

Leader

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AVOID PROBATE?**

CROP INSURANCE TIPS

**GOVERNMENT RELATIONS
UPDATE THE IMPORTANCE
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COVER PHOTO BY CONNIE RUTH IN HARDIN COUNTY.



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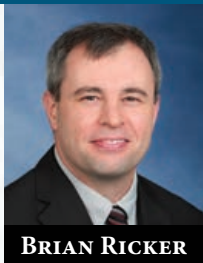
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THE FUTURE OF YOUR FARM

We often use the phrase “repeat, repeat, repeat” at AgCredit when we need to communicate an important message. Everyone may not fully grasp the significance of a message when heard only once or even twice. For many of us, it takes multiple times hearing something before we truly understand its importance. I bring up the need to “repeat, repeat and repeat,” because it has now been six months since AgCredit sponsored a series of transition planning workshops. Our *Leader* publication has featured a number of articles on the topic of farm transition and succession planning. In addition, many people have spent considerable time and resources over the past several months focusing to make 2018 a year to complete your plan. My goal with this message is to help keep you focused on the farm transition goals you are currently working on or intending to develop in 2018.

The goals of succession and transition planning vary for different farm families. The primary objective of transition planning is to put families on a path to accomplish their overall goals. A goal for some might be to make sure the business has the resources to continue for future generations. In another case, it might involve working to reduce family conflict to achieve an equitable distribution among the children. Whatever your goal, it takes a team of professionals to put a plan together. Ultimately, transition planning helps the family analyze its current situation, examine the future and then develop a plan of action.

What is the most significant challenge your farming operation faces?

A group of AgCredit young, beginning and small farmers answered this question on a recent survey and their highest rated response was: Transitioning the family farm to the next generation. This answer was not surprising because we have seen many family farms struggle in the area of transition planning. In fact, according to the United States Department of Agriculture, roughly 89% of today’s farmers do not have a transition plan in place. We see

the consequences all too often when a family has not effectively communicated and invested appropriate time to create a transition plan.

Over the years, AgCredit has sponsored a variety of succession and estate planning meetings. These meetings included having excellent attorneys experienced in transition planning present and share information to consider when planning. Unfortunately, many attendees left with enthusiasm to act but their enthusiasm eroded shortly after the meeting and progress towards a plan fizzled. For others, the task seemed daunting and the important process of transition planning remained incomplete—jeopardizing the future of the farm.

Earlier this year we planned a four-pronged approach to get family farms more motivated about transition planning. We would like to encourage you to make 2018 the year to get goals and deadlines in place.

For the first prong, we engaged Dr. Ron Hanson, a retired agribusiness professor from the University of Nebraska, to kick off our Tools for Transition Workshop series at four locations. Dr. Hanson shared compelling stories about what can happen when succession planning does not get done. His talk was motivating, emotional and designed to get families to take the first step. He noted, “Many families fail to put a plan in place because personal obstacles and fears become roadblocks.” Dr. Hanson quoted Robert Herjavec, “A goal without a deadline is just a dream.” Hanson has counseled Nebraska farm families for 30+ years helping them resolve conflicts and improve family relations with better communication. During his time in Ohio, Hanson also spent time between meetings, talking one-on-one with farm families discussing their individual situations.

The second prong was a follow-up workshop with David Marrison and Emily Buxton Adams, of The Ohio State University Extension. They also presented at four different locations. They explained why many two-generation family business arrangements fail because of poor family communication and relationships. Their topic included a “how to” on having productive and positive conversations about challenging and difficult issues. Both David and Emily shared their

“A GOAL WITHOUT A DEADLINE IS JUST A DREAM” — ROBERT HERJAVEC

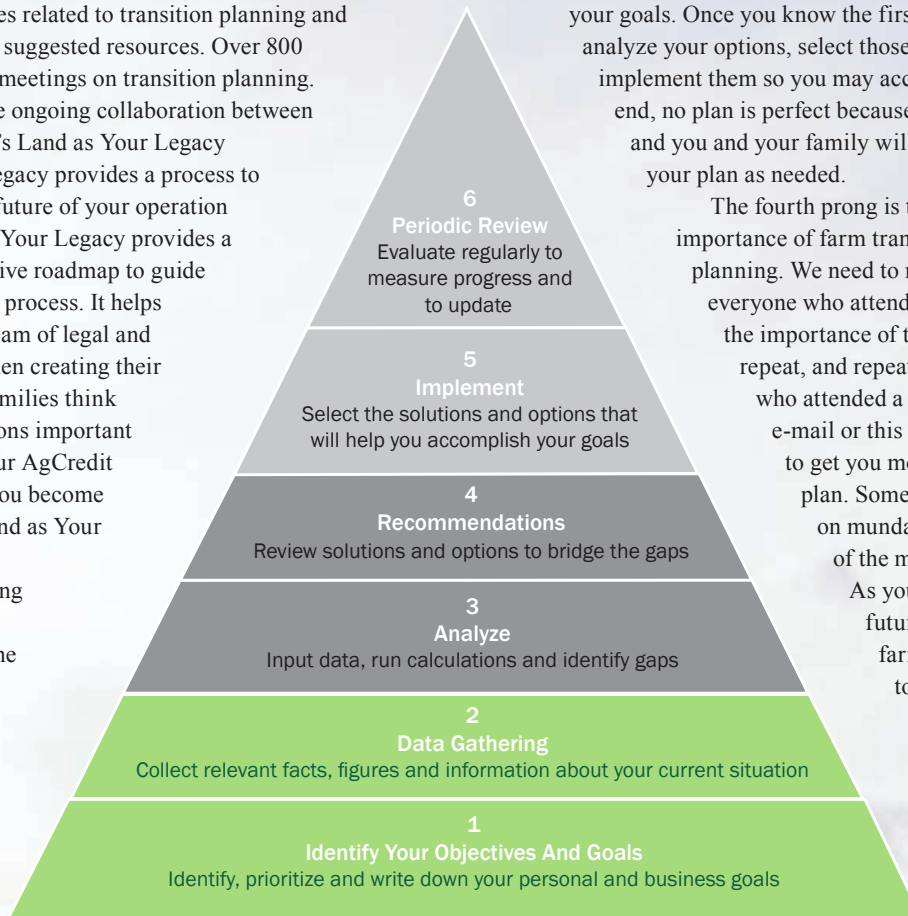
own personal family stories related to transition planning and left us with many tips and suggested resources. Over 800 people attended our eight meetings on transition planning.

Our third prong is the ongoing collaboration between AgCredit and Nationwide’s Land as Your Legacy program. Land as Your Legacy provides a process to ensure your goals for the future of your operation become a reality. Land as Your Legacy provides a complete and comprehensive roadmap to guide you through the transition process. It helps families form their own team of legal and financial professionals when creating their plan. The process helps families think through the critical decisions important to transition planning. Your AgCredit account officer can help you become more familiar with the Land as Your Legacy program.

The transition planning process includes six steps outlined in the graphic. The first and second steps are crucial to developing the foundation for a successful farm transition plan to accomplish

your goals. Once you know the first two things, you can analyze your options, select those that are best and implement them so you may accomplish your goals. In the end, no plan is perfect because things will always change and you and your family will need to review and update your plan as needed.

The fourth prong is to over-communicate the importance of farm transition and succession planning. We need to reach back out to everyone who attended and remind them of the importance of this effort and to “repeat, repeat, and repeat” our message. For those who attended a seminar, reading a reminder e-mail or this article might be the catalyst to get you moving forward with your plan. Sometimes we get busy working on mundane things and lose sight of the more important big picture. As you plan and strategize the future succession of your family farm operation do not forget to allocate time for needed strategic thinking. Your family’s business might be at stake. ■



©2018 Land As Your Legacy Planning Guide. Nationwide Insurance Co.
Graphic used with permission.



CROP INSURANCE TIPS

BY THOMAS MILLIGAN



Daniel Webster said, “When tillage begins, other arts follow. The farmers, therefore, are the founders of human civilization.” How true. Crop insurance is simply one method to help ensure a farming operation can continue, even after a bad year.

Wheat harvest is concluding, so please report the production to your insurance agent. There is a limited time to report a potential loss; timely submission of yields can help assure that you do not miss the window to report. After the wheat is off, many producers are electing to sow double-crop soybeans on that harvested acreage. For some of the AgCredit operational region, these double-crop soybeans are uninsurable. However, there are a few counties along Lake Erie where they are insurable. In fact,

if the first crop beans are insured, the double crop ones must also be. Those counties are Cuyahoga, Erie, Huron, Lake, Lorain, Lucas, Ottawa, Sandusky, and Wood. Make sure your agent is aware of this acreage. Even if you are planting double-crop in an uninsurable county, those acres should still be reported to your agent to help prevent claim issues with the insured soybeans.

Approved Insurance Providers (AIP) are continually adopting new technology. Precision farming, weather monitoring, and market advice is readily available on smart phones while you are in the cab. NAU Country Insurance Company is one of the AIPs we represent. NAU has developed field-level data that is easily accessible through their mobile app. Available

information includes: current, future and historical weather data, radar, wind speeds, precipitation, harvest advisor, canopy wetness, spray windows, growth models and growing degree days.

May 2018 bring success to your operation. ■



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A Rural Perspective: Decisions, Decisions

BY JAMES McCONNELL

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



JAMES McCONNELL

In many ways, growing up on a farm is like being in school. It isn't a classroom with a whiteboard and laptop (blackboard and notebook back in my school days). It's a classroom where the teachers don't

have prepared lesson plans for the various subjects and the subjects change day to day, often hour to hour. Classes sometimes start before the sun comes up and, on occasion continue until the middle of the night.

As pupils, my brothers and I were never instructed by the teachers (commonly referred to as Mom and Dad) to take notes or pay special attention because there would be a test later. We learned, without realizing it, by listening and observing.

Long before starting first grade, we learned the simpler physical tasks, commonly referred to as chores. We cared for the chickens, gathered eggs and swept feed into the mangers for the cows. As we got older and stronger, there were calves and pigs to feed and cows to milk. Eventually, by nine or ten, we were trusted to drive the smaller tractors to rake hay or move wagons and work in the haymows in the summer heat. We learned the skills required for these jobs by watching and listening to instructions.

While we were learning and polishing the skills necessary for getting the work done, what we didn't realize was that we were also observing how a family and a family business functions. There were many daily decisions made about errands to run, jobs to be worked, who was to handle a specific job and what tools and materials were needed.

We witnessed the principles of honesty, integrity and responsibility our parents based their decisions on. They didn't preach it to us, we just saw it happen, time after time. If there was a bill due, whether to a local machinery dealer, the feed store or Production Credit, they found a way to make the payment. It was evident to all of us—to

our mother, "Thou shalt pay your bills on time," served as her 11th commandment.

As we gained experience and increased our responsibilities, we participated in more serious and longer-term decisions. There were times when milk prices were weak and income was tight. Decisions had to be made to trim expenses and/or delay equipment replacement plans so we learned how priorities were set. When wheat (our only cash crop) and milk prices were stronger, we were able to contribute to discussion about setting priorities to decide how to best take advantage of the opportunity this presented.

Lots of decisions were not easy. Some involved significant risk and likely an extended commitment to make it profitable. This was the case when all three of us brothers, at different stages, chose to return to the farm. Our 160-acre farm and a 30-cow dairy herd had to make some huge expansions. The numbers were analyzed and looked good in some ways and shaky in other ways. In the end, the financial prospects looked "mostly ok" and we relied on our commitment and determination to carry it through.

Throughout all of these changes—over a number of decades—we have relied on the expertise provided by AgCredit and its predecessor Production Credit.

Eventually my brothers and I became the only decision makers. The succession of ownership was seamless and easy since our mother had sufficient income available from other sources and her three children were already involved equally in the family operation. Her decision was a simple one. She chose to distribute her share of ownership in the family corporation equally to the three of us and the succession was complete.

Two decades have passed and now my brothers and I find ourselves in a different situation. We have taken steps to prepare for the transfer of our individual shares of

ownership but to date what we have in place would more correctly be considered a partial succession plan. The numbers of offspring in the next generation is not equal between us and all the members of that generation already have successful careers with little direct connection to the farm operation. The decisions to be made are not simple or easy.

We've read articles on the subject of succession planning, gone to a number of seminars, hired consultants and still haven't done all that needs to be done.

Perhaps the toughest step is knowing where to start and, here again, our membership in AgCredit is paying off.

This past year, the leadership of AgCredit chose to commit resources to assist members to address the problems associated with succession planning. Their sponsorship of two different member sessions held this past winter were very successful and well attended. Additionally, their endorsement and cooperation with the Ohio Farm Bureau and Nationwide Insurance and their *Land as Your Legacy* project connects AgCredit members with an excellent tool for working out an effective succession plan.

My brothers and I had wonderful teachers who taught us how to make sound decisions. Sometimes, however, the problems in question require outside assistance. We watched our parents put their trust in Production Credit and AgCredit financial advisors and we have done the same. We want to do our best to provide a way to keep the farm in the family and be fair and equitable to the generations following us. To that end, we are participating in the *Land as Your Legacy* project and strongly suggest other AgCredit members to consider doing the same.

Providing solutions to inevitable problems before they occur can be a lesson well taught, and hopefully well learned. ■



RYAN CONKLIN

DOES YOUR ESTATE PLAN AVOID PROBATE?

BY RYAN CONKLIN, ATTORNEY

Probate

Probate is the only part of my job that makes me cringe. Funny thing is, if a client has completed the probate process due to the loss of a family member, it may make them cringe too. It has nothing to do with the clerks or judges—all excellent public officials doing a great job. It has everything to do with the inherent drawbacks of the probate process.

Robert, Kelly and I address probate avoidance in almost every estate plan we prepare. Typically, it means a client leaves our office with asset titling and beneficiary homework to do. However, some clients do not complete their homework prior to passing away. This results in opening probate estates even though the client wanted to avoid probate altogether. Talking about avoiding probate is one thing; actually avoiding it is another. So, my question for all of you is, “Does your estate plan **actually** avoid probate?”

What Is Probate?

Probate refers to a division of your county court of common pleas that handles special matters such as estates, guardianships, marriages and other areas. If you pass away and your assets do not avoid probate, then a probate estate must be opened in your name to distribute those assets under your will or under Ohio law. Thankfully, probate is a choice, not a requirement. If you have no probate assets, there is no need to open a probate estate.

Why Do You Want To Avoid Probate?

Occasionally, a client wants to run his/her estate through probate because it accomplishes a special objective or addresses a unique concern. However, the vast majority of estate plans share a common goal: avoid probate at all costs. Here are some of the more common reasons you might want to avoid probate:

Privacy: Probate filings are almost completely public, meaning anyone can request a copy of your probate file, which will include values and final distributions.

Paperwork: All probate estates require some paperwork, some as much as

three separate rounds. Typically, all family members must sign some probate documents.

Expense: Probate always costs something, usually court fees and attorney’s fees. Probate avoidance can be a cheaper alternative to opening a probate estate.

Time: Without probate, a full administration can be completed in a few months. With probate, an administration may take months longer to complete.

Tied Up Assets: When assets are going through probate, they are tied up in the estate and subject to court supervision until the process is almost complete.

Debt: Ohio law states a creditor cannot force your family to open a probate estate so a company can collect on an unsecured debt (such as credit card debt) you had when you passed away. If someone avoids probate, the unsecured debt may go away because there is no probate estate for a creditor to file a claim against.

What Are Probate Assets?

The key question when discussing probate avoidance is whether an asset is titled or not titled. Here are some examples of each:

Titled Assets: Real estate, vehicles, trucks, trailers, boats, bank accounts, businesses, investment accounts, retirement accounts, bonds, stock (including co-op stock) and life insurance policies.

Non-titled Assets: Farm equipment, furniture, appliances, jewelry, guns, tools, antiques, art and other personal items.

Titled assets, if not set up to avoid probate, must go through probate in order to be distributed. For example, if you have a bank account solely in your name and it does not avoid probate, your spouse or children will need to open a probate estate to obtain ownership of the account. There is no other option, which makes titled assets so crucial.

Non-titled assets might avoid probate if your estate plan is set up correctly. To address probate for your non-titled assets, talk

with your estate-planning attorney about the available options.

How Do You Avoid Probate And Who Can Help?

The first step to avoiding probate is being aware of the titled assets you own. As a rule, it is hard for a titled asset to avoid probate if you forget you own it. The safest way to come up with this list is to sit down and think of each asset you own. As you might expect, this could take a while.

Next, work with your professional team to start knocking out each asset one-by-one. To help with this process, you may need an estate-planning attorney, your local bank manager, a financial planner and an insurance agent. For each asset, you are looking to appoint a transfer on death beneficiary, payable upon death beneficiary, or owner with survivorship rights. Usually the appointed beneficiaries are spouses or family members. Each bank, financial institution or insurance company will have their own forms for this process, so you will need to talk to each one individually.

No surprise, this is a tedious process. However, if an asset has a beneficiary designated, the asset will automatically transfer to the beneficiary upon your death, meaning it avoids probate. The only requirement is completing some paperwork. Again, your professional team will be able to help with this process. Focus your time and attention on the titled assets because these are the assets that must go through probate if not handled correctly.

If you have already completed your estate plan, I encourage you to review the plan with your attorney to see if it avoids probate. If you have not completed your estate plan, do not fret. There is still time to avoid probate. Reach out to a farm estate-planning attorney in your area to start the process. In your initial meeting, really drive home the importance of avoiding probate in your plan. As you go through this process, be sure to preserve some documentation of your efforts to make the administration process easier on your family. Remember, probate is a choice and you can choose to avoid it. ■

Helping Farmers Out of Depression

By ALAYNA DeMARTINI

The corn was dying that summer. So were the soybeans, drying out, shriveling up. What was the point of spraying for pests? It was 1988, one of the worst episodes of drought across the United States. That was the summer a 52 year old northwest Ohio farmer who had been worrying about losing his crops, woke up one July morning, put on a fresh pair of jeans, a crisp white t shirt, white socks and walked into the farm building where he had fixed tractors and stored wheat, and took his life.

Even now nearly 30 years later, his daughter in law, who is active in a support group for suicide survivors, struggles to think about it. She agreed to talk about his death while keeping her identity anonymous at the request of relatives who aren't as open about it.

"For years, we wanted to forget the whole, awful story," she said.

Farming has always been a stressful and risky business. So much is not under the farmer's control: The weather. The rain. Pests. Commodity prices. In recent years, the stress on farmers has intensified as farm incomes have declined nationwide, and they're not projected to go up anytime soon. Dairy farmers are particularly troubled contending with their fourth straight year of declining milk prices.

Legislation was introduced in Congress this month that would provide funding for mental health services for farmers, ranchers and agricultural workers, as part of the next farm bill, the terms of which are being negotiated.

Concern about suicide and mental health treatment for farmers has been increasing in part because a July 2016 report from the Centers for Disease Control and Prevention found that farmers, foresters and fisherman, taken as an occupation unit, have the highest rate of suicide, 84.5 deaths per 100,000 people. The CDC report cites possible explanations including stress, financial risk, the isolating nature of the job, lack of access to health services and chronic exposure to pesticides that might contribute to symptoms of depression.

For many, farming is not just a profession, it is an identity. So, when

farmers struggle financially, despite working hard, they sometimes see themselves as failures, particularly if their fathers were successful or their grandfathers.

"They not only feel as if they're letting their family down. They might also feel as if they're letting down future and past generations," said Jami Dellifield, an Ohio State University Extension educator in Hardin County. OSU Extension is the outreach arm of the College of Food, Agricultural, and Environmental Sciences at The Ohio State University.

Seeking help can be a challenge. More often than not, in rural areas, people have limited, if any options, for healthcare, particularly mental health professionals.

"You're not going to seek it out if you're going have to drive 1½ hours or wait a month to see a doctor," Dellifield said.

No one knows, nor will ever know, exactly why the 52 year old northwest Ohio farmer took his life. He doted over his grandchildren, was active in church. With his eldest son, he ran a farm with 1,500 acres of crops, hogs and beef cattle, and the two had a close partnership, spending their workdays and whatever free time they had together. Then in the summer of 1988, he couldn't seem to shake a dark mood that led him to constantly worry, lose weight, lose sleep, and become short tempered.

One afternoon, the man's daughter in law brought him a glass of lemonade in the field where he was spraying corn for pests. He lamented the futility of his efforts, snapping at her. What was the point of him spraying, if the corn was going to die, he asked.

The night before he took his own life, he seemed to have made a turnaround. He and his wife went out to dinner and played cards with friends. For the first time in months, he seemed light hearted. The next morning his wife called their son. Come quickly, she told him.

Though he was not in dire financial shape, not at risk of losing the farm nor going broke, he may have thought he was, his daughter in law said. Sure, there would be losses that year, but there also would

be years to come with prosperous yields – only he couldn't envision that. He couldn't see past the dying corn and soybeans.

"He was an amazing man who was very ill. Had it been a good summer on the farm, would he still have gotten sick? I don't know," the woman, now 60, said of her father-in-law.

Dellifield and Extension educators across Ohio have in recent years become trained in Mental Health First Aid, a program to identify and respond to individuals struggling with depression, anxiety and opioid abuse.

One of the hurdles in getting people help is the self reliant nature of farmers. When a tractor breaks down, they can fix it. When their cow has trouble giving birth, they can figure out a way to bring those calves into the world, but for their own health, they may not be able to figure out a way out of distress. And too they may be reluctant to seek out someone who could help.

"Our hope," Dellifield said, "is that we become as comfortable in referring individuals to help for depression and anxiety as we would be if they needed help with diabetes or a pest on their crops." ■

For Help

If you or a loved one is suffering or experiencing a crisis, or if you have a friend who is suffering or in crisis, you can call 1-800-273-TALK (8255), or text "HOPE" to 741-741. Each of these options provides access to a licensed counselor 24/7. Ohio residents needing help in finding mental health resources in their county or interested in taking a class in Mental Health First Aid can contact Dellifield at dellifield.2@osu.edu or 419-674-2297.

This article was reprinted with permission from The Ohio State University, College of Food, Agricultural, and Environmental Sciences.

AGCREDIT MISSION FUND



Our AgCredit Mission Fund will fund grants to organizations who meet the objective and focus of the fund. The grants will operate on an application-based system within the following four areas:

Education—Educating young, beginning or future farmers

Environment—Maintaining or improving the quality of the rural environment

Technology—Supporting the advancement and utilization of technology for the benefit of farmers and rural cooperatives

Quality of Rural Life—Programs, projects or initiatives that enhance the quality of life for farmers and rural communities

Organizations may apply for grants up to \$15,000 per year.

"The AgCredit Mission Fund allows us an opportunity to invest in the future of agriculture and positively impact the quality of life in rural Ohio," says Brian Ricker, AgCredit President and CEO.

Grant applications will be accepted annually from March 1 to August 31. Proposals will be reviewed by a committee comprised of AgCredit directors, employees and members. Funds will be awarded by December 31, 2018.

Priority for grants will be given to purposes benefitting the eighteen county AgCredit geographic area and secondarily to other counties in Ohio.

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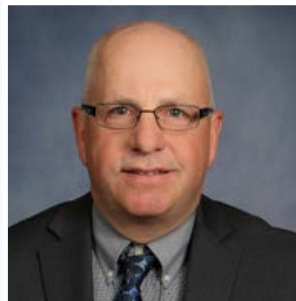
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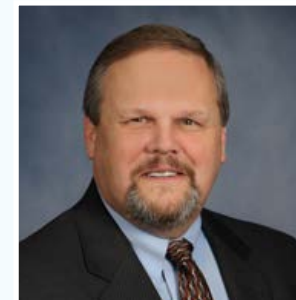
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Last appointed 2017



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2019 NOMINATING COMMITTEE

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Erie	Tadd Smith	Jeff Schuster
Hancock	David Bushong	Dustin Freed
Hardin	Tom Wilcox	Tom Eibling
Henry	Thomas Vorwerk	Andrew Helmke
Huron	Justin Martin	Scott Beck
Lorain	Mike Sunderman	Chad Woodrum
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Sandusky	David G. Myerholtz	Kyle A. King
Seneca	Ronald Smith	Gregory Theis
Van Wert	Michael Schumm	Steve Oberlitner
Wood	Kenny Brinker	Dale Stickel
Wyandot	Alan Richards	Dean Koehler

* E. Lucas includes the city of Oregon and Jerusalem Twp.

AROUND AGCREDIT

Calendar

- Sept. 3** Offices Closed for Labor Day
- Oct. 8** Offices Closed for Columbus Day
- Nov. 22 & 23** Offices Closed for Thanksgiving

Women in Ag Conference

On March 23 women from several offices attended the 25th annual Women in Ag Conference in Grand Rapids, Ohio. The keynote speaker was Laura Daniels, of Cobb, Wisconsin who shared her passion for agriculture and gave a motivating message of how we can all be advocates for agriculture. Guests enjoyed a variety of breakout sessions ranging from make-and-take signs to grain marketing. It was an exciting day for all.



Michele Klohn, Ruthann Buhrow, Karen Haar, Deborah Johlin-Bach, Lauren Martikan, Kathy Talbert



Susie Miller, Heather Thomas-Eiden, Ruthann Buhrow, Darlene Myers, Vivian Thompson

Ohio Soil Health Symposium



Steve Fruth talks with guests at the 2018 Ohio Health Symposium in Tiffin.

LAUNCH Graduation



Congratulations to Ashley Snyder for completing Ohio Agribusiness Association's LAUNCH program. She is pictured with OABA President, Chris Henney.

Ashley Snyder and Chris Henney

State FFA Convention

Ashley Burger, Derek Snider and Ashley Snyder represented AgCredit at the 2018 State FFA Convention in May.



Ashley Burger, Derek Snider, and Ashley Snyder

SCHULTE'S LOGGING

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Succession Planning Meetings and Yeti® Cooler Winners

Thanks to all who attended our Farm Succession Planning for the Future and Tools for the Transition seminars this winter. We hope that you found the seminars valuable and they provided you with the tools to begin the succession planning process with your farm or business. Pictured below are the winners of the Yeti Coolers from the meetings.



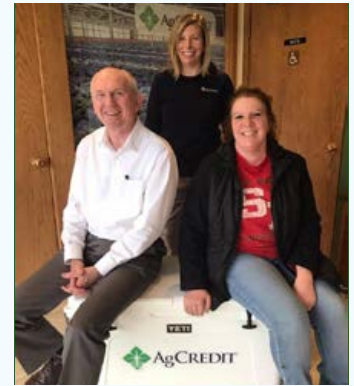
Paul Kleman from the Leipsic meetings



Tom Issler from the Waldo meetings



Tom Stockmaster (Left) from the Upper Sandusky meetings



Jean Roth (Right) from the Milan/Sandusky meetings

Career Fairs

Maria Hoepf represented AgCredit at the Bowling Green State University Spring Career Expo, and Lauren Martikan and Kathy Talbert represented AgCredit at the Terra Community College Spring Career Expo.



Maria Hoepf



Lauren Martikan and Kathy Talbert



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Welcome Interns



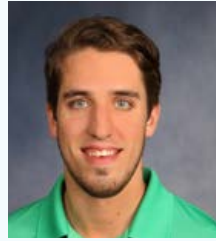
John Fischer is working with the Fremont Team.



Shelbi Long is working with the Credit Analyst team in Wellington.



Aaron Wheeler is working with our Operations Team.



Logan Brand is working with the IMD team.

Welcome New Employees



Erica Bloomer began her career as a Loan Accountant with the Fremont team on February 1.



Lucinda (Cindy) Hawke started as a Shared Loan Processor in the Wellington office on April 1.



Joel Althaus joined the Van Wert team as a Senior Credit Analyst on April 23.



Emily Daniel joined the Bucyrus team as a Loan Accountant on May 16.



Rodney Mobley started his career as an Account Officer with the Van Wert team on May 16.

Retirements



Sandy Coppus retired on March 31 after working at the Tiffin office and Fostoria Administrative office for the past 28 years.



Terri George retired on May 31 from our Administrative office where she also worked with the Operations team for 21 years.



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Fremont/Bowling Green Appreciation Event

Our Fremont and Bowling Green teams held a combined Member Appreciation Night at a Toledo Walleye game in March. Members enjoyed dinner and the game while socializing with the AgCredit team.



Todd and Melissa Kapp and family



AgCredit friends on the FAN-boni



Jason and Jennifer Flames

FFA WEEK

National FFA Week took place February 17-24 and our teams celebrated with their local FFA chapters in a variety of ways.

We are proud to support FFA—our future ag leaders!



Oak Harbor FFA



Lakota FFA



Northmor FFA



Seneca East FFA



Wynford FFA



Woodmore FFA



Fremont FFA



Genoa FFA



Colonel Crawford FFA



Clyde FFA



Gibsonburg FFA



Arcadia FFA

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Contact the Norwalk AgCredit 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.

Stay Connected with us!    

PATRONAGE PARTIES

We are proud to celebrate a 30.03% patronage return this year! Our branch teams hosted parties in their offices to distribute checks and gather members for refreshments and comradery. Some branches collected canned goods to donate to local food pantries or participated in other service projects during their parties.



Kendra Heffelfinger and Daniel Miller



Tiffin members were entered to win the wagon if they brought a donation



Marion's big check



Napoleon members enjoying ice cream



Findlay ladies handing out patronage checks



Upper Sandusky members



Party in Ottawa



Jon Ewald and Deborah Johlin-Bach at Fremont's party



Norwalk's food haul



Ohio Farm Business Analysis Program

The message is clear: farms must know their costs of production for corn, soybeans, hay, milk, meat and any other commodities they produce. Why? To make informed marketing, production and financial management decisions that contribute to the overall profitability of the whole farm business.

To help Ohio's farm families achieve financial success in today's challenging marketplace, the Ohio Farm Business Analysis Program has expanded our capacity to serve farmers across Ohio. Thanks to a USDA/NIFA grant, four additional Farm Business Analysis Technicians are ready to help farmers complete analysis of their 2017 business year or start gathering data for a 2018 analysis.

Farm business analysis is a tool that can be applied to any farm, regardless of size, crop, or livestock enterprise. Financial management is critical to the success of every farm business, and with analysis, farms are better able to understand the numbers behind their profits or losses.

Farmers have the choice of completing a whole farm analysis, or whole farm with enterprise analysis. Upon completion, they receive their farm's analysis and enterprise summaries that include their costs of production per acre, per unit (bu, ton, cwt, head) as well as machinery costs per acre. At the conclusion of each year's analysis, farmers receive Ohio summary data, along with personalized benchmark reports that help them quickly identify areas of strength and concern. All data collected is handled with care to preserve confidentiality.

The comprehensive quality of the program enables farmers to see and analyze their business in a more complete manner. After finishing an analysis, farms are also able to compare themselves against other farms both locally and nationally, which offers a clearer picture of their financial standing.

To learn more about farm business analysis, contact Dianne Shoemaker at **330-533-5538** or email shoemaker.3@osu.edu. To see past farm business summaries, visit <http://farmprofitability.osu.edu>. ■

Tilman Fertitta, owner of the NBA's Houston Rockets, is quoted as saying, "Don't ever let your business get ahead of the financial side of your business. Accounting, accounting, accounting. Know your numbers." This rings very true, particularly in today's farming environment.

AgCredit is pleased to support the Ohio Farm Business Analysis Program. The program is designed to assist farm businesses of all types and sizes in preparing financial statements, analyzing their business, and benchmarking their operation.

For more information, stop by your local AgCredit branch office or directly contact Dianne Shoemaker with OSU Extension.



DAVID WHITE

Government Relations Update: The Importance of Ag-Related Technology


Earlier this year, the Farm Credit Council (FCC) brought the message of innovation in agriculture to Capitol Hill. During this standing-room only event, – Farm to Tablet: Harvesting the Potential of Technology, four Farm Credit system customers highlighted for Congressional members and staff, how technology has helped their farms remain competitive, support their rural economy and scale up to incorporate the next generation.

Agriculture has always been capital-intensive, but new technology poses new capital challenges and farmers need a financial partner who truly understands the industry and marketplace, which is where AgCredit and additional Farm Credit System institutions can play a role.

Although each producer on the panel had a different type of farm operation, the one issue uniting all of them was the importance of access to broadband. FCC has been advocating for a specific emphasis on rural America's unique infrastructure needs through its work coordinating the Rebuild Rural Coalition, a diverse collection of more than 220 farm and rural organizations. The Coalition is advocating expanding broadband to connect rural communities to the outside world. It also promotes transportation infrastructure improvement to highways, bridges, railways, locks and dams, harbors and port facilities. In addition, critical needs exist to provide clean water, affordable housing, and updated agricultural research facilities so the rural economy can stay competitive.

As technology continues to evolve, elected officials and policymakers need to better understand and appreciate the important role technology plays in efficiency, production and profitability, and the impact it will have on the future of farming and agriculture.





In AgCredit's chartered 18-county territory, one of the most popular forms of technology used by farmers is precision agriculture enabled by the advent of GPS and the use of drones. Farmers are also utilizing other technological advances in northwest and north central Ohio with support from AgCredit. Here are just a couple of examples:

Dairy Farms

Labor savings, managing less labor and the elimination of labor issues are often the driving forces for dairy farms installing robotic milkers, especially on small and medium sized farms where family labor is used for some or all of the milking. Now, their labor can be redirected into other areas to improve nutrition, reproduction, herd health, milk production efficiencies, cow management, lower the cost of production and protect against eminent increases in wages and benefits. Reliable data is being used so dairy farmers can make the right decisions in the barn among the cows or for the longer term. In both cases, business optimization is the key and all at the touch of a dairy farmer's fingertips using a smart phone.

Food Processing Industry

Hirzel Canning Company (Dei Fratelli brands) was founded in 1923. Today, nearly a century later, the third, fourth, and fifth generations of the Hirzel family carry on the legacy. In addition to their own Hirzel Farms, they work closely with more than 30 local, family growers.

The company recently upgraded its complete processing system, which included improvements in sorting technology as well as automation of many of the processes formerly controlled manually. This was accomplished by installing several electronic tomato sorting machines that utilize several different frequencies of light, both visible and ultraviolet, to evaluate the surface color and texture of the tomatoes. This rapid scan on both sides of the tomato allows the image to then be processed quickly while the software determines whether the tomato is acceptable or needs to be rejected from the flow. If this is the case, a rejection signal sends a pulse and the tomato is "kicked" out to the trash flow. Accepted tomatoes continue through the system towards the dicing and packing operation.

Controls at the canning company have also been automated using Human-Machine-Interface (HMI) technology allowing an operator to fully control segments of the system and monitor the continuous process from a screen. This gives powerful feedback to the operation and allows for high utilization of the equipment due to the high degree of system awareness the operator has through these interfaces. This process helped the company deal with a very tight labor market by giving its operators a high level of productivity based on tons/man hours through these enhancements. ■

David White serves as AgCredit's account manager for government relations and financial services.

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.

AgCredit'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 AgCredit'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:

► Wigton Real Estates & Auction

20 West High St.
Ashley, OH 43003
www.wigtonauctions.com
419-864-8417

Location 1

Acres: 180
County: Morrow
Township: Chester
Date of Sale: 11/18/17
Selling Price: \$4,337 per acre
Unimproved
Lots of waste, power lines and 125 year old fence rows

Location 2

Acres: 107.7
County: Morrow/Delaware
Township: Perry/Oxford
Date of Sale: 11/13/17
Selling Price: \$8,100 per acre
104 tillable acres, systematically tiled

The following information was provided by:

► Craig A. Miley Realty & Auction

703 Harding Way West
Galion, OH 44833
www.MileyRealty.com
419-468-4602

Location 1

Acres: 531.2
County: Knox
Township: Wayne
Date of Sale: 3/12/18
Selling Price: \$7,610 per acre
451 tillable acres, 70 acres wooded, older two story farm house

Location 2

Acres: 30
County: Morrow
Township: Troy
Date of Sale: 11/9/18
Selling Price: \$6,200 per acre
Unimproved
7 tillable acres, 23 wooded acres

The following information was provided by:

► Ben Higgins Realty & Auction Co, LLC

1210 Harding Hwy W.
Marion, OH 43302
www.higginsauctions.com
740-387-5111

Location 1

Acres: 55.9
County: Wyandot
Township: Marseilles
Date of Sale: 3/22/18
Selling Price: \$3,800 per acre
Unimproved
All woodland

Location 2

Acres: 54.1
County: Wyandot
Township: Marseilles
Date of Sale: 3/22/18
Selling Price: \$4,625 per acre
Unimproved
Mostly tillable

Location 3

Acres: 160
County: Morrow
Township: North Bloomfield
Date of Sale: 1/20/18
Selling Price: \$4,688 per acre
Old farmhouse, 57 wooded, 99 tillable

Location 4

Acres: 59.027
County: Marion
Township: Grand
Date of Sale: 12/13/17
Selling Price: \$5,640 per acre
Unimproved
Mostly tillable

Location 5

Acres: 18
County: Marion
Township: Grand
Date of Sale: 12/13/17
Selling Price: \$5,100 per acre
Unimproved
All woodland with old barn

Location 6

Acres: 65
County: Union
Township: Claibourne
Date of Sale: 12/7/18
Selling Price: \$7,200 per acre
Old farmhouse on 1.48 acres and tillable ground

Location 7

Acres: 71.04
County: Union
Township: Leesburg
Date of Sale: 12/1/18
Selling Price: \$10,205 per acre
1976 Tudor two-story home with barns and pond on 6.5 acres

Location 8

Acres: 31.88
County: Union
Township: Leesburg
Date of Sale: 11/21/17
Selling Price: \$6,430 per acre
Unimproved
Mostly tillable

Attention Auctioneers:

Would you like to be featured in a future column? It's easy. Visit our website AgCredit.net. Go to Resources, then click on Auctioneer's link to find the Recent Land Sale form. Fax the completed form to 419 332 2944 or email scanned form to klaubacher@agcredit.net.

CONSOLIDATED BALANCE SHEETS

<i>(dollars in thousands)</i>	March 31,	December 31,
	2018	2017
	<i>(unaudited)</i>	<i>(audited)</i>
Assets		
Cash	\$ 4,172	\$ 6,143
Investments in debt securities: Held to maturity (fair value of \$11,294 and \$11,719, respectively)	11,317	11,523
Loans	1,846,323	1,879,677
Allowance for loan losses	(11,024)	(12,330)
Net loans	1,835,299	1,867,347
Accrued interest receivable	25,788	28,440
Equity investments in other Farm Credit institutions	21,497	21,458
Premises and equipment, net	8,067	7,845
Accounts receivable	3,329	27,584
Other assets	2,206	1,250
Total assets	\$ 1,911,675	\$ 1,971,590
Liabilities		
Notes payable to AgFirst Farm Credit Bank	\$ 1,543,179	\$ 1,611,375
Accrued interest payable	3,723	3,691
Patronage refunds payable	2,181	25,133
Accounts payable	477	1,789
Advanced conditional payments	3,163	5,442
Other liabilities	26,228	4,305
Total liabilities	1,578,951	1,651,735
Members' Equity		
Capital stock and participation certificates	19,752	19,522
Retained earnings		
Allocated	218,906	219,004
Unallocated	94,066	81,329
Total members' equity	332,724	319,855
Total liabilities and members' equity	\$ 1,911,675	\$ 1,971,590

CONSOLIDATED STATEMENTS OF COMPREHENSIVE INCOME

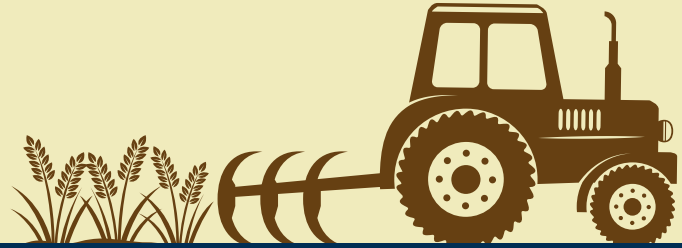
<i>(dollars in thousands)</i>	For the three months ended March 31,	
	2018	2017
Interest Income		
Loans	\$ 23,467	\$ 21,212
Investments	159	175
Total interest income	23,626	21,387
Interest Expense		
Notes payable to AgFirst Farm Credit Bank	10,914	9,348
Net interest income	12,712	12,039
Provision for (reversal of allowance for) loan losses	(1,306)	(1,297)
Net interest income after provision for (reversal of allowance for) loan losses	14,018	13,336
Noninterest Income		
Loan fees	108	91
Fees for financially related services	25	10
Patronage refunds from other Farm Credit institutions	3,278	3,200
Gains (losses) on sales of premises and equipment, net	(9)	—
Gains (losses) on other transactions	(24)	4
Insurance Fund refund	892	—
Other noninterest income	9	10
Total noninterest income	4,279	3,315
Noninterest Expense		
Salaries and employee benefits	3,794	3,607
Occupancy and equipment	336	278
Insurance Fund premiums	251	393
Guarantee fees	246	318
Other operating expenses	1,041	856
Total noninterest expense	5,668	5,452
Net income	12,629	11,199
Other comprehensive income	—	—
Comprehensive income	\$ 12,629	\$ 11,199

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, or by writing to AgFirst Farm Credit Bank, Financial Reporting Department, P.O. Box 1499, Columbia, SC 29202-1499.



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Bay Tractor & Turf
Gibsonburg

Born Implement
Amherst

Buckeye Application
Continental

Burkhart Farm Center
Bucyrus

Dan's Truck Sales
Perrysburg

E & R Trailer Sales & Service
Middle Point

Evolution Ag
Upper Sandusky

Findlay Implement Co.
Findlay

George F. Ackerman Company
Curtice

Green Field Ag
Gibsonburg

Haar Brothers
Gibsonburg

Holgate Implement Sales
Holgate

Homier & Sons
Continental, Payne

Krystowski Tractor Sales
Wellington

KW Farms
Upper Sandusky

MH Eby
West Jefferson

Nathan Frey Farm Equipment
Upper Sandusky

North Central Ag
New London

Northwest Tractor Co.
Ottawa

Norvin Hill Machinery
Greenwich

Paul Martin & Sons
Napoleon

Peters Used Equipment
Pemberville

Polen Implement
Elyria

Randall Brothers
Holgate

Redline Equipment
Archbold, Bellevue,
Bowling Green and Ottawa

Reitzel Bros.
Edon

Rodoc Sales, Service & Leasing
Delphos

Schmidt Machine Company
Upper Sandusky

Sensenig Ag Equipment
Greenwich

Steiners Equipment Sales and Rental
Shiloh

Tawa Equipment
Ottawa

Tiffin Ag & Turf
Tiffin

Wood County Implement
Bowling Green

Wyandot Tractor
Upper Sandusky

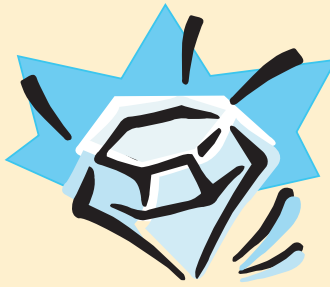
Wellington Implement
Ashland, Wellington

For more information, contact David White with AgCredit | 419.435.7758 Ext. 1602

* Patronage payments are based on a variety of factors and, although our past payment history has been great, they are not a guarantee of future payments.

EASY EQUIPMENT FINANCING

AGATES FROM AGATHA SEMI-PRECIOUS TIDBITS OF INFORMATION



BY CONNIE RUTH, AKA AGATHA CREDIT

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

My Life With Feral Cats

I do not remember exactly when I learned the term “feral” referring to cats. I think it was when my daughter, Anna, was in college. I remember her telling me about the property owner of her rental house warning her not to feed the feral cats because the cat colonies were a big problem in the neighborhood. Colonies? Of cats? Really? At the time, I thought this problem only pertained to alley cats in big cities.

We live in an area where many people have stray barn cats. Some are a bit on the wild side, after being dropped off by people who do not have the means or desire to keep them. This is just a common thing about life in the country. I never realized there is a difference between a stray cat and a feral cat but learned a stray cat is a pet who was lost or abandoned and a feral cat is the offspring of strays who has never been socialized by human contact. Feral cats are too fearful and wild to be touched.

My dear neighbors, Theresa and Louie, feed the neighborhood stray cats, raccoons and whatever critters wander out of the nearby woods looking hungry. I never used to see many strays on my property because my noisy dog, Daisy, scared everything away with her ferocious barking.

After Daisy died, things changed. All of a sudden, there were birds, squirrels and chipmunks in my yard. When the nights got colder, a hungry four-legged gang stopped at Teresa and Louie’s for hors d’oeuvres and then made their way to my porch for their dinner each night. I am not of fan of raccoons and possums but felt sorry for the cats so I started leaving a bowl of the lowest-cost cat food I could find outside my door. Sometimes we could hear commotion as the food was consumed by the fittest of the bunch.

Our feral cat regulars were, Gray (a big, distinguished tomcat) and the Twins (two small brown-striped feral cats of

unknown sex) making up a colony of three. None of them would make eye contact or stay on the porch when we opened the door. We worried they would freeze so, my daughter, Jen and I made a feral cathouse out of a Rubbermaid® storage tote and insulation following directions we found on the internet. We tried to lure them into the makeshift shelter but we never saw any of them even look inside. We even moved it to a couple of different locations but they were too timid to duck inside and check it out even on the coldest night.

Then, on Good Friday, Jen called me when I was in the Lowe’s checkout line, to tell me one of the twins had just dropped five newborn kittens on our porch floor. Four were alive. It was cold so we put out blankets and Jen ordered an electric pet-safe heating pad to rig up under the bench where the babies were born. We began feeding the mama every 6-8 hours and chased away predators at all hours of the night. We still had raccoons and possums trying to get their midnight snacks and we worried they would harm the babies. The most amazing thing was that Gray and Twin sometimes sat guarding the babies with mama, Sugar Plum. It was incredible to see this cat colony work together.

About now you are saying, oh no—she is really going off the deep end about these cats! I know! I never would have guessed that I would become a full-fledged cat woman.

One Friday night there was a loud scuffling sound on the porch at about 1 a.m. so I jumped out of bed and tripped on my way to the dining room door. I broke a toe—but the raccoon ran off and babies were fine. (This is what Crazy Cat Women do. We lose sleep and risk our lives and toes.)

I’ve been reading about how there are tens of millions of feral cats in the United

States. TNR (trap, neuter, release) programs seem to be significantly helping reduce the numbers in many areas. Shelters all over the country are helping with this effort by offering reduced prices. After the cats are neutered or spayed, their left ear tip is snipped off so the cat can later be identified as a TNR cat

Now the babies are eating on their own, so last week we captured Sugar Plum and dropped her off at our local TNR shelter. She had the surgery, spent a couple nights at the shelter and came home sans her ear tip as a badge of courage. She has once again taken up residence on the porch—a bit wary of us now since we have separated her from her babies.

The kittens received their shots and we’ve moved them to our upstairs porch. Next week they will get spayed or neutered and be eligible for adoption at the animal shelter. Eventually, we will also try to capture Twin (who we determined was a male due to his interest in Sugar Plum) and Gray, the tomcat, for the TNR program.

If you are concerned about feral cats in your neighborhood, there are many agencies in northern Ohio to assist with TNR programs. Some towns even have free programs with proof of residency.

Call one of the locations below for information about their reduced cost Spay/Neuter programs or Google - Feral Cats Ohio - for a complete list of resources.

SOS Ohio – Spay and Neuter Clinic
614-396-8707

Humane Ohio – Toledo
419-266-5607

PetFix of Northeast Ohio
216-732-7040

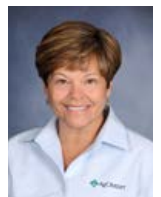
Planned Pethood
419-826-3499

Friendship APL
440-322-4321

Wood County Humane Society
419-352-7339

Van Wert County Humane Society
419-238-5088

Humane Society of Hancock County
419-423-1664



Agatha

Annual Meeting

The 27th Annual Stockholders' Meeting was held at Meadowbrook Park Ballroom in Bascom on April 10. Over 500 AgCredit members, employees and guests attended to hear an update about the cooperative and celebrate a generous patronage return. Attendees participated in an activity using their smartphones to notify Congress telling them how important it is to take positive action on the Farm Bill. Matt Rush was the guest speaker for the evening and shared how important it is to be a leader in agriculture to build a strong future for our current and upcoming generation.

