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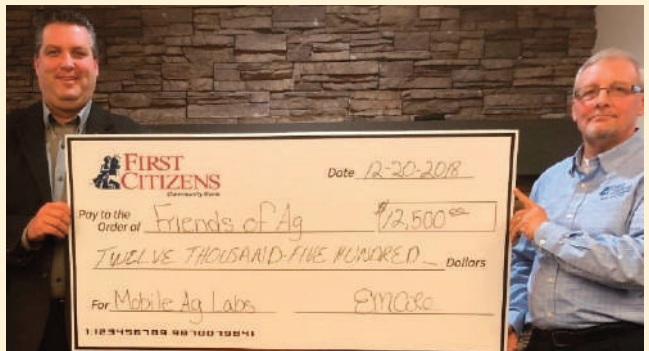
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COMMUNITY *Champions*

We don't have to tell you that Agriculture is one of Pennsylvania's leading industries and there are good organizations working to keep it that way. Two organizations we support each year are The Center for Dairy Excellence and PA Friends of Agriculture.



THE CENTER FOR DAIRY EXCELLENCE was created to enhance the profitability and sustainability of the Pennsylvania dairy industry. They fund programs that cultivate the dairy industry through youth development, building customer awareness and providing continuing education in dairy-related fields. We recently donated \$10,000 to support this worthy cause.



PA FRIENDS OF AGRICULTURE manages a Mobile Ag Lab, which visits schools teaching children about Agriculture. Since its inception, the Mobile Ag Lab has reached over one million students, and has visited 96% of the counties in Pennsylvania. The Mobile Ag Lab's visits are funded by donors like First Citizens.



FIRST EDITION

Welcome

LETTER FROM THE PRESIDENT

Randy Black—We are a financial institution committed to agriculture.

Customer SPOTLIGHT

Kevin and Kayla Frey— Cage Free Egg Producers

Fresh IDEAS

Amazing and Savory Lentil Soup

Feature Article 1

The Difference between Cow's Milk and Plant-Based Alternatives

Feature Article 2

First Citizens Annual Ag Forum Dates Announced for 2019

What's Happening IN AG?

The Joys and Discomforts of an Agricultural Life

EMPLOYEE HIGHLIGHTS

Meet our Ag Team—Dwight Rohrer, SVP Senior Lender, Lancaster County Market

EVENTS & STUFF YOU'LL WANT TO DO

Scholarship Deadline

COMMUNITY *Champions*

The Center for Dairy Excellence and PA Friends of Agriculture



President's Message

As a financial organization committed to Agriculture, we believe we play a role in helping farmers find ways to overcome obstacles and take advantage of opportunities.

In our first newsletter of the New Year, I'd like to reinforce our promise to bring you new ideas to help you make decisions you feel good about at the end of the day. In 2014, we held our first annual Ag Seminar as a way to bring innovative ideas to you from experts across the country in the hope that something they share can make a difference for you and your family. We have exciting speakers again this year with diverse backgrounds to cover a variety of topics. More information on the speakers and logistics are included in this issue of *Have you Herd*. I hope to see you there.

combined experience in Farming and Ag Banking is something we talk about frequently because we know how rare that is. So, we thought it was time for you to meet the individuals who make up this power team to see why we think they're so special, and so right for our mission. Turn to page 3 to meet Dwight Rohrer, our first team member spotlight.

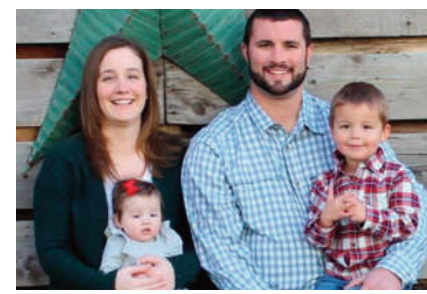
Soon the snow will leave us and your days will get longer. Please know that we at First Citizens appreciate your hard work and that we will always be in your corner.

— RANDY

We've been producing this newsletter for several years now, and the fact that our Ag Team has over 350 years'

Customer SPOTLIGHT

KEVIN AND KAYLA FREY— CAGE FREE EGG PRODUCERS | ELIZABETHTOWN, PA



IN 2015, WHEN KEVIN AND KAYLA FREY HAD THE OPPORTUNITY TO PURCHASE PROPERTY

in Elizabethtown, they turned to our Ag Lender, Jason Landis, for advice. "We had a desire to build a chicken house on the property to support the farm purchase," Kevin said. "But we needed guidance." Jason introduced the Frey's to Hilandale Farms, and before they knew it, the Frey family had signed a contract for cage free egg production with Hilandale Farms. Construction commenced after the purchase, and they built a barn to hold up to

30,000 organic brown hens. Over the past four years, the chicken house has become a family affair; the whole family can pack eggs together! And family is important to Kevin. He was raised on a dairy and poultry farm located less than a mile away from their property in Elizabethtown. "Farming near my parents has been a gift," said Kevin. "It's something not every family has the chance to do." Kevin and Kayla wanted their children to grow up on the farm, immersed in agriculture. They're hoping to instill the work ethic they learned as children in their own family.

"It brings me joy to know I helped Kevin and Kayla find their niche in farming somewhere close to home," mentioned Jason. "I can relate to the Frey's desire to engage their children in Agriculture." Jason grew up on his family farm, which he rents and operates today. "When I got married, my wife and I realized we want our children to be aware of agriculture too. That's why I'm proud to be part of an organization that supports young farm families in reaching their Agricultural goals."



THE DIFFERENCE BETWEEN

PICTURED: Kiera Carneiro, Agricultural Lender, on her family dairy farm.

Cow's Milk & PLANT-BASED ALTERNATIVES

Dairy farm families work hard every day caring for their animals and the land so they can bring you – and others around the world – fresh, great-tasting, wholesome and nutritious dairy products.

ALTHOUGH NON-DAIRY

beverages have been around for a while, it seems they have recently experienced greater sales and enormous popularity. While milk and plant-based alternatives sit side-by-side in the dairy case, non-dairy alternatives often do not provide the same nutrient profile as cow's milk. There have never been more knock-offs to choose from, but it is hard to argue with the spectrum of nutrients in cow's milk when you know the facts.

1 Plant-based beverages need to be fortified with nutrients they do not naturally contain. On the other hand, cow's milk is naturally rich in nutrients like calcium, riboflavin, phosphorus, and Vitamin B-12.

2 Cow's milk contains a higher level of protein than most plant-based beverages, providing 8 grams of protein in an 8-ounce serving. Almond, cashew, coconut,

and rice beverages offer little to no protein per the same size serving.

3 The American Academy of Pediatrics recommends 16-24 ounces per day of plain whole milk for children beginning at age 12 months. Children 1-2 years of age should drink whole cow's milk. For children 2-8 years, cow's milk helps support children's protein needs.

4 In adults, healthy eating patterns, which include dairy foods, are linked to reduced risk of cardiovascular and Type 2 Diabetes. Plant-based beverages made from nuts contain chemical compounds, which deplete important micronutrients in the body like magnesium, calcium, iron, and vitamins. Nut beverages also contain high levels of Omega-6 fats, which in excess can create inflammation in the body—an issue not present in cow's milk.

SOURCE: DR. GREGORY MILLER, NATIONAL DAIRY COUNCIL

EVENTS & STUFF YOU'LL WANT TO DO

APPLICATION DEADLINE: Applications for our Annual Agricultural Scholarship are due on March 15th. Visit FirstCitizensBank.com for a copy of the application.



Fresh IDEAS

SAVORY LENTIL SOUP

Stuck in a rut when it comes to dinner?

Well, we're all looking for something warm, satisfying, and easy. Try this crowd pleaser on your family.

- 1 tablespoon extra-virgin olive oil
- 2 carrots, chopped
- 1 celery stalk, chopped
- 1/2 medium yellow onion, chopped
- 2 cloves garlic, chopped
- 1/2 pound sweet or hot Italian sausage, casings removed
- 1/2 pound mixed mushrooms, chopped
- 1 cup dried lentils, rinsed
- 2 1/2 cup low-sodium beef broth
- 2 1/2 cup low-sodium chicken broth
- 1 medium tomato, chopped, juice reserved
- 1 cup dry red wine
- pinch crushed red pepper
- 1/4 pound baby spinach, roughly chopped
- 1/4 teaspoon salt
- 1/4 teaspoon black pepper
- 1 tablespoon chopped fresh thyme
- 6 teaspoons grated Parmigiano Reggiano cheese, for garnish

Heat oil in a large pot over medium heat. Add carrots, celery, onion, garlic, and cook, stirring occasionally, until onions are translucent, about 6 minutes. Add sausage and cook, breaking into small chunks, until it begins to brown. Add mushrooms and continue to cook until mushrooms have released most of their liquid, about 3 minutes. Add lentils, beef broth, chicken broth, tomatoes and their juice, wine and pepper flakes; cover the pot and bring to a boil. Reduce heat and simmer until lentils are tender, about 30 minutes.

Add spinach, salt, and pepper, stir well and simmer until the spinach wilts, 1 to 2 minutes more; stir in thyme. Ladle soup into bowls and top with cheese.

But, what about those who have a milk protein allergy? There is hope—A2 Milk. We know milk contains protein, but today, most ordinary cow's milk contains a mix of A1 and A2 protein types. These protein types are simply genetic variants of one another that differ in structure by one amino acid; however, the A1 protein has been shown to alter the way our bodies digest cow's milk. By singling out cows who naturally only produce the A2 protein, A2 milk was designed to be easier to digest and still provide the range of health benefits associated with cow's milk. So, if you or someone you know deals with a milk protein allergy, suggest they pick up a gallon of A2 milk the next time they're in their local supermarket!

FIRST CITIZENS ANNUAL AG FORUM DATES ANNOUNCED FOR 2019



special guest speaker, Dr. Barry Flinchbaugh, applies his vast knowledge and experience in agriculture, economics, and politics to create a straightforward and entertaining presentation.

Dr. Flinchbaugh is a top advisor to the USDA and a prominent professor of Agricultural Economics at Kansas State University. He holds a Bachelor's degree in Animal Science, a Master's in Agricultural Economics from Pennsylvania State University and a Ph.D. in

Mark your calendars! Our 2019 Ag Forums will take place on Tuesday March 5th at Shady Maple Smorgasbord and Wednesday March 6th at the Troy Pennsylvania Fire Hall. We invite you to join the First Citizens Ag Team as our

Agricultural economics from Purdue University. Dr. Flinchbaugh is an award-winning Professor of Agricultural Economics at Kansas State University and a long-time advisor on Ag policy to politicians of both parties. He is the author of 100-plus publications including an agricultural policy textbook.

Joining Dr. Flinchbaugh is Michael Nepveux, an economist in the Public Affairs Department of the American Farm Bureau Federation (AFBF). Mr. Nepveux will discuss Policy Regulatory Issues, Retail Labeling of Plant Based Products, Fluid Milk Sales, African Swine Flu and Animal Welfare issues.

Our Ag forums are great networking opportunities for farmers in all agricultural fields. We always have a great turnout, so be sure to call 800.326.9486 today to reserve your spot. We look forward to seeing you there!

THE DETAILS:

- ✓ Light morning refreshments and lunch will be provided
- ✓ Registration begins at 9:30 AM and our Program begins at 10AM
- ✓ RSVP today by calling 800.326.9486

What's Happening IN AG?

THE JOYS AND DISCOMFORTS OF AN AGRICULTURAL LIFE

BY: JASON LANDIS, VP, AGRICULTURAL LENDER

Agriculture continues to pose challenges to many in the industry. At the recent PA Farm Bureau Annual Meeting, PA Secretary of Agriculture Russel Redding quoted the FFA organization's creed. "I believe...in the promise of better days through better ways, even as the better things we now enjoy have come to us from the struggles of former years. For I know the joys and discomforts of an agricultural life."

In review of the 2018 livestock and commodity prices, the numbers show what many have already seen and are feeling. It appears the 2018 average milk price was about 8% lower than 2017, and average purchased feed inputs were about 8%

higher than 2017. The average Milk Margin slipped from 12.47/cwt in 2017 to 11.07/cwt in 2018, representing an 11% decline. This, coupled with an almost 15% decline in milking dairy cattle values, has influenced the income statement, balance sheet, and the checkbook. These are tough times in dairy; there is no getting around that. We hold great respect for the hard-working families that endure these trials and keep their dedication to providing America with the safe products they produce and process.

In other sectors, like those of the beef producer, 2018 was also a year of ups and downs. The year-to-date numbers show a 4.3% decline in the average beef

price as compared to the prior year. On another note, with egg per capita consumption increasing, the USDA Grade A White 1 Dozen average moved from a 2017 average of 1.06 to 1.38. This 30% increase has helped to re-coup prior years losses and fueled re-investment in buildings and equipment.

The ever-changing business of agriculture keeps its participants thinking and evaluating. At First Citizens, we encourage all of our customers to continue to evaluate, seek counsel from reputable sources, and be open to new ideas or changes.

Employee HIGHLIGHTS

MEET OUR AG TEAM—DWIGHT ROHRER, SVP, SENIOR LENDER, LANCASTER COUNTY MARKET



Dwight Rohrer is a 6th generation farmer who began farming on his own in 1986 when a neighbor retired and gave him the opportunity to rent their farm. Today, in Lancaster and Adams counties, Dwight farms corn, soybeans and wheat. In his earlier years, he grew tobacco, tomatoes and potatoes and had a large grape vineyard. "I enjoy the financial and marketing management of my farm operation the most," Dwight said. "I also enjoy getting a little tractor therapy on Saturdays to help wind down."

Dwight understands the financial dynamics involved in managing a capital-intensive business subject to weather and market challenges. And he feels for farmers, who have to manage production and market risks in an industry that provides the farmer little control.

For over 15 years', Dwight has been an advisor when decisions about the future of the farm arise.