

# LEADER

SPRING 2023

## PRESIDENT'S MESSAGE



BRIAN RICKER

Recently, I participated in an **AgCredit Said It** podcast where we discussed cooperative benefits and the history of the Farm Credit System. One great question that was raised during the interview was: "What benefits and value do members receive from our cooperative?"

I want to expand upon my answer here. There are significant advantages to being both a borrower and an owner of a locally owned lending cooperative. At times we can easily take these benefits for granted.

One notable benefit is our governance structure. We have a Board of Directors that is made up of farmers and they are elected by members who know and trust them. (I would be remiss in my responsibilities if I didn't point out that our election is now underway and strongly encourage all borrower-owners to cast their ballots!)

Another significant benefit is the cooperative model allows for the return of excess capital and profits in the form of patronage to borrower-owners. AgCredit has paid patronage for 36 consecutive years, an impressive accomplishment that not many other lending cooperatives have achieved. Most recently, AgCredit distributed 24% of interest to its members, equating to 111 basis points on an average interest rate.

Our cooperative is mission-based and centered on service to agriculture and our rural community. This allows our AgCredit team to develop a high level of knowledge and expertise related to agriculture, our rural community and lending. Both our Board of Directors and employees possess significant agricultural experience, enabling them to fully appreciate and understand the unique needs and challenges facing our membership. Many of our team members own and operate their own farms, so they understand and face the same day-to-day challenges as our members.

When I started with AgCredit in 1997 we used the tagline: "Big enough to serve and small enough to care." That still resonates with me today. I would now like to highlight several initiatives from the past few years that exemplify how we continue to serve and care.

A few years ago, AgCredit participated in the U.S. Small Business Administration's Paycheck Protection Program (SBA PPP) when many lenders simply could or would not. Those unable to participate cited the program's complexity or the narrow window to complete applications. In contrast, AgCredit closed more than 3,400 loans totaling more than \$67 million at that time. Though we prioritized our own borrower-owners, we were also able to help many others whose lenders opted out of the program. Our call to participate was fueled by our call to serve and care for our members.

Last year AgCredit participated in Ohio's Ag-Link program and was the top lender in the state, closing nearly 70% of all link loans funded. As with SBA PPP, many lenders did not participate in the Ag-Link program in 2022. Meanwhile, our members benefited from the program due to last year's increasing interest rates — a trend that is continuing in 2023.

Our AgCredit team closed 1,348 Ohio Ag-Link loans totaling more than \$249 million last year. The Ag-Link program effectively fixed the interest rate on many operating loans and reduced interest costs to between 1.5% and 4% as variable rates rapidly increased.

Our continued success serves as a reminder to always conduct business with a lender that understands agriculture and will go the extra mile for you during both good and challenging times. It is estimated that we helped to save over \$2.5 million for our borrower-owners using the Ag-Link program in 2022.

Over the years opportunities to reduce interest rates have presented themselves and many of our borrowers have enjoyed reductions on their fixed interest rates for a modest fee. As an example, when interest rates were declining in 2020, our Association repriced 6,498 loans. Many repriced that year are now locked in at incredibly low interest rates, a sharp contrast to the current market.

Unlike many lenders that might charge high fees or penalties, your cooperative provided added value to your business through this note-modification process. This was yet one more opportunity for us to show how we serve and care for our members.

Thank you for placing your trust in AgCredit and for choosing us as your lender.

# AgCredit SAID IT

The Podcast



Recent Episodes You Don't Want to Miss:

- Creating Community through Social Media with Zoe Kent
- The Dos and Don'ts of Preparing to Buy Land at Auction
- What is a Cooperative? with Brian Ricker

To listen to the podcast, use a podcast app like Apple Podcasts or Spotify. You can also listen at [AgCredit.net](http://AgCredit.net). Scan one of the QR codes below to listen in an app.



Apple Podcasts



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**EDITOR** - Kayla Laubacher

Address changes, questions, comments or requests for copies of our financial reports should be directed to AgCredit, ACA by writing 610 W. Lytle Street, Fostoria, OH 44830, or calling 800-837-3678. Our financial reports can also be obtained on our website: [www.agcredit.net](http://www.agcredit.net)

**IMPORTANT DISCLOSURE**

We may report information about your account to credit bureaus. Late payments, missed payments, or other defaults on your account may be reflected in your credit report.

**WHISTLEBLOWER INFORMATION**

Reports of suspected or actual wrongdoing can be made anonymously and confidentially through the SpeakUp Whistleblower hotline or online. All information submitted to SpeakUp is taken seriously and investigated thoroughly.

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**WHISTLEBLOWER ONLINE REPORTING:**

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# FIELD NOTES

## HOW TO BUY LAND AT AUCTION

### IN 6 SIMPLE STEPS

BY DEREK SNIDER AND LIBBY WIXTEAD, ACCOUNT OFFICERS

The following resource can be used when purchasing land at public auction or via sealed envelope bid.

#### 1. Contact your lender as soon as you're interested in a property.

Avoid potential loan application processing delays by immediately calling your lender. Start the conversation early to allow ample time for you to gather all the necessary information and documentation. This creates a built-in buffer for any additional requirements that might be needed, such as a co-signer or higher down payment than expected.

#### 2. Gather all required information and send it to your lender.

Most lenders require copies of your tax returns, balance sheet(s), business plan and the personal identification information of all potential signers to complete a loan application. Providing this information as soon as possible helps ensure that your pre-approval is completed ahead of the sale.

#### 3. Wait for your lender to analyze your information and offer recommendations.

Your lender will assemble and then analyze a credit package based on the information provided. During this step, your lender examines different options and loan products that would best fit your operation and the loan request. You may be required to add co-signers or supply additional information about your operation before final recommendations are provided.

#### 4. Meet with your lender to review and discuss recommendations.

Lenders will contact you once they have completed their analysis and are ready to share their tailored recommendations. These could be positive or negative depending on the loan amount and the financial standing of you and your operation. Lenders could have additional loan requirements after reviewing your finances. If this happens, you may need to go back to step two and gather more financial information before moving forward with your loan request.

#### 5. Select a plan and tell your lender.

Communication is key as no one likes surprises – especially during or immediately after an auction. Sharing your intentions with your lender keeps everyone on the same page, especially if you want to modify a previously discussed plan. If new information becomes available or plans change, your lender may need to reevaluate their recommendations.

#### 6. Attend the auction and follow your game plan.

Arrive early at the auction to receive a bidder number and follow the plan previously agreed upon between you and your lender. Good luck and happy bidding!

*The article is intended to provide general information and should not be viewed as legal advice or a commitment for a loan.*





# EMINENT DOMAIN AND OHIO LANDOWNERS

BY RYAN CONKLIN, ATTORNEY, WRIGHT & MOORE LAW CO., LPA



RYAN CONKLIN

Ohioans are often pressured to adopt alternative uses on their land. The usual suspects include utilities, pipeline companies, government agencies and other public-use entities.

These proposed uses create difficult decisions for landowners, especially farmers. On one hand, few landowners are excited to welcome third parties onto their farms. On the other, eminent domain proceedings might force a “taking” of your land anyways.

To help with your decision-making and negotiations, let's dive into the core components of eminent domain and then review other recent developments.

## What is eminent domain?

Ohio Attorney General David Yost defines eminent domain as “the power of the federal, state, and local governments to take private property for public use.” The government’s ability to usurp property owners’ rights for just compensation dates to our country’s founding. It is documented in the Fifth Amendment of the Constitution and Ohio added a similar provision to its constitution in 1851.

## What happens during eminent domain proceedings?

The terms “public use” and “just compensation” place limitations on government power. Many eminent domain fights confront both issues. What defines “public use” has been addressed by the U.S. Supreme Court for centuries, though its meaning has been open to broad interpretation. In some cases, the courts have permitted takings on behalf of private developers.

If a landowner and public entity cannot agree on what constitutes fair payment for a farm or part of a farm, the government can file an appropriation lawsuit to determine its value. These lawsuits can be expensive for both parties and must be entered with caution.

## What constitutes a “taking?”

The physical taking of property, whole or in part, occurs when property rights, such as ownership or an easement, is given to the government. Examples include a highway easement that dissects a farm, or a taking of the whole farm as part of an economic development plan.

A regulatory taking is when the government passes a law that changes a property’s eligible uses and deprives its owner. These can be partial or total takings, and a landowner must file an inverse condemnation action to prove that the change has diminished the property’s value.

A pro tanto taking, or substantial interference taking, means the government is depriving the original owner of a basic property right, like access.

## Court cases

Two eminent domain battles now navigating Ohio’s courts demand the attention of and further research by landowners. *Mill Creek MetroParks v. Less* is a Mahoning County case involving a parks district that wants to use eminent domain to acquire land for hiking and bike trails. The case is pending before the Ohio Supreme Court.

The other case, *Columbia Gas v. Renner/Bailey*, is on appeal out of Union County. It challenges the ability of a public utility to claim an easement through farmland that is protected by an agricultural conservation easement.

## Ag District protections

Enrolling your farm in an Ag District introduces additional eminent domain hurdles that the government must clear to acquire private property. For example, if the government wants to use eminent domain to acquire more than 10 acres — or 10% of the total Ag District land in question, whichever is greater — the director of the Ohio Department of Agriculture must review the project for alternatives.

## New eminent domain legislation

Earlier this year State Representatives Darrell Kick and Rodney Creech introduced House Bill 64 to reform Ohio’s eminent domain law. If approved, the bill would level the playing field for landowners by streamlining the legal process for compensation. Additionally, it provides more protections for landowners, including compensation for attorney fees for successful appeals and coercive action penalties against the government.

If the government approaches you with a land acquisition demand, immediately engage landowner-friendly legal counsel. An experienced property lawyer can help maximize your financial return or push back against the proposed use.



# BEGINNING FARMER TAX CREDIT

## NOW AVAILABLE

BY DAVID WHITE, ACCOUNT MANAGER – FINANCIAL SERVICES AND GOVERNMENT RELATIONS



DAVID WHITE

The Ohio Department of Agriculture (ODA) wants to ensure that our next crop of farmers has access to all available programs so they can best provide for their families and neighbors.

**The Beginning Farmer Tax Credit** is an excellent resource now available to those who only recently began working in agriculture and those individuals or businesses that support farmers who are just entering the field.

“Agriculture is Ohio’s No. 1 industry,” said ODA Interim Director Tracy Intihar. “The Beginning Farmer Tax Credit will help keep costs down for new producers and encourage others to help them. This incentive ensures that our state will continue to provide for local communities, the country and even the world.”

To qualify for the tax credit program, a beginning farmer must meet the following criteria:

- Live in Ohio.
- Is now working to start a farm or only began farming within the last 10 years.
- Farms or intends to farm land in Ohio.
- Does not serve as a partner, member, shareholder or trustee on any board that controls the assets they want to purchase or rent for farming.
- Their total net worth is less than \$800,000, including spouse and dependent assets, as adjusted for inflation each year.
- They will provide most of the physical labor and manage the farm.
- Possess adequate experience or knowledge in the type of farming for which they are seeking assistance.

- Submit projected earnings statements and demonstrate profit potential.
- Demonstrate that farming will be a significant source of income.
- Participate in a financial management program approved by ODA.

Beginning farmers must also complete a financial management program to qualify.

Asset owners — those individuals and businesses that sell or rent farmland, livestock, buildings, or equipment to new farmers — can also apply for tax credits. For land to qualify as an asset, it must either total more than 10 acres or generate, on average, at least \$2,500 in annual income from farming.

For asset owners, the Beginning Farmer Tax Credit equals 3.99% of one of the following:

- With outright land and equipment sales, the final sale price. The credit must be claimed in the sale year.
- With land and equipment rentals, the gross rental income that the individual or business received during the first three years of the agreement. To qualify for the credit, an asset must be rented at prevailing community rates. In this scenario, the credit is claimed over the first three years of the rental or share-rent agreement. (A share-rent agreement is a contract in which the new farmer provides asset owners with a specified amount of farm products in lieu of rent.)
- With rentals made through a share-rent agreement, the gross rental income received by the asset during the first three years of the contract. In this scenario, the credit is claimed over the first three years of the rental or share-rent agreement.

The Beginning Farmer Tax Credit was established on April 21, 2022, when Governor Mike DeWine signed House Bill 95 into law. The bill’s primary sponsors included Rep. Susan Manchester (R-Waynesfield) and Rep. Mary Lightbody (D-Westerville). AgCredit representatives testified in support of the legislation.



# CROP INSURANCE UPDATE

## IMPORTANT CROP INSURANCE DATES

### TO KEEP IN MIND

BY CALEB DOUCE, DOUCE AGENCY, LLC



CALEB DOUCE

God said “I need somebody strong enough to clear trees and heave bales, yet gentle enough to tame lambs and wean pigs and tend the pink-combed pullets, who will stop his mower for an hour to splint the broken leg of a meadow lark.” – So God made a farmer.

Good news to those started early! The U.S. Department of Agriculture’s Risk Management Agency (RMA) changed the early plant date for soybeans this year. They moved the plant date up by 9 days to Saturday, April 15th in most counties.

While we’re on the subject, please note that the earliest date to plant corn with re-plant coverage is Monday, April 10th.

Now, let’s examine how replant payments are calculated. Planting price for corn and soybeans was set on March 1st. The planting price for corn was set at \$5.91. Multiply that by 8 bushels and your replant price is \$47.28 per acre. The planting price for soybeans is \$13.76. Multiply that by 3 bushels and your replant price of \$41.28 per acre.

So, how do you know if you’re eligible for a replant payment? To qualify, at least 20 acres, or 20% of a unit, whichever is smaller, must need replanted. This is calculated by crop and determined by county. It is vital that a claim is opened by your crop insurance agent before you take any other action. Also, always keep in mind that replanting cannot start until you have been released by your adjuster.

Next, let’s talk about final plant dates. Monday, June 5th is the last day you

can receive full coverage on corn. There is a 20-day late plant period with a 1% coverage reduction per day. For soybeans, the final plant date is Tuesday, June 20th, with a 25-day late plant period and 1% coverage reduction per day.

Saturday, July 15th is another critical date to keep in mind as it is the last day you can report your acreage to your crop insurance agent.

Our final topic is cover crop. Ohio falls within zone 4 and follows this terminating guideline: The cover crop MUST be terminated before the spring crop emerges.

Our wish for all is to have a safe and prosperous 2023 planting season.

*“The farmer is the only person in our economy, who buys everything at retail, sells everything at wholesale and pays the freight both ways.”*

– President George Washington



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*\*Borrower's first mortgage does not need to be held at AgCredit.*

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**Need more information?**

**David White**

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- |  |  |  |
|--|--|--|
| <b>A.G. Irrigation</b><br>Edgerton   | <b>Green Field Ag</b><br>Gibsonburg  | <b>Ohio Machinery Co.</b><br>Liberty Center, Lima, Millersburg,<br>New London, Salem, Upper<br>Sandusky, Washington Court<br>House |
| <b>Ag Info Tech</b><br>Fredericktown   | <b>GVM</b><br>Bellevue   | <b>Paul Martin &amp; Sons</b><br>Napoleon  |
| <b>AgPro</b><br>Findlay, Bowling Green,<br>Gibsonburg, Ottawa, Tiffin,<br>Upper Sandusky, Monroeville,<br>Richwood, Marion | <b>Haar Brothers</b><br>Gibsonburg   | <b>Peters Used Equipment</b><br>Pemberville  |
| <b>A.N. Farm Equipment</b><br>Shiloh   | <b>H.G Violet Equipment</b><br>Delphos   | <b>Polen Implement</b><br>Elyria   |
| <b>Anderson Tractor Supply</b><br>Bluffton   | <b>Holgate Implement Sales</b><br>Holgate  | <b>Randall Brothers</b><br>Holgate   |
| <b>Born Implement</b><br>Amherst   | <b>Homier &amp; Sons</b><br>Continental, Payne   | <b>Redline Equipment</b><br>Archbold, Bellevue,<br>Bowling Green, Ottawa and<br>Sherwood   |
| <b>Buckeye Application</b><br>Continental  | <b>J-Star Equipment</b><br>Greenwich   | <b>Rodoc Sales, Service<br/>&amp; Leasing</b><br>Delphos   |
| <b>Burkhart Farm Center</b><br>Bucyrus   | <b>Kenn-Feld Group</b><br>Archbold, Coldwater, Edgerton,<br>Napoleon, Van Wert, Woodburn<br>IN | <b>Sensenig Ag<br/>Equipment</b><br>Greenwich  |
| <b>Dan's Truck Sales</b><br>Perrysburg   | <b>KTS</b><br>Wellington   | <b>Tawa Equipment</b><br>Ottawa  |
| <b>Delphi Equipment</b><br>Willard   | <b>KW Farms</b><br>Upper Sandusky  | <b>WMS Equipment Sales LLC</b><br>Upper Sandusky   |
| <b>E &amp; R Trailer Sales &amp; Service</b><br>Middle Point   | <b>MH Eby</b><br>West Jefferson  |  |
| <b>Farmers Equipment</b><br>Upper Sandusky, Elida  | <b>Nathan Frey Farm<br/>Equipment</b><br>Upper Sandusky  |  |
| <b>George F. Ackerman<br/>Company</b><br>Curtice   | <b>Norvin Hill Machinery</b><br>Greenwich  |  |



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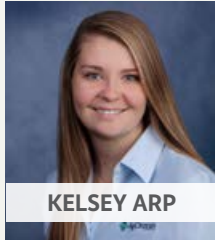
Email [marketing@agcredit.net](mailto:marketing@agcredit.net) to join our email list!

## 2023 YEARS OF SERVICE AWARDS

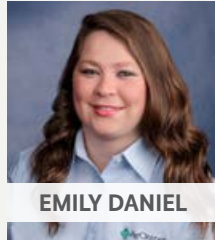
### 5 YEARS



MATT ADAMS



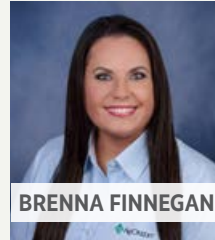
KELSEY ARP



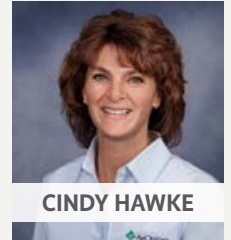
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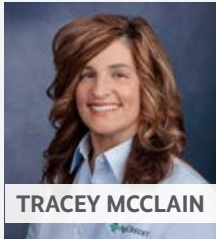
JONATHAN FECK



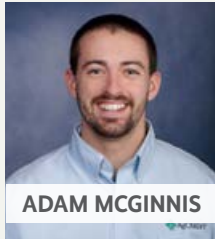
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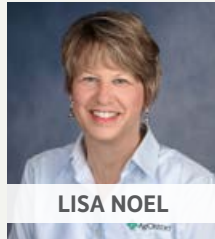
CINDY HAWKE



TRACEY MCCLAIN



ADAM MCGINNIS



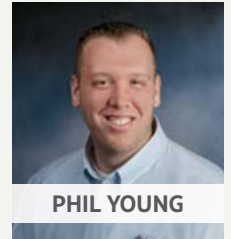
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NICOLE RUBLE

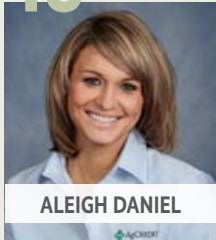


NEETA SHUFF



PHIL YOUNG

### 10 YEARS



ALEIGH DANIEL



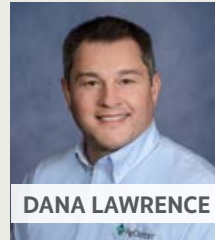
JOHN HUNTER



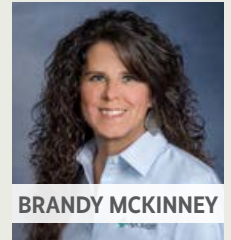
JORDAN HUNTSMAN



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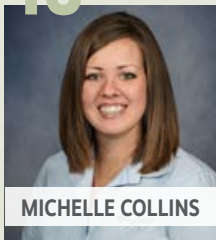


DANA LAWRENCE

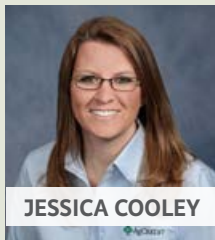


BRANDY MCKINNEY

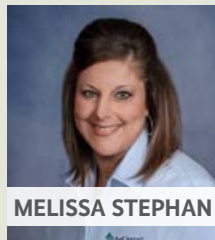
### 15 YEARS



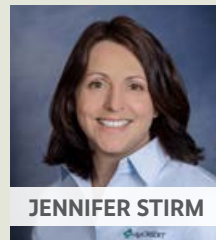
MICHELLE COLLINS



JESSICA COOLEY



MELISSA STEPHAN



JENNIFER STIRM

### 20 YEARS



JOEL ALTHAUSER



JEREMY BREWER

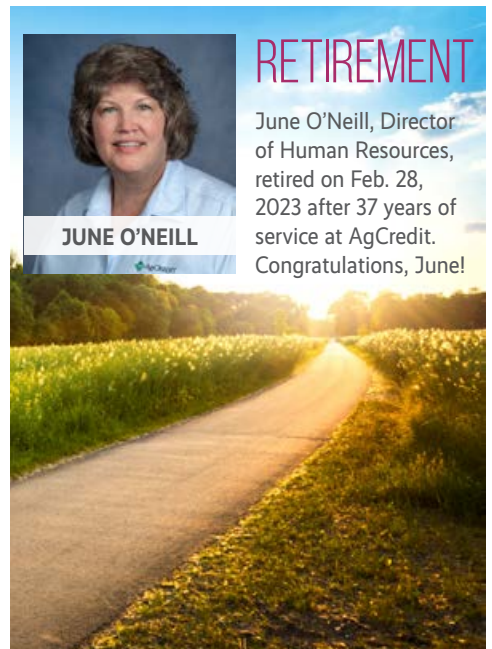


PHYLLIS BUTLER

### 25 YEARS



DEAN RECKER



# AROUND AGCREDIT

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## NEW EMPLOYEES



JASON MILLER

Jason Miller joined the training team as the Training Coordinator at our Fostoria office in November.



JAY SUTHERLAND

Jay Sutherland began his career with AgCredit as an Associate Accountant at our Fostoria office in February.



## CALENDAR OFFICES CLOSED

- May 29 Memorial Day
- June 19 Juneteenth
- July 4 Independence Day
- September 4 Labor Day



The Mission Fund was created to invest in the future of agriculture through groups and organizations who are positively impacting the quality of rural life in Ohio. The grants are awarded on an application based system within 4 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 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 application period runs from March 1 through July 31. Funds will be awarded by December 31. Apply at [AgCredit.net](http://AgCredit.net)**




## GIVEAWAY!

Tell us what your favorite column in the Leader magazine is for a chance to win a \$100 giftcard to your choice of Tractor Supply Co. or Rural King. Simply scan the QR code below to enter online or complete, cut out and mail back the form. **Deadline to enter is May 26, 2023.**

Scan this QR code:



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### YOUR FAVORITE COLUMN IN THE LEADER MAGAZINE GIVEAWAY!

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Favorite Leader Column



# Joe Leiser Memorial AgCredit, ACA SCHOLARSHIP



Up to five scholarships ranging from \$1,000-\$3,000 will be awarded for the 2023-2024 school year. 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.

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 a graduating high school senior planning to attend a post-secondary school majoring in an agriculture related subject or be attending a post-secondary school majoring in an agriculture related subject.

The selection committee will consist of three current board members of AgCredit, ACA. They will review all complete applications and choose the recipients. No interviews will be conducted. The process will be completed by July 31, 2023.

## Other Criteria:

- Children of current employees or directors of AgCredit, ACA are not eligible for this scholarship.
- Previous recipients of the scholarship 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.

## Application Requirements:

- Complete the online application at [AgCredit.net/scholarship](https://AgCredit.net/scholarship)
- Current Official Transcript, including most recent term, must

be mailed to: AgCredit, Attn: Karen Welter, 610 W. Lytle Street, Fostoria, OH 44830.

- » In lieu of an official transcript, an Advising Report AND copies of grade reports from each term attended will be accepted.
- Two letters of recommendation from sources at the applicants discretion.
- A word document or PDF containing no more than four letter sized pages with information from the past two years answering the questions below must be uploaded with the online application at [AgCredit.net/scholarship](https://AgCredit.net/scholarship):
  - » A resume including the following items:
    1. Your past and present co-curricular activities including offices and extent of involvement.

2. Your work or experience or other commitments that may involve a large amount of time.
3. Your scholastic accomplishments.

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

- » From your resume, pick one activity that has benefited you the most and explain.
- » Why have you decided on an agriculture program?
- » Tell us more about yourself and explain how this scholarship would benefit you.

## Application Deadline is June 30, 2023.

Online application must be submitted by 11:59pm on June 30, 2023.



610 W. Lytle Street  
Fostoria, OH 44830

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# ENTER OUR 2024 CALENDAR PHOTO CONTEST!

**GIVE US YOUR BEST SHOT!**

Enter up to five photos by completing the online entry form. Contest entry period is now through **June 15, 2023**. Winners will be notified **August 1**.

Samantha Walker, featured  
in our 2023 calendar

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