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Customer Spotlight

Larry and Marilyn Kennel - The Vineyard at Grandview

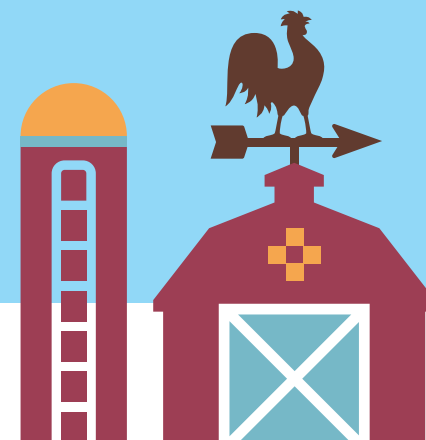


The Vineyard at Grandview is a family owned and operated vineyard located in northwestern Lancaster County. Larry began winemaking as a hobby about eight years ago, and after positive feedback from taster-tasters, asked his wife, daughters and sons-in-law to join him in the wine industry. The family grows premium vinifera grapes - Cabernet Sauvignon, Merlot, Chardonnay and more, and their Bordeaux blend recently won the prestigious double gold award for its Grande Rouge, a Bordeaux blend, three silver awards, and a bronze at the San Francisco International Wine Competition, one of the most prestigious international wine competitions. In addition to the winery, Larry, a large animal veterinarian by trade, along with

his wife, Marilyn, operate Cornerstone Genetics, which specializes in embryo transfer in cattle. Congratulations, Larry and Marilyn, on all your success!



We Put Farmers First



HAVE YOU HERO

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First Citizens County Fair Issue

Our reputation and passion for serving the Agricultural community continues to serve us well as we've been able to attract yet another team of highly experienced Ag Bankers to our South Central Region. Sean McKinney, Jeffrey Bollinger and Jason Landis, who have 60 combined years serving the Agricultural community, joined us in June and will serve Agribusinesses in Lebanon, Lancaster, Berks and Schuylkill counties.



Sean McKinney, VP and South Central Ag Team Leader, most recently held the position of VP and Agricultural Loan Manager for Ephrata Bank where he developed over 350 relationships with over \$87 million in loans. He also held the position of VP and Agricultural Lending officer for Fulton Bank and Lebanon Valley National Bank. Sean is a graduate of the Cornell University Northeast School of Agricultural Lending.



Jeffrey Bollinger, VP, has served the Agricultural Community for over 18 years as VP and Loan officer for Ephrata, National Penn and Fulton Banks. He earned a BS in Dairy and Animal Science and Production Management from Penn State University. He is involved in many Ag related organizations and currently owns Blue Spruce Suffolks.



Jason Landis, VP, who has 11 years' experience in Agriculture, worked for Ephrata Bank as an Ag Lender and previously at Haldeman Mills as a Production Manager, Snavely's Mills, Inc. as Quality Assurance Technician and Oregon Dairy Farm, LLC, as Assistant Manager for Crops and Equipment. He is currently working toward his BS in Business Management at Elizabethtown College.

In addition to our Ag team, we've also expanded our Ag Scholarship opportunities to help ensure the legacy of farming. This scholarship is awarded each year to a graduating high school senior who will continue their education in an agricultural field. It was heartwarming to see so many students pursuing farming which is so vital to our area. Applications can be found at firstcitizensbank.com and are due March 15, 2017.

And as fair season comes to a close, we'd like to highlight some of the young farmers in our area and give you a glimpse at some of our own participation in fair events this year. Enjoy!

Randy

First Citizens Awards \$1,500 in Agriculture Scholarships



Chandrelle Keller of Lebanon was awarded \$1,000 and **Nickolas Martin** of Troy was awarded \$500. Chandrelle plans to study Immunology and Infectious Disease at Penn State upon graduating, and Nickolas is studying Wildlife Biology at Keystone College in LaPlume, PA. Congratulations, Chandrelle and Nickolas!

Upcoming Events

October is National Apple Month

10/3 - 10/7 - Manheim Fair

10/4 - Soil Health Through the Seasons

Penn State Center, Philadelphia

10/5 & 10/6 - Storm Water and Soil Loss Workshop

Spring Mills

10/6 - Exploring the Small Farm Dream | New Hope

10/6 - Cover Crop Field Day
Charvin Farm

10/7 - Food for Profit Workshop
University of Penn, Wharton School of Business

11/18 - 11/24 - National Farm-City Week | Whitneyville



Phil Vaughn, Ulysses Office Manager, shares a laugh with **Rebekah Yeager** while working a food booth.

Tioga County Fair



Nicolas Barnes leads his junior yearling Simmental heifer, Silky who won Reserve Supreme Champion and was the Junior Champion female of the Simmental breed.



Alyssa Remly, a junior at North Penn-Liberty High School, was named 1st Alternate Queen.



Glenn Barnes won first place in the 4-H division for his welding project.



Alexis Banik's New Zealand White meat rabbits won Grand Champion. Pictured are 2016 Tioga County Fair Queen, Morgan Cady; Erin Cole, First Citizens Ag Banker; and Alexis Banik.



Eva Dumas who is part of the Norlebc 4-H dairy club, showed Rosetta, who was Junior Champion of the Brown Swiss Show.



First Citizens South Central Ag Team purchased the Reserve Champion market hog shown by **Gavin Molnar**.



First Citizens employees Matt Geer, Courtney Steckiel, Erin Cole, and Nikki Morrison manned the milkshake booth.



Landon Cole is pictured with his crossbred pig named Haas, which he showed at the Chemung County, NY Fair.

Jim Dunn's Dairy Outlook



The biggest news for the Pennsylvania dairy economy is the drought in the Northeast. The latest USDA

Drought Monitor shows 7% of Pennsylvania is experiencing severe drought (mainly in the north central region, 25% has moderate drought, and 66% is abnormally dry.) South of 180 is not in a drought situation. The region's dairy farms produce much of their needed hay and corn silage but are forced to buy replacement feed which is challenging when the entire area is dry. Northwestern New York is also experiencing severe drought. Nationally, despite all of the floods and fires in the news, crops are pretty good, especially in the Corn Belt.

Milk prices have risen recently as production in New Zealand, Australia and Europe is down. It is winter in New Zealand now, and farmers often dry off their herds except the few who serve the domestic market. Although the dollar is still strong, China is buying more, especially whey concentrate powder. Exports of nonfat dry milk, butter, and cheese are down. Our major export markets are Central and South America. The world's supplies of corn and soybeans are very large, so the prices of these feed ingredients should remain low. The expensive dollar is also hurting U.S. exports of corn and beans, keeping prices fairly low.

Argentina's corn and soybean crops have been good, but Brazil's corn crop has had weather challenges. At this point there seems little doubt that corn and soybean meal prices will remain low until next year, although that will not offset the PA drought.

Since 1977, James W. Dunn has been a Professor of Agricultural Economics at Penn State University, teaching and completing research and extension in the areas of agricultural marketing, agricultural policy, food industry economics, and trade, with an emphasis in agricultural markets and price risk management.

