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## COMMUNITY Champions

### When the cows benefit from successful routines, so does the dairy.



As a new year begins, I find myself reflecting on this past year and the many events that affected the dairy industry. Trade disputes, milk processing changes, milk prices, and a growing competition from alternative beverages labeled milk were all significant in 2019, but clearly out of my control.

So I ask myself, is there something I could have done differently to help my dairy in 2019? And, how do I prepare for the future? One answer — focus on the tasks that are under my control. Consistency in moving cows from their pens to the milking parlor, properly cleaning all milking equipment and calf bottles and buckets, pushing feed to the cows throughout the day, and

following milking protocols in the parlor are a few examples. Although they may sound insignificant and routine, I believe that the cows benefit from these tasks being completed efficiently, effectively, and consistently.

As we begin this new year and decade, let's remember that it can be the little things that have a significant impact on the success of our dairy operations.

**Brent Copenhaver, Ag Advisory Board Member and Dairy Farmer**



#### FIRST EDITION 2020

##### *President's* Message

**Randy Black**—Planning is crucial for anyone in the Ag industry

##### *Customer* SPOTLIGHT

**Mt. Glen Farms** receives award for conservation leadership

##### *Fresh* IDEAS

Everyone likes Beets

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##### **First Citizens** 2020 Ag Forum

##### EMPLOYEE HIGHLIGHTS

Three more experts join our Ag Advisory Boards

##### COMMUNITY Champions

A dairy farmer's commitment to control what he can.

##### DEADLINE:

FCCB Ag Scholarship Applications are due March 15<sup>th</sup>. Visit [FirstCitizensBank.com](http://FirstCitizensBank.com).



### *President's* Message

The year 2019 was filled with significant changes for farmers — some barriers, others opportunities.

One thing is abundantly clear, everyone involved in agriculture needs a well-thought out plan based on solid knowledge of this ever-changing industry—and that includes First Citizens.

At our recent annual Agricultural Strategy Meeting, our Management team, Ag team and Ag Advisory Board members met to hear from industry experts about the future of Agriculture in Pennsylvania. PA Secretary of Agriculture Russel Redding reviewed 6 key findings from a recent survey. These

strategic learning and planning sessions allow us to evaluate our progress and more importantly, to change approaches where needed to ensure we are well prepared to advise and guide farmers.

Spring will be here before we know it. We're spending this time planning for our future in Ag. I hope you are too. Please remember, a First Citizens Ag Banker can be a great member of your planning team. Wishing you a bountiful new year.

*Randy*

### *Customer* SPOTLIGHT

#### MT. GLEN FARMS RECEIVES AWARD FOR CONSERVATION LEADERSHIP

**CONGRATULATIONS TO FIRST CITIZENS AG ADVISORY BOARD MEMBER DEAN JACKSON**, the 2019 recipient of the Leopold Conservation Award that recognizes farmers who are dedicated to land, water and wildlife habitat management.

Dean and his wife Rebecca own a 920-acre dairy, Mt. Glen Farms, in Columbia Crossroads, PA where they adopted a no-till cover cropping to take up excess nutrients and reduce the amount of compaction on their farm. They also enrolled in the conservation reserve enhancement program to establish riparian force buffers to maintain their stream bank, improve water quality, and reduce the amount of erosion coming off their fields. Their watershed flows

into the nearby Mount Pisgah State Park, so it was important to the family to protect the area.

"Deep down joy can come from watching heavy rain and knowing that what we've done here in conservation is working," said Dean.

The USDA Natural Resources Conservation Service has had a partnership with the Jackson Family Farm since the 1960s, when Dean's grandfather, Scott became one of the early adopters of a conservation plan.







## Fresh IDEAS

### We've Got the Beets!

This delicious take on a spring vegetable is sure to be a crowd pleaser with your family.

#### Glazed Beets

6-8 whole beets  
4 tbsp. brown sugar  
3 tbsp. apple or orange juice  
1 tbsp. butter  
Salt and pepper

1 Coat beets with olive oil and wrap in foil. Roast in a baking pan at 375° for 45 minutes to 1 hour, or until tender.

2 Slip skins from the cooked beets and cut into pieces.

3 In a large skillet, combine brown sugar, juice, butter, salt, and pepper. Bring to a simmer.

4 Add beets to sauce. Continue cooking, stirring constantly, until the liquid has evaporated and the beets are glazed with the sauce, about 5 to 7 minutes.

## What's Happening IN AG?

### Considerations Before Diversifying - Peter Hughes of



There are a number of factors to consider before diversifying your operation or purchasing property as a contract grower.

A signed purchase agreement must permit land use prior to property transfer. We encourage farmers to enlist an engineering firm familiar with zoning and land development at the Township level. Many Townships have their ordinances online, or they can be purchased from the Township office. Zoning classification is the first step in the permit process, so this is critical.

After familiarizing yourself with the ordinance, set up a meeting with the Township Zoning Officer or attend a Planning Commission meeting. Bring detailed plans about construction (size, animal count, manure handling, etc.) and a sketch of the property with the barn location and possible setbacks.

Another factor is watershed designation. Every stream in the Commonwealth of Pennsylvania has been given a designation based upon the health of the stream. If a stream has been designated "High Quality" or "Exceptional Value", the permit process can be extremely lengthy, sometimes delaying excavation up to a year. For more information on watershed designation, visit [depgis.state.pa.us/emappa](http://depgis.state.pa.us/emappa).

When you are ready to make changes to your operation, talk with your FCCB Ag Banker. They can guide you through the process and be a sounding-board as you work together making your farm a success.

*Red Barn is an agricultural consulting and engineering firm based in Lancaster, PA assisting over 1,200 farmers to exceed water quality standards through on-farm nutrient control.*



## IS Solar Energy RIGHT FOR YOU?

Farmers, who are looking for ways to cut costs and increase productivity are exploring alternative energy sources such as solar, biomass, wind, and geothermal. Several customers who are constructing new chicken houses have approached us about reducing their energy costs with solar panels. So, is solar energy a good investment for your farm?

### Pros

1. **Reduce your electric bill and gain control over a fixed cost.** Your electric rate remains the same for the life of the system.

2. **Quickly recover a large portion of the installation cost in the first year.**

The 30% federal tax credit allows you to receive 30% of the system's cost back on your owed federal taxes in year one. In addition, you can recover a large portion of the installation cost by taking advantage of 100% accelerated depreciation and various grants, such as the [USDA REAP Grant](http://www.usda.gov/reap).

3. **There are no moving parts to a solar system**, so the maintenance and upkeep will be minimal.

### Cons

1. **If the electric grid goes down, so does your system until electricity is restored.** Due to safety regulations, each system must be installed with rapid shut down components that will keep electricity from back feeding into the grid.

2. **Upfront costs can be intimidating.** Solar is a significant investment that requires up-front capital or access to financing in order to save over the long-term.

3. **Solar panels need sunlight to produce power.** Your system will produce little to no power on cloudy days and at night. At those times, electricity is pulled from the grid. Net Metering allows you to switch from 'solar power' to 'grid power' depending on the production of your solar system.

If you're considering the installation of solar panels on your farm, reach out to one of our Ag lenders for more information on financing and long-term benefits of renewable energy.

SOURCE: [POULTRYSERVICES.COM](http://POULTRYSERVICES.COM)



# Don't leave Grant Money on the table!

**The Farm Vitality Planning Grant Program reimburses farmers for costs related to creating or obtaining business plans.**

The Department of Agriculture has \$1 million for grants. Applications must be submitted by 4:59pm on April 3, 2020 using Pennsylvania's Single Application for Assistance online application at: [esa.dced.state.pa.us](http://esa.dced.state.pa.us)

This is a reimbursement grant with a maximum amount of \$7,500 and is limited to 75% of project costs. Expenses incurred for the completion of the project since July 1, 2019 and up to two years after the effective date of the grant agreement are eligible for reimbursement. **Grants may be used for expenses related to creating or obtaining plans...**

- to enhance the long-term economic viability of a farm
- for the transition of ownership and operation of a farm to new owners or within the farmer's family
- to diversify an existing agricultural operation
- for farm expansion or to seek financing for farm growth
- to maintain the long-term economic viability and protect the investment of public funds in preserving farms that are subject to perpetual agricultural conservation easements

**For more information, visit [agriculture.pa.gov](http://agriculture.pa.gov).**

## Employee HIGHLIGHTS

### FIRST CITIZENS ADDS 3 EXPERTS TO AG ADVISORY BOARD

**John Painter** operates Painterland Farms in Westfield, PA. Five generations of the family currently work on the organic dairy and hay farm. Painter is the District 5 State Director for the PA Farm Bureau and a member of the Potter/Tioga Farm Bureau.

**Elvin Stoltzfus** was raised on his family farm near New Columbia, PA. In 1982, he and a friend built the Pik Rite tomato harvester bringing significant efficiency to the process of harvesting by hand. Today, he and his family also operate a custom grain business, Stoltzfus Grain.

**Jeff Barnes** is a seventh-generation farmer, operating a 260-cow dairy, Maple Knoll Farms in Millerton, PA. Maple Knoll was the recipient of the PA Farm Bureau Achievement award, and was ranked in the top five by the American Farm Bureau. Jeff is the Vice President of the Potter/Tioga Farm Bureau.



## FIRST CITIZENS 2020 AG FORUM

March 10<sup>th</sup> at Troy Fire Hall and March 11<sup>th</sup> at Shady Maple Smorgasbord

#### Key Speakers:

- John Blanchfield, retired SVP and Director of ABA's Center for Agricultural and Rural Banking
- Doug Johnson, Director at Moody's Analytics specializing in Agriculture

Morning refreshments and lunch will be provided. Registration each day starts at 9:30. RSVP by March 3 by calling 800.326.9486.