, and to what extent.

The best thing you can do to prevent personal liability is to be as careful as possible while operating your farm so you can show you are acting in a reasonable manner. Keep good business and maintenance records and be sure you have adequate liability insurance. Every farmer should know how much liability insurance they have and whether it covers the types of activities performed on their farm. Although liability is not automatic, the process of proving your case at trial can still cost thousands of dollars even if you are successful in defending yourself from liability. Liability insurance will help prevent those costs should the need arise.

## Premises Liability

Another major concern with farmers is the liability exposure they may have when someone comes onto their land and is injured. When thinking of premises liability it is important to keep in mind there are three general classes of people who may come onto your property and your responsibility to each varies.

## Trespassers

Generally a land owner has no responsibility for keeping trespassers safe, and is not liable for any injury they may sustain on his property. This means if someone is walking across your field without permission and falls in a washout and breaks his/her leg, you are not responsible for their injury. The only thing you cannot do in the case of trespassers is intentionally harm them while on your property. There is an exception for child trespassers. Generally, you have an obligation to remove or remedy any man-made objects that may injure a child if you are aware they are trespassing on your property.

## Licensees

A licensee is anyone who is on your property, with permission, solely for their own benefit. This would also include social guests. For example, if the neighbor is on your property cutting firewood, he would be a licensee. You do not have a responsibility to protect a licensee from any dangers on your property, but you do have the responsibility to warn the individual of any dangers you are aware of.

## Invitees

An invitee is anyone who is on your property for your own benefit. This may be a paying customer at your You-Pick orchard, or your rental house tenant. Because you are receiving monetary compensation you have a higher responsibility to keep these individuals safe. With invitees you have a responsibility to inspect your property and repair any dangerous conditions. This may mean replacing the loose hand-rail at your rental house, or repairing any washouts in your orchard or pumpkin patch. If it is not possible to repair the dangerous situation then you have a responsibility to prevent access to it by fencing off the area and providing warning signs.

**EXCEPTION:** It is important to point out there is a specific exception in Ohio law for recreational users on your land including hunters, fishermen, ATV or snowmobile riders, swimmers, etc. Ohio law states you have no liability for injuries sustained by recreational users on your land regardless of whether you received payment from them or not.

Understanding how to prevent personal and premises liability issues on your farm, as well as carrying adequate liability insurance can help bring peace of mind that your assets are secure, and your farm will be there to pass on to the next generation. ■

*This article is intended to provide general legal information, and should not be construed as legal advice. Individuals should seek the advice of a competent attorney regarding their own individual circumstances.*





# RESILIENT AND AGILE: KEYS TO SUCCESS

By DR. DAVID M. KOHL

A successful athlete or team must be resilient in challenging times but also demonstrate agility to capitalize on opportunities as they present themselves. The same can be said for businesses, especially in the current volatile economic cycles with surprises around every corner. Let's examine a few characteristics that will position your business to be resilient and agile.

## Record Systems

Over the years working with businesses I have observed the successful ones often have very sound record keeping systems, including financial records that “talk” to the business and managers and help them make prudent decisions. The days of operating your business based on tax records with the goal of minimizing taxes are gone. A record system that includes an up-to-date balance sheet, projected cash flows, and an income statement adjusted for changes in inventories, receivables, and payables to measure true profits is a great start. Benchmarking your business to compare with peers pertaining to key farm financial and management characteristics will illustrate how it stacks up to peers and determine how your business is positioned in the industry.

## Lifestyle

The great commodity super cycle's skyrocketing commodity prices led to increased profits and the increase of withdrawals taken from agricultural businesses. Businesses that are resilient but agile will separate business and personal expenses rather than co-mingling them. The difference between the top spenders in agriculture and those that are modest is often \$50,000 to \$80,000. This illustrates that often the biggest competition for cash flow and business growth are the checks written out for personal consumption. Being resilient yet agile requires living modestly and being able to trim the excesses especially during a downturn.

## Leverage and Liquidity

A business that has sustainability but is positioned to capitalize on opportunities will be cognizant of financial leverage and



financial liquidity. These two factors often go hand-in-hand. The more debt a business incurs, the higher the level of financial liquidity is needed as a shock absorber. Excessive financial leverage without working capital that can be turned to cash often requires a business to sell discounted assets at inopportune times. Too much financial leverage without a backup of financial liquidity often results in liquidation.

## Sweat the Small Stuff

Businesses that are financially resilient and agile “sweat the small stuff.” They are constantly looking to improve processes and systems. Focused efforts on cost control, production, and efficiency improvements are high on the management radar screen. A business should always be evolving, searching for opportunities that align with business resources, even in the down part of the cycle. Remember, success in business is not doing one thing 100 percent better or a magic silver bullet, it is examining the business and doing 100 little things each 1 percent better.

## Advisor and Coach

Analogous to athletics, resilient and agile businesses often rely on a team of advisors or coaches as part of the process. The advisors can share expertise, but can also be catalysts for change and represent a sounding board in monitoring the implementation of your plans. They can help to point the business in the proper direction to achieve individual, team and business goals.

## Your Turn

Now it is your turn. Does your business utilize these basic components of success? Which areas could be improved? In an agriculture industry that is observing a wider spectrum of business and economic outcomes, consider implementing some strategies that will ensure the resiliency and agility of your business. ■

## About the Author

David Kohl received his master of science and Ph.D. degrees in agricultural economics from Cornell University. For 25 years, Kohl was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, Virginia. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years, and also assisted in the launch of the successful entrepreneurship program at Cornell University. Kohl is professor emeritus in the AAEC Department at Virginia Tech.

Kohl has traveled more than seven million miles throughout his professional career! He has conducted more than 5,000 workshops and seminars for agricultural groups such as bankers, Farm Credit, FSA and regulators, as well as producer and agribusiness groups. He has published four books and more than 1,000 articles on financial and business related topics in journals, extension, and other popular publications. Kohl regularly writes for *Ag Lender* and *Corn and Soybean Digest*.



# A Rural Perspective: What You Work For

By JAMES McCONNELL

JAMES McCONNELL IS A MEMBER OF AG CREDIT WHO FARMS 2,500 ACRES IN SOUTHERN LORAIN COUNTY WITH HIS TWO BROTHERS.



JAMES McCONNELL

“You get what you pay for,” is a statement I heard many times from my parents. I, in turn, have repeated it at least as many times to my daughters.

Recently, a friend was dissatisfied with the

legal representation she was getting from her attorney and after hearing more details, I told her perhaps she was getting what she paid for.

This exchange got me to thinking whether I actually believed that “old saw” statement or was I just repeating the phrase out of habit to make me sound as wise as my gray hair might make me appear. I realized in some cases it can be very true, but it certainly is not a truism beyond challenge.

For instance, buying a used piece of equipment because it is cheaper than the same item purchased new can be a real roll of the dice. All too often necessary repairs, some evident when purchased and many unforeseen until the first day of use, combined with the loss of time to make those repairs can quickly make the “bargain” just as costly as the new item. In this case, “You got what you paid for,” rings true, but in a negative way.

Then there are the times when a slick salesperson can convince you to spend much more than you budgeted for a piece of new technology. It may have looked marvelous when demonstrated but needs a resident, full-time, technician to make it work under your

conditions. Speaking from experience, this is a case where we bought more problems than imaginable, and the costs in both time and money far exceeded the value. Not only did we not get what we paid for, the frustration and time spent seeking solutions far exceeded the anticipated value.

Frequently, we have gotten what we paid for in the positive sense. Adding some features to a combine or a planter to make it more efficient has gotten us what we paid for or more. Adding extra height to a remodeled livestock barn has made it a more accommodating machinery storage facility than it otherwise would have been. In these cases we feel as though we more than got what we paid for.

It occurred to me as I bounced around the fields during planting that getting what you pay for is a difficult goal to achieve with certainty. Getting what you pay for implies paying more is going to get something better. Certainly, this is not always the case.

The more I thought about it, the more comfortable I became with a slightly different phrase: “You get what you work for.” I kept thinking about my parents and grandparents and how they seldom bought the most expensive equipment with all the extras. They often made do with used equipment, accepting the likelihood of additional repairs. New Ford or Chevy cars were not unheard of, but they usually bought used models instead and they never bought Cadillacs or Oldsmobiles.

The role models my brothers and I watched go about their business every day,

knew what they had to do to be successful and profitable as dairy farmers. It meant doing lots of hard work themselves. If they could fix the water line or repair the barn-siding, they somehow fit it in their schedule and got it done. They cut their own fence posts, built their own livestock gates, repaired the house and barn roofs and helped plant the large gardens. Their everyday work schedules started before dawn and lasted until dark in the summer. They were successful because they weren’t shy about working toward their goals. They raised their families, paid their bills and improved their farms. They got what they worked for.

Today my brothers and I farm more acres and do it from air-conditioned tractors and combines. We haul grain in semi-trucks and plant and harvest as much in one day as our father did in an entire season. We still do a lot of fixing and repairing ourselves but we use high tech welders, impact wrenches and monster drill presses, most of which we can take into the field if needed. We require more assistance from accountants, insurance and marketing experts, lawyers, and financial advisors than probably existed in Grandpa’s time. It is interesting, though, if balance sheets and income statements were to be compared, the only real difference over three generations would be the number of zeros to the left of the decimal point.

We learned how to work and how to farm from our parents and grandparents. We’ve raised our families, can pay our bills and are still improving our farm. We’ve got what we’ve worked for and we aren’t done yet. ■



## CONSOLIDATED BALANCE SHEETS

(dollars in thousands)	March 31,	December 31,
	2015	2014
	(unaudited)	(audited)
<b>Assets</b>		
Cash	\$ 2,928	\$ 4,656
Investment securities:		
Held to maturity (fair value of \$23,363 and \$22,945, respectively)	22,669	22,783
Loans	1,550,796	1,583,788
Allowance for loan losses	(14,015)	(14,014)
Net loans	1,536,781	1,569,774
Accrued interest receivable	19,419	20,609
Investments in other Farm Credit institutions	17,185	17,184
Premises and equipment, net	6,136	5,869
Accounts receivable	2,681	24,763
Other assets	2,678	2,908
Total assets	\$ 1,610,477	\$ 1,668,546
<b>Liabilities</b>		
Notes payable to AgFirst Farm Credit Bank	\$ 1,323,511	\$ 1,390,681
Accrued interest payable	2,611	2,635
Patronage refunds payable	514	20,109
Accounts payable	510	1,141
Advanced conditional payments	952	560
Other liabilities	28,006	7,683
Total liabilities	1,356,104	1,422,809
<b>Members' Equity</b>		
Capital stock and participation certificates	19,223	19,173
Retained earnings		
Allocated	157,569	157,715
Unallocated	77,581	68,849
Total members' equity	254,373	245,737
Total liabilities and members' equity	\$ 1,610,477	\$ 1,668,546

## CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

(dollars in thousands)	For the three months ended March 31,	
	2015	2014
	(unaudited)	
<b>Interest Income</b>		
Loans	\$ 18,050	\$ 16,723
Investments	294	222
Total interest income	18,344	16,945
<b>Interest Expense</b>		
Notes payable to AgFirst Farm Credit Bank	7,694	6,935
Net interest income	10,650	10,010
Provision for loan losses	—	—
Net interest income after provision for loan losses	10,650	10,010
<b>Noninterest Income</b>		
Loan fees	138	78
Fees for financially related services	16	11
Patronage refunds from other Farm Credit institutions	2,621	2,385
Gains (losses) on sales of premises and equipment, net	—	1
Gains (losses) on other transactions	1	—
Other noninterest income	64	58
Total noninterest income	2,840	2,533
<b>Noninterest Expense</b>		
Salaries and employee benefits	3,034	2,795
Occupancy and equipment	253	224
Insurance Fund premiums	291	246
Guarantee fees	209	516
(Gains) losses on other property owned, net	—	(276)
Other operating expenses	810	668
Total noninterest expense	4,597	4,173
Income before income taxes	8,893	8,370
Provision for income taxes	—	50
Net income	8,893	8,320
Other comprehensive income	—	—
Comprehensive income	\$ 8,893	\$ 8,320

The shareholders' investment in the association is materially affected by the financial condition and results of operations of AgFirst Farm Credit Bank. Copies of AgFirst's quarterly and annual financial reports to shareholders are available free of charge at [www.agfirst.com](http://www.agfirst.com), or by writing to AgFirst Farm Credit Bank, Financial Reporting Department, P.O. Box 1499, Columbia, SC 29202-1499.



## Calendar

- August 12** OSU Manure Science Review 2015—Union City, Ohio
- September 7** Labor Day—offices closed
- September 22-24** Farm Science Review

## Welcome New Employees

- Heather Thomas-Eiden** Operations Support Specialist, Napoleon
- Ashley Snyder** Account Officer Trainee, Upper Sandusky
- David White** Account Manager—Financial Services & Government Relations
- Stephanie Zimmerman** Operations Support Specialist, Norwalk

## Transfers

- Janice Kohls** from Customer Service Representative in Ottawa to Branch Operations Assistant in Fostoria
- Rebecca Rohrbach** Operations Support Specialist, from Norwalk to Wellington Branch

## Interns

- Marissa Bolen** Tiffin
- Kayla Oxendale** Fremont
- Daniel Schmidt** Fostoria, Information Management
- Julie Wagner** Marion, Appraisal Department

## Ohio Poultry Association Banquet

The Ohio Poultry Association announced its 2015 award recipients during the organization’s annual meeting and banquet in Columbus. This year, there were three awards honoring four individuals who have made a significant contribution to Ohio’s egg, chicken and turkey communities.

“Every year we seek individuals whose work and accomplishments promote the goals of our poultry community to provide Ohioans safe, affordable food,” said Jim Chakeres, OPA Executive Vice President. “I am honored to work with so many talented individuals, farms and businesses that continually go above and beyond what is expected of them—and this year’s award winners are no exception.”

Awards and recipients at the 30th Annual OPA Banquet included the Golden Egg Award presented to Tom Hertzfeld II. The Golden Egg Award recognizes an individual who is committed to advancing the mission and values of the state’s egg, chicken and turkey farmers. Hertzfeld of Grand Rapids, Ohio, serves as the president of Hertzfeld Poultry Farms. Throughout the years, he has proudly worked in every aspect of the egg business and has held leadership positions on both the state and national levels in the poultry community. Tom continually gives back to his local community and has a strong work ethic. He has played an integral role in the egg farming community his entire life, serving as the OPA president from 2008 to 2010 and currently holds an officer position on the United Egg Producers’ Board of Directors.



*From the left: Tom Hertzfeld II, Jim Chakeres executive vice-president, Ohio Poultry Association. The party had a Kentucky Derby theme. Photo courtesy of Matt Reese, Ohio’s Country Journal.*



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## National FFA Week



Our Fremont team delivered donuts to seven area high school FFA groups in honor of National FFA week in February. Pictured above is the Lakota High School FFA.

## Women's Conference in Wood County

The Women in Agriculture Conference celebrated its 22nd Anniversary on Friday, March 20. Keynote speaker was Carrie Mess (Dairy Carrie) from Wisconsin. She farms in a partnership with her husband Patrick and his parents on their 100-cow, 300-acre dairy farm.



Ag Credit was a sponsor of the event and our Napoleon team sponsored several students from local FFA chapters to attend the conference.



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## New Board Chair, Vice-Chair

**Scott Schroeder**, (Leipsic, OH) was elected chairman of Ag Credit's board of directors at the board's re-organizational meeting on June 2. **Gary Baldosser** (Republic, OH) was elected to serve as vice-chairman.



*Scott Schroeder*

Schroeder, replaces Jerry Layman who served as board chairman for the past three years. Layman will continue to serve on the board representing members in Region 3 (Hardin and Hancock counties).

Layman was originally elected to the board in 2004 and was named to serve a four-year term on AgFirst Farm Credit Bank's board of directors in 2014.

Schroeder was originally elected to the board in 2008, serving Region 1 (Putnam, Van Wert, and Paulding counties). Scott and his wife, Mary, operate a hog farm in partnership with his three brothers. They raise corn, soybeans and wheat. They are also partners in a small cow-calf operation. Scott worked 14 years in the banking industry prior to beginning to farm full-time in 2002.

Baldosser was originally elected as a director in 2009, serving members in Region 5 (Seneca County). Gary, and his wife, Becky, own and operate Baldosser Farms Inc., a family farming operation started by Gary's parents. Baldosser Farms raises corn, soybeans, wheat and alfalfa. Gary, Becky and their two sons own Garbec Cattle Company, which produces freezer beef and show cattle for 4-H and FFA member projects.



*Gary Baldosser*

## New Office Hours



## Napoleon Ladies Night Out

Our Napoleon CSRs hosted a Ladies Night Out on Tuesday, April 14, at Leisure Time Winery in Napoleon. Ladies enjoyed wine tasting, appetizers, and music by local guitarist/vocalist Ryan Rolf. Everyone enjoyed the relaxing evening.



## Leader Magazine Advertising Now Available

Contact the Norwalk Ag Credit office if you are interested in advertising in the Leader magazine, which goes to more than 7,000 households in 18 Ohio counties. Call Connie Ruth at 1 800 686 0756 for more information.

## SCHULTE'S LOGGING

Pandora, Ohio

**419-384-7373**

John Schulte



*Buyer of standing timber*

*Low impact logging*

*"Harvesting Quality Trees with Care"*





# FRAUDULENT CALLER ALERT

We've learned that borrowers have been contacted by someone claiming to be from AgFirst, a Farm Credit entity, requesting payment on overdue accounts. The caller attempts to get the customer to pay or leaves a phone number for the customer to call. One such call-back number has been (940) 488-6690. This person and phone number are not affiliated with Ag Credit Country Mortgages, AgFirst Farm Credit or the Farm Credit System.

Please be aware that there have been no security issues identified with your account information, and this information is for awareness and reference if issues were to arise. The security of our customer information is of utmost importance to us, and we continually monitor this type of activity to ensure your information is safe.

Please be vigilant as these types of threats are on the rise. The scam is an attempt to get victims to wire money to the fraudster. Once the money is gone, it often cannot be traced. Consumers shouldn't give out personal and financial information over the phone and should only speak with known contacts within Ag Credit Country Mortgages. If you believe a fraudulent caller has called about your Ag Credit Country Mortgages accounts, contact your local branch office. You may also report this suspicious activity to the Federal Trade Commission on the Internet at [ftc.gov](http://ftc.gov).



Country Mortgages 

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Tom Milligan, Ag Credit Agent  
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# ANNUAL MEETING HIGHLIGHTS AND ELECTION RESULTS

The Ag Credit Agricultural Credit Association 2015 Annual Stockholder’s Meeting was held on March 30th at the Masters Building, on the Wyandot County Fairgrounds, in Upper Sandusky, Ohio. Ag Credit members and employees heard the results of another successful year and celebrated a patronage return of 31.8 %. A delicious meal was served and all enjoyed fellowship with Ag Credit friends and inspiring words from Dr. Bruce McPherson, Dean of the

College of Food, Agricultural and Environmental Sciences at The Ohio State University.

Ballots were mailed to voting stockholders within ten business days of the Annual Meeting. Gary Baldosser (Region 5) was re-elected to serve Seneca County. David Conrad was elected to serve (Region 8) Erie, Huron and Lorain Counties and Mike Thiel was elected to serve (Region 6) Wyandot and Marion Counties. ■

## 2015 Ag Credit Directors

Region/Countries	Director	Length of Term	Year Elected	Original Election Date
1 – Paulding, Putnam & Van Wert	Scott Schroeder	3 years	2014	04-2008
2 – Henry, Wood & W. Lucas	Charles Bostdorff	3 years	2013	04-2001
3 – Hancock & Hardin	Jerry Layman	3 years	2013	05-2004
4 – E. Lucas, Ottawa & Sandusky (E. Lucas includes the city of Oregon and Jerusalem Twp.)	Deborah Johlin-Bach	3 years	2013	04-2007
5 – Seneca	Gary Baldosser	3 years	2015	04-2009
6 – Marion & Wyandot	Mike Thiel	3 years	2015	04-2015
7 – Crawford & Morrow	Michael Stump	3 years	2014	04-2008
8 – Erie, Huron & Lorain	David Conrad	3 years	2015	04-2015
9 – Outside Director	Paul Aley	3 years	2014	05-2005
10 – Outside Director	Dr David Stott	3 years	2012	09-2012
10 – Outside Director	Daniel Rengert	3 years	2014	09-2012

## 2016 Nominating Committee Members

County	Member
Crawford	Ron Schroeder
Erie	Daniel Saylor
Hancock	Gary Conine
Hardin	John Dulin
Henry	Joel Meyer
Huron	Larry R French
Lorain	Jim Woodrum
Lucas	Chris Weimer
Marion	David Isler
Morrow	Matt Clinger
Ottawa	Craig Blausey
Paulding	Roy Klopfenstein
Putnam	David Moser
Sandusky	Jerry R Hetrick
Seneca	Dwight L Clary
Van Wert	Dan Bauer
Wood	William Kale
Wyandot	Pete Gottfried



Scott A. Schroeder, Chairman



Gary L. Baldosser, Vice Chairman



Daniel C. Rengert



Dr. David M. Stott, Ph.D., CPA



Mike A. Thiel



David J. Conrad



Michael W. Stump



Deborah L. Johlin-Bach



Paul N. Aley



S. Jerry Layman



Charles L. Bostdorff



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Our mission at Ag Credit is to be a cooperative lender who returns profits to our borrowers and is dedicated to serving our rural community. We focus on building, nurturing, and maintaining lifetime relationships for our customers' and employees' success.

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# THE AG CREDIT TEAM

## Administration



**Brian Ricker**  
President and CEO



**Aleigh Adelsperger**  
Internal Auditor



**John Hunter**  
General Counsel

## Credit Department



**Pierce Hodnette**  
Chief Credit Officer



**Jeff Rickenbacher**  
Senior Credit Officer



**Tom Schneider**  
Regional Manager



**Dana Lawrence**  
Regional Manager



**Holly Gates**  
Regional Manager



**Carol Brickner**  
Credit Administrative Assistant



**Paula Anatra**  
Credit Administrative Assistant



**Doug Fedak**  
Agribusiness Account Officer



**Tom Moser**  
Agribusiness Account Officer

## Agribusiness Department



**Jennifer Stirm**  
Agribusiness Account Officer



**Aaron Stoller**  
Agribusiness Account Officer



**Michelle Wyers**  
Credit Analyst



**Josh McBride**  
Credit Analyst



**Michelle Collins**  
Agribusiness Assistant



**June O'Neill**  
Human Resources Administrator

## Human Resources

## Information Management



**Allan Campbell**  
Director Of Information Management



**Mark Roberts**  
Information Technology Specialist



**Pam Holman**  
Human Resources Assistant



**Karen Welter**  
Human Resources Assistant (PT)



**Steven McCartney**  
Training Coordinator



**Maria Hoepf**  
Assistant Training Coordinator

## Operations



**Daniel Schmidt**  
Intern



**Dan Ebert**  
CFO / Secretary / Treasurer



**Greg Siebenaller**  
Controller / Asst Sec/Treas.



**Logan Kreis**  
Assistant Controller



**Jessie Kerr**  
Accountant



**Julie Reinhart**  
Branch Operations Coordinator



## Corporate Services



**Janice Kohls**  
Branch Operations  
Assistant



**Terri George**  
Accounts Payable  
(PT)



**Tammy Glick**  
Office Assistant  
(PT)



**Connie Ruth**  
Marketing  
Coordinator



**Kayla Laubacher**  
Marketing Assistant



**David White**  
Account Manager –  
Financial Services &  
Government Relations

## Corporate Services - Appraisal



**Bill Eirich**  
Chief Appraiser



**Lisa Shumaker**  
Senior Appraiser



**Cory Hohman**  
Appraiser



**Deanna Knapke**  
Appraiser Trainee



**Amber Sewell**  
Collateral Analyst



**Annette Riley**  
Collateral Analyst

## Branch Offices



**Julie Wagner**  
Intern

Findlay



**Mark Pepple**  
Vice President –  
Corporate Services



**Dean Recker**  
Branch Manager



**Dan Wensink**  
Account Officer



**Felicia Knepper**  
Loan Specialist



**Farrah Sherman**  
Operations Support  
Specialist

Wellington



**Stacey Dvorak**  
Branch Manager



**Julia Woodruff**  
Account Officer



**Rebecca Rohrbach**  
Operations Support  
Specialist



**Teresa Lucal**  
Credit Analyst  
Trainee



**Laura Weber**  
Office Assistant  
(PT)

Fremont



**Karl Orians**  
Branch Manager



**Sandy Lenke**  
Account Officer



**Lauren Martikan**  
Account Officer



**Kathy Talbert**  
Operations Support  
Specialist – Imaging  
Coordinator



**Ruthann Buhrow**  
Operations Support  
Specialist



**Kayla Oxendale**  
Intern

Tiffin



**John Orians**  
Branch Manager



**Craig Buskirk**  
Senior Account Officer



**Ashley Burger**  
Account Officer



**Sandy Coppus**  
Operations Support Specialist



**Paula Duran**  
Operations Support Specialist



**Linda Dye**  
Operations Support Specialist (PT)



**Marissa Bolen**  
Intern

Bowling Green



**Steve Weihl**  
Branch Manager



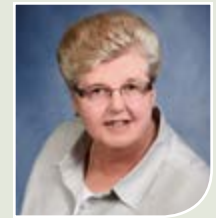
**Shane Vetter**  
Senior Account Officer



**Andy Witker**  
Account Officer



**Danna Myerholtz**  
Operations Support Specialist



**Mary Garay**  
Operations Support Specialist

Marion



**Chuck Yoder**  
Branch Manager



**Libby Bender**  
Account Officer Trainee



**Phyllis Butler**  
Operations Support Specialist

Bucyrus



**Darrell Swinehart**  
Branch Manager



**Dave Green**  
Account Officer



**Marla Scheffler**  
Operations Support Specialist



**Barb Diebler**  
Office Assistant (PT)

Kenton



**Ranae Sherman**  
Branch Manager



**Derek Snider**  
Account Officer Trainee



**Melva Roof**  
Operations Support Specialist



**Nicole Lucas**  
Operations Support Specialist (PT)

Mt. Gilead



**Joe Erb**  
Branch Manager

Upper Sandusky



**Rick Leitz**  
Branch Manager



**Ashley Snyder**  
Account Officer Trainee



**Melissa Stephan**  
Operations Support Specialist



**Andrea Bayles**  
Account Officer



**Brandy McKinney**  
Operations Support Specialist



**Kristen Redmond**  
Operations Support Specialist



Norwalk



**Jeff Hoepf**  
Branch Manager



**Hugh Storer**  
Executive Account Officer



**Carrie Schlechter**  
Account Officer



**Steffani Service**  
Operations Support Specialist



**Stephanie Zimmerman**  
Operations Support Specialist

Ottawa



**Kathy Schnipke**  
Branch Manager

Van Wert



**Kendra Heffelfinger**  
Branch Manager



**Bryant Gerber**  
Account Officer



**Stuart Wyatt**  
Account Officer



**Heather Brickner**  
Account Officer



**Bec Diemer**  
Retail Ag Officer



**Betty Leap**  
Operations Support Specialist

Napoleon



**Darlene Myers**  
Operations Support Specialist



**Vivian Thompson**  
Operations Support Specialist



**Lynn Geitgey**  
Branch Manager



**Kirk Sausser**  
Account Officer



**Susie Miller**  
Operations Support Specialist



**Heather Thomas-Eiden**  
Operations Support Specialist

Country Mortgages



**Vicki Baker**  
Country Mortgage Supervisor



**Denise Kin**  
Country Mortgage Assistant



**Jessica Cooley**  
Mortgage Loan Processor



**Karen Frederick**  
Country Mortgage Loan Specialist



**Michele Gruber**  
Operations Support Specialist



**Allison Ashcraft**  
Mortgage Loan Originator  
(Hancock, Hardin, Wyandot)



**Mandy Stacy**  
Mortgage Loan Originator (Ottawa, Sandusky, Seneca)



**Matt Gray**  
Mortgage Loan Originator (Henry, Lucas, Wood)



**Mike Kleinknecht**  
Mortgage Loan Originator (Marion, Crawford, Morrow)



**Steve Stechschulte**  
Mortgage Loan Originator (Putnam)



**Craig Coughlin**  
Mortgage Loan Originator (Erie, Huron, Lorain)



**Deanna Schroeder**  
Mortgage Loan Originator (Paulding, Van Wert)



# RECENT LAND SALES

The information provided in this column is only a sample of recent land sales around Ohio. Since there are many factors taken into consideration when a buyer and seller establish a price, these sales may or may not reflect the current market value in any particular area and should not be used in lieu of a formal appraisal by a state certified real estate appraiser to establish a value for a particular tract of land.

Ag Credit's certified specialists are qualified to prepare appraisals for residences, land, dairies, hog confinement operations, grain farms and other specialty operations. For more information about Ag Credit's fee appraisal service call Bill Eirich, ARA, Chief Appraiser, 419-523-6677 or 1-800-837-3678, Ext. 1107. Bill will connect you with an appraisal specialist.

The following information was provided by:

► **Ned F. Gregg Realty**

131 N. Sycamore Ave.  
Sycamore, OH 44882  
www.ncdsold.com  
419-927-5492

**Location 1**

Acre: 100  
County: Seneca  
Township: Hopewell  
Date of Sale: 3/27/15  
Selling Price: \$8,700 per acre

2 story home with several out buildings and grain bins

The following information was provided by:

► **WMS Marketing Services**

1400 E. Wyandot Ave.  
Upper Sandusky, OH 43351  
www.wmsohio.com  
419-294-4366

**Location 1**

Acre: 34.976  
County: Wyandot  
Township: Pitt  
Date of Sale: 12/18/14  
Selling Price: \$5,790 per acre  
Unimproved

**Location 2**  
Acre: 2379  
County: Union  
Date of Sale: 3/12/15  
Selling Price: \$7,503 per acre  
Mobile home

**Location 3**  
Acre: 66.5  
County: Union  
Date of Sale: 3/12/15  
Selling Price: \$6,766 per acre  
Unimproved

**Location 4**  
Acre: 160.9  
County: Union  
Date of Sale: 3/12/15  
Selling Price: \$6,587 per acre  
Unimproved

**Location 5**  
Acre: 256.8  
County: Union  
Date of Sale: 3/12/15  
Selling Price: \$6,464 per acre  
Unimproved

**Location 2**  
Acre: 24.233  
County: Wyandot  
Township: Pitt  
Date of Sale: 12/18/14  
Selling Price: \$3,400 per acre  
Unimproved – mostly wooded, only 5.73 tillable acres

The following information was provided by:

► **Wilson National LLC**

652 N. High Street  
Hillsboro, OH 45133  
www.wilnat.com  
937-393-3440

Acre: 711.19  
County: Union  
Date of Sale: 3/12/15  
Selling Price: \$6,960 per acre

3 bedroom farmhouse, 200,000+ bushel grain system, fertilizer tanks, heated shop building, equipment storage building

**Attention Auctioneers:** Would you like to be featured in a future column? It's easy. Visit our website, [www.agcredit.net](http://www.agcredit.net) and click on the Auctioneer's link to find the Recent Land Sale form online. Fax the completed forms to 419 663 4120 or email to [klaubacher@agcredit.net](mailto:klaubacher@agcredit.net).





Kris and Dianne in sewing room

# KRIS PUCKRIN WINS NATIONAL “MAKE IT WITH WOOL” COMPETITION

BY: KAYLA LAUBACHER

What started out as a 4-H project turned into something much more for 16-year-old Kris Puckrin. This past January, Kris won the National Make It with Wool competition in Reno, Nevada.

The journey to this national competition started in March of 2014 when Kris chose to make a wool biker jacket for her 4-H project. She won 1st place at the Erie County Fair, qualifying her to participate at the Ohio State Fair. There, she won the Outstanding of the Day award, Wool Award of the Day, and Jr. Master Clothier—Best Jr. Outfit award. In November 2014, she participated in the Ohio Make It with Wool competition. She competed against three others and won the Jr. Class, qualifying her for the national competition.

The national competition took place the last week of January 2015 in Reno, Nevada. Kris was the Ohio representative for the Jr. Division which included a three day competition of judging, modeling and a fashion show. Kris’s goal for the competition was to earn a place in the Top 10. She ended up winning the title of “First Place Junior 2015 Wool Ambassador” out of 43 Jr. Contestants. She also won Overall Exemplary Garment, awarded to the best made garment out of all competitors from



Kris shows her outfit

all divisions. At this national competition she won \$2,000 from different organizations to save for college. Kris will also make appearances throughout 2015 to promote the

use of wool. She cannot compete at the 2016 competition but will be there as the Junior Wool Ambassador.

The creation of Kris’ biker jacket was a long process. She and her mentor, Dianne Galloway, found the pattern online and ordered it from an Australian company in March 2014. They had to do a lot of research to figure out the sizes and some of the wording in the pattern. “I like challenging things, I don’t like having easy things given to me,” said Kris about the difficult pattern. Kris worked in the sewing room at Dianne’s house almost every day last summer. “It’s a long process but always worth it in the end,” said Kris. Dianne is also Kris’s 4-H advisor and has been working with youth for 28 years. Her first sewing student was Kris’s aunt. Dianne also competed in the 2015 National Make it with Wool competition and won in the adult division.

Kris sees a career with fashion in her future. She has been a member of Erie Elegance 4-H Club since 3rd grade and is a junior at Perkins High School. At school, Kris runs cross country, is a member of Aquatones, and does competitive dancing. She is the daughter of Karen Schoen-Puckrin and Ag Credit members, Mike and Kristi Puckrin. ■





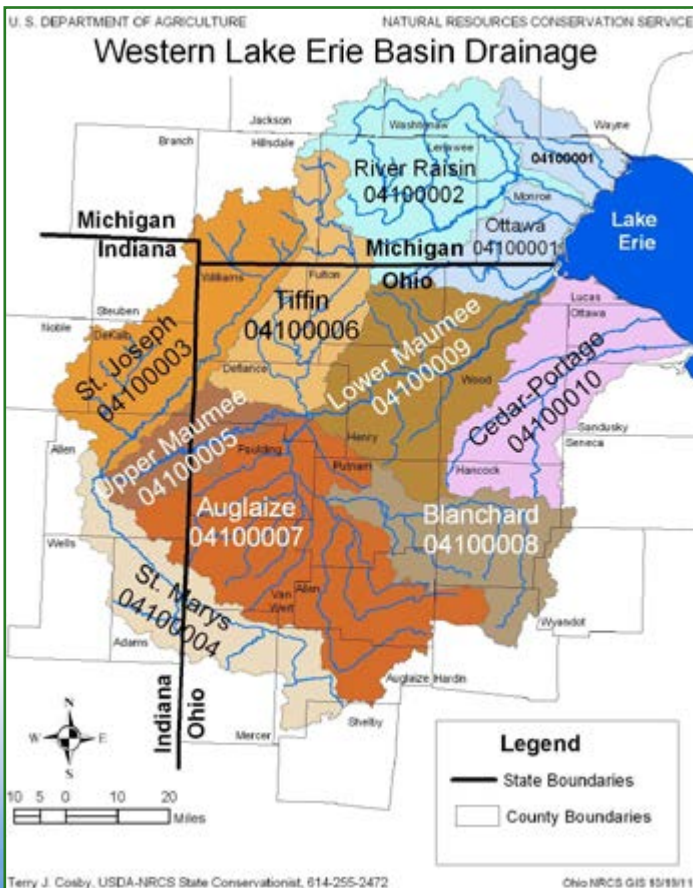
# SENATE BILL 1

By DAVID WHITE

Another law designed to help control algae growth in Lake Erie went into effect July 1 with anticipation of applicable rules being final in early October.

The provisions of Senate Bill 1 restrict the application of fertilizer and manure on frozen, snow covered or saturated ground in the Western

Lake Erie Basin. It affects all or parts of 24 counties in northwest Ohio (areas of the Buckeye state that are located in the following watersheds: St. Joseph, Upper Maumee, Auglaize, St. Mary's, Tiffin, River Raisin, Ottawa, Lower Maumee, Blanchard, Cedar-Portage and Sandusky) and 16 of the 18 counties in Ag Credit's territory.



Agriculture is not the only area covered by Senate Bill 1. Publicly owned treatment works will be required to begin monthly monitoring of total and dissolved reactive phosphorus. Open lake dumping or dredging in Lake Erie will be prohibited by 2020.

The legislation was a top priority for the Ohio General Assembly and Governor John Kasich. It follows on the heels of legislation passed in the previous session of the General Assembly. Under SB 150 signed into law last year, by 2017 farmers using fertilizer on more than 50 acres must complete a certification course. The legislation also requires them to maintain records for three years regarding the application of fertilizer.





As a result of Senate Bill 1, fertilizer—defined as nitrogen or phosphorus—cannot be applied in the lake’s western basin on

- snow-covered or frozen soil;
- when the top two inches of soil are saturated from precipitation;
- in a granular form when the local weather forecast for the application area contains greater than a 50% chance of precipitation exceeding one inch in a twelve-hour period, **unless** the fertilizer is injected into the ground, incorporated within 24 hours of surface application or applied onto a growing crop.

The new law impacts manure application in a similar fashion as manure may not be surface applied

- on snow-covered or frozen soil;
- when the top two inches of soil are saturated from precipitation;
- or when the local weather forecast for the application area contains greater than a 50% chance of precipitation exceeding one-half inch in a 24 hour period **unless** the manure is injected into the ground, incorporated within 24 hours of surface application, applied onto a growing crop.

In the event of an emergency, the chief of the division of soil and water resources (or the chief’s designee) provides written consent and the manure application is made in accordance with procedures established in the United States Department of Agriculture’s (USDA) Natural Resources Conservation Service (NRCS) practice standard code 590. A copy of the standard may be obtained by visiting your local USDA service center.

Since weather forecasts can sometimes change very rapidly, farmers applying fertilizer or manure are encouraged to make a printout of the weather forecast they used when making application decisions and keep on hand as proof they were complying with the law in case a complaint is filed.

### Small size farm that stables or confines the following animal numbers

1 to 199 mature dairy cattle, milked or dry
1 to 299 veal calves
1 to 299 cattle other than mature dairy cattle or veal calves
1 to 749 swine that each weigh fifty-five pounds or more
1 to 2,999 swine that each weigh less than fifty-five pounds
1 to 149 horses
1 to 2,999 sheep or lambs
1 to 16,499 turkeys
1 to 8,999 laying hens or broilers if a liquid manure handling system is used
1 to 37,499 chickens, other than laying hens, if a non-liquid manure handling system is used
1 to 24,999 laying hens if a non-liquid manure handling system is used
1 to 9,999 ducks if a non-liquid manure handling system is used
1 to 1,499 ducks if a liquid manure handling system is used

### Medium size farm that stables or confines the following animal numbers

200 to 699 mature dairy cattle, milked or dry
300 to 999 veal calves
300 to 999 cattle other than mature dairy cattle or veal calves
750 to 2,499 swine that each weigh fifty-five pounds or more
3,000 to 9,999 swine that each weigh less than fifty-five pounds
150 to 499 horses
3,000 to 9,999 sheep or lambs
16,500 to 54,999 turkeys
9,000 to 29,999 laying hens or broilers if a liquid manure handling system is used
37,500 to 124,999 chickens, other than laying hens, if a non-liquid manure handling system is used
25,000 to 81,999 laying hens if a non-liquid manure handling system is used
10,000 to 29,999 ducks if a non-liquid manure handling system is used
1,500 to 4,999 ducks if a liquid manure handling system is used

Small and medium size agricultural operations may apply for a temporary exemption from the law’s restrictions on fertilizer and manure applications. The law defines small and medium agricultural operations in the same way as the Ohio Department of Agriculture’s (ODA) Livestock Environmental Permitting Program, based on the number of livestock according to species. The chief of the division of soil and water resources may grant an exemption of up to one year for a medium size agricultural operation and up to two years for a small operation, providing the operation is working towards compliance. An exempted operation may request technical assistance to reach compliance, and will not be subject to civil penalties for violations when doing so.

Temporary exemption forms are available from the Ohio Department of Natural Resources (ODNR), which has 30 days to approve or deny the request. ODA will investigate complaints of potential violations and has the authority to assess civil penalties for violations, which may not exceed \$10,000 for each occurrence.

On another note, Senate Bill 1 requires operations utilizing manure from a concentrated animal feeding facility that is regulated under ODA’s Livestock Environmental Permitting Program to hold either a Certified Livestock Manager license or certification under Ohio’s new fertilizer applicator certification program authorized through the passage of SB 150 last year. This provision applies only if the manure application for agricultural production practices consists of 50 acres or more.

Additionally, Senate Bill 1 requires a review by the Ohio General Assembly three years after the effective date of the legislation. In conducting its review, the Ohio House of Representatives and the Ohio Senate must assess results of implementing the new measures and issue a report of their findings and recommendations for revisions or repeal of the law to the governor. ■

# PATRONAGE PARTIES

**We are Ag**  
The experts in rural lending

Several of our branches celebrated this year's 31.8% patronage return by having parties to distribute the patronage checks. ■



Bowling Green: Tay Yarger with Steve Wehl



Bowling Green: Shane passes out checks to Dave and Dylan Baer



Fremont: Jon and Karen Haar enjoy lunch



Fremont: Lauren Martikan with Dan Petersen



Fremont: Dan Polter gets his check from Karl Orians



Marion: Brian Barkley gets a check from Chuck Yoder



Marion: Phyllis Butler, Chuck Yoder and Libby Bender with Marion's big check



Marion: Doug Strine with Libby Bender



Napoleon: Napoleon guests enjoying food and fellowship



Napoleon: Lacey, Jaden, Brooks and Connie PUNCHES with Kirk Sausser



Napoleon: Ken Vorwich and his dog with Mason and Kanasyn Meyer



Norwalk: Connie Ruth with Richard Reuss



Norwalk: Jeff Hoepf with Jeff Bohn



Norwalk: Steffani Service with Kathy and Fred Hacker



Wellington decorations



# 2015 OHIO AGRICULTURAL FAIR SCHEDULE

FAIR LOCATION	DATES
<b>WEEK OF JULY 26</b>	
Ohio State Fair (Columbus)	Jul 29 – Aug 9
Pike County Fair (Piketon)*	Jul 31 – Aug 8
Preble County Fair (Eaton)*	Aug 1 – 8
<b>WEEK OF AUGUST 2</b>	
Auglaize County Fair (Wapakoneta)*	Aug 2 – 8
Greene County Fair (Xenia)*	Aug 2 – 8
Gallia County Fair (Gallipolis)	Aug 3 – 8
Columbiana County Fair (Lisbon)*	Aug 3 – 9
Medina County Fair (Medina)	Aug 3 – 9
Wood County Fair (Bowling Green)*	Aug 3 – 10
Champaign County Fair (Urbana)*	Aug 7 – 14
Athens County Fair (Athens)*	Aug 7 – 15
Ross County Fair (Chillicothe)*	Aug 8 – 15
Hamilton County Fair (Carthage)	Aug 5 – 9
<b>WEEK OF AUGUST 9</b>	
Hartford Independent Fair (Licking Co.)*	Aug 9 – 15
Richland County Fair (Mansfield)*	Aug 9 – 15
Holmes County Fair (Millersburg)	Aug 10 – 15
Scioto County Fair (Lucasville)	Aug 10 – 15
Cuyahoga County Fair (Berea)*	Aug 10 – 16
Attica Independent Fair (Seneca Co.)*	Aug 11 – 15
Ashtabula County Fair (Jefferson)*	Aug 11 – 16
Erie County Fair (Sandusky)	Aug 11 – 16
Henry County Fair (Napoleon)*	Aug 14 – 20
Mercer County Fair (Celina)*	Aug 14 – 20
Miami County Fair (Troy)*	Aug 14 – 20
<b>WEEK OF AUGUST 16</b>	
Muskingum County Fair (Zanesville)*	Aug 16 – 22
Huron County Fair (Norwalk)	Aug 17 – 22
Meigs County Fair (Pomeroy)*	Aug 17 – 22
Jefferson County Fair (Smithfield)	Aug 18 – 23
Lake County Fair (Painesville)*	Aug 18 – 23
Allen County Fair (Lima)*	Aug 21 – 29
Darke County Fair (Greenville)*	Aug 21 – 29
Defiance County Fair (Hicksville)*	Aug 22 – 29

FAIR LOCATION	DATES
<b>WEEK OF AUGUST 23</b>	
Monroe County Fair (Woodsfield)*	Aug 24 – 29
Lorain County Fair (Wellington)*	Aug 24 – 30
Portage County Fair (Randolph)	Aug 25 – 30
Sandusky County Fair (Fremont)	Aug 25 – 30
<b>WEEK OF AUGUST 30</b>	
Noble County Fair (Caldwell)*	Aug 31 – Sept 5
Morrow County Fair (Mt. Gilead)*	Aug 31 – Sept 7
Stark County Fair (Canton)*	Sept 1 – 7
Hancock County Fair (Findlay)*	Sept 2 – 7
Mahoning County Fair (Canfield)*	Sept 2 – 7
Montgomery County Fair (Dayton)*	Sept 2 – 7
Richwood County Fair (Union Co.)*	Sept 2 – 7
Van Wert County Fair (Van Wert)*	Sept 2 – 7
Geauga County Fair (Burton)*	Sept 3 – 7
Fulton County Fair (Wauseon)*	Sept 4 – 10
Washington County Fair (Marietta)*	Sept 5 – 8
Highland County Fair (Hillsboro)	Sept 5 – 12
<b>WEEK OF SEPTEMBER 6</b>	
Morgan County Fair (McConnelsville)*	Sept 8 – 12
Belmont County Fair (St. Clairsville)	Sept 8 – 13
Hardin County Fair (Kenton)*	Sept 8 – 13
Albany Independent Fair (Athens Co.)	Sept 9 – 13
Hocking County Fair (Logan)	Sept 9 – 14
Wayne County Fair (Wooster)*	Sept 12 – 17
Williams County Fair (Montpelier)*	Sept 12 – 19
<b>WEEK OF SEPTEMBER 13</b>	
Guernsey County Fair (Old Washington)*	Sept 14 – 19
Wyandot County Fair (Upper Sandusky)*	Sept 15 – 20
Bellville Independent Fair (Richland Co.)	Sept 16 – 19
Delaware County Fair (Delaware)*	Sept 19 – 26
<b>WEEK OF SEPTEMBER 20</b>	
Ashland County Fair (Ashland)*	Sept 20 – 26
Tuscarawas County Fair (Dover)*	Sept 21 – 27
Barlow Independent Fair (Washington Co.)	Sept 24 – 27
<b>WEEK OF SEPTEMBER 27</b>	
Brown County Fair (Georgetown)	Sept 28 – Oct 3
Coshocton County Fair (Coshocton)*	Oct 2 – 8
<b>WEEK OF OCTOBER 4</b>	
Loudonville Independent Fair (Ashland Co.)	Oct 6 – 10
<b>WEEK OF OCTOBER 11</b>	
Fairfield County Fair (Lancaster)*	Oct 11 – 17

# 2015 FFA 110% AWARD WINNERS

We appreciate the hard work these young people give to their chapters and communities. Helping youth is a small part of what we do, but it is a very important part. Congratulations to the 2015 winners of the Ag Credit 110% Awards for students who give 110% effort to their FFA Chapters. ■



**Aryn Copleand**  
Wynford  
Crawford County  
Bucyrus Branch



**Ray Stahl**  
Buckeye Central  
Crawford County  
Bucyrus Branch



**Meredith Boes**  
Arcadia  
Hancock County  
Findlay Branch



**Dana Desgranges**  
Cory Rawson  
Hancock County  
Findlay Branch



**Colton Kidd**  
Arlington  
Hancock County  
Findlay Branch



**Ryan Avers**  
Woodmore  
Ottawa County  
Fremont Branch



**Ashley Hasselbach**  
Gibsonburg  
Sandusky County  
Fremont Branch



**TJ Lawrence**  
Oak Harbor  
Ottawa County  
Fremont Branch



**Madison Sheahan**  
Genoa  
Ottawa County  
Fremont Branch



**Robert Selvey**  
Clyde  
Sandusky County  
Fremont Branch



**Patrick Shull**  
Lakota  
Sandusky County  
Fremont Branch



**Madalynne Snyder**  
Fremont  
Sandusky County  
Fremont Branch



**Kolt Buckenroth**  
Kenton  
Hardin County  
Kenton Branch



**Lukas Schroeder**  
Hardin Northern  
Hardin County  
Kenton Branch



**Ashley Sumner**  
Ada  
Hardin County  
Kenton Branch



**Brooklyn Beard**  
Ridgedale  
Marion County  
Marion Branch



**Colton Conley**  
River Valley  
Marion County  
Marion Branch



**Dominique Napier**  
TriRivers  
Marion County  
Marion Branch



**Andrew Trihaft**  
Elgin  
Marion County  
Marion Branch



**Derek Barker**  
Mt. Gilead  
Morrow County  
Mt. Gilead Branch





**Elizabeth Corwin**  
Northmor  
Morrow County  
Mt. Gilead Branch



**Megan Oder**  
Highland  
Morrow County  
Mt. Gilead Branch



**Gayla Skaggs**  
Cardington  
Morrow County  
Mt. Gilead Branch



**Jenna Jeffers**  
Liberty Center  
Henry County  
Napoleon Branch



**Erynn Williams**  
Patrick Henry  
Henry County  
Napoleon Branch



**Austin Biesel**  
Plymouth  
Huron/Richland County  
Norwalk Branch



**Micayla Fincham**  
Western Reserve  
Huron County  
Norwalk Branch



**Sarah Hunker**  
Bellevue  
Huron County  
Norwalk Branch



**Hallie Thompson**  
Plymouth  
Huron/Richland County  
Norwalk Branch



**Ryan Siefer**  
Kalida  
Putnam County  
Ottawa Branch



**Trevor Wurth**  
Kalida  
Putnam County  
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**Seth Arnold**  
New Riegel  
Seneca County  
Tiffin Branch



**Eric Depinet**  
Seneca East  
Seneca County  
Tiffin Branch



**Roy Hasselbach**  
Old Fort  
Seneca County  
Tiffin Branch



**Thomas Hoover**  
Tiffin Sentinel  
Seneca County  
Tiffin Branch



**Katelyn Shellhammer**  
Hopewell Loudon  
Seneca County  
Tiffin Branch



**Renee Sherman**  
Upper Sandusky  
Wyandot County  
Upper Sandusky Branch



**Taryn Homier**  
Wayne Trace  
Paulding County  
Van Wert Branch



**Katie Fath**  
Firelands  
Lorain County  
Wellington Branch



**Stevn Moore**  
Wellington  
Lorain County  
Wellington Branch



**Ann-Marie Stiver**  
Black River  
Medina County  
Wellington Branch

**Not Pictured**

**Mike Jerrett**  
Margaretta  
Erie County  
Norwalk Branch

**Austin Cunningham**  
Crestview  
Van Wert County  
Van Wert Branch

**Derek Goodman**  
Gilead Christian  
Morrow County  
Mt. Gilead Branch

**Tristan Schneiter**  
New London  
Huron County  
Norwalk

**Alexis Howell**  
Paulding  
Paulding County  
Van Wert Branch

**Zeb Burton**  
South Central  
Huron County  
Norwalk Branch

**McKensie Binau**  
Mohawk  
Wyandot County  
Upper Sandusky Branch

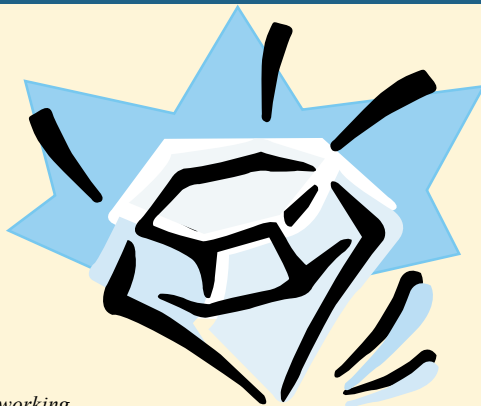
**Jordan Young**  
Lincolnview  
Van Wert County  
Van Wert Branch

**Claudia Clemons**  
Willard FFA  
Huron County  
Norwalk Branch

**Dakota Conley**  
Upper Sandusky  
Wyandot County  
Upper Sandusky Branch



# AGATES FROM AGATHA SEMI-PRECIOUS TIDBITS OF INFORMATION



COMPILED BY CONNIE RUTH, AKA AGATHA CREDIT

*Note: Agatha Credit is the nickname my late husband, Dan, bestowed upon me when I first started working at Ag Credit. He enjoyed the enthusiasm I had for my new job.*

## TRIALS OF A WEEKEND GARDENER

I love gardening, I really do—but after gardening all weekend, I say, “Enough!”

I got started Friday evening armed with my garden tools, gloves and a list of what I wanted to accomplish over the weekend. It was a beautiful night. I hacked at a Virginia Creeper vine strangling my Mock Orange bush by the barn and burned some leaves I found hiding under the bushes. The breeze was refreshing and swayed the tree branches. The birds were singing and my old dog snored in the shade. The sun was still warm and I appreciated its fading glow. It was a perfect summer night to start a weekend of yard work. Just as it started to get dark, the wind kicked up and it began to sprinkle lightly, so I went inside to shower and call it a night.

Saturday morning I woke up early, raring to go. The light rain had continued during the night but now the sun shined on the brilliant green leaves of the bush by my porch. Beautiful, big shimmery raindrops fell to the ground as I headed out to weed the vegetables. The garden dirt was loose and damp, but not muddy, making this job easy and quick! Before noon the grass was dry enough for me to mow the lawn. When I was about half done, I felt a bit achy so I took some Aleve®.

After lunch, it got hotter and more humid, so I changed into cooler clothes and started weeding the flower bed. Later, still feeling achy, I decided to take a break and wait for the Aleve® to kick in. I sat on the grass and made myself rest for 15 minutes,

setting my phone alarm. The fragrance of honeysuckle and freshly mown grass was intoxicating. Insects buzzed around me and birds chirped, and I couldn’t decide which was more beautiful: the green grass or the blue sky. The clouds formed patterns above my head, so I lay down in the grass to get a better look and almost fell asleep—but then I looked at my list and continued on, a bit slower, now.

Later, when I was clearing an area I hadn’t touched since last winter I moved a rock and disturbed an ant hill and got ants in my gloves and in my shoes. “Okay—ants and aching bones—you win!”

Sunday afternoon was hot and humid again but I was determined to finish so I got out my chain saw and removed some dead



## Lesson Learned:

### The Poison Ivy rhymes have been around for about 100 years—the author is unknown.

In the rhyme, “leaves of five” refers to the Virginia Creeper, a relatively harmless perennial vine that grows in the same areas Poison Ivy grows. Its purple berries are poisonous to humans but loved by birds and wildlife. It can take over and slowly kill the host plant (like my Mock Orange bush) but the plant itself is not poisonous to most people. Virginia Creeper has smoother, less hairy vines with fine tendrils that anchor it to the host plant.

#### Identifying characteristics of Poison Ivy:

- Found in nearly every state in U.S.
  - Grows in bush or hairy vine
  - Stems do not have thorns
  - Three leaf poison ivy plants are most common but a few do have 5 or 7 leaflets.
  - Leaves range from thumb-length to as long as a hand
  - Middle leaflet has longer stem than two side leaflets
- Leaves can be notched or smooth
  - Leaf color can range from green to orange or purplish red depending on the season
  - Small inconspicuous white spring flowers which produce clusters of small white berries that turn red late in summer.
  - Produces rash-inducing oil called Urushiol
  - Toxic to humans but harmless to pets
  - All parts of plant contain toxins (leaves, roots, stem)

branches from a redbud tree. I felt guilty as I weeded out more than 500 maple tree seedlings growing up through the bushes and rocks around my garden beds (no exaggeration, 500+ could have been a small forest). I raked out more leaves tucked away by the side porch that I had missed during spring clean-up and added them to the fire.

By Sunday night, I felt old, really old. My hands ached. My back ached and I started to itch all over. (I thought, “Maybe the ants bit me?”). My to-do list wasn’t completely finished but I decided I needed to stop. After a cold shower, I still itched and discovered the first tiny blister of poison ivy. I must have touched it sometime on Friday since it usually takes at least 24-48 hours to show up. It’s on my arms between my gloves and

my shirt, “So where did I get into it?” Then I remembered the old grade school rhyme:

*Leaves of three, turn and flee.  
Leaflets five, let them thrive.  
Berries white, run in fright.  
Hairy vines, no friend of mine.  
Ragged rope, don’t be a dope!*

“Yep, that’s me, the dope!” I said as I realized those hairy vines wrapped around my Mock Orange bush by the barn were not Virginia Creeper vines. The vines I hacked out of the bush were Poison Ivy.

Over the years I have tried to purge my yard from that vile vine that four decades ago almost completely covered my yard and woods. I love gardening and yard work. I

really do—but this week I’ll be happy to go back to the air conditioned office on Monday. Luckily, I have salve for poison ivy from my previous misadventures and I always wash with Tecnu® cleanser when gardening, so my reaction isn’t as serious as it could be. But, the poison ivy keeps coming back to keep me on my toes!

Enjoy gardening season. Just don’t try to do everything in one weekend!

Agatha





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# We love Ag.



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