

LEADER

FARM CREDIT OF THE VIRGINIAS

SPRING 2021



MESSAGE FROM THE PRESIDENT

LEADER

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

PRESIDENT

Brad Cornelius

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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.

Spring is in the air. The days are getting longer, flowers are blooming, and fields are being prepped for planting. Typically, at Farm Credit of the Virginias, we would be planning for customer appreciation events at our branches this time of year. While we cannot hold our traditional customer appreciation events this spring and summer, we are excited to announce FCV's Dairy Days. These drive-through customer events will allow us to serve you up a sweet treat and celebrate our dairy industry! You should be receiving information and dates about these events soon, if you have not already!

We are hopeful that public health conditions will be suitable to host our traditional in-person events later this year. Until then, I'd like to use this forum to thank each and every one of you for choosing Farm Credit as your lender.

I am pleased to report that despite the challenges that 2020 presented, Farm Credit of the Virginias rounded out another solid financial year. We made great strides in carrying out our mission to support agriculture and our rural communities, and remained focused on helping our customer-owners navigate a challenging

agricultural and economic environment. Our team members are committed to providing you the best customer experience throughout the financing process and at every interaction, despite the hurdles you may be up against.

In 2020, Farm Credit of the Virginias' net income was \$49.2 million, which was \$16.9 million above budget projections. The overall net income was approximately \$3.3 million higher than in 2019. The net income was significantly impacted by the special patronage received from the AgFirst Farm Credit Bank, which totaled \$16.0 million. The Association ended the year with \$1.87 billion in loan volume, an increase over last year. For the complete summary of our financial performance, I encourage you to reference the annual report that was shipped to your home address in March. You can also access the report on our website.

Speaking of customer appreciation, patronage season is upon us! As a result of our solid financial standing, our board of directors approved another significant patronage refund this year. I am pleased to announce Farm Credit of the Virginias delivered \$40 million in patronage dividends back to our customer-owners in April. It is my hope that each patronage dividend check will provide a



source of stability and aid to our members.

Our ability to pay patronage is a direct reflection of the trust and support you show Farm Credit of the Virginias by selecting us as your lender. Our team will continue to work together to improve our processes and operate your cooperative efficiently in order to provide the largest possible patronage dividends for years to come.

We hope you see value in and will continue to leverage our member benefits, such as the Farm Credit Knowledge Center. The Knowledge Center started off the year strong by hosting their heavily anticipated Farm Management Institute (FMI) and Dairy Management Institute (DMI) virtually. Additionally, they remain a value-added resource for our rural community members via their monthly newsletter, AgCast industry broadcasts, educational webinars and expansive online archive of resources. This year, the Knowledge Center has increased its' virtual offerings and our customers have been raving about them! If you haven't had a chance to peruse their library of resources or calendar of events, I highly recommend it.

As an association, we are always seeking new and innovative opportunities to better serve and appreciate our customer-owners. In 2020, we were saddened to cancel our annual customer appreciation events due to public health concerns,

although as an alternative we organized a surprise drawing in which all of our customers were entered to win a brand new John Deere XUV 590E Gator. Congratulations to Patricia Rodgers of Baker, WV, pictured below graciously accepting her prize from James River Equipment in Harrisonburg, VA. We look forward to continuing to enhance these offerings to our members.



We hope you will continue to see value in doing business with Farm Credit of the Virginias and recommend us to your friends and family. The more our business remains profitable and healthy, the more it benefits each customer-owner we serve. We appreciate your continued support, and look forward to serving your farm, agribusiness, home and personal credit needs for years to come.

Brad Coulter



Photo by Kristin W. - Louisa County, VA

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ASSOCIATION NEWS

Director Election Update

This past December we announced the results of the 2020 Board of Directors election. In January, Seat 7 was vacated. The Board of Directors conducted interviews and at the February 26, 2021 board meeting, Charles (Chuck) R. King, Jr. was appointed to fill Seat 7 through 12/31/2021. The Nominating Committee will nominate director candidates for the 2021 election to serve the remaining term.



Charles (Chuck) R. King, Jr.

Mr. King owns and operates a farm in Montgomery County, VA. His farm consists of a cow/calf operation, straw and small grains. Mr. King grew pumpkins until 2021 and served as past president of the Virginia Pumpkin Growers Association. Mr. King serves on the Montgomery County Farm Bureau board and is an honorary member of the Virginia Tech AGR Fraternity.



Branch Offices Now Open!

As of May 10th, branches are now open to customers without an appointment.

We are continuing to meet with customer-owners at your farm or business as needed and schedule private appointments at our branch offices if you feel more comfortable with these arrangements.

Secure drop boxes remain available outside each branch office for depositing documents and payments, or you can drop them off at our front desk. Additionally, cash payments are once again being accepted!

Farm Credit of the Virginias is excited to welcome you back to our branches as we safely move one step closer to returning to normal. We remain committed to working with each customer on a case-by-case basis to find the best solution for you and your business. Please consult our website, farmcreditofvirginias.com, for more information regarding our current office visit policies.



2021 Holiday Schedule

Offices will be closed on the following days:

May 31	Memorial Day (Monday)
July 5	Independence Day Observed (Monday)
September 6	Labor Day (Monday)
November 11	Veteran's Day (Thursday)
November 25 & 26	Thanksgiving (Thursday & Friday)
December 24 & 27	Christmas Observed (Friday & Monday)

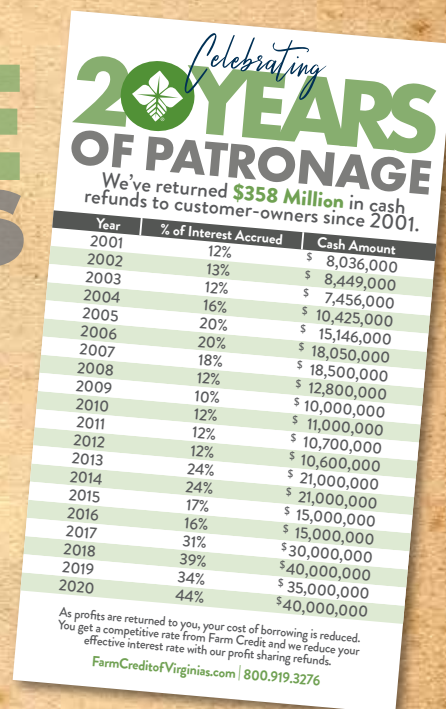
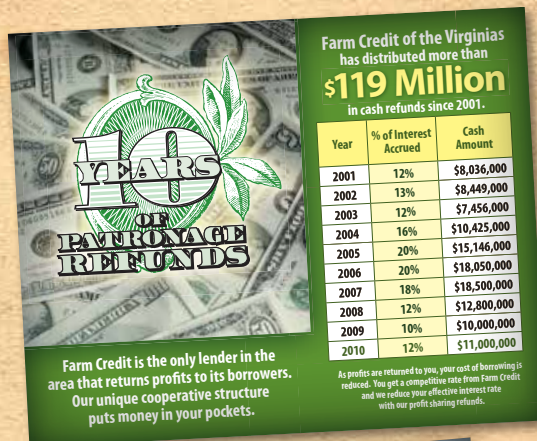
Photo by Jennifer H. - Nelson County, VA

20 YEARS OF PATRONAGE REFUNDS!

Since 2001, Farm Credit of the Virginias has been returning cash to our customer-owners. That's 20 years of patronage refunds. A lot has changed in 20 years. We can now talk on the phone and use the internet at the same time. We can take photos with our phones instead of disposable film cameras and we can watch TV without commercials! What hasn't changed is Farm Credit of the Virginias dedication to our customer-owners and our financial strength, which allows us to pay patronage each year.

We find it no coincidence that 2021 marks our twentieth year of cash returns, culminating the one year anniversary of a global pandemic that created personal and financial challenges for many of our member-borrowers. Despite that, Farm Credit of the Virginias remained focused on helping our borrowers navigate difficult agriculture and economic environments, while our mission to serve and support agriculture and our rural communities never wavered. Our ability to pay patronage is a direct reflection of the trust and support our customer-owners show Farm Credit of the Virginias by selecting us as their lender. We are 20 years patronage strong because of you!

Because of You PATRONAGE HAPPENS



Farmers Discover SILVER LINING TO PANDEMIC

The pandemic caused universal strife and hardships, although small businesses seem to have taken a brunt of the financial impact. Without the revenue to cover operating costs, many small business owners had to make tough calls.

Despite the dismay caused by the spread of COVID-19, young farmers Michelle and Charles II Wilfong and Randall Gearhart, identified a silver lining to the pandemic in their rural communities – a noticeable shift in consumer buying habits that was advantageous for their family-owned agricultural operations.

The pandemic triggered disruptions in the food supply chain. Sudden shifts in consumer demand, the closure of production facilities, restricted food trade policy, public health restrictions and other factors, left grocers with a limited selection. Coupled by the closure of restaurants, Americans were forced to source food in new ways. For many, that meant turning to their neighborhood farmers to secure fresh and nutrient-dense fare.

Michelle and Charles II Wilfong, part-owners and operators of Wilfong Farms, a commercial sheep and cattle operation



situated on thousands of mountainous acres in Pocahontas County, West Virginia, identified this trend early and were ready to meet the demand.

Michelle shared, “I think the pandemic woke people up and made them realize that they need to be more aware of where their food is coming from. Stores immediately sold out of products and people didn’t know what to do. It made them stop and think about their current food situation and reevaluate the means in which they obtain their food.”

The change in consumer behavior became evident to Charles II and Michelle when they

began receiving increased requests for not only their meats, but breeding stock as well.

Michelle said, “When consumers realized the items on their grocery list weren’t available at the store, they were reaching out to us, but then after tasting our local meat, folks were surprised how good it was. We receive comments from new customers all the time on how delicious our meats are in comparison to store bought. And at that point we’ve got a customer for life!”

Michelle is delighted consumers are taking an increased interest in sourcing local foodstuff and supporting local agriculture. She said, “There are so many benefits to buying local. By supporting your area farmers, you are supporting your neighbors instead of a large chain store. The money you spend goes directly to the farmer. The small premium you pay for local produce and meat can help them pay a looming feed bill, fix a piece of necessary machinery or even pay their mortgage.”

Another farming operation that experienced the same heightened consumer interest in sourcing food closer to home is R.G. Cattle Co. in Floyd County, Virginia. Owner and primary operator, Randall Gearhart, said, “At the start of the pandemic, there were some logistics issues getting meat to grocery stores, but regardless of your level of fear





related to COVID-19, you still had to eat and eat a product you were comfortable with. The pandemic ultimately helped local sales with a lot of farms offering farm to family programs.”

R.G. Cattle Co. is a family-owned and operated stocker cattle operation. With the help of his two sons and farm laborers, Randall is responsible for backgrounding 8,000 to 10,000 cattle per year. Direct marketing R.G. Cattle Co. beef to consumers was not the core of their business prior to the pandemic.

Randall continued, “We’ve always dabbled in freezer beef and selling by the quarter or half to friends and family, but now our phone rings from people we don’t even know asking about beef for sale, where to have it processed and how to get it cut. It’s increased our sales volume and overall shown a greater interest in folks knowing where their beef comes from, which is important.”

The increased interest and success of direct marketing ag products is a promising trend for farmers. From the perspective of the producer, it not only cuts out the middleman but also forges lasting relationships. More generally, it represents a positive shift in the growing disconnect between consumer and producer.

For Wilfong Farms, in addition to direct marketing to consumers and their presence at farmer’s markets, Michelle continues to extend opportunities for her community members to connect with agriculture in new ways through agritourism offerings. Agritourism is referred to as any agriculturally-based operation or activity that brings visitors to a farm or ranch. Michelle is prepping for her third year operating a seasonal

pumpkin patch and corn maze. She also plans to partner with area farmers to host a pilot farm-to-table dinner this year, which will take place on the most picturesque corner of Wilfong Farms.

In regards to her adventures in agritourism, Michelle shared, “Pocahontas County is very rural. Broadband is limited and in all honestly, there isn’t that much to do. So the fun and innovative ways that we’re using to get folks out to the farm have been very successful. People seem to be enjoying what we’re offering so we plan to keep building out those opportunities and making lifelong friends of the farm and agriculture.”

In regards to the importance of educating consumers, Michelle said, “It is so important that

farmers reach consumers and share a positive message. There are too many organizations out there speaking negatively about agriculture for financial gain. It is up to farmers and other industry groups such as the Farm Bureau and Farm Credit to speak up on behalf of agriculture and make those connections with consumers.”

The general consumer is four generations removed from the family farm. The pandemic had a drastic impact on the physical and financial health of Americans; although if any good is to come of it, it is the closer relationships forming between producers and consumers, and the support of local farmers, like the Wilfongs and the Gearharts.



GROWING HIS CHILDHOOD DREAM

When John McClintic was 12 years old, he wrote in his diary that he wanted to be a beef farmer when he grew up. He wasn't raised on a farm — at the time he lived in Virginia Beach — but summers helping his grandfather in North Carolina planted the idea, and there it waited for the right conditions to flourish...and evolve.



Learning by Doing

In 2005, John started raising hay, primarily to support his wife's burgeoning equine operation: teaching hunt seat riding lessons with a stable of 30 horses. He'd been working with her grandfather on his Loudoun County property, which holds the horse barns and facilities, beginning his education in what it takes to raise high quality hay to feed high-value animals.

Making good use of an operating note from Farm Credit of the Virginias, where he also financed his home, he bought the haying equipment and inputs he needed to raise hay to supply their own horses, selling any extra to nearby neighbors.

"The operating line has to be managed and maintained, but it enables you to accomplish more," says John. "If you have good credit and pay your bills, you can use an operating note like a vehicle to scale as you need throughout your growing cycle."

Getting Bigger and Better

The couple soon leased additional acreage and, with his youngest brother as a partner, they established Thousand Hills Farm in Philomont, Virginia. After John's brother left the business, the McClintic's found a way forward, adding cattle, which can flourish on fodder and pastureland a horse cannot. But John's 80-head herd of Red Angus are no second-class citizens: while any hay unsuitable for the horses finds its way into the cow trough, John works to enhance his herd's health and nutrition while focusing on getting the better forages to the growing stock.

"In order to maintain the growth on the animals, and because philosophically we wanted to go grass-fed rather than grains, we started adding alfalfa, oatlage, and sorghum-sudangrass to supplement the mix," says John.

His efforts have certainly paid off in the quality of, and appreciation for, his products: sold to a local audience by whole, half or quarter

shares, John's beef — and his advice on how to make the best use of it — is in high demand with a growing waiting list.

Working Double Time

All farmers know that the lifestyle leaves very little time to relax: fields, animals, equipment, buildings, fencing all need constant attention. With a full-time job in the public sector, John knows this better than many, especially as he needs to fit all his farming chores into half the time. At times his stringent off-farm schedule means he has to be off-site for several days at a time, so he has to plan for the care of his animals and fields well ahead of time. Vacations are, of course, rare treats.

Fortunately, he has a willing wife and children, all of whom pitch in. As an example, during vaccination season his 13-year-old son runs the cattle into the chute — possible in part because the Red Angus he's selected tend to be more

docile than their Black Angus cousins — while his 11-year-old daughter draws vaccines and records, and John and wife, Jackie, work at the headgate.

Committed to Conservation

As carefully as John cares for his animals and his fields, it's no surprise that he's also concerned for the environment. On the first farm he managed, he installed stream exclusion fencing and livestock watering systems working with a conservation grant. On the newest acreage, he's building stream exclusion fencing to the same specifications without any grant support.

He's also a strong proponent of no-tilling, which John says has pretty much become an industry standard. His goal is to run the sprayer once and the drill once, planting among the stubble of the previous harvest.

"You always want to avoid unnecessary trips across the field, or putting down something the soil and plants don't need," says John. "The roots left behind also help keep the soil in place, and the organisms that live in the dirt stay alive and working for you."

Hard Work Pays Off

Last year, John had his efforts rewarded at the 2020 Southeastern Hay Contest during the American Forage and Grassland Council Annual Meeting. He received third place recognition in the Mixed/Annual Grass or Other Hays category, which had 80+ entries. There were nearly 400 samples from thirteen states tested, with John's hay testing at 20.9% Crude Protein (CP), 62.9% Total Digestible Nutrients (TDN), and 152 Relative Forage Quality (RFQ). He was close to placing second, and looks forward to future years' judging as one indication of the quality of his hay.



Helping the Next Generation

John believes strongly in the importance of agriculture to the future of Loudoun County and regionally in Virginia. Several years ago, he put some of his scarce free time to establishing a local 4H Forage Club. The club was active for five years, after which John's multiple demands forced him to pull back from volunteer work with both 4H and the county fair. He's proud of how the members of the club have moved forward in their careers, many studying agriculture in college and even starting their own ag businesses.

"Most of those kids are running their own operations or are in college and envision owning and operating their own farms or related businesses in the future," John says. "One graduate is a successful fencing contractor who even hired my brother, who used to be involved in our operation!"

His Own Path Forward

Buying an 89-acre farm in October, again with FCV financing, was one step in John's road to the future, and he's already working to improve

the property. Building fence and installing waterers, though not part of any conservation grants or programs, has already begun, and over a weekend in early March, he and his son ditched channels for the initial watering system. The watering system will support his long-term strategy to shift away from primary reliance on hay and more toward grazing for his cattle, though the horses will of course still need the high quality hay John's proven he can raise.

"John is a really good manager of credit and been a very responsible borrower," says FCV relationship manager Jessica Baker. "He views an operating loan as another piece of equipment, and cares for and manages it appropriately. His financial management makes him a great borrower-owner and a successful farmer."

John still has that childhood diary, so he can literally point to the day he defined his life's path. Today, he can be rightly proud of the thriving farming operation he's built with his wife and family, the neighbors he's helping to feed, and the environment and community he's helping to protect.



FARM CREDIT CELEBRATES AG LITERACY WEEK VIRTUALLY

Virginia Ag Literacy Week is a yearly observance in March organized by Virginia Ag in the Classroom (AITC) and the Virginia Farm Bureau in which volunteers visit schools to read a designated book and lead related agricultural activities. Farm Credit of the Virginias (FCV) is proud to participate in Ag Literacy Week every year; however, due to COVID-19 disruptions, our employees were unable to visit classrooms the past two years.

As an alternative, to celebrate ag literacy and deliver on Virginia AITC's mission to educate children about the importance of agriculture, our association created a video showcasing employees and their families reading pages from the 2021 book of the year, "How Did That Get in my Lunchbox?" by Chris Butterworth. The story connects children to agriculture by tracing several lunchtime favorites from field to lunchbox. We also created an archive of Farm Credit Knowledge Center educational resources and opportunities for students on our website with the goal of increasing agricultural literacy among users.

Although the initiative is coordinated at the state level by Virginia AITC, our participation and efforts extend throughout our footprint to include West Virginia and Maryland.

It's not too late to gain access to our 2021 Ag Literacy Week video and resources. Follow the steps below!

HOW TO CELEBRATE AG LITERACY WEEK WITH FARM CREDIT OF THE VIRGINIAS

1. Visit www.FarmCreditofVirginias.com/Access-ALW2021
2. Provide your name & email address to sign-up
3. Receive email with link to access story & resources
4. Enjoy!



FARM CREDIT



Farm Credit of the Virginias' 2021 Ag Literacy Week participation by the numbers:

190

BOOKS

donated to classrooms
and homes across our
tristate footprint

14

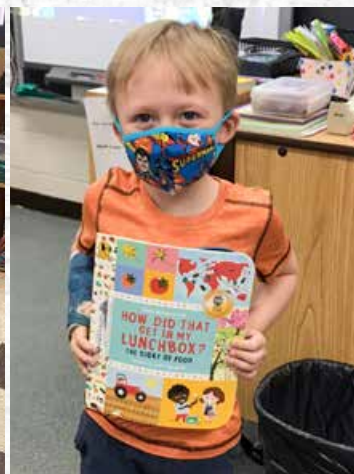
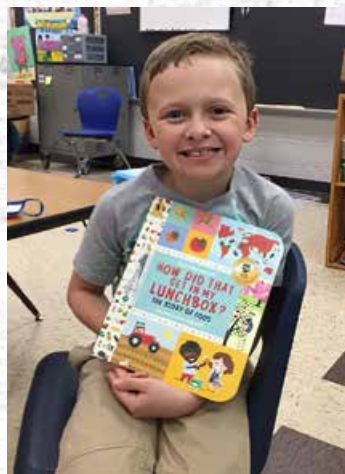
EMPLOYEES

volunteered to
participate in the read
aloud video, including
CEO, Brad Cornelius

70+

REGISTRANTS

signed-up to watch
the 2021 video and
access accompanying
educational resources



FARM CREDIT RECOGNIZES OUTSTANDING TEAM MEMBERS

Farm Credit of the Virginias recently announced the 2020 Circle of Excellence winners, in addition to the inaugural President's Circle award winners. These awards recognize employees for their contributions to the organization's continued growth and support of agriculture and the rural communities we serve.

2020 Circle of Excellence Awards

The Circle of Excellence award recognizes new business generation, leadership, customer service, loan servicing and credit administration. Congratulations are in order for the following eleven sales and lending team members who were recognized as 2020 Circle of Excellence winners:

Autumn Crider (Warrenton, VA)
Jessica Baker (Leesburg, VA)
Rebecca Frantz (Oakland, MD)
Greg Mitchell (Moorefield, WV)
Ryan Vaughn (Ripley, WV)
Heather Lutman (Leesburg, VA)
Ashlie Howell (Verona, VA)
Mark Haddix (Elkins, WV)
Shauna Janczuk (Rocky Mount, VA)
Kristen White (Abingdon, VA)
Kim Rittenhouse (Harrisonburg, VA)

2020 President's Circle Awards

The President's Circle award is a peer-nominated accolade which recognizes employees for their outstanding contributions to the association. The nomination criteria are based on the employee's demonstration of the association's core values, which are excellence, passion, integrity and collaboration. Congratulations are in order for the following ten employees who were recognized by their co-workers as 2020 President's Circle award winners:

Mary Hammock (Rocky Mount, VA)
Dana Close (Roanoke, VA)
Jamie Thomas (Harrisonburg, VA)
Susie Johnson (Harrisonburg, VA)
Paige Losh (Staunton, VA)
Jody Fiorini (Wytheville, VA)
Amanda Morgan (Wytheville, VA)
Cole Heizer (Staunton, VA)
Joey Cornwell (Rocky Mount, VA)
Steven Porter (Wytheville, VA)

Brad Cornelius, CEO of Farm Credit of the Virginias, said, "We are equipped with exceptionally hard-working team members that value the rural communities we serve and the work that we do. Our leadership appreciates our dedicated employees, who are each committed to supporting our customer-owners, regardless of their role within the organization."

He continued, "The annual Circle of Excellence awards and recently

created peer-nominated President's Circle awards provide the opportunity to highlight a handful of individuals that go above and beyond, whether that is exceeding sales goals or providing superior customer-service, each recipient is exceptional in their dedication to furthering our mission and vision."

To learn more about careers with Farm Credit of the Virginias, please visit www.FarmCreditofVirginias.com/about/careers.



KEEPING UP WITH THE KC

2021 started off like no other year for the Farm Credit of the Virginias' Knowledge Center team. For those of you who have been following along, the team developed the "AgCast," a monthly broadcast that features industry experts in various commodities and/or sectors across the footprint in 2020. The broadcast was designed for audience members to join by computer or from their phone while in the field. Participants receive industry updates, discussion around hot topics and additional resource opportunities. To learn more on the topic discussed each month and to keep your finger on the pulse, sign up by visiting our website FarmCreditofVirginias.com and choose the "Knowledge Center" tab.

Just as it is important for producers to stay up to date in the marketplace, it is vitally important that those in agriculture share their story and the agriculture story. In 2020, the Knowledge Center team offered two advocacy series that featured both nationally and locally recognized agriculture experts who spoke to the skills, tools and techniques on how to effectively share your agricultural voice.

"Our industry relies on the ability to share our voice around production practices, stewardship, husbandry and much more. The advocacy series provided me with the tools and confidence to be a voice for our industry. I will strive to be a better advocate and to provide insight into our family's operation. American agriculture supplies the most nutritious, highest quality and the safest food, fiber and fuel in the world and we need to shout it from the barn roofs," says a past advocacy participant.

Our team is excited to announce that we will be hosting our third advocacy series this May. Be sure to stay tuned for dates and the speaker lineup through our website, social media channels as well as our KConnection newsletter.

To keep your finger on the pulse of what the Knowledge Center team is up to, sign up for our newsletter by visiting the Farm Credit of the Virginias website and choose the "Knowledge Center" tab.

A banner for "AgCast Industry News Broadcast". At the top, a horizontal row of seven circular icons represents different agricultural topics: a tractor, a cloud with rain, a fuel pump, a cow's head, a plant growing from a seed, a chicken's head, and a sun rising over hills. Below this, a large microphone icon is positioned to the left of the text "AgCast Industry News Broadcast" in a large, bold, black font. The background of the banner is a scenic photograph of a dirt road winding through a field of tall yellow corn under a blue sky with white clouds.

AgCast
Industry News
Broadcast

Monthly broadcasts covering the latest industry news.

Tune in to a regularly scheduled broadcast to gain valuable insight and answers from the experts in the field.

For more information visit:
www.FarmCreditofVirginias.com

A graphic for the "KConnection" newsletter sign-up. It has a green border and a background image of a field with trees. The text "Subscribe Today!" is at the top in a large, white, sans-serif font. Below this is the "KCONNECTION" logo, where the "K" is green and the "CONNECTION" is in a grey, outlined font. Underneath the logo, it says "Farm Credit Knowledge Center eNewsletter" in a small font. The main text reads "Your connection to ALL things ag." with "ALL" in green. At the bottom, it says "Sign up to receive the Knowledge Center's new monthly e-newsletter. Stay up to date on upcoming events, recent news, blog articles, ag-vocacy tips and much more!" in a white font.

Subscribe Today!

KCONNECTION
Farm Credit Knowledge Center eNewsletter

Your connection to ALL things ag.

Sign up to receive the Knowledge Center's new monthly e-newsletter. Stay up to date on upcoming events, recent news, blog articles, ag-vocacy tips and much more!

If you have additional questions, please feel free to reach out to the Knowledge Center team at KnowledgeCenter@FCVirginias.com.



AG BIZ PLANNER

Take your farm to the next level!

A Virtual Course Designed for Young, Beginning & Small Farmers and Agribusinesses

Benefits:

- Self-paced virtual learning modules
- Interactive value-added opportunities
- Networking Options
- Mentor-based approach to learning

Online Module Topics:

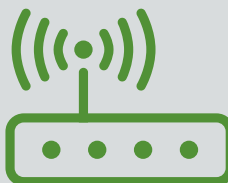
1. Megatrends of Agriculture
2. Strategic Business Planning
3. Preparing for Your Lender
4. Constructing a Balance Sheet
5. Constructing an Income Statement & Cash Flow Projection
6. Understanding Lending Decisions
7. Farm Business Management Factors & Benchmarks
8. Growth & Transition Management
9.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

Tuition:

\$500

per farmer or farm business

High-speed internet access is strongly recommended.



Course Includes:

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

Time Commitment:



Designed to be completed over a 5-6 month period



Approximately 2 hours per module



Additional time spent on business planning applications may vary



Designed for farm & agri-businesses based on Dr. David Kohl's decades of experience.

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

For more information, or to register, please contact:
Sarah Scyphers at SScyphers@FCVirginias.com
or contact your loan officer



FARM CREDIT

Loans for
Farms, Homes & Land!

NMLS #456965



FARM CREDIT

Knowledge Center

www.FarmCreditofVirginias.com/Knowledge-Center

HARRISONBURG FARM FAMILY FEATURED IN AG & CULTURE VIDEO SERIES

Greenmount Heritage LLC is a diversified, family-owned farm situated among the rolling hills of Rockingham County, Virginia. Greenmount Heritage LLC is owned and operated by Craig Bailey and comprised of a commercial turkey operation, row crop production, as well as a grain roasting and delivery service, Greenmount Grain Roasting LLC. Craig is primarily responsible for managing the crops and grain roasting business, while his daughter, Mikayla Bailey, recently assumed the role of managing the turkey houses.

Greenmount Heritage LLC is a contract turkey grower for Virginia Poultry Growers Cooperative (VPGC), a member-owned integrator located in Virginia's Shenandoah Valley. As contract growers, the Baileys receive trucks on a regular basis containing thousands of young turkeys, also called poults, from VPCG to grow for approximately 35 days. During that time span, the Bailey's are responsible for optimizing the health of the birds, which they accomplish through closely monitoring the diet and vital signs of each animal. Additionally, Mikayla strives to maintain pristine poultry houses that are free of disease-causing bacteria to keep the birds happy and healthy.

At the conclusion of the 35-day growing cycle the birds are picked up and transported to a finishing facility where they continue growing to



meet the buyer's needs. After the birds depart, the Baileys have 3-4 weeks of downtime to disinfect their poultry houses and prepare for the next arrival of poults.

To learn more about the Baileys' operation or raising turkeys, check out the latest installment of Farm Credit of the Virginias' Ag & Culture video series in which the family is featured. The video focuses on the poultry side of their business and sheds light on the unique integration of the commercial poultry industry. Both Craig and Mikayla discuss their day-to-day responsibilities, the challenges they face, the partnerships that helped pave their way and their relationship with Farm Credit of the Virginias.

Hobey Baughn, President of the Virginia Poultry Federation, also joined the Baileys in the video to discuss the role of the federation, the benefits of the integrated nature of the industry and tips for young farmers looking to get involved in the industry.

The video is available at the following link:
[youtube.com/watch?v=mxCx-Uq6AxA&t=129s](https://www.youtube.com/watch?v=mxCx-Uq6AxA&t=129s)

About the Ag & Culture Video Series

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

The families 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 customers who leverage its cooperative structure and reliable financing to meet their operational goals. Many of the business-owners highlighted in the series are also participants and consumers of the Farm Credit Knowledge Center's programming, showcasing the value-add of these resources.

Operations featured in recent videos include; Wood Ridge Farm Brewery, a working farm and brewery in Lovingsston, Virginia; Harmony Harvest Farm, a fresh-cut flower farm in Weyers Cave, Virginia; Bob's Market & Greenhouses, a wholesale plant and seedling greenhouse operation in Mason, West Virginia; and RG Cattle Co., a cattle backgrounding operation in Floyd County, Virginia.

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

2020: A LESSON IN RESILIENCE

By Justin Weekley, Chief Financial Officer, Farm Credit of the Virginias



Justin Weekley
CHIEF FINANCIAL OFFICER

I recently watched a TED Talk lead by Dr. Raphael Rose, a clinical psychologist and researcher at the UCLA Department of Psychology. Dr. Rose gave a TED talk on resilience, but specifically on how resilience is cultivated by failure. Dr. Rose stated, "Resilience means you face life's stressors and challenges and you bounce back and recover. And in doing so you can enrich your life."

When I think back on 2020, it feels easy to be able to categorize it as stressful and challenging. It was a year full of uncertainty, stressors, agility and problem solving. As we look forward to a new year in 2021, now feels like the perfect time to reflect on how we persevered in 2020 and identify tools that may be helpful for whatever the next disruption may be.

The pandemic changed how many viewed change. Pre-pandemic change was often viewed as an option, and those who were willing to, could consider, plan, and then execute change. But 2020 propelled businesses and individuals to change rapidly, often with little time for planning before executing on change. We were forced to face vulnerabilities head on. Disruptions to supply chains, government restrictions, changes in customer preferences and needs all required businesses to pivot overnight. Now

that we have adjusted to these changes and look forward to regaining a more permanent sense of normalcy, it's time to start thinking about what future disruptors might be and how we, and our businesses, can be more agile in the future.

One way you may be able to prepare your business for the future is by creating a business continuity plan. And if you're looking for a place to start, **Ready.gov**, an initiative of the US Department of Homeland Security, is a great (and free) resource that was launched in 2003 to promote preparedness through public involvement. Too frequently business continuity plans are prepared and left on a shelf collecting dust. The pandemic has taught us many things, one of which is that those who spend time planning and considering how to respond to challenges will adapt quicker, more efficiently, and consider time planning as time well spent. It's also



important to consider what adjustments may need to be made in the future for the next disruption.

Additionally, as part of the recovery process, now is also a great time to consider trends that developed during the pandemic that may be long lasting. A few examples of this may be the population shifts away from urban centers and into more suburban and rural areas, or the renewed connection that many found with the outdoors. As people grew tired of pandemic related restrictions and lock downs they sought new connections which often times lead to exploration outdoors. Now is the time to consider how you or your business may be able to capitalize on the shift in trends in people's habits and lifestyles that have developed over the last year.

So here is to a successful 2021. Let's make it a year full of hope, recovery, and continued resilience!

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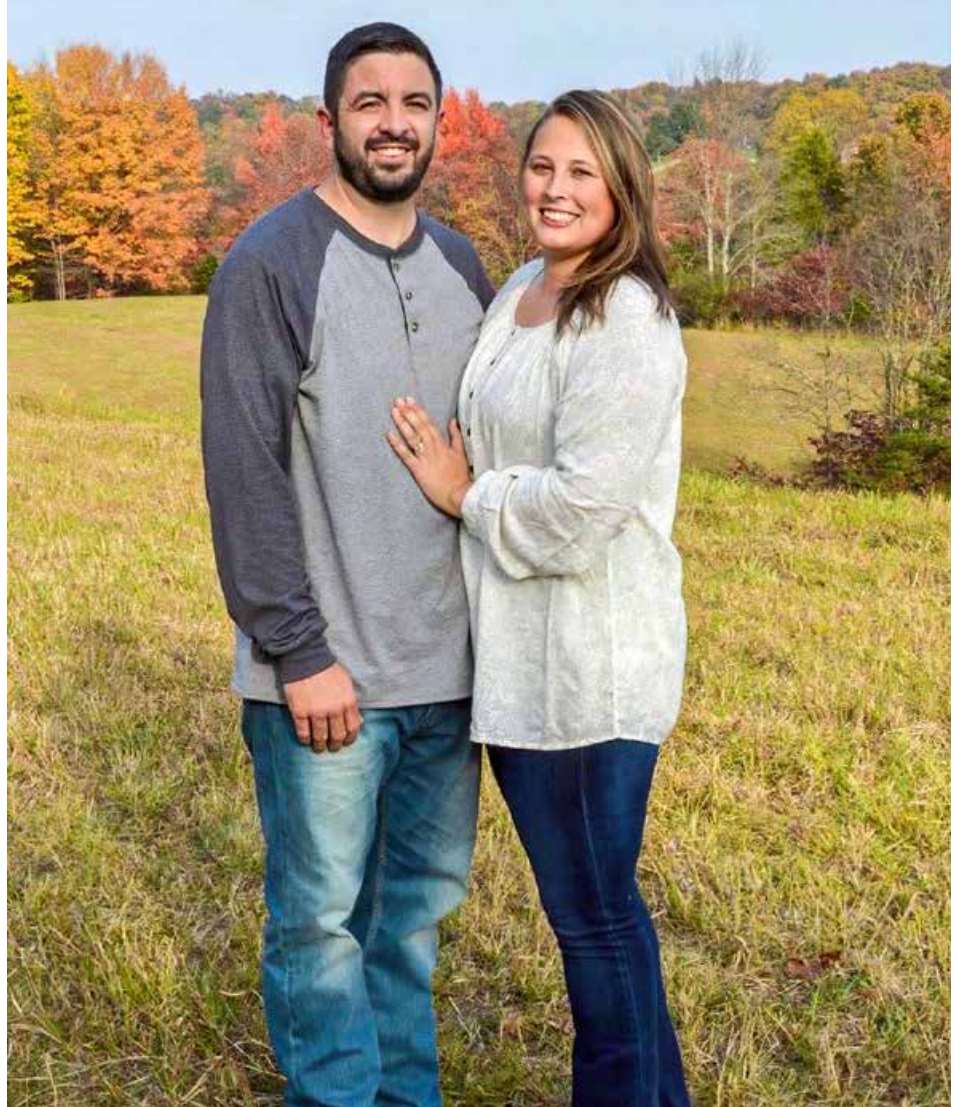
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HOMESTEADING BEFORE IT WAS COOL

The COVID-19 pandemic has created a surge of urban transplants to rural areas. Folks can't get to the country fast enough, where they can grow a garden, gather eggs from backyard chickens and raise their kids in the great outdoors. Jimmy and Karlie Templin of Wild Cat Run Farm were ahead of the times and moved back to Jackson County, WV in 2014 after several years in the suburbs of Houston, TX and Pittsburgh, PA, and they've never looked back.



Karlie states, “We chose this lifestyle. We lived the city life, but it wasn’t nearly as fulfilling as getting our hands dirty and providing for ourselves.” The Templins are raising Nigerian Dwarf goats, pure grade Dominique chickens, pigs, and their four kids on their 88 acre homestead.

Homesteading was always a dream of Karlie’s and now it’s her reality, alongside her husband, Jimmy, who works full-time for TC Energy in Charleston, WV. Jimmy describes Karlie as the visionary of their farm, while he fulfills the labor for all of her projects and ideas. Both Jimmy and Karlie grew up in Jackson County, WV with family influences in farming. Coupled with their involvement in 4H, they quickly forged meaningful connections in the agricultural community. They knew they wanted the same experience for their children.. As

parents, their goal is to raise their kids on the land, learning to be self-sufficient and creating food security in an outdoor childhood.

While the Nigerian Dwarf goats are the main source of income for their homestead, the Templins also raise a dual purpose poultry breed for meat and eggs, along with butcher pigs as 4H projects for their children. Their homestead also boasts fruit trees, wild elderberries and blackberries, the ability to forage for mushrooms and medicinal plants as well as maple syrup taps. The Templins also tend a large garden each summer and occasionally raise a litter of 3rd generation farm collies. While that may seem like a lot, the Templins actually pride themselves on being very selective to the types of livestock and products they add to their country lifestyle. Jimmy said of Karlie, “I appreciate that the most



about [her] because she is so thoughtful about what animals we have and evaluates each animal and their role on the farm.”

While the current state of the world is less than encouraging to the Templins, they feel incredibly blessed to be living their dream and plan to continue looking for even more ways to be profitable and efficient while also able to help their community. Whether they are sharing their extra garden goodies or Karlie is helping a new goat owner learn how to milk their does, they enjoy sharing their knowledge with the community. The coronavirus pandemic has helped them to see how important building their community is. They have a new appreciation for where they live and an increased drive to do what they do. The

Templins have noticed an increased curiosity in their lifestyle and so if homesteading is a dream of yours, they suggest the following advice:

1. Start small and don't be afraid to cut back if things get overwhelming. Recently, we sold our cattle because they just weren't as profitable for us when compared to the goats. Goats have multiple kids each year and without the cattle, we can focus more of our time and attention to the goats. With more irons in the fire, it's easy to become overwhelmed and you can no longer pay as much attention to livestock health or other areas.
2. Don't be afraid to give something new a try. You will never get started if you're afraid of a challenge.



3. You must be willing to make sacrifices. Part of farming is giving up things in order to have others.
4. Choose priorities for your family and find your balance. For us, Karlie being at home helps maintain our system. If she had a job it would be more difficult, but without my [Jimmy's] job, our homesteading lifestyle would be more difficult with less financial security.
5. Don't be afraid to ask questions to experts that you know or call the agriculture department to find an expert. People in the farming community are more than willing to help if you're willing to ask when you need it.



"IT'S OKAY TO NOT BE OKAY"

Destigmatizing Mental Health Conversations in Rural Communities

Originally published on the Farm Credit Council's blog on February 10, 2021



"I want people to know that it's okay to not be okay. It's okay to get help. It's okay to talk to somebody," said Kimberlee Stinson, a Colorado rancher who lost her father, Rusty Walter, to suicide.

Rusty Walter isn't an anomaly. Farmers, ranchers and members of rural communities across the country are struggling with mental health challenges. Recognizing this, CoBank partnered with the Colorado Agriculture Department and others in the ag community to help connect people to important resources.

The Downfall of the "Do-It-Yourself" Culture

Rusty Walter, was, as his daughter Kimberlee Stinson described him, Mr. Fix-It. Whatever the problem, Rusty thought he could address it himself, a broken leg, an injured cow, it didn't matter. Even as he suffered from depression, he didn't think he needed to reach out for help managing his mental health. His attitude was, "I should be able to get through this. I'm stronger than this. I should be able to do it myself," said Kimberlee.

But the life of a rancher can be difficult. It's isolating, fixing fence by yourself all day; unpredictable, responding to the ever-changing weather conditions; and stressful, managing

complex finances. "All that struggle just adds up," Rusty's son, Jacob Walter, said.

When things got tough, Kimberlee and Jacob could tell. Rusty's smile changed, he didn't seem the same. But even still, he didn't open up about the challenges he faced; he didn't let his family in on the struggle. Instead, Rusty internalized all his stress.

One Day, It Became Too Much

"That morning my husband and I were going out there to help my dad move cows. We had heard a gunshot when we got there, but he was already gone," said Kimberlee.

The family was devastated. "Suicide doesn't end the pain. It just passes it on to somebody else. And in this case, it passed on to so many people," said Kimberlee.

Reflecting on what happened, both Jacob and Kimberlee wish their dad had reached out for support sooner.

"We need to look out for each other. I think we all can recognize when someone's not acting the same," said Jacob. "You wouldn't let your

crop die or your cattle die; you take care of them. So why, why wouldn't you take care of your friends, your neighbors?"

Kimberlee said, "I want people to know that it's okay to not be okay. It's okay to get help. It's okay to talk to somebody."

Creating the Crisis Call Line

In July 2018, the Center for Disease Control released a study that found rural counties in the U.S. had the highest rates of suicide in the country. In Colorado, suicide rates in the state's eastern plains doubled from 2016 to 2017.

In response to this increase, and to an increase in economic stress among agricultural producers at the time, the Colorado Department of Agriculture (CDA) partnered with Colorado State University, Rocky Mountain Farmers Union, Colorado Farm Bureau and Colorado Crisis Services to address the problem. The 24/7 crisis call line helps individuals facing challenges similar to those faced by Rusty. On a national level, anyone can call **1-800-273-8255**.

An Intentional, Rural Focus

CDA provided training for those taking the crisis calls to understand and speak with callers from rural areas. For example, if a distressed rancher called the crisis line and said, “I had to sell my herd,” CDA wanted to ensure that the person on the other end of the phone would understand that “selling the herd,” is a serious decision that has impacts on one’s livelihood and one’s identity.

CDA also worked with the coalition to distribute info cards with both talk and text numbers for the Colorado Crisis Services, strategically in Colorado’s rural areas. For example, they promoted the crisis call line at events integral to the ag community, such as the Colorado State Fair, the National Western Stock Show, the Colorado Farm Show, Rocky Mountain Farmers Union conference, among others.

Change Is Happening

As a result of these targeted efforts, calls and texts to the crisis line from Colorado’s rural areas increased 15 percent in 18 months, and many mental health agencies began reaching

out for ag-specific materials. Some of these organizations even told CDA that this was the first time they’d seen mental health crisis efforts directed toward their communities. Beyond Colorado, other states have contacted CDA for guidance in creating their own programs, a major goal of the project.

Stepping Up Their Game

CoBank saw how the utilization of the crisis call line was increasing and that it was effective — with 60 percent of callers resolving concerns in only one phone call. And they felt that there was a strong need to continue to promote and enhance outreach and awareness of the call and text numbers.

Together, CoBank and CDA’s coalition created a video about Rusty and his family. By sharing the Walters’ story, the coalition hopes to destigmatize conversations about mental health in rural communities, raise awareness about the struggles folks are facing, educate neighbors about the warning signs of suicide and spread the word about the Colorado crisis line.

Collaboration and a Local Focus Were Key

“What impressed me the most was the collaborative nature of this project. It truly is a team effort across agriculture and rural-focused entities in Colorado, with the wellbeing of their constituencies top of mind,” said Sarah Tyree, vice president of policy and public affairs at CoBank. “CoBank is proud to sponsor this locally-led coalition as they address an issue so crucial to the agriculture community, especially in our home state of Colorado.”

“Amplifying the conversation surrounding mental health and confronting the stigma that is so prevalent, especially in rural communities, is among our top priorities at the Colorado Department of Agriculture,” said Commissioner Kate Greenberg. “The shared passion and hard work on this issue among our diverse stakeholders is key to the increase in awareness and actions we’re seeing statewide and nationally.”

Watch a video of Rusty's story at vimeo.com/510709388.

FARM CREDIT OF THE VIRGINIAS MEMBER ASSISTANCE PROGRAM

Farm Credit of the Virginias is pleased to announce the launch of its new Member Assistance Program (MAP). The MAP is a company-sponsored benefit that offers the support and resources that may be needed to address personal or work-related challenges and concerns of its members.

The MAP provides the following benefits and services to Farm Credit of the Virginias members:

Assessment and Counseling
Financial Services

Legal Services
Online Services

Farm Credit of the Virginias’ members can access the Member Assistance Program

by calling **800.633.3353**

or visiting **mygroup.com**.

Contact your loan officer for additional information.

MAP services are completely confidential and free to all Farm Credit of the Virginias customer-owners and their household members.



 **MYgroup**
McLAUGHLIN YOUNG

THE POWER OF A POSITIVE COMMUNITY

Story by Katie Ward, MidAtlantic Farm Credit, Photos from Binkley & Hurst
This article first appeared in MidAtlantic Farm Credit's Leader magazine, published in March 2021.



“In the dictionary, faith is defined as ‘Complete confidence, trust, or conviction. Strong belief,’” says Don Hoover, owner of Binkley & Hurst, as he explains the correlation between farmers and faith. “Scripture tells us that faith is ‘The substance of things hoped for, the evidence of things unseen.’ Most of these qualities are required in the life of a farmer. Placing tiny seeds in the soil with confidence in the germination potential takes no small amount of faith.”

“If a farmer is to be successful, one must constantly live in hope for healthy flocks, adequate (but not excessive) rainfall, tolerable government regulations, fair commodity prices, and a host of other faith-inspiring realities,” adds Don. Don grew up on his family farm in Lancaster County, Pennsylvania and worked with his dad. As a result of what many call urban sprawl, or the building of residential communities within traditionally rural areas, and the regulations that this brought forth, the family realized they

weren’t able to build poultry houses and expand like they desired. In order to stay close to the agriculture community that he loved, Don began working at Binkley & Hurst. “We have the privilege to connect with the farmers and the land at this company,” says Don. Binkley & Hurst, the equipment dealership Don now owns and leads, has five locations across the Mid-Atlantic region. Don says the organization is more than just an equipment store, toy store, and service company. The staff prides themselves

on customer experience and relationships with a strong focus on faith. “We all have an opportunity (and obligation) to be ‘Equipping for Growth’ as we interact continually with our fellowmen, near and far,” says Don about his employees. He has been with Binkley & Hurst for more than 35 years, working his way up through the company. “One of the most important things I’ve learned when connecting with farmers is that stability goes hand in hand with mental health,” explains Don. Figuring out how stability can be brought into one’s life, whether it be financially, emotionally, spirituality, or structurally, can be overwhelming and a struggle for many business owners. This wisdom didn’t just come to Don in the last few years, however. He realized in the beginning of his career just how important support and listening to community members can be. Don shares, “Thirty plus years ago, I had a conversation with a man concerned about making payments on his equipment, and I told him ‘Don’t worry, you’ll be fine.’ A week later, he was no longer with us. “That was a trigger for me and changed my thoughts on communicating with our customers. I wasn’t listening to what was not being said. Regrets are difficult things with which to live.” “Often times when we are struggling, we really need to know that we are heard and we are not alone. I wanted to create a community of farmers who can support one another and work through situations together without being critical.” As





Don began to realize that many of the reasons farmers are experiencing instability was due to finances, he reached out to his peers at Farm Credit for help. “The staff in the Mount Joy office agreed that creating a space for farmers to gather and talk positively about what they are thankful for would be a great start,” says Don. Groups began meeting in 2019 in the Mount Joy Community Room each month to have conversations about faith and stability. When COVID hit in March of 2020, Don continued to host these gatherings over the phone. “Farm Credit has been such a huge support in assisting with our gatherings for Customer Huddles and one-on-ones with farmers,” adds Don. “For a person who is challenged in their thinking, to know there is a safe place where they will be

heard deeply and welcomed, is important. Prayer is an important part of these interactions.” “We started working with Binkley & Hurst years ago through our Farm Credit EXPRESS program,” says Darin Miller, lending manager at Farm Credit. “The dealership and its staff have grown to be our industry partners over the years, as Don has led the organization to be community focused, similar to the mission of Farm Credit.” The Lancaster County Ag Council had many conversations with industry stakeholders, Don included, during COVID who were all concerned about the mental health of farmers. “Many options were discussed and ideas for support, like having counselors for farmers to call and get help from professionals, were contemplated. We [Binkley & Hurst] decided to stick with

the listening perspective and provide support through community,” says Don. “Mental health and stability is important because the stakes of our decision making are so high these days,” explains Don. “When I came to Binkley & Hurst in 1983, I could sell a 125 HP tractor for under \$30,000. Today they’re \$130,000. So there are so many decisions that farmers need to make, and if they’re not making decisions from a stable posture with a good business plan and a sense of purpose, that can be tough to hang onto. It can bring anxiety, uncertainty and fear to purchase and make decisions without confidence.” Don shares that it’s important the family or business owners have a consensus when making decisions. “When there is a sense of purpose, there is a sense of engagement, and that leads to positive results. It’s all about making conscious shifts in the mind. “Someone may say ‘I spent two hours with my CPA the other day’ or ‘we spent three weeks talking to an accountant,’ but it’s not about spending time. It’s all about investing time.” It is with these mind shifts, community support, focus on faith, and a listening ear that Don believes will continue to bring more stability to the mental health of our farmers.



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FARMERS— The Original Conservationists

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



Chris Baylor
CREDIT ANALYST

Many people familiar with agriculture will understand that farmers value their land and animals more than anything else in the world. These inputs help them maximize their profit and production ability each year. So, when the news media wanted to paint them as “polluters” it was no shock that many outspoken proponents of agriculture were quick to point out that farmers have been tending their soil and conserving land for generations.

In order to continue to output what is required to feed an ever-expanding population, adaptive techniques have been required so family farm operations could continue to operate. However, among many human activities that contribute to climate change, agriculture is one of the leading forces — commercial farming requires a sizeable amount of water, land and pesticides.

Per the USDA, U.S. agriculture emitted 698 million metric tons of carbon dioxide in 2018 alone. However, cleaner farming techniques are being researched and used by production agriculture across the country in order to preserve Mother Nature. Regenerative

and conservational agriculture (CA) are the future of the world, but many people are not very knowledgeable on these practices. It is the reality of the future, and something that needs to be discussed and passed along throughout the ag community. But, how exactly did these practices even come about?

Tillage, particularly in fragile ecosystems, was questioned for the first time in the 1930s, when the dustbowls devastated wide areas of the mid-west United States. Concepts for reducing tillage and keeping soil covered came up and the term conservation tillage was introduced to reflect such practices aimed at soil protection. Seeding machinery developments allowed

then, in the 1940s, to seed directly without any soil tillage. But it was not until the 1960s for no-tillage to enter into farming practice in the USA. In the early 1970s, no-tillage farming reached Brazil, where farmers together with scientists transformed the technology into the system which today is called CA. No-tillage and mulching were also tested in the 1970s in West Africa. Yet it took some 20 years before CA reached significant adoption levels in South America and elsewhere.

During this time farm equipment and agronomic practices in no-tillage systems were improved and developed to optimize the performance of crops, machinery and field



Photo by Tina W. - Rockbridge County, VA

operations. This process is still far from being over as the creativity of farmers and researchers is still producing improvements to the benefits of the system, the soil and the farmer.

From the early 1990s CA began to spread exponentially, leading to a revolution initially in the agriculture of southern Brazil, Argentina and Paraguay. During the 1990s this development increasingly attracted attention from other parts of the world, including development and international research organizations such as Food and Agriculture Organization of the United Nations (FAO), the French Agricultural Research Centre for International Development (CIRAD) and some Consultative Group on International Agricultural Research (CGIAR) centers. Study tours to Brazil for farmers and policy makers, regional workshops, development and research projects were organized in different parts of the world leading to increased levels of awareness and adoption in a number of African countries such as Zambia, Tanzania and Kenya as well as in Asia, particularly in Kazakhstan and China. The improvement of conservation tillage and no-tillage practices within an integrated farming concept such as CA also led to increased adoption, including in industrialized countries, after the end of the millennium, particularly in Canada, Australia, Spain and Finland. American practices have drastically increased since the 2000s.

One of the new up-and-coming conservation practices is regenerative agriculture, which is a fancy word for preserving and rebuilding the health of soil. This agriculture practice focuses more on soil performance and condition than any other process. Soil, surprisingly, sequesters a large amount of CO₂. Regenerative farming shifts away from using synthetic products like fake manure pesticides, and refrains from using heavy machinery. Believe it or not, heavy machinery has been tied to less productive soil quality as it damages and compacts the natural benefits of the earth. There are many natural ways to boost the health of soil with the use of other crops and various practices, and by doing so, improves the quality of crops, simultaneously lowering the impact of farming on the environment as a whole.

So, what are the benefits of this? Well, the answer is, in theory, endless. It reduces waste,

conserves CO₂ emission, and increases soil fertility, organically. One well-known practice from regenerative agriculture is no-till or medium till. Instead of plowing or using heavy machinery to till up the soil, leaving it alone creates more organic matter that helps sequester more CO₂ than it would with machinery disturbance or other man-made practices. The farmer seeds directly through surface residues of the previous crop cycle.

“The world continues to shift towards a more climate-friendly attitude, and agriculture is doing its part to help with this.”

Cover crops, crop rotation, compost and animal manure also are being used by many producers in today's world. This helps to also organically revitalize soil, giving it natural nutrients, without the harmful, synthetic fertilizers. Large scale production livestock operations can also manage their grazing practices, ensuring they have high-quality feed, and using their manure for soil fertility to increase carbon deposits naturally. This in turn, also reduces waste. If regenerative agriculture catches on, it could curb climate change on a major scale.

According to The National Academies of Sciences, Engineering, and Medicine, sequestering CO₂ with the power of healthy soil could potentially eliminate upwards of 250 million metric tons of CO₂ annually, which translates to approximately 5 percent emissions from the U.S. alone. Regenerative agriculture can also be linked to conservation agriculture (essentially the same thing). This term tends to be more popular in today's world.

Conservation agriculture is based on the interrelated principles of minimal mechanical

soil disturbance, permanent soil cover with living or dead plant material, and crop diversification through rotation and intercropping. It helps farmers to maintain and boost their yields, which increases profits, simultaneously reversing land degradation, helping the environment and tackling growing challenges of climate change. While there are many benefits, there are also challenges that are faced.

As mentioned previously, zero tillage farming with residue cover saves irrigation water, gradually increases soil organic matter and suppresses weeds, as well as reduces costs of machinery, fuel and time associated with tilling. Leaving the soil undisturbed increases water infiltration, holding moisture in the soil and prevents topsoil erosion. Conservation agriculture enhances water intake that allows for more stable yields in the midst of weather extremes like drought.

While the many benefits are exceptional, farmers can face challenges and constraints when trying to take on this practice. Higher moisture land or soils with poor drainage can present issue. When crop residues are limited, farmers tend to use them for fodder first, so there might not be enough residues left for soil covering. To initiate conservation, corresponding seeders are necessary, and these may not be available or affordable to all producers.

Conservationism is very knowledge extensive and not everyone may have the access to training and resources on how to practice it. Having outlets to provide them with knowledge growth is essential to continue to educate producers. Innovations, adapted research and new technologies are helping farmers to overcome these challenges and facilitate the adoption of conservation agriculture.

The world continues to shift towards a more climate-friendly attitude, and agriculture is doing its part to help with this. With regenerative and conservation agriculture continuing to grow, the future is looking very bright. As generations continue to be exposed to opportunities to learn the techniques, it is almost certain that the state of agriculture is in good hands moving forward as the land which produces goods for everyone is being taken care of with a nurturing hand like never before.



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Farm Credit of the Virginias **EMPLOYEE SPOTLIGHT**



Our employees are so much more than just another name; they make up the heart and soul that is Farm Credit. While our large footprint allows us to reach farmers and folks in rural living from all across Virginia, West Virginia, and Maryland, it limits customer interaction to a few select people in their local office. With Farm Credit's new Employee Spotlight initiative, we hope to shine a light on the human assets who make it all come together.

Follow the link at the bottom of the page and keep an eye on our social media for more spotlights in the coming months.



Brad Cornelius

Chief Executive Officer

Staunton, VA

Favorite musician?

Bob Dylan

Favorite food?

A perfectly cooked steak

First job?

Washing dishes and bussing tables at Shoney's restaurant

Want to learn more about Brad?

Visit www.FarmCreditofVirginias.com/EmployeeSpotlight