



SECOND EDITION 2020

President's Message

Randy Black - Farming in challenging times

FCCB Ag Forum TAKE AWAY

Building a better relationship with your Ag Banker

Fresh IDEAS

Dip into summer

Feature Article 1

Farmers feed those in need

Employee HIGHLIGHTS

Meet Our Ag Team – Jeff Bollinger

Feature Article 2

Making plans for the next generation

What's Happening IN AG?

Apply now for the Coronavirus assistance program

DEVELOP A PANDEMIC RESPONSE PLAN

Being prepared can make all the difference

Whole Milk gets a bad rap



President's Message

To say that these last 4 months have been difficult on the farming community would be a serious understatement.

COVID-19 has had a ripple effect on everybody, including producers in almost every line of agriculture. But we can't minimize that hope is still alive during these times in America. The government has implemented many programs, including programs to help farmers, and in a generous way, farmers have found new methods to help their communities.

During these challenging times, the work of our farmers has never been more important! When uncertainty upsets the daily rhythm of our communities, farmers answer the call.

As a country, we have a history of providing food during times of national crisis – think WWII Victory Gardens! Just as our great country came together then, farmers today continue to put community first. If you've done something creative in your community, let us know, so we can share your ideas with others in the industry. Send us a message on Facebook, through our website, or through your local office.

Thank you for your continued commitment to the communities we serve together.

Randy

FCCB Ag Forum TAKE AWAY

WHAT'S ON YOUR AG LENDER'S MIND?



Factors to consider are:

- Is your loan request well thought out, reasonable and achievable?
- Do you have three years of well documented personal financial statements?
- Is there a history of loan violations?
- Do you have enough cash flow?
- Is there sufficient collateral?
- Is the loan in your best interest?

BEING ABLE TO ACQUIRE FUNDS WHEN YOU NEED THEM IS CRITICAL TO THE SUCCESS OF ANY FARM.

At our 8th annual Ag Forum, John Blanchfield spoke about the value of a strong relationship between farmers and their ag bankers. He stressed the importance for borrowers to understand where their lender is coming from.

True customer service is about being in touch with what matters to the customer. And, although we live in a time where e-learning and e-lending are common, **we believe Ag Lending is still a people-to-people business.**

WHOLE MILK *Gets a Bad Rap*



SOME DAIRY FARMERS ARE FED UP WITH WHOLE MILK BEING THROWN UNDER THE BUS FOR DECADES BY DIETARY

GUIDELINES. Nelson Troutman decided to do something about it.

"I thought, I already have the perfect thing: A wrapped hay bale!" He painted the words, "Drink Local Whole Milk – 97% FAT FREE!" on the bale and placed it in his pasture where it is widely visible in the Lebanon/Berks area of Pennsylvania.

"It was the cheapest and easiest thing to do, and I've gotten a lot of nice comments. Advertising is expensive, but farmers live along roads and highways where we can put up signs, use bales, silage bags, silos, barns, and wagons," says Troutman.

Help spread the word about 97% fat free milk on your dairy farm.
Visit 97milk.com for more details.



Farmers Feed THOSE IN NEED



CARS WAIT IN LINE TO RECEIVE DAIRY PRODUCTS AT VICTORY CHURCH IN TROY, PA.

Fresh IDEAS

Dip into Summer!

Lemon and dill combined with yogurt make this a flavorful and healthy dip, perfect for summertime!

- 2 c. plain yogurt
- 2 cucumbers (medium, peeled, seeded, and grated)
- 1/2 c. sour cream
- 1 tbsp. lemon juice
- 1 tbsp. fresh dill
- 1 clove garlic (chopped)
- 1 c. cherry tomatoes
- 1 c. broccoli florets
- 1 c. baby carrots

1 Peel, seed, and grate one cucumber. Slice other cucumber and set aside.

2 Mix yogurt, grated cucumber, sour cream, lemon juice, dill, and garlic in a serving bowl. Chill 1 hour.

3 Arrange tomatoes, cucumbers, broccoli, and carrots on a colorful platter. Serve with cucumber dip.

Dairy drive-thru's are popping up everywhere in Bradford County thanks to some very generous farmers, the Dairy Promotion Board, charitable business donors, and a group of eager volunteers, including FCCB employees.

The first two were held on May 7th at the Victory Church in Troy and at the Northeast Bradford School. The Dairy Farmers of America donated over 700 gallons of milk to each event, and the Dairy Promotion Board donated 500 pounds of butter and 500 bricks of cheese to each event as well. Both sites served between 450 and 500 cars.

In June, Repsol made a generous donation to the Dairy Promotion Board to partner with CHOP (Children Hunger Outreach Partners out of Towanda) for 2 Pop Up Pantries providing 250 gallons of milk, 250 pounds of butter and 250

bricks of cheese for each site to include in their food boxes. In addition, the Dairy Promotion Board received generous donations from multiple insurance agencies in the area to conduct another Dairy Drive-Thru at the Athens Elementary School on June 16th. Over 900 gallons of milk, 450 pounds of butter and 450 bricks of cheese were distributed.

Feeding families while promoting the consumption of dairy products to support local farmers – that's what community is all about!

Employee HIGHLIGHTS

MEET OUR AG TEAM---JEFF BOLLINGER, VP, AG LENDER, LANCASTER COUNTY

Jeff Bollinger grew up raising Registered Suffolk and Cheviot Sheep in Ephrata, PA. Today, he and his family own registered Suffolk Sheep in Reinholds, PA where they focus on selective breeding and improving the quality of their flock.

Jeff majored in Dairy and Animal Science at Penn State University, working 30 hours a week at a hog operation to put himself through school.



FARMING HAS BEEN A FAMILY BUSINESS FOR CENTURIES

and many farmers envision transitioning their operation to the next generation.

While a farm can stay in a family for many generations, it only takes one generation to lose it all if there's not a well-crafted transition plan.

Waiting until you're a few years away from retirement can often make large financial decisions, such as whether to invest in expensive technology, more difficult. Do you spend money on technology to upgrade your operation and maximize efficiency even though the payoff may not happen while you're in control? Are you willing to invest for the next generation? These answers are easier to come by if you have a well thought out transition plan. **At our 8th Annual Ag Seminar, Doug Johnson (Moody's Analytics) shared four action items farmers should consider to set up your farm for the next generation.**

Production Understand your actual costs and break-evens	Business Develop and document a Marketing plan	Team Identify your key players and assemble your team	Transition Develop a growth plan and a succession plan
---	--	---	--

What's Happening IN AG?

APPLY BY AUGUST 15th FOR CFAP

The Coronavirus Food Assistance Program, or CFAP, offers \$19 billion in immediate relief to agricultural producers.

To be eligible, a person or legal entity must have an average adjusted gross income of less than \$900,000 for tax years 2016, 2017, and 2018. But, if 75% of their AGI comes from farming, ranching, or forestry, the limit of \$900,000 does not apply.

A payment calculator is available to assist with the application process, and can be found online at farmers.gov/cfap. This Excel workbook allows you to input information specific to your operation to determine estimated payments and populate the application form. Producers who are interested in filling out the application can also download the application form.

Producers should apply through their local Farm Service Agency Service Center. Please call your FSA county office to schedule an appointment. If you need additional support with the application process, please call (877) 508-8364 to speak directly with a USDA employee ready to help.



Being Prepared Can Make All the Difference

Developing a Pandemic Response Plan should be a priority for all farms. Consider different scenarios and involve your whole team in the conversation as you consider these questions:

- What farm operations must go on? What are the ripple effects if that activity stopped?
- How can you cross-train your team and reassign responsibilities?
- Who is willing to pitch in and help if you are out of commission?

For more information about creating a response plan, visit agriculture.com/farm-management/business-planning.

