

FINANCIAL PARTNER
BUSINESS INSIGHTS FOR HIGHER YIELDS



FARM CREDIT EAST



anaerobic digesters
RENEWABLE ENERGY cover crops
STEWARDS OF THE LAND
WIND SOLAR PANELS
TURBINES reduced tilling practices forest management
reduced pesticide use
CONSERVATION EFFICIENCY

SUMMER 2021

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Board Election & Reorganization Results

Farm Fresh Guide

Northeast agricultural producers work hard to supply farm fresh food and fiber products to their local communities. With local farm products in abundance this time of year, we encourage you to continue to support your local farmers, fishermen and forest products producers. For a listing of where to find farm fresh products throughout the seven states Farm Credit East serves, visit FarmCreditEast.com/FarmFreshGuide



Lisa Sellew



LouAnne King



John Knopf

Farm Credit East announced the results of its director elections in late April. Stockholders reelected Lisa Preger Sellew, vice president of Prides Corner Farms, Inc., in Lebanon, Conn., to a four-year term. Also reelected to four-year terms were LouAnne F. King, partner of Mapleview Dairy LLC in Madrid, N.Y., and John P. Knopf, principal owner of Fa-Ba Farms, LLC, in Canandaigua, N.Y.

Congratulations to the winning candidates! Thank you to customer-members for voting and to the association nominating committee for providing an excellent slate of candidates.

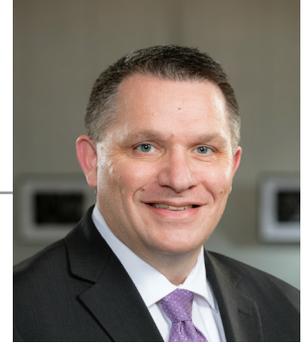
At the April 27 reorganization meeting, the board reelected Laurie Griffen of Stillwater, N.Y., as its chair and reelected John Knopf of Canandaigua, N.Y., as vice chair. In addition to Chair Griffen and Vice Chair Knopf, the Executive Committee also includes Peter Call of Batavia, N.Y., and Lisa Sellew of South Glastonbury, Conn.

In 2022, there will be three seats up for election: a 3-year seat in the eastern region and 4-year seats in both the central and western regions. Farm Credit East is committed to contested elections, so if you or someone you know is interested in running for one of these seats, contact a member of your customer service council, your local branch manager or visit FarmCreditEast.com/Elections for more information.

SAVE THE DATE! Empire Farm Days

Stop by and visit Farm Credit East at this year's Empire Farm Days, taking place **August 3, 4 and 5 at Palladino Farms in Pompey, N.Y.** Farm Credit East will be raffling one DeWALT mechanic tool box set each day of the show, so be sure to visit our tent at **433 Lakeview Lane South** for your chance to win.





LONG-TERM PERSPECTIVE

Mike Reynolds, CEO, *Farm Credit East*

I've always admired our members' long-term perspective. In natural resource-based industries like agriculture, forest products and fishing, it's the nature of the business. The level and extended time horizon of most investments demands patience and perseverance. This patience also applies to the implementation of conservation practices and climate smart investments that many customers are undertaking to sustain their businesses for the long term.

Combating climate change has become a key issue for many Americans and policymakers. In this issue's cover story, we highlight some of the practices Northeast producers have adopted to protect the environment. And while some of the approaches may be new, many have been around for decades.

There are many reasons for employing these production methods, including increasing productivity and improving an operation's resilience. Whether it's a first or fifth generation farmer, producers tend to have a stewardship mindset. Protecting the natural resources they depend on isn't just good business, but more importantly, they do it because it's the right thing to do.

As a cooperative whose members are in business for the long haul, Farm Credit East has a similar mindset. That's one reason we offer college scholarships to support the next generation of agriculture. In this issue, we feature the 33 recipients who are pursuing a wide range of academic majors within the industries we serve, including some who will be studying the

environmental aspects of agriculture. As these inspiring young leaders demonstrate, they are ready to take on new challenges as they begin their career journeys.

Organizations need to follow a similar path for embracing change and striving for advancement. That's why we're investing in a digital platform to make it easier to do business with us and freeing up more time for our team to discuss your business needs. It's also why we have announced our intent

“Organizations need to follow a similar path for embracing change and striving for advancement.”

to merge with our neighboring Farm Credit association, Yankee Farm Credit.

In April, the boards of directors of the two cooperatives announced their intent to merge. With the departure of Yankee Farm Credit's former CEO, Brenda Frank, the Yankee board reviewed its strategic options as did the Farm Credit East board. Both boards concluded the two organizations would be stronger together.

Both associations are financially strong with talented teams, and have partnered together in many areas, including in FarmStart investments, Farm Credit Northeast AgEnhancement grants, Crop Growers crop insurance, and a number of training and recruiting initiatives. Both associations are funded by our strategic partner, CoBank, and being our association territory borders Yankee's, we serve similar customers and industries. Most of all, both organizations are committed to their customer owners' success and adding value to their businesses in many ways, including through patronage dividends.

Neither Farm Credit East nor Yankee Farm Credit customers will see any changes in their relationship teams post-merger, and there will be no office closures or staffing reductions from the merger. For the remainder of 2021, the two organizations will be completing due diligence to analyze the impact of the merger. Once complete, we'll seek approval from CoBank; the Farm Credit Administration, our regulator; and the stockholders of both organizations. More information on the merger will follow in the months to come.

In the meantime, here's wishing everyone a successful growing season with the right mix of rain and sun. Please know that as your financial partner, we're planning for the future, and making strategic decisions and necessary investments because we're here for the long haul, just like you. 

STEWAR OF THE LAND

Environmentally Preferable Practices of Northeast Producers

The last decade has been the warmest on record, with 2020 being the second warmest year ever reported. Across the nation, we are experiencing more frequent, intense weather patterns, from powerful rain and windstorms to severe droughts and extended heat waves. These dramatic shifts have brought climate change and environmental protection to the forefront.

DS



ENVIRONMENT

In the first few days of President Biden's Administration, he committed to tackling climate change nationally and beyond. At a climate change hearing held in April, the Administration announced plans to achieve 50-52% reduction of greenhouse gases from 2005 levels by 2030. Climate smart practices are a priority for the current Congress and other policymakers as they look to assess and lessen the environmental impact from all industries, including agriculture. Read more about current legislation surrounding environmentally preferable practices later in this issue.

Here in the Northeast, many states have adopted their own goals, with the majority aiming for 80-85% reduced statewide greenhouse gas emissions by 2050. Agriculture is critical in obtaining these goals as it generates about 10% of U.S. greenhouse gas emissions and can play a key role in mitigating them.

While transportation is the leading emitter of greenhouse gases (29%), any type of food production comes with an environmental footprint. As research has evolved, natural resource-based businesses have advanced their practices to further protect the land, including no- or reduced-till farming, improved nutrient management, and the use of cover crops, among other practices, many of which have been used for decades.

In more recent years, solar arrays, wind turbines, anaerobic digesters and other renewable energy practices help the environment, while also reducing costs. Advances in these technologies have also increased the viability of these practices.

While there is a large diversity of agricultural, horticultural, forestry and commercial fishing operations in the Northeast, there are just as many implementing a variety of practices to benefit the environment. In the pages that follow, learn more about the environmentally preferable practices Northeast operations are implementing as they work toward reducing their carbon footprint and conserving natural resources.



station

CONVERTING WASTE INTO RENEWABLE ENERGY, AND MORE!

A 2008 study conducted by the Innovation Center for U.S. Dairy, an organization created and funded by farm families to build trust and sales in the industry, found the dairy industry contributes only 2% of greenhouse gas emissions nationally. Since that time, the on-farm environmental impact has continued to decline. In 2017, the Innovation Center for U.S. Dairy reported the production of a gallon of milk required 30% less water, 21% less land and a 19% smaller carbon footprint than the decade prior. But this isn't the end of the road for the dairy industry.

U.S. Dairy has established a 2050 goal that focuses on the environmental solutions where the dairy industry can have the greatest impact, including becoming carbon neutral or better, optimizing water management and improving water quality.

One technology some dairy operations have employed is anaerobic digestion. Through this process, micro-organisms break down organic materials like cow manure or food waste to create biogas, which can be used for electricity, heat, compressed natural gas or vehicle fuel. Digesters can also break down organic materials to produce fertilizers, compost or cow bedding.

Noblehurst Farms, an 1,850-cow dairy with 3,000 crop acres in Western New York, is one farm that went the digester route. After partnering with several other dairy farmers and Dairy Farmers of

America to build a creamery in 2014, they needed a place to take the creamery's wastewater. The anaerobic digester system provided that solution, recycling the food-grade wastewater along with the farm's manure to create biogas and ultimately electricity to power the whole farm. They furthered this effort by investing in a food waste collection company called Natural Upcycling. This separate venture collects about 250 tons of food waste per day from seven states and the District of Columbia.

"Between the manure we're producing and food waste we're capturing, we are producing roughly 200 standard cubic feet per minute of biogas — running most of that biogas through an engine genset that puts out about 450 kilowatts per hour, or enough electricity to power about 300 homes in our community," said Noblehurst owner Chris Noble. "We're taking the methane that would naturally go into the atmosphere and combusting it to create electricity. That's a real benefit to the environment and helps Noblehurst on its journey to becoming a net-zero farm."

Noblehurst Farms is just one example of the many farms focusing on environmental stewardship and sustainability. "Dairy farms can be great recyclers, not only when it comes to food waste but also in feeding it to cows," he continued. "There are a number of farms incorporating food waste, such as orange peels, into their rations to be able to feed their cows on a lower cost basis and also provide a service to the community by recycling their food waste."

Other farms are recycling food waste in other ways. One of the biggest draws for Russell Orchards Farm Store and Winery in Ipswich, Massachusetts, is its cider donuts. Back in 2000, they started taking the waste oil from their donut machines and processing it into biodiesel. "Over the past 20 years, if not fully then a portion of the diesel in our engines is made with biodiesel that is coming right out of the donut machines," said Miranda Russell.

Unfortunately, it was a learning process. "The biodiesel is great, but it can be hard on particular engines, so we made some mistakes along the way and ruined a few engines," added Miranda. "But we've since learned the proper ratio, and it's been an important touchstone for our customers."

Sunset Farmstead, a nursery in Bordentown, New Jersey, is also utilizing waste, but to nourish their plants. They essentially created their own potting mix from others' trash. It includes local leaf compost, which provides sugars and other carbohydrates; rice hulls, or trash from the rice industry, which serve as sand material; and PittMoss, which is recycled cellulose or newspaper and cardboard that acts as a peat moss to provide additional nutrients and water-holding capacity.

"We understand that plants want sugars and carbohydrates, and that's what they're getting from the combination of these second-use products," said Daryl Kobesky, of Sunset Farmstead.

RENEWABLE ENERGY

SUSTAINABLE FOREST MANAGEMENT

Since 1990, managed forests and other lands in the U.S. have absorbed more carbon dioxide than they emit. With more than 40% of the land in the northeastern U.S. being forestland, the environmentally preferable practices used in the woods are key mitigants to climate change.

Maine is one of the region's most forested states, with 89% of the state's land covered in forests. These forests provide an important avenue to capture carbon from the atmosphere. According to the Maine Governor's Forest Carbon Task Force, Maine's forests sequester about 60% of the state's annual carbon emissions, but the task force aims to build upon this through sustainable forest management.

The Northeast Master Loggers Certification Program was started in 2000 to recognize and differentiate those loggers who are working sustainably to preserve forest resources. The program's nine goals guide loggers in their work, including documented harvest plans, protection of water quality, maintenance of soil productivity, among others. In addition to maintaining certification, random audits are performed to encourage continuous improvement.

Treeline, Inc., based in Lincoln, Maine, was one of the first companies to earn this certification and has continued to maintain it ever since. "The third-party certification is an additional step for a company like ours to separate ourselves and be held to a very high level of stewardship," said Brian Souers, president of Treeline, Inc.

Today, Treeline has about 12,000 acres under intensive long-term forest management, and they're actively looking to grow that acreage. Brian compared forest management to tending a garden, just with much bigger plants — so they need bigger tools and more resources. "Just as you weed and thin your garden, we also have to weed and thin the trees," he said.

The process of thinning promotes tree growth, restores forest health, and also protects the soil from heavy rainfall that could cause erosion. "However, this is becoming increasingly difficult to do as the low-grade lumber and biomass markets have dried up," Brian continued.

The other core piece of forest management is the protection of water quality. "We are aggressive in buffering streams and creating proper crossings so that streams and other waterways don't get damaged, as many logging roads often cross them," said Brian.

A stream crossing installed by Treeline, Inc.





Sunset Farmstead's potting mix made from second-use products.



The Master Logger Certification is the pinnacle for forestry stewardship in the Northeast and has benefited Treeline, Inc. Whitney Souers, Treeline, Inc.'s vice president, said it forces them to keep the bar high and has made Treeline more stable. With that stability, they're able to secure a more consistent workforce, which has strengthened their company. "It forces our team to maintain high standards and constantly look for continual improvement," she said. "And it solidifies relationships with our clients because they know they can count on us for a high standard of work, so they come back year after year."

EFFECTIVE SOIL MANAGEMENT

Healthy soil is the foundation of productive agriculture, and its effective management can lead to not only improved yields, but also reduced carbon emissions. The National Academy of Sciences estimates agricultural soils could take in 250 million metric tons of atmospheric carbon dioxide annually, which would offset 5% of U.S. emissions. Effective soil management practices, such as reduced- or no-till, help to reduce erosion, expand water infiltration, and improve nutrient cycling.

Furthermore, practices such as cover cropping, or keeping the ground covered year-round, are shown to sequester carbon from the atmosphere, while keeping the soil healthy. The 2017 Census of Agriculture reported a 50% increase in cover cropping since the

previous census in 2012. This practice lessens erosion and increases organic material in the soil, which feeds the soil throughout the year to make it healthier for the long term.

HIGH-EFFICIENCY IRRIGATION & IMPROVED NUTRIENT MANAGEMENT

Of course plants need water to grow, but there can be a lot of waste. Many operations have installed high-efficiency irrigation, such as drip irrigation, to not only regulate water application, but to also manage nutrients.

"Using efficient watering techniques is a best practice for both the environment and the materials we're growing," commented Daryl Kobesky. "It also allows us to save on water and electricity since we aren't running the pump at all times."

At Russell Orchards, they're using a technique called fertigation in which fertilizer is applied through the irrigation system, enabling the operation to irrigate and fertilize at the same time. "It allows us to have more control over the moisture and dampness of a particular crop so you can go a longer stretch without having to spray," said Miranda Russell.

CLIMATE SMART AGRICULTURE (AND FORESTRY)

Of those we interviewed, all noted challenges they faced in implementing environmentally preferable practices, with most acknowledging the learning curve both in their own operations as well as educating the public and municipalities. Russell Orchards lost a few engines along the way and have also run into challenges getting their solar arrays on the grid. Noblehurst Farms faced similar challenges getting their digester on the grid.

cover cropping

SOLAR ARRAYS

As Chris Noble spoke about food waste recycling, he noted, “We’re at the beginning of a revolution to keep organic materials out of landfills, but it’s a new industry so there isn’t a lot of history. Educating customers and proving the value of the service has been a modest challenge for us.”

Sunset Farmstead has experienced similar challenges. “Our biggest challenge is getting people to understand how and why we’re doing what we’re doing, and why we believe it’s better,” said Daryl Kobesky.

Miranda Russell commented, “When people see a solar array on the roof, it means something to them. But there is so much else we’re doing that isn’t visible, so education is important.”

Brian Souers reiterated the importance of education. “A small landowner wouldn’t understand the different types of certifications, so it’s our job to help them understand the difference between certified and non-certified loggers to maintain our forests,” he said.

Despite these challenges, each operation we spoke with is committed to operating sustainably to conserve the environment, and they’ve experienced benefits from doing so.

“Our environmental practices definitely provide a cost savings while benefitting the environment, and we’re also growing a really good product,” said Daryl.

“There’s of course the cost savings of producing our own electricity,” said Chris Noble. “But we’re also knocking the smell out of the manure, which is a benefit to our neighbors. In addition, we’ve created jobs as part of our various processes and enterprises.”

Our interviewees also offered some advice for those looking to improve their own environmental practices — don’t delay! “You’ll always be busy, but you have to jump when an opportunity arises,” said Miranda.

“Just do it,” said Carrie Stanker of Sunset Farmstead. “Even if it’s starting with one new thing. It may be an upfront investment but give it a bit of time and the benefits will come.”

In closing, we note this article presented just a sample of the many practices being implemented in agricultural operations across the region. In fact, those we interviewed noted time and again that they are far from the only operations undertaking such initiatives.

Agriculture is just one part of the road to mitigating climate change, but the continued evolution of environmental practices is of utmost importance to agricultural producers whose livelihoods depend on the viability of the soil, water and other natural resources. The bottom line — without a healthy environment, the owners and operators of these natural resource-based businesses could not make a living or grow enough food and other products for those that rely on them. So, taking the necessary steps to preserve natural resources will continue to be their priority. 

FUNDING FOR CLIMATE SMART AG

There are a number of state and federal grants and incentives available to agricultural producers to implement environmentally preferable practices and other conservation efforts in their operations. For example, the Rural Energy for America Program (REAP), offered by USDA Rural Development, pays for energy efficiency improvements and renewable energy installations like digesters and renewable natural gas systems. And with Congress and the current Administration's focus on climate change, there will most likely be more funding on the horizon.

For a more extensive list of the funding available to assist producers in implementing such practices, view Farm Credit East's 2020 guide, *Grants and Incentives for Northeast Agriculture*, available at FarmCreditEast.com/GrantsAndIncentives.



WASHINGTON'S APPROACH TO CLIMATE POLICY FOR AGRICULTURE - CARROT, STICK OR BOTH?

Climate change is front and center on policymakers' agendas both with the Biden Administration and the 117th Congress. As highlighted in this issue's cover story, Northeast farm, forest products and fishing businesses are using a variety of new and existing strategies to reduce their carbon footprint and protect the environment.

The question for Northeast producers is how public policy will impact their conservation efforts and their operations generally. To achieve climate change goals, will Congress and the Administration focus on voluntary incentives, regulatory compliance, or some combination of both?

BIDEN ADMINISTRATION

Combatting climate change was a major campaign theme for President Biden and the other Democrats he faced in the 2020 election primary.

On Inauguration Day, the Biden Administration issued two broad executive orders on climate change. Another was issued a week later, followed by subsequent orders establishing a climate change support office and one on climate-based financial risk.

The January 27 order, "Executive Order on Tackling the Climate Crisis at Home and Abroad," contained directives for federal agencies to develop climate change strategies. The USDA released its strategy on May 25, characterized as focusing on "measuring the impact of climate-friendly practices, taking steps to facilitate private markets and ensuring all farmers can benefit financially from addressing climate change," according to Agri-Pulse's Philip Brasher.

While there have been few tangible policy initiatives since taking office, the



Biden Administration's actions are putting a framework in place to address climate change across the federal government. High profile appointments, such as former Secretary of State and Massachusetts Senator John Kerry as Special Presidential Envoy for Climate and former Environmental Protection Agency head Gina McCarthy as National Climate Advisor, underscore this commitment. Also of note are the many climate-focused budget requests in the President's 2021-22 budget.

A key question moving forward is how much of its climate change strategy the Biden Administration can achieve

WASHINGTON Update



Tom Cosgrove

Executive Vice President for Public Affairs

through executive orders or regulations, and how much will also require Congressional action?

117TH CONGRESS

As the Administration launched its climate change approach, Congress had also begun exploring the issue, including several hearings by the Congressional agriculture committees.

The House Agriculture Committee's first full committee hearing this session, titled, "Climate Change and the U.S. Agriculture and Forestry Sectors," was held in February. In May, the committee's Subcommittee on Conservation and Forestry held a similar themed hearing entitled, "Title II Conservation Programs and exploring Climate Smart Practices." In both hearings, witnesses offered a range of perspectives on the current situation and policy ideas and comments on expanding or improving existing programs.

Senate Agriculture Committee Chair Debbie Stabenow already had legislation in mind as she has convened two climate-themed hearings this session, "Farmers and Foresters: Opportunities to Lead in Tackling Climate Change" in March and "Federal, State, and Private Forestlands: Opportunities for Addressing Climate Change" in May. In April, she introduced bipartisan legislation called the "Growing Climate Solutions Act of 2021," which passed in the Senate 92-8 in late June. This bill focuses on voluntary incentives and authorizes USDA to help facilitate voluntary environmental credit markets for farmers, ranchers and private forest landowners.

FOOD AND AGRICULTURE CLIMATE ALLIANCE (FACA)

At the March hearing, a witness on behalf of the National Council of Farmer Cooperatives (NCFC) testified on the recommendations of the Food and Agriculture Climate Alliance (FACA). FACA consists of organizations representing farmers, forest owners, agribusinesses, manufacturers, state governments, sportsmen, and environmental advocates.

NCFC is a founding member along with the American Farm Bureau Federation, Environmental Defense Fund and the National Farmers Union. These groups have broken through historical barriers to develop shared climate policy priorities across the agriculture, food and forestry value chains. Farm Credit East's national trade association, the Farm Credit Council, has also joined FACA.

The Alliance has developed six focus areas for its policy recommendations: soil health, livestock and dairy, forests and wood products, energy, research, and food loss and waste. Within these focus areas, FACA aims to:

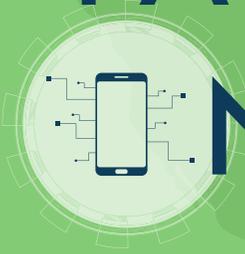
- Provide voluntary, incentive-based tools for farmers and forest owners to sequester carbon and the reduction of other greenhouse gas emissions as well as increase the resilience of the land.
- Support the development of private sector markets for greenhouse gas credits.

- Promote public and private sector tools to incentivize farmers and forest owners to prioritize climate-smart practices.
- Offer incentives for farmers to reduce energy consumption, increase use of on-farm renewable energy, and continue to reduce the lifecycle of greenhouse gas emissions of agriculture and forestry-based renewable energy.
- Streamline consumer-facing packaging and reduce the greenhouse gas impact of food waste and loss within the food value chain.
- Increase federal investment in agriculture, forestry and food-related research.

As the cover story illustrates, agriculture is already playing a role in combatting climate change and protecting the environment. So far, it doesn't appear the Administration or Congress are focused on a regulatory or compliance-based approach. As this policy debate continues, Farm Credit East plans to work with groups like FACA to recognize farmers' existing efforts and improve voluntary incentive-based programs. 

GROWING
CLIMATE
SOLUTIONS
ACT OF 2021

ARE YOU A FARM CREDIT EAST ONLINE BANKING USER YET?



Now is the time to sign up!

Farm Credit East launched an enhanced online banking experience in March to give customers:

- ✓ **Quick, easy access to funds.** Account balances and other information are available in just a few clicks.
- ✓ **Mobile App.** A new mobile banking app allows customers to access their data and complete transactions on the go.
- ✓ **Convenience.** The new online banking platform offers increased self-service options so customers can set up additional bank accounts, take advances, make loan payments, and more on their own time, including outside of normal business hours.
- ✓ **eStatements.** Customers have the option to opt out of paper billing statements.

The launch of this modernized online banking platform is just the first step along Farm Credit East's digital journey, which aims to provide customers with an enhanced experience by way of quicker decisions, real-time data, valuable insights and robust security.

To enroll in Farm Credit East Online Banking, contact your local branch office or visit FarmCreditEast.com/Enroll.

To preview Farm Credit East Online Banking, or for additional guidance on how to use the platform, visit FarmCreditEast.com/OnlineBanking.

We appreciate the opportunity to continue to serve your credit and financial services needs, and look forward to providing an even more enhanced and secure user experience.

MEET OUR SCHOLARSHIP *Winners*

Each Earned \$1,500 Toward Higher Education

Farm Credit East congratulates our 33 scholarship winners, all aspiring to make a difference in their agricultural communities. This year students earned a collective \$55,500 in scholarships to help them on their way to becoming the Northeast's future leaders.

Our scholarship supports students with a diversity of agricultural career aspirations and farm backgrounds from across our seven-state territory. Congratulations to these deserving students and best wishes for a successful educational experience.

Connecticut



ARAINA HALEY

Bridgeport, Conn.

Colgate University
Major: Pre-veterinarian
Career path: Veterinarian



BAILEY HIRSCHBOECK

Sterling, Conn.

University of Massachusetts, Amherst
Major: Sustainable food & farming
Career path: Farm manager/owner



RACHAEL TROWBRIDGE

Hampton, Conn.

University of New Hampshire
Major: Forestry
Career path: Forestry & natural resources

Maine



RILEY BOUCHARD

New Sweden, Maine

University of Maine
Major: Business management
Career path: Farm manager/owner



ETHAN CASSIDY

Fort Fairfield, Maine

University of Maine
Major: Mechanical engineering
Career path: Mechanical engineer in the forest products industry



CALLIE CRISSEY COOK

Belfast, Maine

William Anglist Institute
Major: Food studies
Career path: Viticulturist/Enologist

New Hampshire



KAILEY DEIGHAN

Center Ossipee, N.H.

University of New Hampshire
Major: Medical & veterinary sciences
Career path: Large animal veterinarian



HAYDEN GARDNER

Loudon, N.H.

SUNY Cobleskill
Major: Agriculture equipment technology
Career path: Agricultural engineer



RYAN HOELZEL

Epping, N.H.

White Mountain Community College
Major: Heavy diesel mechanics
Career path: Agricultural equipment mechanic

New Jersey



BENJAMIN CASELLA

Clarksboro, N.J.

Delaware Valley University
Major: Turf management
Career path: Turf & sod professional



ABBEY GOODENOUGH

Columbus, N.J.

Delaware Valley University
Major: Animal science
Career path: Animal inspector



AMELIA JAWORSKI

LaFayette, N.Y.

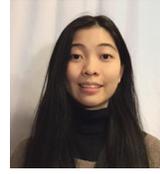
SUNY Morrisville
Major: Equine science & management
Career path: Equine nutritionist



KATHERINE SCHEFLEN

Hillsborough, N.J.

Iowa State University
Major: Animal science
Career path: Artificial insemination technician



JADE LO

Flushing, N.Y.

Cornell University
Major: Animal science
Career path: Large animal veterinarian

New York



JENNIFER BOCKHAHN

East Concord, N.Y.

Cornell University
Major: : Interdisciplinary studies
Career path: Agricultural consultant



REBEKAH MARTZ

Red Hook, N.Y.

Cornell University
Major: Animal science
Career path: Dairy nutrition consultant



REBECCA COOMBE

Grahamsville, N.Y.

Cornell University
Major: Agricultural sciences
Career path: Veterinarian



ADYSON MILLER

Chateaugay, N.Y.

Cornell University
Major: Agricultural science
Career path: Agricultural educator



BROOKLIN DRAKE

Marathon, N.Y.

SUNY Cobleskill
Major: Agribusiness
Career path: Agricultural educator



JOY MUSSER

Middletown, N.Y.

Houghton College
Major: Equine management
Career path: Equine hippotherapist



TRIANA BURGOS-FARNAN

Penn Yan, N.Y.

SUNY Cobleskill
Major: Animal science
Career path: Large animal veterinarian



LYNNDEE NAGEL

Clymer, N.Y.

SUNY Cobleskill
Major: Animal science
Career path: Veterinarian assistant



KRISTIANN FRANK

Vernon Center, N.Y.

Ithaca College
Major: MAT in agriculture education
Career path: Agricultural educator



KEVIN PATT

Scipio Center, N.Y.

SUNY Cobleskill
Major: Agricultural business & management
Career path: Farm manager/owner



ALLEN GRAULICH

Cobleskill, N.Y.

Cornell University
Major: Animal science
Career path: Dairy herd manager



PAIGE THORNE

Watertown, N.Y.

Ithaca College
Major: MAT in agriculture education
Career path: Agricultural educator



JULIA UHRINEK

Basom N.Y.

Cornell University
Major: Animal science
Career path: Large animal veterinarian



CAROLYN WRIGHT

Franklinville, N.Y.

Ithaca College
Major: MAT in agriculture education
Career path: Agricultural educator



REILLY WOLFANGER

Silver Springs, N.Y.

SUNY Morrisville
Major: Agricultural business
Career path: Farm manager/owner



TYLER ZIEHM

Greenwich, N.Y.

Purdue University
Major: Agriculture systems management
Career path: Farm manager/owner

FARM CREDIT EAST “FUTURES” RECIPIENTS

Farm Credit East has awarded an additional \$2,000 scholarship to students committed to careers in production agriculture. This scholarship was awarded upon a secondary, in-depth review of the applications and is in addition to the \$1,500 Farm Credit East scholarship.



ALESSANDRO RAINONE

Little Egg Harbor, N.J.

Bentley University
Major: Business management
Career path: Commercial fisherman

A career in commercial fishing has been Alessandro’s dream since he was a boy and would set out to sea alongside his dad on the FV Annice Marie. After earning his degree, Alessandro aims to take over his father’s fishing business, diversifying it to include an oyster farm and ultimately expanding the business to supply markets across the United States.



RYAN SHEEHAN

East Moriches, N.Y.

Michigan State University
Major: Marketing
Career path: Farm manager/owner

Ryan has helped at his family’s wholesale greenhouse operation since before he can remember, including most recently expanding into production of green roof plant material. This endeavor has piqued his interest as it is on the forefront of sustainability initiatives. Following graduation, Ryan plans to return to his family business with strategic and innovative ideas.



COLE WERNER

Rush, N.Y.

Iowa State University
Major: Animal science and ag business
Career path: Farm manager/owner

While pursuing his degree, Cole plans to focus his studies in swine science while developing his skills in farm management, marketing and the financial aspects of running a business. Upon graduation, Cole plans to diversify his family’s vegetable operation, including building a farrow-to-finish hog operation, expanding the operation’s current markets and diversifying its crop mix.

TO BE A CANDIDATE FOR A 2022 SCHOLARSHIP, CONTACT A FARM CREDIT EAST BRANCH OFFICE OR VISIT FARMCREDITEAST.COM

APPLICATIONS WILL BE AVAILABLE IN JANUARY 2022

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WRITE: Kristie Matuszewski, Editor, Farm Credit East,
240 South Road, Enfield, CT 06082-4451

CALL: 860.741.4380

E-MAIL: kristie.matuszewski@farmcrediteast.com

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Help us fill Farm Credit East's Agricultural Views 2022 Calendar with fresh imagery that illustrates the best of Northeast farming, horticulture, forestry and commercial fishing. We also look for creative photos that celebrate country life in New England, New York or New Jersey.

Your photo entry may appear in Farm Credit East's Agricultural Views 2022 Calendar and also earn you a \$100 cash prize!

- 14 photos will be selected for a \$100 cash prize each
- Additional photos will be selected to fill the calendar pages, each earning a \$25 prize
- Submission deadline: July 31, 2021
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Visit farmcrediteast.com/calendar



Upload your best shots to our website by July 31
for your chance to win a \$100 CASH PRIZE



2022