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# Leader

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

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## COVER PHOTO

Taken in Lorain County by Connie Ruth





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BRIAN RICKER

# MANAGING FARM FINANCIAL STRESS

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**“We all know farmers are no strangers to stress. Farming ranks in the top 10 most stressful occupations in the U.S.”**

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Recently I attended the Ohio Grain Farmers Symposium in Columbus. I participated in a presentation on current credit conditions and providing insight from a lender’s perspective. Balance sheet and income statement trends representative of many farm operations over the past four years were shared with the group. The trends (over the past four years) included earnings losses, declining working capital and reduction in owner equity. It was mentioned that some operations may be slow to recognize their situation, in denial or feeling uncertain about the future and their options.

After the presentation, one of the attendees came up and expressed appreciation for being so candid and sharing

what we were seeing. He expressed concern for the current stressful times and how stress is affecting many farm families and their farm operations. He said farmers might feel isolated and have the impression they are the only ones struggling. He thinks there needs to be more talk and discussion about farmers’ mental health and the stress associated with farming. This made me realize we all need to be more aware of the struggles many farm families are going through and it prompted me to bring it up in this issue of the Leader.

We all know farmers are no strangers to stress. Farming ranks in the top 10 most stressful occupations in the U.S. Farmers cope with unpredictable weather, physically demanding work, soaring health insurance

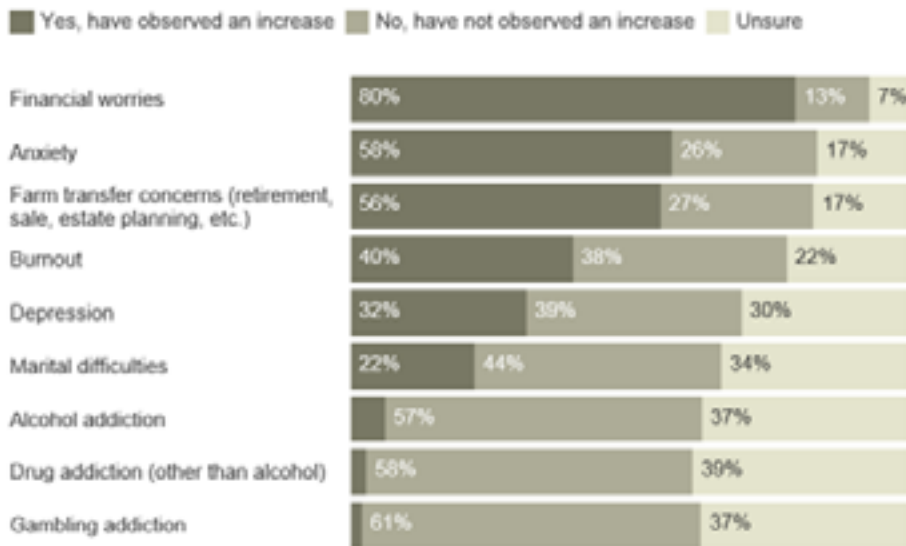
costs, and in recent years, financial pressures and stress. Many have experienced four or more consecutive years of stagnant prices, barely making a profit or losing money. This can be difficult to endure for anyone.

There can be a stigma around someone reaching out for help because farmers are independent problem solvers, with a get-it-done mentality. Most farm meetings deal with production, marketing, outlook, succession and conservation topics and so, traditionally, not as much time is spent discussing the human toll of the work.

A recent survey by the Minnesota Department of Agriculture showed increasing levels in anxiety, financial worries and depression among farmers.



Last summer, state agriculture officials surveyed nearly 550 professionals who work closely with Minnesota farmers and asked: In the last year, have you observed an increase in the following?



Source: Minnesota Department of Agriculture // Graphic by C.J. Sinner, Star Tribune • Created with Datawrapper

It is important to know we will all experience some type of stress in our lives. There are anticipated stressors brought on by the holiday season, marriage, birth of a child or, in my family's recent situation, a new pet in the household. These are stressful events we plan for and want, but unexpected and more threatening stressors, such as an economic downturn, may suddenly disrupt our lives without warning. These significant stressors often lead to other problems including marital tensions, family conflicts, accidents or health problems.

Although we don't have the ability to control many of the stressors we face, we have the power to manage how we respond. Stressful events are more likely to be resolved positively if we have a clear and realistic view of the problem, a strong support system, a history of managing stress successfully, a hardy disposition, an accurate understanding of our strengths and limitations, sound action plans and a proactive approach to tackling them.

The worst thing we can do when feeling overwhelmed is to react impulsively or to put our head in the sand and hope it will go away. By doing nothing we sometimes end up feeling like victims.

Below are tips on how to be proactive in difficult times from an associate of mine, Dennis Morris. Dennis has worked with many Farm Credit System associations across the U.S. in dealing with a variety of issues including stress and difficult conversations. His tips are worth reading and provide help for anyone who is facing stress in their lives.

1. Outline the problems you face. Be honest and don't avoid any issues even if they feel threatening.
2. List all of your alternatives, strengths and threats, and think of them as unique opportunities to use to your advantage.

3. Consider what might happen to you and your family if you don't take any action.
4. Communicate openly with family members.
5. Remain open to any possible change. Focus on the best alternatives.
6. Develop a written action plan to help you get through the current economic downturn.
7. An action plan includes a list of goals, tasks and specific steps you will take within definite time periods.
8. Remember that every problem has a solution.
9. When evaluating your situation, think with your head and not just your heart.
10. Review your plan with a trusted advisor who will help you understand your financial options. A trusted advisor is an agriculture and business expert who will look out for your best interests and critically assess your plan. You want an advisor who has the courage to question your action plan and to help you explore alternative solutions. They may not always say what you want to hear but they have the courage to be honest and to give you their best thoughts. They won't tell you what to do because they respect your ability to find the best solution. ■



# CHANGES FOR 2018

BY THOMAS MILLIGAN

Spring planting is right around the corner and crop insurance is a normal part of the process for many producers. There have been several changes to the 2018 Multiple Peril Crop Insurance (MPCI) program made by the Risk Management Agency (RMA) that will affect farmers on several levels.

First, what has been referred to as “High Risk” (HR) ground has been eliminated in most counties in Ohio. Only Coshocton, Holmes, Pickaway, Ross, and Wayne Counties have land still classified as HR. This is usually bottomland or other land that is more susceptible to crop loss. Previously, this HR ground could be excluded from coverage or insured at a different level than the rest of the non-HR ground. The premium for this ground was markedly higher than non-HR ground. With the elimination of that category for most of Ohio, the HR ground will simply be part of the regular coverage. Producers may want to contact their insurance agent to see how this might impact their coverage and premium.

Secondly, the standard MPCI policy has always included Prevented Plant (PP) coverage at 60 percent of the guaranteed coverage for corn and soybeans. Last year, the corn PP was reduced to 55 percent; however, a farmer could add an additional 10 percent PP coverage, bringing the total to 65 percent for corn and 70 percent for soybeans. For the 2018 crop year, the 10 percent additional coverage has been reduced to a maximum of 5 percent, meaning the highest PP coverage available is 60 percent for corn and 65 percent for soybeans. Your insurance carrier or agent should notify you of this change.

The third change has the potential to really help the history of farmers when a crop is lost or damaged due to the action of others. It is called Uninsurable Unavoidable Fire (UUF). In the past, if the neighbor inadvertently applied a chemical and the spray drifted and damaged an insured’s crop, there was no way to adjust the production to account for the damaged acreage, and thereby lowering Actual Production History (APH) yield. Another example would

be that if a passing car throws out a lit cigarette and it burns a field, no APH adjustment could be made, again hurting the historical production. Beginning in 2018, the acreage can be adjusted to account for the crop damaged by a third party. These losses are still not insurable, but at least the APH will not suffer as well. Call your agent should one of these unavoidable events occur.

Success to you in 2018! ■

  
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# A Rural Perspective: Time for the Crocuses

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

It's almost time for the crocuses to bloom again. What a glorious sight they can be. And usually they come as a surprise, appearing before we expect them.

After seemingly endless days of cold and snow and gloomy, cloudy days, suddenly you spot their emerald green shoots contrasting so strikingly against the brown of last fall's dead foliage. Even though the soil is still icy cold, just a few short days of March sunshine and their brilliant colors shatter the winter and announce the rebirth of spring.

The young couple didn't even notice the crocuses the first spring they spent in their old farmhouse. They were probably there but hidden behind the dense growth of vines and shrubbery that had accumulated from years of neglect. But by the second spring, they had been liberated and sprang to life as a pleasant surprise. Just a few of them below the bathroom window on the south side but brilliant in their color and so refreshing a signal of new life. The flowers reflected the optimism and freshness of the couple's new life together.

Over the ensuing years, it seemed as though the emergence of the crocuses were

milestones in the couple's life as much as birthdays and anniversaries. They bloomed the third spring about the same time the couple found they were expecting their first child. Six years later the crocuses broke the gloomy and depressing winter following the stillbirth of their second daughter. A year later and it was the beginning of the final trimester of a tenuous pregnancy with twins. In years when spring came very early, the crocuses could help celebrate their wedding anniversary.

They planted more bulbs in different beds and carried on a friendly competition to be the first to spot a bloom. He often had an advantage for he walked past the



beds each day returning for lunch from the family farm. The spring sun would have had just enough time to tease the first blooms open and he could announce their arrival.

Somehow, it seemed as though the oppressive lethargy of winter was dispelled and a new vitality and energy could be felt when the tiny flowers appeared. It meant that soon there would be fields to till and crops to sow, gardens to work and plants to set. In a few weeks, the lawn would need mowing and the flowerbeds tending. No reason to think about those things earlier but once the crocuses bloomed there wasn't any doubt about what lay ahead.

Last spring he hardly noticed when the crocuses bloomed. It was too soon. His thoughts were usually elsewhere on his walks home and he couldn't even be certain he saw them on their first day.

And what did it matter. She wasn't there to hear the news at lunch. It would take more than pretty flowers to erase the emptiness that was so pervasive. He planted a new bed of crocus bulbs last fall—but at the cemetery, not at home.

They enjoyed the beauty of the crocuses together for twenty-four years. This year the flowers will bring a reminder of the joys they shared. The delicate blossoms always signaled a reawakening and a reason to look forward.

She was good at looking forward. This spring he will try to pay more attention. ■

*This article appeared in the Wellington Enterprise newspaper in 1998. It is reprinted with permission from the author, James McConnell.*



RYAN CONKLIN

# WILL YOUR FARM SUCCESSFULLY TRANSITION TO THE NEXT GENERATION?

BY RYAN CONKLIN, ATTORNEY



When the calendar turns over to the new year, presentation season gets underway for our office. With many farmers having some schedule flexibility, the winter months provide an excellent opportunity for co-ops, lenders and other organizations to host various seminars and meetings.

As a result, from January through March, my associates, Robert and Kelly and I get the opportunity to travel across Ohio and present to hundreds of farmers.

When organizations ask us to attend meetings, 80 percent of the time we end up presenting on one topic: farm succession planning. This is for good reason, because many farmers and farm families still cannot answer this question: Will our farm successfully transition to the next generation? In fact, I would submit that today's single greatest threat to family farms is not low farm income or regulation, it is the inability to successfully transition the farm from one generation to the next.

Having partnered with AgCredit for many years, our office knows this organization recognizes the importance of farm succession planning. This year, AgCredit has committed more resources to the succession planning discussion by scheduling a series of seminars. For this article, I don't want talk about the nuts and bolts of succession planning; rather, I want to implore you to make 2018 the year your plan is completed.

## Know YOUR Goals

Farm succession planning is a complex process with many different areas to consider. Often, farmers get bogged down

in the legal or financial nuts and bolts and miss the bigger picture. The primary objective for farm succession planning is accomplishing the goals you have set for your family and farm.

Succession planning goals can

be relatively simple. Some common goals include: protecting farmland, minimizing taxes, passing a viable farm operation, protecting against in-laws or second marriages, maintaining privacy, reducing the chance of conflict or achieving an equal distribution among children. As you can see, these are not complex objectives. In short, don't become overwhelmed by the details of farm succession planning, keep looking at the bigger picture by focusing on your goals. Leave the details to your professional team.

## It Takes a Team

My last *Leader* article highlighted the number of people involved with the succession planning process. Attorneys, accountants, banks/lenders, insurance agents, financial advisers and others all have a part to play. I want to reiterate one key point from the article: surround yourself with professionals who are familiar with farm succession planning and can help you complete the job. When selecting these professionals for your plan, be sure to do some due diligence to ensure they are up to the task.

There is another key point to keep in mind when working with your succession planning team. These professionals work for YOU. Even though each person brings a certain expertise to the table, ultimately you dictate the work each of them will perform. You should feel open to ask questions of each person and change direction if you are not satisfied with the outcome. Most

importantly, make sure you fully understand your plan when it is complete.

## Succession Planning=Risk Management

Take a minute and think about your existing operation. How much work did it take to reach its current size? How many family members, both current and past, were involved in operating the farm? How many risks did you take to expand the operation? Each farm and farm family has a rich history, and it has often involved tons of hard work, generations of family members and a variety of risks. Along the way there were numerous opportunities for everything to fall apart, but it didn't.

I would submit that succession planning is a form of risk management to ensure your farm will survive. Would you be willing to risk the survival of your farm, meaning all of the hard work was in vain, by not adopting a succession plan? My guess is that most readers would answer "no" to this question. Your farms are your most cherished assets, so why risk its dissolution by failing to implement a plan? If you truly value risk minimization for your farm, then succession planning must be a part of your mindset.

So, do you have a plan in place to successfully transition to the next generation? If you have already completed a plan with your attorney, excellent. Our only suggestion is to review the plan every five years to make sure it still works. After all, things can change in a five-year window.

If you have not undergone the succession planning process, I would encourage you to commit to completing the task in 2018. If you are looking for a starting point, look no further than AgCredit's succession planning seminars. These seminars will feature succession planning experts who can help you overcome the challenges facing your family. With access to resources like this, the time to ensure your farm makes it to the next generation is now. ■





# GENERATION “Z” IS IN THE HOUSE

BY DR. DAVID KOHL

DR. DAVID KOHL



Much of the recent discussion on demographics has focused on the movement of the Millennial Generation as the Baby Boomers transition into retirement. Now, the term “pig in the python” better describes the children and grandchildren of Baby Boomers, instead of the Baby Boomers as it once did. At 73 million, Generation Z, better known as Gen Z, is slightly smaller than the Millennial Generation. The members of the Gen Z were born between 1995 to 2015. And the first wave of this group is now graduating from high schools and colleges, entering the workforce, and becoming potential business partners and owners. So, what are the most productive ways to work with Gen Z? Let’s examine some of their general characteristics as compared to previous generations.

First, this group prefers to work independently with no shared open workspace. This is contrasted to the Millennials, who are generally collaborators and want open office space to stimulate discussion. The Millennials also stress the balance of work and life time, while Gen Z

tends to value flexibility, working anytime and in any place.

Next, the members of Gen Z will be conservative financially. For most, their childhoods were influenced by the Great Recession of 2008, which helped shape their financial philosophy. In many cases, they observed their parents in an era of job cuts and they watched as retirement portfolios were cut in half. Parents, grandparents, or at least someone they knew lost their home to bankruptcy. And of course, some were raised in a single parent home, which commonly impacts financial freedom.

Interestingly, another tendency of Gen Z is less of a desire or need for recognition. This could present a potential clash with the Gen X or Millennial Generations. Gen Z group does not expect a trophy just for participation, and in this regard can be more competitive and driven.

In general, this segment of the population likes to create personalized job descriptions and is very good at multitasking. This group shows a leerness of snapshot and social media dangers and will be calculated in the exposure of their personal information online. In addition, they prefer to work with organizations and businesses that support social causes and community service.

Companies and businesses that celebrate individuality will be appealing to Gen Z workers. This emerging demographic has only known a “connected world.” Thus, they will not draw a distinction between working in an office at home, or out on a hike because they are always online. This segment will be “phigital,” or accepting digital space as an appropriate replacement for in-person meetings. In other words, from Gen Z’s view, dialing into a meeting via videoconference is no different thing than

sitting face-to-face in a board room. In fact, they would rather Skype than waste time driving or delayed at an airport hub.

On education, this generation will turn today’s system upside down. The old classroom lecture will become obsolete with less memorization and more challenging work assignments that include discovery. This will be a generation of problem solvers that will enjoy critical thinking. Teachers will become more like facilitators inside the concept of “blended education.” This concept will include more online instruction followed by face-to-face meetings for case study and networking. The “high tech and high touch” approach is the blend of online education and human interaction that will be so critical with this new generation.

Not unlike previous generations, Gen Z will challenge the status quo, consumer trends, the workplace culture and society in general. The aforementioned trends are an introduction to the new generation for management, board members, business owners and the workplace. Also similar to other generations, they will be defined by the events and challenges that take place around the world during their lifetime. Through speaking events and interactions with college and university groups, 4-H, and FFA, I have already observed several Gen Z individuals in action. This generation demonstrates a curiosity and sense of engagement that will be necessary to lead businesses, classrooms and public policy in the future. In some of the most impressive Gen Z members, I observed an innate knowledge of technology combined with a good work ethic and strong relational skills. In working with this generation, one has to keep an open mind and be ready to adopt new methods, but must also be extremely selective. ■

## 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 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*.

# VOTE! SUPPORT YOUR COOPERATIVE

BY BRIAN RICKER



On behalf of the Directors and Employees of AgCredit, I invite you to our Annual Stockholder Meeting on Tuesday, April 10, 2018. I encourage you to review the “Official Annual Meeting Notice,” which accompanies this issue of our *Leader* magazine.

As a stockholder in this member-owned cooperative, I urge you to take an active part by participating in our upcoming elections. You will be receiving your ballot by mail within 10 days after the Annual Meeting. Please follow the ballot casting instructions and mail your vote back to the association prior to the established deadline. Your mailing envelope must be signed in order for your vote to be counted.

We appreciate your participation in one of the elements that sets your cooperative business apart from the rest—AgCredit, ACA

Stockholders determine their own governance by electing their peers to the Board of Directors.

Your Board and Management Team have always believed in this simple observation: “Who better than farmers themselves know what farmers need?” Your vote supports this concept. Thanks for supporting your cooperative. ■

Brian J. Ricker, CEO

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## AGCREDIT FORMS MISSION FUND

AgCredit is pleased to announce the formation of the AgCredit Mission Fund.

The Mission Fund will fund the Joe Leiser Scholarships along with 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 focus 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 communities
- **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. Grant applications will be accepted annually from March 1 to Aug. 31, starting in 2018. Proposals will be reviewed by a committee comprised of AgCredit directors, employees and members and will be awarded by Dec. 31.

“The Mission Fund is another way for AgCredit to support and invest in the rural communities it serves,” said Brian Ricker, CEO, AgCredit. “We are very excited to form this fund and are thankful to our board for helping to set up this fund.”

Priority for grants will be given to purposes benefitting the 18 county AgCredit geographic area and secondarily to other counties in Ohio. For more information and to apply, please visit [AgCredit.net](http://AgCredit.net). ■



*William*



*Bethany*

## FOCUS ON OUR MEMBER FAMILIES — THE TRIHAFT FAMILY

We are Andrew, Bethany and William Trihaft. We live in LaRue, Ohio, Marion County. We are 20-year-old triplets. We were born three months premature in January of 1998. We were all less than three pounds at birth so we spent two months in the hospital's neonatal intensive care unit. When we finally got to go home—one at a time—we weighed about four pounds. Ever since birth, we have been reaching for goals. When we were small, the goal was to catch up with everyone else our age. When we started school, the goal was to be individuals and not be known just for being triplets. We each have our own personality and goals. We were all in National Honor Society and graduated from Elgin High School in 2016. Andrew is going to Ohio Northern University and plans to become a history/social studies high school teacher. Bethany goes to Marion Technical College and plans to be a nurse. She wants to help with the livestock on the farm. William also attends Marion Technical College in Ag Business and plans to help on the farm.

We have always liked to do things on our farm ever since we were old enough to be in the barns. We are fifth generation farmers. Our family raises grain crops, has a 230-ewe flock and a herd of 50 registered



*Andrew*

Boer does. There is never a dull moment around the Trihaft farm.

We started 4-H in the Clover Bud program. When we were old enough to join regular 4-H, our parents let us each pick a ewe to start our own flock. Two years later, we each picked a Boer doe to start our own herd. Andrew was in 4-H for 11 years, Bethany for 13 years and William continued for nine years.

We all joined Future Farmers of America in high school and FFA changed our lives forever. It helped us to have some of the same goals but also different goals. FFA has helped us become stronger, more confident individuals. We were all FFA officers throughout high school and Andrew received the 110 percent award sponsored

by AgCredit. Bethany and William each tied for Star Chapter Farmers two years in a row and each won fourth place in the State of Ohio for their Goat and Sheep Proficiency. All of us were on Junior Fair Board for Marion County and received placings at the county fair with market goat and lamb projects and with breeding sheep and goats.

We have always done things together and reached milestones and goals together throughout our lives. Therefore, when we received American FFA Degrees in October of 2017 at the National FFA Convention, it felt normal for us but we realize it was not normal. Imagine, less than one percent of FFA members in the United States received this honor and the three of us were part of that 4,000+ statistic! A lot of record keeping was done from ninth grade to a year after high school graduation. Our projects were year-round projects, which started with taking care of the breeding stock and raising the babies to selling them and maintaining and managing the herd and flock.

FFA made each of us well-rounded individuals and we would not change the experience we had in FFA for anything in the world.

*Parents, David and Kim Trihaft, are AgCredit members of the Marion Branch. ■*



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### Calendar

- March 30** Offices closed for Good Friday
- April 10** Annual Meeting in Bascom
- May 28** Offices closed for Memorial Day

**Stay Connected with us!**



### Congressional Farm Visits

Over the winter several members of Congress made it out to a few local farms of AgCredit members.



*Gary Baldosser, AgCredit Board member with US Congressman, Jim Jordan (Ohio fourth District) who visited Baldosser Farms in Republic.*



*Kelsey Krull, district director for US Senator Rob Portman's Toledo office, and David Wirt, district director for Congressman Bob Latta's Bowling Green office, visited Sonnenberg Farms near Holgate.*



*Deborah Johlin-Bach, Board member; participated in Sherrod Brown's Farm Bill round table meeting at Myers Farms.*



*Scott Baldosser with State Representative, Bill Reinke*



*Leah Jones of US Senator Sherrod Brown's Cleveland office spent the afternoon at Hartschuh Dairy Farm in Crawford county.*



## Cookies and Coffee with a Veteran Event

On Veteran's day, our offices offered cookies and coffee to any area veterans that visited.



*Arielle and Stephanie at Norwalk Branch*



*Andy and Steve from Bowling Green Branch*



*Army Veteran Paul Hiser with Ralph Hernandez, AgCredit team member and Army Veteran*



*Ken and Kaylee Clagett at Norwalk Branch; Ken served six years with the Army National Guard*

## New Sattelite Office

Our satellite office in Wellington recently moved. It is now located at 311 Maple Street in Wellington. They had an open house to show off the new space in November.



## Fremont Ladies Night

Our Fremont team hosted a ladies night event in November at the Ottawa County Fairgrounds. Guests enjoyed dinner and decorated a live pine wreath to take home with the help of Audra's Florals.



## Moving Your Farm Forward Workshop

In December, AgCredit hosted a farm-planning workshop in Leipsic. The featured speaker was Mike Boehlje, Ag Economist from Purdue University. The topic he spoke on was how to respond to the ag economy's downturn. Some other topics covered include farm records, niche market opportunities, contract swine barns, and farm markets.



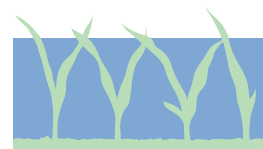
## Ohio Grain Farmers Symposium

Brian Ricker, CEO and Shane Vetter, Senior Account Officer discussed credit quality and access to credit at the Ohio Grain Farmers Symposium in December.



## Van Wert Outlook Meeting

Our Van Wert team hosted their annual Ag Outlook meeting with Williamson Insurance Agency and had over 100 attendees in January. The featured speaker was Dr. David Kohl from Virginia Tech.



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## Ohio Farm Bureau Young Ag Professional Conference

AgCredit was a proud sponsor of OFBF YAP Conference in February. AgCredit hosted a session at the conference featuring several members in a panel discussion on the traits and habits of effective farmers.



### Welcome New Employee



**Tom Hageman** started his career with AgCredit as Loan Processor in the Findlay branch on Nov. 20, 2017.

### Retirements

Three branch managers retired on Feb. 1. We wish them all the best and thank them for their many years of service to our cooperative.



**Karl Orians,**  
Fremont Branch  
26 Years of Service



**Rick Leitzky,** Upper Sandusky Branch  
20 Years of Service



**Jeff Hoepf,**  
Norwalk Branch  
12 Years of Service

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# Years of Service Awards

5 years



**Paula Anatra**



**Carol Brickner**



**Ruthann Buhrow**



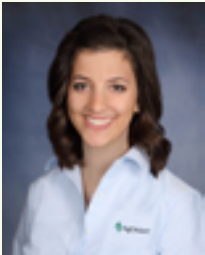
**Amy Busler**



**Jessie Chamberlain**



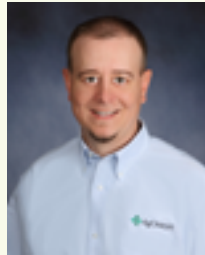
**Michael Kleinknecht**



**Teresa Lucal**



**Susan Miller**



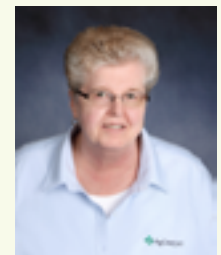
**Kirk Sausser**



**Stephen Stechschulte**



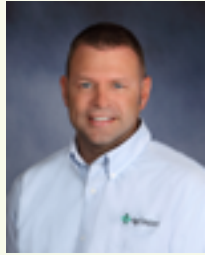
10  
Years



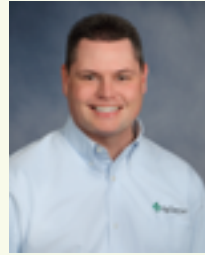
**Mary Garay**



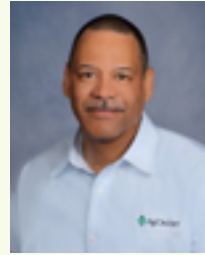
**Tammy Glick**



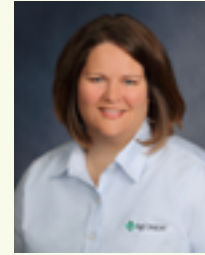
**Matthew Gray**



**Steven McCartney**



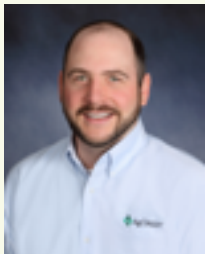
**Mark Roberts**



**Ranae Sherman**



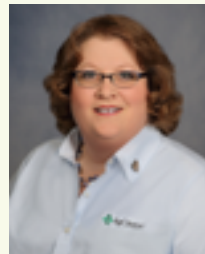
**Lisa Shumaker**



**Shane Vetter**



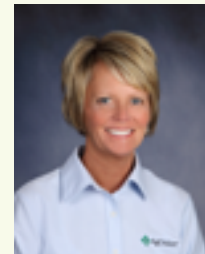
15  
Years



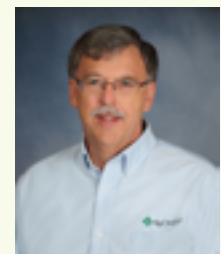
**Melva Roof**



20  
Years



**Rebecca Diemer**



**Richard Leitzy**



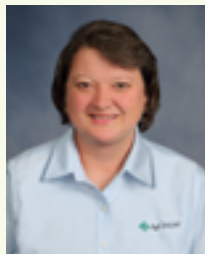
**Brian Ricker**



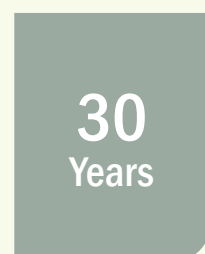
25  
Years



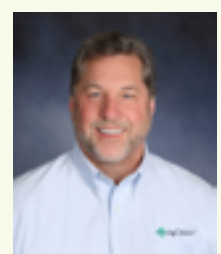
**Jeffrey Rickenbacher**



**Karen Welter**



30  
Years



**Steven Weihl**



35  
Years



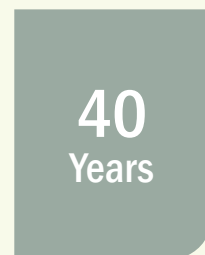
**Allan Campbell**



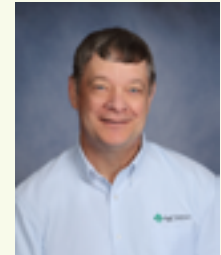
**Thomas Moser**



**Kathleen Schnipke**



40  
Years



**Darrell Swinehart**

# Joe Leiser Memorial AgCredit, ACA \$2,000 SCHOLARSHIP



A total of three AgCredit, ACA scholarships will be given for the 2018-19 school year\*. Three students currently studying an agricultural curriculum at an accredited four-year school or at an accredited two-year school will each receive a \$2,000 award.

To be eligible, applicants must be an immediate family member (dependent) of a voting stockholder of AgCredit, ACA with a current loan. At the time of application the student must be attending a post-secondary school majoring in an agriculture-related subject. **Graduating high school seniors are not eligible to apply.**

- Children of current employees or directors of AgCredit, ACA, are not eligible for this scholarship.
- Previous recipients of scholarship funds are not eligible to re-apply.
- Previous applicants (who have not received scholarship funds) may apply every year they are eligible.
- The scholarship is to be used to pay education-related expenses and will be issued in the form of a joint check with the school.
- Applications must be postmarked on or before June 30, 2018. Mail to:  
ATTENTION: Karen Welter  
AgCredit, ACA  
610 W. Lytle St.  
Fostoria, OH 44830

The selection committee will consist of three current board members of AgCredit, ACA. They will review all complete applications and choose the three recipients. No interviews will be conducted. The process will be completed by July 31, 2018.

*\*The scholarship selection committee reserves the right to reduce or expand the number of scholarships awarded based upon the number of eligible and complete applications received.*





# JOE LEISER MEMORIAL AGCREDIT, ACA SCHOLARSHIP APPLICATION

(Please Print or Type)  
**2018-2019 ACADEMIC YEAR**

Name \_\_\_\_\_ County \_\_\_\_\_

Home address \_\_\_\_\_

Home phone number \_\_\_\_\_

Immediate family who are voting members of AgCredit \_\_\_\_\_

College/University/Tech School **you have been attending** at the time of application \_\_\_\_\_

(At the time of application the student must be attending a post-secondary school at least as a first quarter/semester freshman.  
Graduating high school seniors are not eligible.)

School address \_\_\_\_\_

Class status: 2018–2019 school year \_\_\_\_\_ G.P.A. \_\_\_\_\_

Major \_\_\_\_\_ Minor \_\_\_\_\_  
(must be agriculture related)

Two-year program

Four-year program

**Attach to Application** – 1) Current Official Transcript including the most recent term. Transcripts may be faxed (419-435-6847) separate from the application, however, the original is to be mailed. In lieu of an official transcript, an Advising Report **AND** copies of grade reports **from each term attended** will be accepted. 2) Two letters of recommendation from sources at the discretion of the applicant.

Incomplete applications will not be considered.

Please submit the following on no more than four (4) 8 1/2" x 11" sheets of paper (one side only). Additional sheets and backs WILL NOT BE CONSIDERED. Please provide information from the past two years only. Answers must be either **TYPED** or **PRINTED**.

1) Prepare a resume including the following items:

- Your past and present co-curricular activities including offices and extent of involvement.
- Your work experience or other commitments that may involve a large amount of time.
- Your scholastic accomplishments.

(Make a definite distinction among the three categories above.)

2) From your resume, pick one activity that has benefited you the most and explain.

3) Why have you decided on an agricultural program?

4) Tell us more about yourself and explain how this scholarship would benefit you.



DAVID WHITE

# ADDRESSING FARM SUCCESSION CHALLENGES

By DAVID WHITE



AgCredit recently completed a survey of its YBS (young, beginning and small) customers. When asked, “What is the most significant challenge your farming operation faces?” the number one answer was transitioning the family farm to the next generation.

AgCredit also hosted a panel discussion at the Ohio Farm Bureau’s winter young Ag professional’s conference focusing on the traits of highly effective farmers. One of the seven traits includes creating a succession plan.

Farm transitions have been identified as a major upcoming structural change that

concerns policy makers. According to the US census of agriculture, the average age of a farmer in the United States was 58.3 in 2012 compared to 57.1 in 2007; for Ohio, the average age was 56.8 in 2012 and 55.7 in 2007. Contributing factors include: farmers don’t retire from farming, there are fewer beginning farmers and among US farmers six percent are considered young (less than 35 years of age) and 33 percent are considered old (65 years of age or older). For Ohio farmers, seven percent are considered young and 29 percent are considered old.

US farmers in the age bracket of 55 to 64 years own 29 percent of the farms

in the US and 28 percent of the farms in Ohio. Those who are between the ages of 45 to 54 years own 22 percent of the farms on a national basis and 24 percent of Ohio farms. Farmers between the ages of 65 to 74 years own 21 percent of the farms in the US and 18 percent of the farms located in the Buckeye State.

To help AgCredit members address this challenge and be as effective as possible, AgCredit hosted a series of succession planning seminars at four locations in February. The sessions featured retired University of Nebraska agribusiness professor Ron Hanson. Dr. Hanson warned



the group that the succession planning process could result in emotional stress as well as conflict among the family members involved.

Hanson added that most farm families have an estate plan and/or will, but very few actually have a farm succession plan to spell out the process for the farm to remain in the family if something unexpected should happen. Planning for ownership succession

is vital to keeping a farm in the family for the next generation.

Dr. Hanson also noted, many realize the importance and need for having a farm succession plan to protect and continue their family farming legacy, but many families fail to put a plan in place for the next generation because personal obstacles and fears become road blocks. Dr. Hanson advised the group to remember it is never too early for a family to begin the succession planning process.

He also noted that farm succession planning is time consuming and can be emotionally draining.

AgCredit will also host a series of “tools for the transition” seminars featuring David Marrison and Emily Buxton Adams with Ohio State University Extension in late March. Both will work with participants to have positive and productive conversations about challenging and difficult issues. ■

## TOOLS FOR THE TRANSITION SEMINAR INFO

Date	Location	RSVP Info
March 20	All Occasions Catering 6989 Waldo Delaware Rd. Waldo, OH 43356	by March 13 to 419-947-1040 or dwhite@agcredit.net Dinner will be served.
March 22	Erie County Fairgrounds 3110 Columbus Ave. Sandusky, OH 44870	by March 13 to 419-663-4020 or dwhite@agcredit.net Heavy appetizers will be served.
March 26	Leipsic Community Center 120 E. Main St. Leipsic, OH 45856	by March 13 to 419-523-6677 dwhite@agcredit.net Dinner will be served
March 27	Masters Building 10171 State Hwy 53 N. Upper Sandusky, OH 43351	by March 13 to 419-447-0787 dwhite@agcredit.net Dinner will be served.

Times for all meetings: Registration 5:30 p.m., Dinner 6 p.m., Presentations begin 6:45 p.m. Approximate meeting end time: 9:15 p.m. Reservations are required. Please RSVP to the location you plan to attend.



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:*

- ▶ **WMS Marketing Services**  
1400 E. Wyandot Ave.  
Upper Sandusky, OH 43351  
wmsohio.com  
419-294-4366

**Location 1**

Acre: 228  
County: Wyandot  
Township: Crane  
Date of Sale: 11/16/17  
Selling Price: \$4,715 per acre  
Older homestead in need of renovation. 73 +/- tillable acres, 120.46 acres of CRP, remainder recreational wooded

**Location 2**

Acre: 20.447  
County: Seneca  
Township: Loudon  
Date of Sale: 9/26/17  
Selling Price: \$4,250 per acre  
Unimproved  
Recreational wooded acreage

**Location 3**

Acre: 38.95  
County: Wyandot  
Township: Crawford  
Date of Sale: 10/2/17  
Selling Price: \$3,905 per acre  
Unimproved  
Mostly tillable farmland

*The following information was provided by:*

- ▶ **Layman Auction Service**  
15238 Township Road 119  
Kenton, OH 43326  
419-673-4165

**Location 1**

Acre: 84  
County: Hancock  
Township:  
Date of Sale: August 2017  
Selling Price: \$6,265 per acre

*The following information was provided by:*

- ▶ **Whalen Realty & Auction**  
PO Box 550  
Neapolis, OH 43547  
whalenrealtyauction.com  
419-875-6317

**Location 1**

Acre: 115  
County: Fulton  
Date of Sale: 9/20/17  
Selling Price: \$8,200 per acre  
Unimproved

**Location 2**

Acre: 22.41  
County: Fulton  
Date of Sale: 9/20/17  
Selling Price: \$7,400 per acre

**Location 3**

Acre: 97.5  
County: Lucas  
Date of Sale: 9/20/17  
Selling Price: \$6,000 per acre  
Unimproved

**Location 4**

Acre: 68.43  
County: Wood  
Date of Sale: 9/20/17  
Selling Price: \$6,000 per acre  
Unimproved

**Location 5**

Acre: 156  
County: Henry  
Date of Sale: 10/19/17  
Selling Price: \$7,005 per acre  
Unimproved

**Location 6**

Acre: 76  
County: Henry  
Date of Sale: 10/12/17  
Selling Price: \$6,400 per acre

**Location 7**

Acre: 58.71  
County: Henry  
Date of Sale: 10/26/17  
Selling Price: \$6,600 per acre  
Unimproved

**Location 8**

Acre: 157  
County: Fulton  
Date of Sale: 11/16/17  
Selling Price: \$8,000 per acre

**Location 9**

Acre: 41.1  
County: Henry  
Date of Sale: 11/11/17  
Selling Price: \$6,300 per acre

*The following information was provided by:*

- ▶ **United Country Walton Realty & Auction Co.**  
227 W. Wyandot Ave.  
Upper Sandusky, OH 43351  
ucwaltonrealtyandauction.com  
419-294-0007

**Location 1**

Acre: 427.9  
County: Hardin  
Township: Lynn and Jackson  
Date of Sale: 11/18/17  
Selling Price: \$4,931 per acre

**Location 2**

Acre: 73.9  
County: Wyandot  
Township: Eden  
Date of Sale: 12/2/17  
Selling Price: \$6,042 per acre

**Location 3**

Acre: 53  
County: Seneca  
Township: Eden  
Date of Sale: 11/24/17  
Selling Price: \$5,604 per acre  
Unimproved

**Location 4**

Acre: 30.7  
County: Seneca  
Township: Eden  
Date of Sale: 11/20/17  
Selling Price: \$5,049 per acre  
Unimproved

**Location 5**

Acre: 15.9  
County: Wyandot  
Township: Eden  
Date of Sale: 12/2/17  
Selling Price: \$5,660 per acre  
All wooded

**Location 6**

Acre: 2.88  
County: Wyandot  
Township: Eden  
Date of Sale: 12/2/17  
Selling Price: \$28,125 per acre  
1900s home with out buildings

**Attention Auctioneers:**  
Would you like to be featured in a future column? It's easy. Visit our website [AgCredit.net](http://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](mailto:klaubacher@agcredit.net).



*Give us your best shot!*

## Enter our 2019 Calendar Photo Contest!

Our 2019 Calendar Photo Contest is now open. Visit [AgCredit.net](http://AgCredit.net) to submit your photos and to read the contest guidelines. Submissions will be accepted until June 30, 2018.



[AgCredit.net](http://AgCredit.net)



Conservation Agriculture  
Dwight and Lisa Clary  
5800 N. St. Rt. 635  
Fostoria, OH 44830-9325  
o 419-457-7361  
c 419-619-7631  
[claryfarmsllc@gmail.com](mailto:claryfarmsllc@gmail.com)

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[PaulFalter@yahoo.com](mailto:PaulFalter@yahoo.com)



**FARM CREDIT  
EXPRESS**

[farmcreditexpress.com](http://farmcreditexpress.com)



## LOOKING FOR AN EASY WAY TO FINANCE YOUR EQUIPMENT PURCHASES?

Farm Credit **EXPRESS**, through a partnership with AgCredit and participating dealerships, is designed to provide you with competitive rates, flexible terms and the conveniences you're looking for in an equipment finance program.

- Apply for Farm Credit **EXPRESS** financing while you're at the dealership.
- Take advantage of all manufacturer cash discounts on new equipment.
- Enjoy the benefits of cooperative ownership – including AgCredit's patronage refund program!

Farm Credit **EXPRESS** also offers competitive rates and terms on used equipment purchases – so there's no reason not ask your dealer for Farm Credit **EXPRESS**!

For additional information, contact David White, AgCredit's relationship manager for Farm Credit **EXPRESS** (740-387-2270 ext. 1602) or visit [farmcreditexpress.com](http://farmcreditexpress.com).

### Participating Dealers in Our Area:

**A.G. Irrigation**  
*Edgerton*

**A.N. Farm Equipment**  
*Shiloh*

**Anderson Tractor Supply**  
*Bluffton*

**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 & Ottawa*

**Reitzel Bros.**  
*Edon*

**Rodoc Sales, Service & Leasing**  
*Delphos*

**Schmidt Machine Company**  
*Upper Sandusky*

**Sensenig Ag Equipment**  
*Greenwich*

**Tawa Equipment**  
*Ottawa*

**Tiffin Ag & Turf**  
*Tiffin*

**Wood County Implement**  
*Bowling Green*

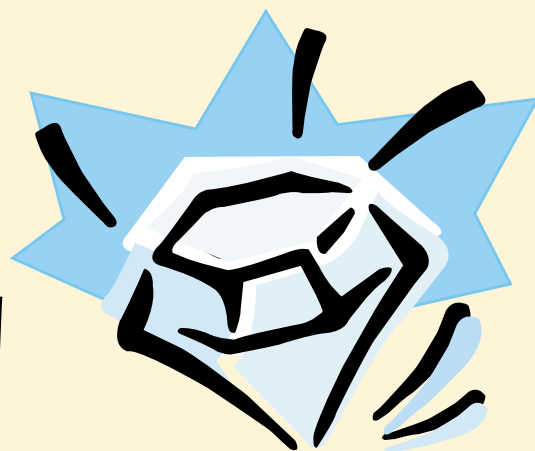
**Wyandot Tractor**  
*Upper Sandusky*

**Wellington Implement**  
*Wellington*

Please see [farmcreditexpress.com](http://farmcreditexpress.com) for a full list of up-to-date participating dealers. The Farm Credit **EXPRESS** program is now located in 14 states throughout the eastern part of the country and Puerto Rico.

**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.*

## The Blue and White Kitchen

I once bought Dan a navy blue KitchenAid mixer for his birthday. It was a few years after his lung transplant and he was spending a lot of time in the kitchen cooking those days. He liked the gift but teased me that he knew the mixer was really for me since it was my favorite color.

At the time, our kitchen was green, and Kohls had green KitchenAid mixers, but for some reason I got the blue one. Maybe I chose it subconsciously because I had always wanted a blue and white kitchen and the blue mixer would be a start on a future remodeling plan. No, this did not happen; my kitchen is still green.



Last July, in my Agates article, I wrote about how I was looking forward to spending retirement time in my sentiment-filled farmhouse. I lamented how hard it would be to decide to leave it someday and ended the article by saying I was not ready to

make that decision, but when the time is right, hopefully I would know.

Anyone who knows me well knows that my farmhouse is a big part of my identity and I am not proud of this. Sometimes I am embarrassed to be so attached to a thing—a possession. I know it is just a house, and even though I have lived in the same place for over two-thirds of my life, I know in my heart that it is just a

possession. I will be the first to agree with the saying, “The most important things in life are not things.” Of course, what is most important is my family and my friends.

I do not really know exactly how it happened, but I have decided to move. I’ve known all along that it was the smart thing to do but I couldn’t bring myself to actually consider the idea seriously until recently.

Our plan is to downsize which will take months! So we will enjoy the spring and summer, and we will give ourselves at least a year before we put a “For Sale” sign in the front yard. Then we will move to my fiancé Jim’s retirement-friendly ranch two miles away.

We are looking forward to the freedom of having a smaller, cozier place and have some projects planned to make “Jim’s house” feel more like “our home.” We are having fun envisioning his house Connie-fied. We don’t have an unlimited budget but there are some big projects in the works. We will start with the kitchen. Of course, it’s going to be blue and white.

Happy spring!

Agatha



# 2018

## OHIO AGRICULTURAL FAIR SCHEDULE

### Ohio State Fair (Columbus) | July 25-August 5

County Fair (Location)	Dates	County Fair (Location)	Dates
Adams County Fair (West Union)	July 8-14	Madison County Fair (London)*	July 7-14
Allen County Fair (Lima)*	Aug. 17-25	Mahoning County Fair (Canfield)*	Aug. 29-Sept. 3
Ashland County Fair (Ashland)*	Sept. 16-22	Marion County Fair (Marion)*	July 2-7
Ashtabula County Fair (Jefferson)*	Aug. 7-12	Medina County Fair (Medina)	July 30-Aug. 5
Athens County Fair (Athens)*	Aug. 3-11	Meigs County Fair (Pomeroy)*	Aug. 13-18
Auglaize County Fair (Wapakoneta)*	July 29-Aug. 4	Mercer County Fair (Celina)*	Aug. 10-16
Belmont County Fair (St. Clairsville)	Sept. 4-9	Miami County Fair (Troy)*	Aug. 10-16
Brown County Fair (Georgetown)	Sept. 24-29	Monroe County Fair (Woodsfield)*	Aug. 20-25
Butler County Fair (Hamilton)	July 22-28	Montgomery County Fair (Dayton)*	July 9-15
Carroll County Fair (Carrollton)*	July 17-22	Morgan County Fair (McConnelsville)*	Sept. 3-8
Champaign County Fair (Urbana)*	Aug. 3-10	Morrow County Fair (Mt. Gilead)*	Aug. 27-Sept. 3
Clark County Fair (Springfield)	July 20-27	Muskingum County Fair (Zanesville)*	Aug. 12-18
Clermont County Fair (Owensville)	July 22-28	Noble County Fair (Caldwell)*	Aug. 27-Sept. 1
Clinton County Fair (Wilmington)*	July 7-14	Ottawa County Fair (Oak Harbor)*	July 16-22
Columbiana County Fair (Lisbon)*	July 30-Aug. 5	Paulding County Fair (Paulding)*	June 11-16
Coshocton County Fair (Coshocton)*	Sept. 28- Oct. 4	Perry County Fair (New Lexington)	July 16-21
Crawford County Fair (Bucyrus)*	July 15-21	Pickaway County Fair (Circleville)*	June 16-23
Cuyahoga County Fair (Berea)*	Aug. 6-12	Pike County Fair (Piketon)*	July 27-Aug. 4
Darke County Fair (Greenville)*	Aug. 17-25	Portage County Fair (Randolph)	Aug. 21-26
Defiance County Fair (Hicksville)*	Aug. 18-25	Preble County Fair (Eaton)*	July 28-Aug. 4
Delaware County Fair (Delaware)*	Sept. 15-22	Putnam County Fair (Ottawa)*	June 25-30
Erie County Fair (Sandusky)	Aug. 7-12	Richland County Fair (Mansfield)*	Aug. 5-11
Fairfield County Fair (Lancaster)*	Oct. 7-13	Ross County Fair (Chillicothe)*	Aug. 4-11
Fayette County Fair (Washington C.H.)*	July 16-21	Sandusky County Fair (Fremont)	Aug. 21-26
Franklin County Fair (Hilliard)*	July 14-21	Scioto County Fair (Lucasville)	Aug. 6-11
Fulton County Fair (Wauseon)*	Aug. 31- Sept. 6	Seneca County fair (Tiffin)*	July 23-29
Gallia County Fair (Gallipolis)	July 30-Aug. 4	Shelby County Fair (Sidney)*	July 22-28
Geauga County Fair (Burton)*	Aug. 30-Sept. 3	Stark County Fair (Canton)*	Aug. 28-Sept. 3
Greene County Fair (Xenia)*	July 29-Aug. 4	Summit County Fair (Tallmadge)*	July 24-29
Guemsey County Fair (Old Washington)*	Sept. 10-16	Trumbull County Fair (Cortland)*	July 8-15
Hamilton County Fair (Carthage)	Aug. 8-12	Tuscarawas County Fair (Dover)*	Sept. 17-23
Hancock County Fair (Findlay)*	Aug. 29-Sept. 3	Union County Fair (Marysville)*	July 22-28
Hardin County Fair (Kent)*	Sept. 4-9	Van Wert County Fair (Van Wert)*	Aug. 28-Sept. 3
Harrison County Fair (Cadiz)	June 25-30	Vinton County Fair (McArthur)	July 23-28
Henry County Fair (Napoleon)*	Aug. 9-16	Warren County Fair (Lebanon)*	July 16-21
Highland County Fair (Hillsboro)	Sept. 1-8	Washington County Fair (Marietta)*	Sept. 1-4
Hocking County Fair (Logan)	Sept. 10-15	Wayne County Fair (Wooster)*	Sept. 8-13
Holmes County Fair (Millersburg)	Aug. 6-11	Williams County Fair (Montpelier)*	Sept. 8-15
Huron County Fair (Norwalk)	Aug. 13-18	Wood County Fair (Bowling Green)*	July 30-Aug. 6
Jackson County Fair (Wellston)*	July 13-21	Wyandot County Fair (Upper Sandusky)*	Sept. 11-17
Jefferson County Fair (Smithfield)	Aug. 14-19	Albany Independent Fair (Athens Co.)	Sept. 5-9
Knox County Fair (Mt. Vernon)*	July 22-28	Attica Independent Fair (Seneca Co.)*	Aug. 7-11
Lake County Fair (Painesville)*	July 24-29	Barlow Independent Fair (Washington Co.)	Sept. 27-30
Lawrence County Fair (Proctorville)	July 7-14	Belville Independent Fair (Richland Co.)	Sept. 12-15
Logan County Fair (Bellefontaine)*	July 8-14	Hartford Independent Fair (Licking Co.)*	Aug. 4-11
Lorain County Fair (Wellington)*	Aug. 20-26	Loudonville Independent Fair (Ashland Co.)	Oct. 2-6
Lucas County Fair (Maumee)	July 10-15	Richwood Independent Fair (Union Co.)*	Aug. 29-Sept. 3

\* denotes Harness Racing