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2019



## President's Message

### Welcome

**LETTER FROM THE PRESIDENT**  
**RANDY BLACK**-Preparing the next generation of farmers is crucial

### Customer SPOTLIGHT

Jason and Kristi Ecenroad, Organic Cage Free Broiler Houses

### Fresh IDEAS

**TOO MUCH ZUCCHINI?** We must confess that this recipe sounds delicious!

### Feature Article

**REAP Tax Credits**-How do they work and are you eligible?

### Employee HIGHLIGHTS

Jason Landis shares his passion for helping fellow farmers.

### COMMUNITY Champions

Scholarship winners and fun at the fair!

Farming plays a significant role in our nation's economy, and preparing the next generation of farmers is crucial if it's going to stay that way. High schools and colleges have programs geared toward fostering future farmers because they recognize the desire many young adults have to choose a life in farming; we recognize it too. As one of the top Ag Lenders in the nation, we know information and education are powerful tools more important to farmers today than ever before.

For over five years, we've been providing scholarships to eligible high school seniors

entering the agricultural field. During this time, we've donated over \$300,000 to Agricultural Education programs such as the FFA, The Center for Dairy Excellence and the PA Friends of Ag's Mobile Education Lab. In this issue of Have you Herd, we cover leadership and networking opportunities presented to young farmers through the YAP program and we pass along some tips for young farmer success.

Hope you are enjoying this fair season as much as I am and the wonderful bounty summer brings to us all.

- RANDY

### Customer SPOTLIGHT

#### JASON AND KRISTI ECENROAD, ORGANIC CAGE FREE BROILER HOUSES



**Jason and Kristi Ecenroad had a desire for one parent to stay home with their children**, so they knew they needed a source of on-farm income. In 2014, Jason and Kristi began operating Organic Cage Free Broiler Houses for Bell and Evans. Jason was new to the broiler production business, but with the support of his First Citizens Ag Banker, good friends, and the local

community, he became skilled at raising high quality, organic chickens. "We were grateful to work with a Bank who understood the challenges of construction projects," said the Ecenroads. "First Citizens construction financing process was simple and cost effective. At no point was financing the reason for any construction delay."

The choice to produce organic chickens stemmed from the farm's proximity to the Bell and Evans processing plant, the availability of new producer contracts at the time, and the economic benefits and growth of consumer demand. In fact, total organic sales have more than doubled since 2006.

## COMMUNITY Champions



### 2019 Ag Scholarship Winners

Our 2019 Ag Scholarship winners are **Wyatt Kosa** (Ulysses) and **Roxanne Kingsley** (Granville Summit). Wyatt and Roxanne are excellent examples of youth dedicated to Ag and community. Wyatt is the current President of his local FFA chapter and plans to attend the University of Northwestern Ohio studying Agricultural Equipment Technologies and Diesel Technologies. Roxanne lives on her family dairy farm, and is active in 4-H, the Junior Holstein Club, and FFA. She plans to attend Delaware Valley University to study Animal Science.



### If Ag is involved, so are we!

Ag Banker Chris Landis and Landon Cole pose with Landon's pig at the 2019 Troy, PA Fair.



**DO YOU KNOW SOMEONE WHO COULD BENEFIT FROM OUR AG SCHOLARSHIPS?**

Scholarship applications can be found at [firstcitizensbank.com/about-us/scholarship-opportunities](http://firstcitizensbank.com/about-us/scholarship-opportunities).



## Fresh IDEAS

Lock your doors, it's zucchini season! This salad of raw, marinated zucchini is an interesting twist and fun way to use up this season's zucchini bounty.

### Zucchini Salad

- 4 medium zucchini
- 1 lemon, juiced
- 2 tablespoons olive oil
- 1 pinch salt and pepper
- 2 balls buffalo mozzarella
- 16 Kalamata olives, pitted and chopped
- 1 handful fresh basil and oregano finely chopped

1 Cut zucchini into ribbons with a mandolin or vegetable peeler. Put in a bowl with lemon juice, olive oil, salt and pepper to taste. Stir well. Refrigerate at least 30 minutes.

2 Cut mozzarella into small pieces. Add cheese, olives, and herbs to chilled zucchini. Stir well and serve!

# REAP What You Sow

Through the Resource Enhancement and Protection (REAP) Program, farmers, landowners, and businesses earn tax credits for implementing "Best Management Practices" that will enhance farm production and protect natural resources.

REAP is a first-come, first-serve program. The State Conservation Commission administers the program and the PA Department of Revenue awards the tax credits. Eligible applicants receive between 50% and 75% of project costs in the form of State tax credits for up to \$150,000 per agricultural operation. The tax credits can be used for up to 15 years to pay PA state income tax. Farmers and landowners can elect to sell the tax credits after 1 year.

Farmers can work with a sponsor to finance the BMP project. The sponsor reimburses the farmer/landowner for the project costs and the sponsor receives the tax credits. Applicants can apply for proposed projects and completed projects.

### What kinds of projects are eligible for REAP tax credits?

- Tax credits for 75% of eligible costs include: conservation, nutrient management, manure management, management practices for barnyard runoff, stream bank fencing with 50' forested riparian buffers, and 50' forested riparian buffers.
- Tax credits for 50% of eligible costs include: any commission approved best management practice or equipment necessary to reduce existing sediment

and nutrient concerns, and stream bank fencing with 35' riparian buffers.

### Eligible project costs include:

- Project design, engineering, and planning
- Project management costs, including construction, document preparation and applications, and installation
- Equipment & materials
- Post construction expenses
- Interest payments on loans for project implementation for up to 1 year prior to the award of the tax credit.

REAP differs from traditional conservation programs. PA tax credits are issued after the installation of a practice or purchase of eligible equipment. State or federal cost-share portions of a project are ineligible for REAP tax credits. Through REAP's sponsorship program, another business could finance a project and apply for the tax credit instead of the producer.

REAP tax credits may be sold, and there are individuals and corporations that wish to reduce their tax liability by purchasing tax credits. Several brokers in Pennsylvania help arrange tax credit sales. For more information, visit [www.agriculture.pa.gov](http://www.agriculture.pa.gov) or ask your First Citizens Agricultural Banker.

## Employee HIGHLIGHTS



**Jason Landis** is a life-long farmer, who still farms crops with his father near Manheim. Being in agriculture keeps him up to speed with new technologies and trends, which he passes on to his customers. "Ag keeps me in conversation with the community, which is important."

"Sometimes the best thing I can do for a customer, aside from providing funding, is help them make connections to others. Whether it be contract opportunities, or new relationships for collaboration, as a local banker I know a lot of people that can support my customers."

Jason has served the Ag community for over 11 years in a variety of areas, including Lending. He graduated with a BS in Business Management from Elizabethtown College.

# 10 Tips for America's Young Farmers

1. **Sweat the small stuff.** Keep accurate and detailed records for future financial planning.
2. **Develop a business and marketing plan** with goals to improve your odds.
3. **Evaluate your capital investments for profitability and payback.** Understand how long it will take to generate enough cash flow from a capital investment to justify the investment.
4. **Know your costs** for living and expenditures, including depreciation and family living.
5. **Decide what type of operation you want to run.** New farmers should be either very efficient, low-cost producers or should add value worth paying for.
6. **Consider supplementing** your operation with off-farm income.
7. **Consider renting** farm equipment instead of purchasing.
8. **Get price quotes** on supplies such as feed, fertilizer and fuel to uncover low-cost sources. Make product quality part of your evaluation.
9. **Ask your banker** about state and federal programs.
10. **Ask for help and guidance** from someone you trust—an experienced farmer or your Ag banker.

Source: American Bankers Association



## What's Happening IN AG?

### THE YOUNG AGRICULTURE PROFESSIONALS PROGRAM

The Young Ag Professionals (YAP), formerly known as the Young Farmers and Ranchers, provides men and women ages 18-35 with leadership in building a more effective Farm Bureau to expand agricultural opportunities.

The State YAP Committee hosts different events throughout the year such as the State Leadership Conference, National Conferences (AFBF Annual Meeting, AFBF Young Farmers & Ranchers National Conference, and AFBF Fusion Conference), and Regional and District Events including farm tours and family-friendly activities.

YAP also offers contests and awards:

**1. Achievement and Excellence in Agriculture** – Participants are judged on their involvement in agriculture, leadership, and participation in Farm Bureau and other civic organizations.

**2. Discussion Meet** stimulates discussion among a group of productive thinkers. Participants assist the group in creating ways to implement the solutions discussed, and highlight Farm Bureau's involvement. The Discussion Meet and Achievement and Excellence in Agriculture winners have the chance to compete at the AFBF's Annual Meeting held in Austin, Texas in January.

**3. Social Media Contest** – Video entries highlight agricultural facilities, are geared to all ages, and are educational and fun. The winner will travel to the AFBF's Young Farmers & Ranchers National Conference in Kentucky in February.

"To me, the program is developing future Farm Bureau leaders," said Courtney Meyer, PA Farm Bureau YAP Member. "YAP has provided me with the training and tools to be a more effective agricultural advocate. I had the opportunity to travel to improve my leadership abilities and create friendships with other farmers across the country!"

