

LEADER

FARM CREDIT OF THE VIRGINIAS

SUMMER 2020



PRESIDENT'S MESSAGE

LEADER

is published quarterly for stockholders, directors and friends of Farm Credit of the Virginias.

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Farm Credit of the Virginias furnishes data to credit reporting agencies. The Association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft, and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540.886.3435 ext. 5224.

FINANCIAL REPORTS

Address changes, questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing P.O. Box 899, Staunton, VA 24402 or calling 800.919.3276.

Our annual and quarterly financial reports can also be obtained by visiting our website at FarmCreditofVirginias.com.

We are months into a shared journey of dealing with COVID-19, an unprecedented event in our lifetimes. There remains much uncertainty around this virus. When will it cease to threaten our health and way of life? We're all, personally and professionally, searching for answers, waiting for the sunny day of a virus busting breakthrough. But for now, it remains elusive and beyond our control.

What is there to do when things are beyond our control? I recommend looking to the things you can control. And that's exactly what we've done at Farm Credit of the Virginias, since the day the coronavirus reared its ugly head.

At the onset, we developed clear objectives and built our response plans around them. Those objectives were to keep the association operational, take care of our staff, and be positioned to respond quickly to the evolving needs of our customers. We've taken a host of precautions to keep our customer-owners, employees, and rural communities safe, and adjusted our services to meet the changing demand of our customer-owners who may be experiencing increased financial stress as a result of the pandemic.

In April, we followed through on our historical practice of returning profits to our members. Our Board had declared a patronage distribution totaling \$35 million. We were pleased to deliver those checks, providing what we believe is a much-needed source of stability and aid during these times. It was Farm Credit's version

of a stimulus package, a benefit that folks who do business with us enjoy.

Our patronage refund is a direct reflection of our financial performance which is outlined in the recently published annual report. The report highlights the association-wide increased internal focus we've made to ensure our long-term health and continued soundness. The numbers speak for themselves. We're fortunate to face the challenges of COVID-19 from a position of financial strength. We're especially mindful that our mission, our commitment to our members, is more important now than ever.

We'll be good stewards of the financial resources our members have trusted us with and use them, constructively, to remain by your side as we share the journey of dealing with this pandemic.

Our widely respected Knowledge Center has continued to be a resource for our members and the rural communities we serve. Just as many of our farmers and agribusinesses have adjusted their offerings to heed public health advisories in the wake of this pandemic, the Farm Credit Knowledge Center has followed suit. We've worked to ensure that the support you rely on is still available. Although many of our in-person offerings have been postponed, we've adapted quickly to offer online programming to continue our outreach efforts.





We're working to make sure that Farm Credit will continue to serve you through good times and bad. We took the initiative to enroll as a lender in the Small Business Administration Paycheck Protection Program (SBA PPP) to help our members access this vital federal support to help businesses support cash flow needs and retain jobs. We've launched special forbearance programs; many of you have already taken advantage of them. And this is just the beginning. We're continuing to do things behind the scenes to make sure we can quickly respond to your needs. We don't take a cookie cutter approach, but instead work with you one-on-one to design the type of financing or restructuring that makes sense for your situation. We're best able to do that when we talk early on and I encourage you to reach out to your loan officer as quickly as possible so we can work on what's best for all.

That's what we're doing now. We are continuously monitoring this pandemic and will continue to make adjustments that we consider necessary to ensure that we are able to continue to serve our mission and support you as best we can. Our Board and our staff are committed to that.

These are extraordinary times, but working together, we will get through this. I say that, not just to be a cheerleader, but because one of the benefits of having worked for 40 years is that I've been through a few crises. The agricultural credit crisis of the 1980's nearly caused the

Farm Credit System to fail. In October 1987, the stock market fell nearly 23% in one day. In 1999, we were worried about Y2K and the collapse of every system we depend on. The attack on our soil on September 11 stunned our sense of safety. The Great Recession of 2008 threatened to unravel the entire world's financial system all the way to our local banks. All of these were unprecedented, extreme shocks to our economy, our culture and our people. But, Farm Credit made it through all of them and thrived.

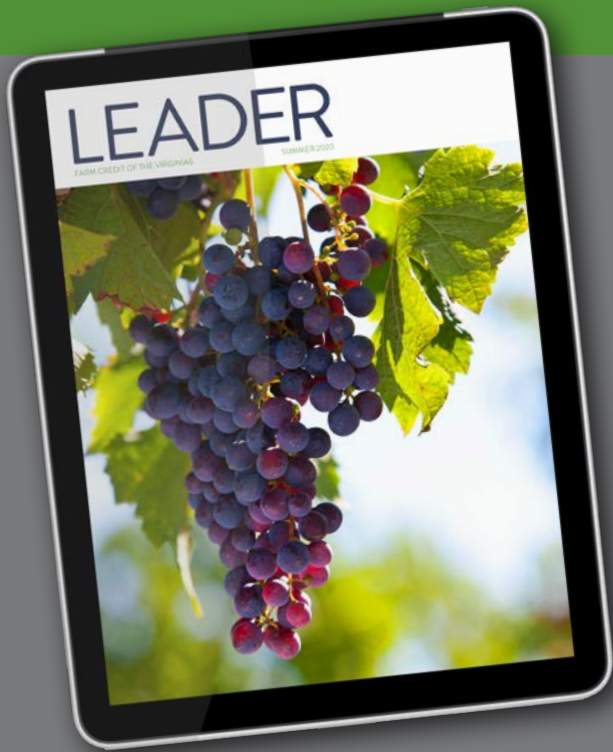
What I experienced in each of those events was the emergence of people working to develop solutions, to move on. Throughout each of these events, regardless of uncertainty and fear, our farmers continued farming to the best of their ability to provide a healthy and safe food supply to nourish our country. There was a spirit of working together. That is exactly where we are today, another new challenge to address. Working together with you and the entire Farm Credit of Virginias team, we'll figure this out and move on. I am certain of it.



In This Issue

- ASSOCIATION NEWS**
Holiday Schedule 4
- COMMUNITY NEWS**
Virginia Young Farmer
Brings Home National Title 5
- FEATURE STORY**
Virginia Wineries get a
Taste of Victory 6
- FARMER SUPPORT**
Helping Our Heroes –
Farmer Veteran Resources 9
- Mental Health and Agriculture:
The Bigger Picture 10
- ASSOCIATION NEWS**
Farm Credit Ag &
Culture Video Series:
Bridging the Producer and
Consumer Disconnect 12
- KNOWLEDGE CENTER**
Continuing Education:
Ag Biz Planner 2020. 13
- INDUSTRY NEWS**
CAP News 15

ASSOCIATION NEWS



We're Going Digital!

Later this year, we are planning to launch a digital format of the *Leader Magazine*. Keep an eye on our website and social media for updates!



Holiday Schedule

- July 3** Independence Day Observed (Friday)
- September 7** Labor Day (Monday)
- November 11** Veterans Day (Wednesday)
- November 26 & 27** Thanksgiving (Thursday & Friday)
- December 24 & 25** Christmas (Thursday & Friday)



The Farm Credit of the Virginias
PHOTO CONTEST
is back!

Visit our website today to learn more and enter photos for a chance to win!

YOUR CO-OP YOUR CASH

\$35,000,000

We're proud to announce a total of **\$35 million** in cash refunds this year! That's more than **\$318 million dollars** in refunds to our customers-owners since 2001.



VIRGINIA YOUNG FARMER BRINGS HOME NATIONAL TITLE

Earlier this year, Wythe County farmer, Sarah Barlow Rudolph, took top honors at the American Farm Bureau Federation's Young Farmers & Ranchers Discussion Meet in Austin, Texas.

From a very young age, Sarah has felt a deep connection to agriculture and the land her family has farmed for generations. Growing up on a commercial cattle operation in Louisa County, Virginia, much of her time was spent with her grandfather, who instilled and solidified her love of agriculture and the animals they cared for.

Now the owners of Double R Angus in Rural Retreat, Virginia, Sarah and her husband, Charlie, run 65 cow-calf pairs, background their calves, and run stockers on about 150 acres that they were able to purchase in 2018, "through the grace of God, Farm Credit, and USDA!" Sarah says. Her involvement in agriculture doesn't stop when she leaves the farm, though. Sarah is also a full-time representative for Boehringer Ingelheim, the largest family-owned pharmaceutical company in the world. In her role that services all of Southwest Virginia, she is able to work with veterinarians and their staff to bring innovative products to their animals, as well as provide education on disease prevention.

Sarah realized there was a need for farmers who could effectively communicate with consumers, even when the topics may be difficult to discuss. She began honing her skills and competing in discussion meets several years ago at Virginia Farm Bureau's Young Farmers Summer Expo held each July or August. With each passing year she grew more confident in her abilities, and in 2019 she qualified for the "Final Four" held in Norfolk, Virginia this past December. Sarah crushed the competition and won the Final Four, allowing her about six weeks to prepare for the national contest held in Austin, Texas, during the American Farm Bureau Convention.

After years of competing at the state level, the National Contest held a special level of distinction for Sarah. Despite battling initial waves of self-doubt, her desire to represent Virginia farmers accurately and genuinely kept her focused. Over the course of the three-day long meet, Sarah relied on her personal experience to bring practical solutions to the real and significant agricultural issues she

was presented with. Sarah's authenticity and advocacy of agriculture were clear, and led the judges to choose her as the winner of the 2020 Young Farmers & Ranchers Discussion Meet. While the experience and skills she gained have been truly invaluable, they also sent her home with a brand new Ford truck!

When asked about what she thought helped her to stand out against the competition, Sarah said, "I didn't try to be anybody but myself. I made a few jokes, tried to have fun with it, but at the end of the day I think it was just my consistent ability to discuss the problems, listen to others, and formulate a game plan to solve issues that the judges noticed. I wasn't necessarily the most well-spoken, I didn't talk more than others, or louder — I just tried to define my personal experience with the issues, offer solutions, and listen to others."

Along the way, Sarah has had some notable support backing her up. From a combination of Virginia Farm Bureau (VFBF) past and present staff, as well as her husband being there every step of the way, Sarah was exceptionally grateful for those standing behind her. Ron Saake, VFBF Young Farmer Coordinator, was there to talk her through the various stages of competition. "He never wants to take any credit for VFBF's success at a national level, but he's spectacular!" Sarah said. She also had a panel of field staff to work with prior to competing in Austin, and Paige



Pratt, former VFBF staffer and Smyth County VFBF member, to discuss ideas with.

For young farmers who may have similar aspirations, Sarah encourages them to start early, and to just give it a try. When she first started competing in her mid-twenties, she quickly realized that she was not at all prepared. However, the competitions challenged her and helped her to realize that you don't need to win right out of the gate, but use those experiences to get better and stronger the next year. She shared, "At the end of the day, we need people who are comfortable talking about uncomfortable things, and this contest will make you successful at it."

We at Farm Credit of the Virginias wish Sarah, along with all those who competed, a resounding congratulations!



Photo courtesy of American Farm Bureau Federation

VIRGINIA WINERIES GET A TASTE OF VICTORY



At Farm Credit of the Virginias, one of our greatest pleasures is highlighting the accomplishments of our customer-owners. We are proud to share that many of our customer-owners have participated and received honors at this year's Virginia Governor's Cup, presented by The Virginia Wineries Association in partnership with the Virginia Wine Board and the Virginia Vineyards Association.

In 2020, over 530 Virginia wines from 105 Virginia wineries were submitted in the competition. A panel of judges tasted each wine over the course of a nearly two-week long period and scored them on criteria including appearance, aroma, flavor, overall quality and commercial suitability. Through a series of rounds, the wines were scored from zero to 100 points, with the highest rankings including Gold (90-100), Silver (85-89) and Bronze (80-84). The wine with the highest score overall is considered the Governor's Cup Winner, a distinct honor! In the face of tough competition, we are excited to share a few of our customer-owners' achievements.

868 Estate Vineyards **2017 Vidal Blanc Passito** **Governor's Cup Winner**

Receiving top honors at this year's Virginia Governor's Cup competition was 868 Estate Vineyard's 2017 Vidal Blanc Passito, one of the four wines they submitted for judging. The 2017 Vidal Blanc Passito is the first wine made from 100% Loudoun County fruit to win Virginia's top wine award, and the first time in 15 years that a dessert wine has won the Governor's Cup®. Passito is an Italian word for wines made by the Appassimento process, where grapes are partially dried on straw mats or pallets to concentrate the grapes' flavors and sweetness prior to converting them into wine. The 2017 Vidal Blanc Passito grapes were dried for one month to bring the sugar concentration over 32%. Sweet and rich with intense honey, pineapple, and tropical fruit flavors, the Vidal Blanc Passito pairs seamlessly with apple tart and intensely flavored cheeses.

The entire team at 868 Estate Vineyards in Hillsboro, VA, is very proud of winning the 2020 Virginia Governor's Cup, and is excited to continue making high-quality Virginia wine. "We have worked hard to bring together quality artisans in wine, food, art, and music," says Peter Deliso, Founder and Chairman of 868 Estate Vineyards. "This award is a statement to our winemaking, but you'll find this same dedication in our restaurant, art program, concert series, and music program. To have the full experience, you should visit 868 and see how it all comes together in a welcoming environment," he shared.

For more information, please visit their website at 868estatevineyards.com.

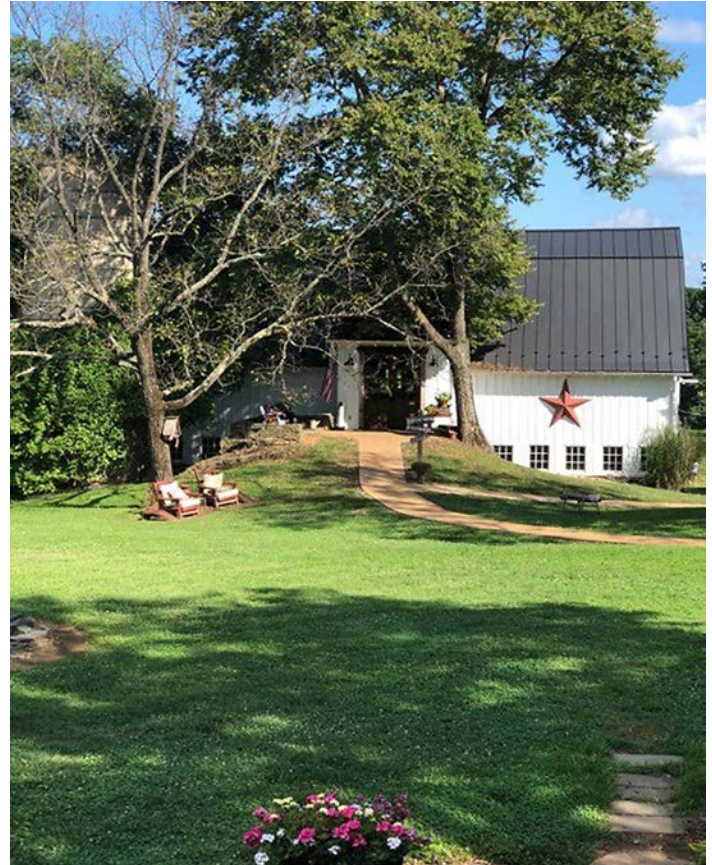


Winery 32
2016 Thoroughbred Blend
Gold Medal

Winery 32 of Leesburg, VA, took home Gold on their 2016 Thoroughbred Blend, also one of four wines they submitted for competition. A gold medal wine is considered an “Outstanding Wine with Superior Character and Style”. All of the grapes used for this particular wine were estate grown in Winery 32’s very own vineyard, planted in 2012. The blend of 37.5% Petit Verdot, 25% Cabernet Sauvignon, 25% Cabernet Franc, and 12.5% Merlot was handcrafted and carefully barrel aged for nearly 2 years after the 2016 harvest.

Winery 32 is owned and operated by husband and wife team, Michael and Roxanne Moosher, and its name is no coincidence. Their Loudoun County Vineyard is 32 picturesque acres, featuring a long driveway lined with 32 Gloria peach trees, which they purchased after 32 years of marriage! As co-winemakers, Michael brings his skills as a chef to making great wine, and Roxanne, as a former biochemist, handles the balancing and testing of the wine. Daughter Chantal Moosher is also involved in the operation. As a local artist, she does all of the artwork on all of the Winery 32 labels, telling a story of the winery farm and the local Leesburg, VA area.

For more information, please visit their website at winery32.com.



The Barns at Hamilton Station Vineyards
2017 Meritage
Gold Medal

The Barns at Hamilton Station took home medals on a total of six wines they had entered into the competition, but it was their 2017 Meritage that took home gold, a full-bodied red wine crafted solely from noble Bordeaux grape varieties. This winery is one of only three in the state to win five consecutive Virginia Governor’s Cup Gold Medals. In 2017, The Barns won the overall Governor’s Cup with their 2014 Cabernet Sauvignon and have twice been in the Governor’s Case. Beginning with carefully selected grapes from our two vineyards, winemaker Michael Shaps creates wine inspired by the Bordeaux French style, but are uniquely expressive of Virginia.

The Barns at Hamilton Station Vineyards is a family owned and operated winery housed on a refurbished dairy farm in Hamilton, Virginia, just outside of Leesburg. Twelve breathtaking acres surround a beautifully restored hundred and ten-year-old stone and wood bank barn, which was transformed into a unique tasting room. They also have an additional 20 acres in the Blue Ridge Mountains that is home to their Wild Meadows Vineyard.

For more information, please visit their website at thebarnsathamiltonstation.com.

VIRGINIA WINERIES GET A TASTE OF VICTORY (continued)



Fabboli Cellars Raspberry Merlot Silver Medal

The Governor's cup has just started judging fruit wines and the Raspberry Merlot was one of the first to be critiqued in the competition. It was also one of six Fabboli wines to receive medals in 2020. "The Raspberry Merlot is iconic. It is a very good representation of Fabboli Cellars, even if our roots are in the dry reds. The key to making the flavor authentic is using real raspberries grown on our farm," explains Doug Fabboli, vintner at Fabboli Cellars. Both Doug Fabboli and Colleen Berg grew up with grandparents who planted raspberries that they would help pick during the harvest season. He smiles and adds, "The Raspberry Merlot is proof that I listen to my wife. It was actually Colleen who suggested we use the raspberries we were growing on the farm in our wines. She loves Merlot and she loves raspberries. We tried it and it was a serendipitous blend."

Fabboli Cellars is a 25 acre winery located in the southern Lucketts area, just north of Leesburg, Virginia. Their focus on family has extended beyond blood, and now includes all of those who have helped with the wine making process, from the planting of their grapes all the way through to pouring a glass in the tasting room.

For more information, please visit their website at fabboliwines.com.



Two Twisted Posts Winery An Impressive Six Medals!

Another local competitor taking home many medals is Two Twisted Posts Winery. After studying numerous wines, methods of wine making, and having long discussions with their wine consultant Tom Payette, Theresa Robertson and her husband, Brad, became drawn to classically-styled European wines. Choosing to craft their wines using those methods, they have been working the rich Appalachian mountain soil and the erratic Virginia weather to create the wines featured in this year's Governor's Cup.

Two Twisted Posts Winery is a small, family-owned and operated winery located minutes from Purcellville, Virginia. With their combined background in farming and wine making, the Robertsons are confident that great wine comes from perfect grapes. While they like to allow their wine to speak for itself, they follow a highly specific process of growing, harvesting, and oaking that gives each vintage of wine its own unique flavors. The final decision to release to their consumers only happens once they have found the perfect combination!

For more information, please visit their website at twotwistedposts.com.

HELPING OUR HEROES

Farmer Veteran Resources

Original Story by Katie Ward, Marketing Specialist, MidAtlantic Farm Credit

Transitioning from the military to a new career can be difficult after years of dedicated service. Life on the farm is a popular choice for retired veterans because of the hard work involved and rewarding satisfaction received from harvesting what has been grown. There are many resources and programs available to assist veterans in purchasing and starting a farm right here in our local communities:



Photo courtesy of USDA

- **The Farmer Veteran Coalition (FVC)** is a membership organization for veterans or those in active-duty military service who want to work in the agriculture and local food industries. The FVC has programs like the **Homegrown by Heroes (HBH)** label, informing consumers that agricultural products donning the logo were produced by U.S. military veterans, and the **Farmer Veteran Fellowship Fund**, a small grant program that provides direct assistance to veterans who are in their beginning years of farming or ranching. Awards for the fund range from \$1,000 to \$5,000, and more than \$1.9 million has been awarded to veterans since 2011. Equipment, not funding, is provided directly to recipients. farmvetco.org
- Farm Credit partnered with FVC and the **Maryland Department of Agriculture** to create the **Maryland's Best—Homegrown by Heroes Program**. The purpose of this program is to support Maryland veteran farmers by branding products with the Maryland's Best—Homegrown by Heroes logo and offering assistance through other business services. marylandsbest.maryland.gov
- The **FVC** has chapters in **Virginia and West Virginia** as well, offering farmer veterans the Homegrown by Heroes label to use on their products and at their farms.
- **The National AgrAbility Project** is committed to helping military veterans who choose agriculture as their “Next Mission,” as well as beginning farmers with disabilities or other functional limitations. AgrAbility provides resources specifically for farmer veterans, such as training and employment, financial assistance, guides and presentations. agrability.org/resources/veterans
- **The United States Department of Agriculture (USDA)** prioritizes hiring veterans because they know that veterans bring a wide range of experiences and strong work ethic that USDA wants and needs across the Department. USDA's Veterans website serves as a one-stop navigator for veterans looking to learn more about employment, education, and entrepreneurship on or beyond the farm. usda.gov/our-agency/initiatives/veterans
- **The USDA Office of Advocacy and Outreach (OAO)**, created by the 2008 Farm Bill, coordinates programs and outreach across USDA for several underserved groups of farmers and ranchers. The OAO is working with several states and organizations to create programs to help veterans transition to farming, ranching, and other agricultural jobs.
- **The 2018 Farm Bill** gives preference to eligible veteran farmers or ranchers applying for several types of conservation financial assistance through the Environmental Quality **Incentives Program (EQIP)** and the **Conservation Stewardship Program (CSP)**. nrcs.usda.gov/getstarted
- **The Farm Service Agency (FSA)** provides low interest loans for farm businesses and will give preferential treatment to veterans over non-veterans if funds are short. Farm Credit is proud to partner with FSA on many loans to assist our members. fsa.usda.gov
- The West Virginia Department of Agriculture has a **Veterans and Warriors to Agriculture** program to assist veterans who want to start a farm. This is the first state-backed program of its type in the country. agriculture.wv.gov

If you're a veteran and are interested in purchasing a farm or expanding your operation, give one of our experienced loan officers a call at 800.919.FARM (3276) or visit farmcreditofthevirginias.com today. We are ready to make your hard-earned dreams a reality.

MENTAL HEALTH AND AGRICULTURE

The Bigger Picture

By Chris Baylor, Credit Analyst, Farm Credit of the Virginias



There are many professions that have a set 40-hour workweek. Employees go in at 8 and leave at 5. After that, they are able to leave work, at work, most of the time. Now consider a profession where an 80-hour work-week is not out of the ordinary. Days start when the sun comes up and end when the sun goes down. There are no holidays, no weekends off, and you are required to get up and bust your tail every day to not only cover your extensive bills on high dollar equipment, operating lines, and real estate, but to also put food on the table and make your ancestors proud. That's life for much of rural America.

Sounds tough right? Well, that is because it is. Farming is not for everyone, and the ones who do it not only love it, they were born for it. However, with this business comes some challenges that many people outside the industry would never even think about. Challenges that make it hard to sleep at night for some, challenges that can consume your mind and make you feel like there is no light at the end of the tunnel.

The United States economic and social climate has been one of extreme uncertainty due to COVID-19. People have lost loved ones, children have not been able to go to school and see their friends, small businesses have been

forced to close their doors, and people have been ordered to stay at home unless vital to leave. The “normalcy” we used to know was completely up-rooted in a month and a half. But for the American farmer, the “normalcy” was not at all interrupted, in some ways, despite all this. In fact, they continue to be one of, if not the most vital lifeline right now. While grocery stockers and delivery drivers are also vital, without farmers there would be nothing to stock the shelves with.

One thing that remains unspoken for is the true disruption in our food supply chain that is unfolding. Commodity prices took a strong hit, unlikely to recover in the short-

term. Major suppliers of food had to close their plants indefinitely – contracts to fill restaurants, schools, and hotels have ceased. The one thing that seems to be forgotten is the impact on America's producers. For instance, some dairy producers have been forced to dump their milk as suppliers were not demanding nearly as much product. Many people fail to grasp that this was thousands of dollars literally flowing down the drain. Layer operations have been destroying eggs. Most commodities down thirty cents or more, and times continue to be tough. Some may even lose their farm and close the doors that have been open for several generations. The continual

commonality here is that it is all outside of the farmers' control.

Production agriculture is a tough, tough business—but the producers already know this. Weather, market prices, equipment breakdowns, animal illness, wild fires, oversupply, lower demand, this list continually goes on. Farmers also have a strong sense of pride and identity in their communities, and when the farm is threatened, they too feel threatened. When it's the only way of life that seems possible, fear of the unknown can be an extremely daunting feeling to conquer. It can be crippling, especially for someone with anxiety and depression.

Rural America and farmers do not have the same exposure to mental health services as those in more urban areas. Farming is also a profession that commonly intermixes home, life, and work together, potentially causing strain on family relations. Isolation has become more common as machines and technology have adapted and improved. Farmers are spending more and more time alone in their machines, providing ample time for the mind to run wild. Many farmers tend to keep to themselves, and over time become their own worst enemy letting all that emotion build up.

The following are some common symptoms of anxiety and depression, two of the most prominent mental health illnesses in our society today. Racing, uncontrollable thoughts, stress that is out of proportion to the event, fear, sense of impending doom, rapid heartbeat, hopelessness, guilt, loss of interest or pleasure in activities, and social isolation. Many deal with this on top of trying to maintain a farm each and every day. The pain and struggle of this is quite a tedious obstacle, but the amazing thing is there is hope and healthy ways to manage your mental health and get back to a normal life, even in these challenging times.

Mental health is commonly referred to as an illness, but could instead be considered a form of health maintenance like fitness. While the stigma surrounding it has indeed improved, many people still struggle to admit that they can't shake it on their own. Men, young men in particular, may have a tough time asking for help. However, reaching out in a time of need is not a sign of weakness, but one of ultimate strength and courage.



Fear of the unknown can be an extremely daunting feeling to conquer. It can be crippling, especially for someone with anxiety and depression.

The following resources are available if you are experiencing any emotional or farm distress:

- National Suicide Prevention Lifeline call 800-273-8255 for free, confidential support 24 hours a day, seven days a week; their website also includes specific resources for youth, disaster survivors, veterans, and Spanish speakers. [suicidepreventionlifeline.org/](https://www.suicidepreventionlifeline.org/)
- Rural Health Information Hub is an online library with information on all areas of health including mental health, where to find rural healthcare and rural health clinics, substance abuse, migrant health and others. [ruralhealthinfo.org](https://www.ruralhealthinfo.org)
- Farm Bureau's Rural Resilience Program provides a number of resources for farmers to help manage stress, anxiety or depression, and where to get help. [fb.org/programs/rural-resilience/](https://www.fb.org/programs/rural-resilience/)
- Farm Aid works with organizations around the country staffed with farm advocates, counselors and hotline operators that can help in the greatest time of need. [farmaid.org/our-work/resources-for-farmers/](https://www.farmaid.org/our-work/resources-for-farmers/)
- The Rural Advancement Foundation International-USA (RAFI-USA) also has a number of resources to handle disaster, including a farmer crisis hotline 866-586-

6746 to talk through many different forms of farm crisis including disasters, droughts, low grain prices, low yield, etc. The earlier you seek assistance, the more options may be available for you.

[rafiusa.org](https://www.rafiusa.org)

- The Farmers' Legal Action Group (FLAG) offers a number of guides and updates about federal risk management and disaster programs that can help protect your farm business in the face of natural disasters. They are dedicated to helping farmers understand their legal rights, having many resources from financial to succession plans. www.flaginc.org/

For rural America, it can be harder to reach out, but it is possible. Any of the above resources are available to help, plus many more. If you are struggling with mental health and don't see a way out, you are, without a doubt, not alone. Some people turn to God, some find reprieve in exercise and hobbies. Sometimes it just takes something small and seemingly trivial like painting or sewing. Sometimes it's as simple as helping others. Just find something, anything that you can do to take your mind off negative, destructive thoughts. Don't give up, you have a purpose in life, whether it may be difficult to see or not. Just know, it's ok to not be ok.

FARM CREDIT AG & CULTURE VIDEO SERIES

BRIDGING THE PRODUCER AND CONSUMER DISCONNECT

The average American is three or more generations removed from the family farm, highlighting a major disparity between producers and the consumers they provide food, fiber, and fuel for. In an effort to help bridge the growing disconnect, Farm Credit of the Virginias launched the Ag & Culture video series.

The Ag & Culture video series is produced in collaboration with Farm Credit of the Virginias and its Knowledge Center team to provide viewers a behind-the-scenes glimpse into the day-to-day operation of a given farm or agribusiness. The quarterly videos are geared toward educating the general consumer who may not be exposed to the opportunities and challenges that lie within different sectors of the agriculture industry across our footprint.

The series launched in late 2018. The videos have since evolved in style and content to better achieve the original mission of increasing agricultural literacy among viewers. Although still in the early installments of the series, not only has the Ag & Culture video series achieved its intended mission, it has also played a role in supporting local agribusinesses in our rural community, an added perk.

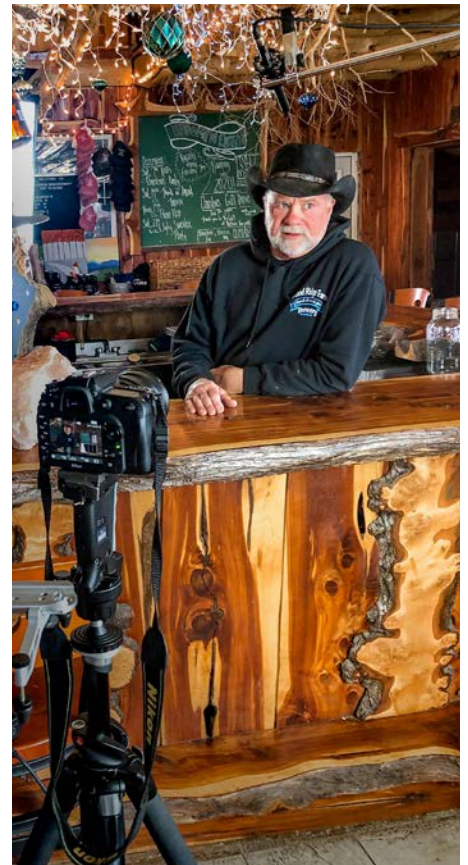
The families and operations featured in the Ag & Culture series are not only upstanding members of their rural communities, fierce advocates for the industry, and savvy business-owners, but also Farm Credit of the Virginias



customer-owners who leverage our cooperative structure and reliable financing to meet their operational goals. Additionally, many of the business-owners highlighted in the series are participants and consumers of our Knowledge Center's programming, showcasing the value-add of these resources.

Operations featured in recent installments include; Woodlake Tree Farm, a Christmas tree farm in Oakland, Maryland; Wood Ridge Farm Brewery, a farm and brewery in Lovingston, Virginia; Harmony Harvest Farm, a fresh-cut flower farm in Weyers Cave, Virginia; and the most recent release, Bob's Market & Greenhouses, a wholesale plant and seedling greenhouse operation in Mason, West Virginia.

To access the full library of Ag & Culture videos, visit the Farm Credit of the Virginias YouTube channel (@FarmCreditVas).



Don't miss a single release! To stay up-to-date on the latest Ag & Culture video releases, as well as general industry updates, events and resources, follow Farm Credit of the Virginias (@FarmCreditofVirginias) and the Knowledge Center (@FCKnowledgeCenter) on Facebook.



Continuing Education: AG BIZ PLANNER 2020

Depending on your chosen job or career, you will likely have to continue learning and earn credits to meet the demands of your work. That kind of education might be easy to find for some jobs, but what about small business owners? What about those who are farming for themselves, those who wish to expand their operations to a full time farming operation or those who want to add a new enterprise but want to explore their options first? The Knowledge Center at Farm Credit of the Virginias has a variety of resources to assist all involved in agriculture to continue, or even begin, their education in their chosen operation.

One of the annual “foundation” courses offered by the Knowledge Center is the Ag Biz Planner Program. This is a program run by Farm Credit University and facilitated by our team for any young, beginning or small farmer to participate. The Ag Biz Planner Program consists of ten modules taught by Dr. David Kohl that take the participant from constructing financial sheets, to communicating and leading effectively and strategic business planning. The course begins in August and wraps up in January with a networking conference for all participants in collaboration with five other Farm Credit Associations.

You may be asking yourself, who would benefit from a program like this? The answer to that question is so vast that one could easily answer, most anyone! Participants have gone through this program in order to get a better understanding of their operation, to compare the operations and financials between their enterprises, to look at expansion in their current operation and even to begin a small business venture on their farm. To see what some of our past participants say, take some time to view our testimonial videos on the website, FarmCreditKnowledgeCenter.com/Local-Events/Programs.aspx.



The learning does not end when the class concludes and the participants graduate, however. The Knowledge Center strives to continue the learning and advocacy process through our alumni members. Past Ag Biz Planner participants, or alumni, have participated in events in Washington, D.C., Charleston, WV, and Richmond, VA, to meet with legislators and lobby for a variety of agricultural issues. The education process is never over and it is always important to continue learning in any business.

We will continue accepting applications until **July 9, 2020**, for our upcoming class that will begin in August of 2020 and will wrap up in January of 2021. If you would like more information on the class, application process or would like to request an application, contact your loan officer or Sarah Scyphers, SScyphers@FCVirginias.com, with the Knowledge Center. As always you can check out our flyer and testimonial videos on our website, FarmCreditKnowledgeCenter.com/Local-Events/Programs.aspx





An E-Learning Course Designed for Young, Beginning, Small & Minority Farmers and Ranchers

Put some zip in your ag business! Whether it is a beginning venture or an ongoing entity seeking enhanced performance, this high-tech, online program's interactive format will energize your business and guide you to the next level. Developed by Dr. David Kohl, agricultural finance and business management expert, Ag Biz Planner takes you on a journey to building a **strategic business plan for your own business**. Benefits include:

- Self-paced
- Designed specifically for farm & ranch businesses based on Dr. Kohl's decades of experience teaching face-to-face farmer/rancher seminars
- Content reviewed by ag lending & leading academic professionals
- Mentor-based approach to learning: Get feedback from a lender and program mentor

Ten eLearning Modules:

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| 1. Megatrends of Agriculture | 6. Understanding Lending Decisions |
| 2. Strategic Business Planning | 7. Farm Business Management Factors & Benchmarks |
| 3. Preparing for Your Lender | 8. Growth & Transition Management |
| 4. Constructing a Balance Sheet | 9. Personal Financial Management |
| 5. Constructing an Income Statement & Cash Flow Projection | 10. Communications, Ethics, & Leadership |



Dr. David Kohl
Professor Emeritus
Ag Finance & Small
Business Management
Virginia Tech

Tuition: \$500 per farmer or farm business

This Includes:

- 10 online eLearning modules
- Module quizzes
- Business application exercises
- Discussion forum
- Business plan preparation resources
- Mentoring resources

Time Commitment:

This course is designed to be completed over a 5-6 month period. Online module content should take about 2 hours per module, but additional time spent on business planning applications may vary.

High-speed Internet access is strongly recommended.

For more information, or to register, please contact:

Sarah Scyphers at 276-628-5191 x 1525 or email SScyphers@FCVirginias.com

CAP NEWS

(Congressional Advocacy Program)



Farm Credit is known for building relationships with its customers, but it goes further than that. The Farm Credit System was established by Congress more than 100 years ago, and the directors and employees of Farm Credit understand the importance of sharing the Farm Credit story with those key members. Relationships are built by visiting and meeting with representatives in Washington D.C. and the states within our territory, making trips to locations congressional members are visiting and participating in events where we can share our story.

Farm Credit cheered the long-awaited passage of the U.S.-Mexico-Canada Trade Agreement in January 2020 as Congress began their session. Many thanks to those who joined the more than 2,500 Farm Credit advocates who sent 9,000+ messages to Congress in support of this important legislation. Your actions helped keep Congress focused on this critical initiative and receive strong bi-partisan support in Congress. While the global impacts of COVID-19 have slowed trade, this trade agreement is important to agriculture and forestry across our region.

In early February, members of our Board of Directors and senior leadership joined other Farm Credit association leaders in Washington D.C. to visit with congressional members (photos below). We shared our thanks for the passage of the USMCA, stressed the importance of continuing support for farm safety net programs like crop insurance and the need for ag labor reform. We were also able to share valuable information on Farm Credit's support of mental health resources for our farmers and those within the Farm Credit system.

As agriculture and our rural communities continue to navigate the implications of COVID-19, Farm Credit has been active in Washington D.C. and in our state capitols advocating for resources for our farmers and customers. From traditional commodity support programs through the USDA, to COVID programs from the Small Business Administration, to food supply and demand solutions at the state-level, Farm Credit of the Virginias continues to communicate about the importance of programs to support agriculture with our legislators. Additionally, we continue to share the great stories of our customer-members who are continuing to work hard to provide our nation with a safe, healthy, and abundant food supply.

During times like these, it's important that agriculture maintains a strong voice with Congress. If you haven't already, we encourage you to take a moment to join Farm Credit's advocacy team. Just visit [FarmCredit.com/ TakeAction](https://FarmCredit.com/TakeAction) and sign up for the action alert system. Once you are signed up, Farm Credit will contact you via email and/or text message when it's time to contact Congress again regarding key votes for agriculture and our rural communities. Help us Stand Up for Agriculture!





FARM CREDIT

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