



COMMUNITY *Champions*

At FCCB, We Love Young Farmers in the Making.

Although many of our fairs were canceled this year, community members came together to host events that allowed kids the opportunity to showcase the animals they worked so hard to raise.



The Bradford County Youth Open Livestock Expo was hosted at the Wyalusing Sale Barn, in Rome, PA. There, **Landon Cole** showed his pig, Marva, who was born and raised on their family farm.



Emily and Zach Bollinger showed their Champion Suffolk Ewe Elsa (Blue Spruce Suffolks 198), a home raised ewe that was the Champion Suffolk Ewe, at the Lancaster County Youth Livestock Expo in July. The Bollinger family has been raising registered flocks for generations.

Alexis Banik has been showing poultry for 3 years. At the Tioga County Expo Show this summer, she won Grand Champion Showman with her Bantam Silkie Hen named Sophia.



THIRD EDITION 2020

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President's Message

It's no secret to anyone reading this newsletter that we're pretty committed to agriculture.

We appreciate the hard work and dedication farm life requires because many of our employees grew up on farms, with some still farming today. And we want the youth of our communities to have the same respect for the industry that we have.

We're consistent sponsors of the Mobile Agriculture Education Science Lab, equipped with supplies and a certified teacher, that travels to different elementary and middle schools in Pennsylvania each week. You'll find us at

local county fairs, supporting 4-H kids as they showcase their hard work. And each year, we provide scholarships to young farmers who have chosen to pursue agriculture as their future. This year, we've selected three future farmers for our scholarship program, Kendal Jenkins, AJ Lehman, and Alayna Harrell. Please take a moment to read about them in this issue of Have You Herd and with us, wish them all the best.

Randy

Some GOOD NEWS

\$10 MILLION IN TAX CREDITS NOW AVAILABLE TO PA FARMERS



ON JULY 1ST, AG SECRETARY RUSSELL REDDING ANNOUNCED THE AVAILABILITY OF \$10 MILLION IN TAX CREDITS THROUGH THE RESOURCE ENHANCEMENT AND PROTECTION PROGRAM (REAP) FOR PA FARMERS TO IMPROVE SOIL AND WATER QUALITY.

REAP is a tax credit program for producers who implement best management practices or purchase equipment that reduces nutrient and sediment runoff. Farmers can receive up to \$250,000 in any seven-year period,

and spouses filing jointly can use REAP Tax Credits.

Common projects approved are for no-till planting and precision ag equipment, waste storage facilities, conservation plans, Nutrient Management Plans, protecting animal heavy-use areas, cover crops and riparian stream buffers. Farmers may receive REAP tax credits of 50% to 75% of the project's eligible out-of-pocket cost. Those in select watershed areas may be eligible for additional credits.

Applications are reviewed on a first-come, first-serve basis. For guidelines and an application, visit Agriculture.pa.gov.



Fresh IDEAS

Eggplant Fries

Try this delicious, healthy and quick recipe with your family!

- 2 large eggs
- ½ c. grated Parmesan
- ½ c. breadcrumbs
- 1 tsp. Italian seasoning
- ¾ tsp. garlic salt
- 1 medium eggplant
- Cooking spray
- 1 c. marinara

1 Preheat broiler. In shallow bowl, whisk eggs. In another shallow bowl, mix cheese, breadcrumbs and seasonings.

2 Trim ends of eggplant; cut eggplant lengthwise into 1/2-inch slices. Dip eggplant in eggs. Coat with cheese mixture. Place on baking sheet coated with cooking spray.

3 Broil on high for 3 minutes. Turn eggplant and broil 3 more minutes. Serve immediately with marinara sauce.

U.S. Farm Income May Suffer Due to Coronavirus Impact on Livestock



“MEATPACKERS ARE OPERATING AT HIGH VOLUME AGAIN AFTER CORONAVIRUS OUTBREAKS AT THEIR PLANTS BUT THE PANDEMIC'S EFFECTS MAY BE FELT FOR THE REST OF THE YEAR,” STATED THE KANSAS CITY FEDERAL RESERVE BANK.

“Farm revenues could still decline in 2020 due to disruptions at meatpacking plants, which forced some producers to depopulate herds,” said the report by the regional Fed bank.

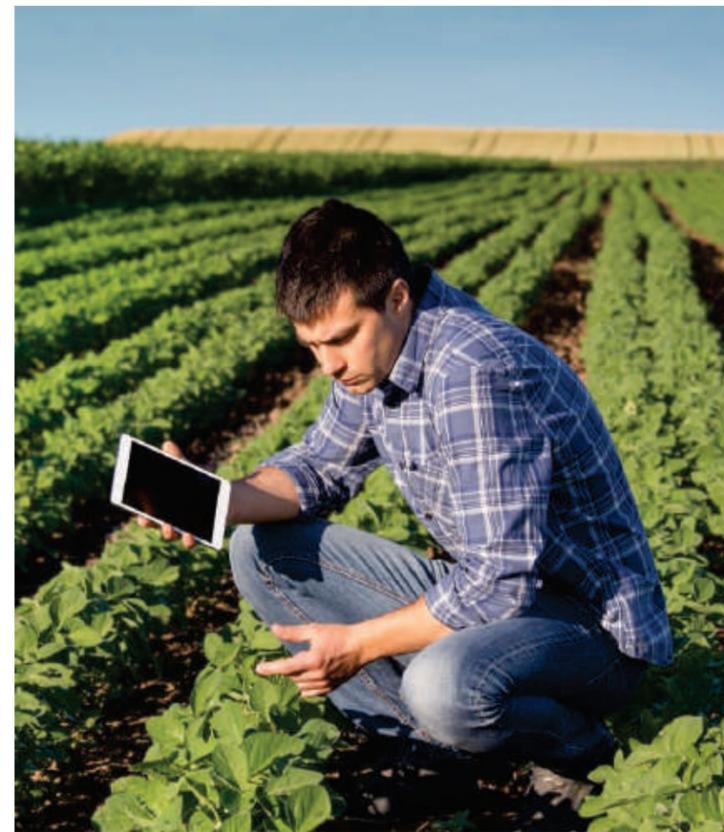
“Moving forward, modified operations and revised processes related to COVID-19 at packing plants may continue to put constraints on meat production,” said the Kansas City Fed. “In addition, higher retail prices, particularly in the midst of an economic downturn, could temporarily reduce aggregate meat consumption, further weighing on the outlook for producers and consumers of meat.”

The FAPRI think tank estimated an 8% decline in 2020 livestock revenue, compared to 2019, with lower average hog, cattle, and poultry prices. Per-capita meat consumption would decline this year and take years to recover, said the University of Missouri think tank in June. Overall, it projected a 3% decline in farm income, thanks to record federal subsidies that largely offset large losses in farm receipts.

Livestock farms generate more than half of U.S. farm revenue; cattle and hogs amount to almost half of livestock revenue. When the livestock industry suffers, the effect is felt broadly. “Greater financial difficulties for livestock producers could add stress to agricultural lending portfolios that already had increased before the pandemic,” said the Kansas City Fed, pointing to expectations among farm bankers of lower loan repayment rates by livestock operators. “Moreover, according to information gathered at the onset of developments related to COVID-19, farm income and loan repayment rates declined at a faster pace than in recent quarters.”

“Nearly two-thirds of meat processing plants experienced coronavirus outbreaks and 20% closed temporarily,” said the Kansas City Fed. The slowdowns and shutdowns led to an estimated backlog of 500,000 head of cattle and 3 million head of hogs.

Source: agriculture.com/news/livestock



The HEALS Act appropriates funds for coronavirus support for producers, growers, and processors of specialty crops, non-specialty crops, dairy, livestock and poultry, including livestock and poultry depopulated due to insufficient processing access and growers who produce livestock or poultry under a contract for another entity.

Supply disruptions which were unaddressed in the CARES Act are provided for in the HEALS Act, which contains support to livestock and poultry farmers who had to depopulate due to insufficient processing access. This disruption in capacity created a massive backlog in animal processing, which forced some producers into the heart-wrenching position of having to euthanize their animals.

It's expected that the USDA will now be able to create financial assistance programs for producers who have yet to

PROPOSED HEALS ACT IN THE WORKS

On July 27th, Senate Republicans announced the details of their \$1 trillion COVID-19 stimulus package, the Health, Economic Assistance, Liability Protection and Schools Act (HEALS Act).

receive support under the Coronavirus Food Assistance Program, such as independent and contract poultry growers, contract hog producers, producers who had to depopulate animals due to lack of processing capacity, textile mills, such as domestic users of cotton, and biofuel producers.

It's also expected that 2020 crops impacted by COVID-19-related demand destruction, e.g., new crop corn, cotton, soybeans and wheat, will be included in any additional support crafted by the department.

As more information regarding the HEALS Act becomes available, we will share details with our agricultural customers. Be sure to keep an updated email address on file with your FCCB Banker.

Source: Pennsylvania Farm Bureau

And THE FCCB AG SCHOLARSHIP GOES TO...



Alayna Harrel (Lebanon, PA) is a graduate of Annville Cleona High School and plans to attend Penn State University to study Agribusiness. She's stayed busy with summer jobs at Mark Hershey Farms and Talview Dairy, where she milked and fed calves. Alayna was a member of FFA, Big Brothers Big Sisters, Dutchmen for Christ, The Mentor Program, AC Elite, Honor Society, and played Varsity Field Hockey.



Aaron Lehman (Harrison Valley, PA) plans to attend SUNY Cobleskill to study Agricultural Equipment Technology. Some of his volunteer community service activities include springtime roadside cleanup, landscaping at local businesses, and helping his local church with sound and overhead display technology. He grew up on his family dairy farm, and is a member of FFA. In high school, Aaron played soccer, basketball and track.



Kendal Jenkins (Columbia Cross Roads, PA) graduated from Troy High School and is attending Penn State University for Animal Science. She was a member of the National Honor Society, Troy FFA (President), and the Troy Lady Trojan Soccer team. When she isn't in school, Kendal works 20+ hours a week on her family dairy farm, Leona-View Holsteins.