



FARM CREDIT EAST



Agricultural Views

2023

CALENDAR



Help us fill Farm Credit East's *Agricultural Views* 2024 Calendar with lots of 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* 2024 Calendar and could also earn you a \$100 cash prize!

CONTEST ENTRIES

- Planting, timber, irrigation, livestock or harvest scenes
- Industry shots of vineyards, commercial fishing, dairy farms, orchards, vegetable operations, forestry operations, nurseries, greenhouses, etc.
- Action shots in the fields, forests, barns or docks
- Seasonal photos, such as of holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- County fairs, roadside markets or farm markets
- 4-H or FFA events

THE RULES

- Photo must be taken in New England, New York or New Jersey.
- High resolution (at least 1 MB) must be digitally submitted with the entry form on FarmCreditEast.com/Calendar.
- Do not touch up or add filters to photos prior to submitting.
- No negatives, printed photos or links to web libraries.
- Photos should have horizontal orientation.
- Images become the property of Farm Credit East.

Parties submitting photos certify that they have permission of all individuals shown in each photo and all individuals owning property shown in each photo.

WINNING PHOTOS

14 photos will be selected for a \$100 cash prize each.

TIMELINE

Submission deadline: July 31, 2023
Winners contacted by: October 15, 2023

NEED CREATIVE INSPIRATION?

See winning shots from prior calendars on FarmCreditEast.com.

TO ENTER

Submit your photos for the 2024 *Agricultural Views* calendar at FarmCreditEast.com/Calendar.

On the Cover:
It's not a rarity to find farmers working long days. Fortunately, this day of haylage cutting came to a spectacular end at Kelley View Farm in Greensboro, Vt. Travis Kelley, of Newport, Vt., captured this beautiful sunset.

November 2022

SUN	MON	TUE	WED	THU	FRI	SAT
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December 2022

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The morning glow over Tompkins County finds a few early risers ready for the new day. Heather Hunt LaPierre captured this quiet moment at Beck Hill Farms in Freeville, N.Y.



Ensure you capture every
tax deduction the law allows.
A Farm Credit East specialist can prepare your returns.

January 2023

SUN

MON

TUE

WED

THU

FRI

SAT

DECEMBER 2022						
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FEBRUARY 2023						
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25	26	27	28			



"Snowy Horses"
by Wendy Keefe, Dewittville, N.Y.

1

Due today: Loan payment

NEW YEAR'S DAY

KWANZAA ends

2

Farm Credit East offices closed

3

4

5

6

FULL MOON

7

American Farm Bureau
Federation Annual Convention
San Juan, Puerto Rico

8

9

10

11

12

New York Agricultural Society
Annual Forum - Syracuse, N.Y.

13

14

LAST QUARTER

15

16

Farm Credit East offices closed

MARTIN LUTHER KING, JR. DAY

17

Due today: Federal payroll (EFTPS) deposit
for monthly depositors

Due today: Individuals 4th quarter estimated
income tax payment

18

19

20

**Farm budgeting
a challenge?
Farm Credit East can help**

21

NEW MOON

22

23

24

25

**Farm Credit East
can prepare your W-2s,
1099s and payroll taxes**

26

27

28

FIRST QUARTER

29

30

31

Due today: 4th quarter/year-end payroll
reports, W-3 with W-2s, MT903 & IFTA

Due today: Mail W2s, 1099s and 1098s
to recipients



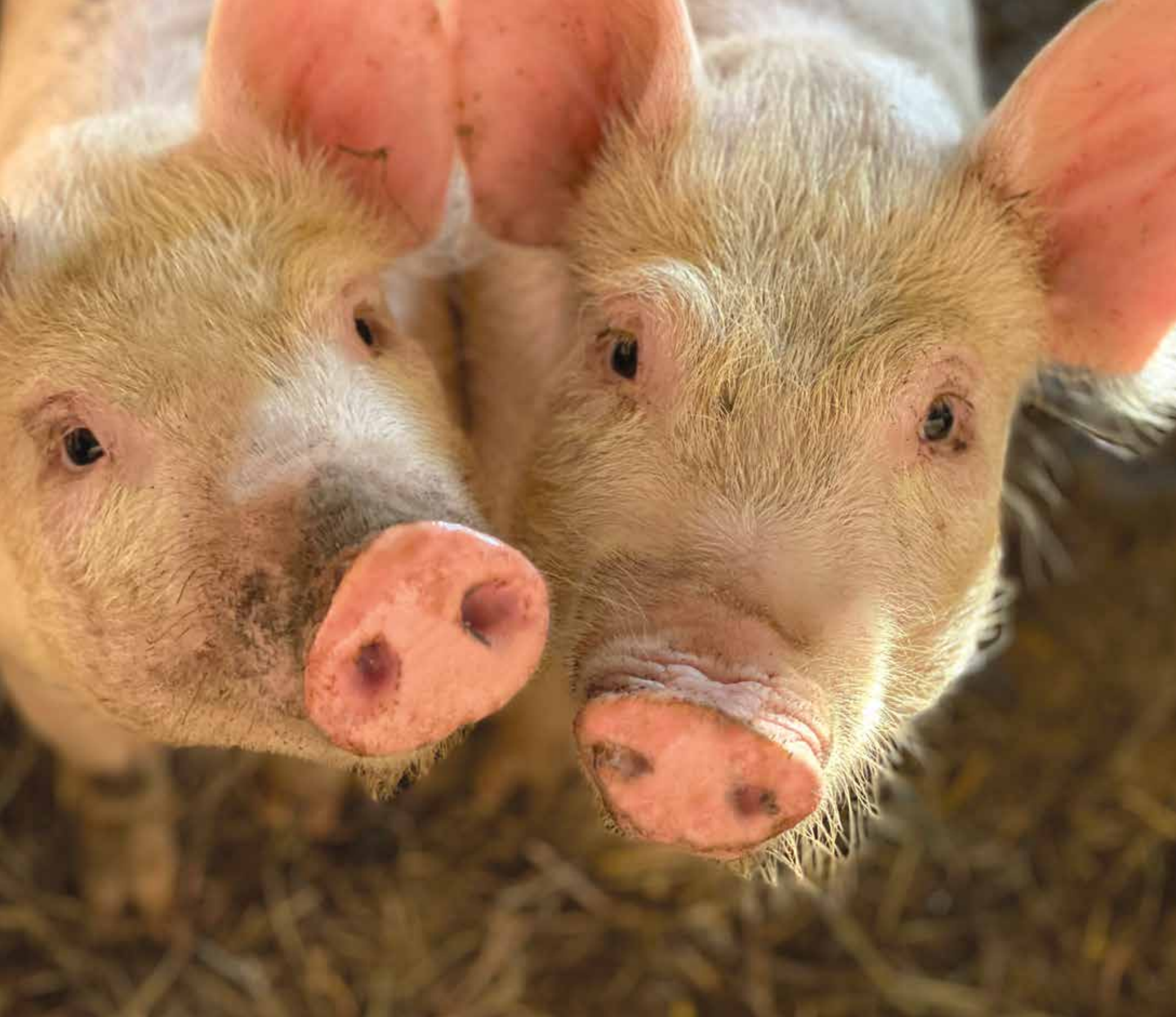
"Early Morning Snow"
by Linda Howes,
Middleboro, Mass.



"Hillary the Cow"
by Jada Wilson,
Canaan, Conn.

REMINDER:

See last page for our 2023 Crop Growers Calendar.



Create certainty for your family.
Farm Credit East can help you turn your goals for transferring
your business to the next generation into action plans.

February 2023

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	<div>JANUARY 2023</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					<div>MARCH 2023</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr></table>	S	M	T	W	T	F	S				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		1 Due today: Loan payment	2 GROUNDHOG DAY	3 	4 North American Farmers' Direct Marketing Assoc. Agritourism Convention and Expo - Austin, TX
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5 FULL MOON	6	7 Empire State Producers Expo Liverpool, NY	8	9	10	11																																																																																				
12 LINCOLN'S BIRTHDAY	13 LAST QUARTER	14 VALENTINE'S DAY	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16	17 Is preparing your tax return a challenge? Farm Credit East can help.	18																																																																																				
19	20 NEW MOON Farm Credit East offices closed PRESIDENT'S DAY	21	22 ASH WEDNESDAY	23	24 New York Farm Show Syracuse, N.Y.	25																																																																																				
26	27 FIRST QUARTER	28 Due today: MT903																																																																																								



"Winter Apple Trees"
by Jenna Behling,
Mexico, N.Y.

"Loading Norway Pine"
by Lawrence Park,
Presque Isle, Maine



"A Patient Flock"
by Sydney Wilson, Limington, Maine

REMINDER:

See last page for our 2023 Crop Growers Calendar.



Plan for the Planting Ahead!

Need a mortgage? Credit for seed? Call us today. Farm Credit East's financial packages can save you time and hassles this planting season.

2023 March

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5	6	7 <div>FULL MOON</div>	8 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: S-Corporation (1120S) and Partnership (1065) tax returns for calendar-year filers	9	10	11																																																																																											
12 Daylight Saving Time Begins	13 Seafood Expo - Boston, Mass.	14 <div>LAST QUARTER</div>	15	16	17 ST. PATRICK'S DAY	18																																																																																											
19	20 Farm Credit East Annual Meeting SPRING BEGINS	21 <div>NEW MOON</div> NATIONAL AGRICULTURE DAY	22 RAMADAN begins at sundown	23	24	25																																																																																											
26	27	28 <div>FIRST QUARTER</div>	29	30	31 Due today: MT903																																																																																												



"Feeding the Cows"
by Bradley Adams, Randolph, N.Y.

"Mother and Baby"
by Mark Steven Capone,
Hackettstown, N.J.



"Vine Ripened"
by James Williams,
Ontario, N.Y.

REMINDER:

See last page for our 2023 Crop Growers Calendar.



FARM CREDIT EAST

farmcrediteast.com

It's a dusty start to planting season at Kyle Blackstone and Sons farm in Caribou, Maine. Casey Blackstone captured this action shot of her husband, Ben, planting potatoes.

Are you keeping an eye on your bottom line?

Your financial condition and profitability depend on solid records, timely reports and sound advice. Learn how Farm Credit East can help.

April 2023

SUN

MON

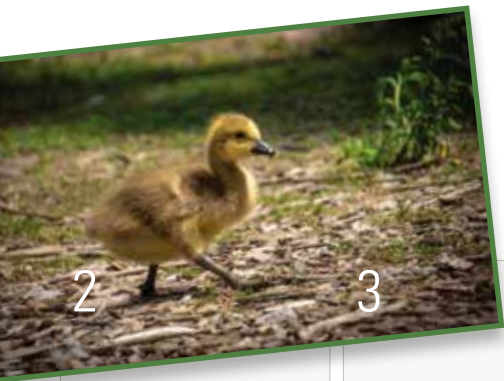
TUE

WED

THU

FRI

SAT



"Little Gosling"
by Linda Howes, Middleboro, Mass.

MARCH 2023						
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MAY 2023						
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1

Due today: Loan payment
Due today: AgEnhancement Grant applications
Farm Credit East scholarship deadline. See FarmCreditEast.com for application.

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8

PALM SUNDAY

PASSOVER BEGINS

GOOD FRIDAY

HOLY SATURDAY

9

10

11

Need help with payroll?
Contact your local
Farm Credit East office.

12

13



14

15

EASTER

PASSOVER ENDS

16

17

18

Due today: Fed. payroll (EFTPS) deposit for monthly depositors
Due today: 1st quarter estimated income tax payment for individuals and corporations
Due today: Individuals and C-Corporation tax returns

19



20

21

22

PATRIOT'S DAY

RAMADAN ends at nightfall

EARTH DAY

23

24

25

26

ADMINISTRATIVE
PROFESSIONALS' DAY

27



28

ARBOR DAY

29

30



"Foggy Sunrise"
by Greg DeBuck, Pine Island, N.Y.

"Garden Goat"
by Liz Donaldson, Shushan, N.Y.



REMINDER:

See last page for our 2023 Crop Growers Calendar.



FARM CREDIT EAST

farmcrediteast.com

Spring is in the air when the greenhouses are in full bloom at Lucas Greenhouses in Monroeville, N.J. Photographer Corey Goetsch captured this colorful shot.

How Much is it Worth?
Buying? Selling? Settling an estate? For a thorough,
accurate appraisal, work with a Farm Credit East rural appraiser.

May 2023

SUN

MON

TUE

WED

THU

FRI

SAT



1

“Springtime Succulents”
by Jenna Kate Van
Vugt, Newton, N.J.

Due today: 1st quarter payroll reports,
MT903 & IFTA
Due today: Loan payment

2

3

4

5

FULL MOON

6

7

8

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12

LAST QUARTER

13

14

15

16

17

18

19

NEW MOON

20

MOTHER'S DAY

Due today: Federal payroll (EFTPS)
deposit for monthly depositors

Northeastern Loggers' Expo
Bangor, Maine

ARMED FORCES DAY

21

22

23

Contact your Farm Credit
East office about state
payroll requirements.

24

25

26

27

FIRST QUARTER

28

29

30

31

Farm Credit East offices closed
MEMORIAL DAY
PENTECOST

Due today: MT903

“Irrigation Wheels”
by Stan Dzugan, Massapequa Park, N.Y.



“Best Friends”
by Vivian Briggs, Turner, Maine

REMINDER:

See last page for our 2023 Crop Growers Calendar.



Are You Making a Profit?

Farm Credit East's analysis tools can help you evaluate and improve the operational and financial management of your business.

June 2023

SUN

MON

TUE

WED

THU

FRI

SAT



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5

"Morning Breakfast"
by Kayla Jacquier,
East Canaan, Conn.

MAY 2023						
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JULY 2023						
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30	31					

1
Due today: Loan payment

2

3
FULL MOON

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10
LAST QUARTER

11

12

13
Submit your photos
by July 31 for the
chance to be featured
in next year's calendar!

14
FLAG DAY

15
Due today: Federal payroll (EFTPS) deposit
for monthly depositors
Due today: 2nd quarter estimated
income tax payment for individuals and
corporations

16

17
NEW MOON

18
FATHER'S DAY

19
Farm Credit East offices closed
JUNETEENTH

20

21
SUMMER BEGINS

22

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26
FIRST QUARTER

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30
Farm Credit East FFA scholarship deadline.
See FarmCreditEast.com for application.
Due today: MT903



"Butterfly Release"
by Liz Donaldson,
Shushan, N.Y.

"Pick Your Own at Maxwell's Farm"
by David Twillmann, Cape Elizabeth, Maine



REMINDER:

See last page for our 2023 Crop Growers Calendar.



Time to Expand the Business?
Or hand it down to the next generation? Then it's time to talk to a Farm Credit East business consultant. Like you, they understand agricultural business.

July 2023

SUN MON TUE WED THU FRI SAT



"Separating Logs for Grading"
by Seth Andrew Frink, Hampton, Conn.

JUNE 2023						
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AUGUST 2023						
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1
Due today: Loan payment



4
Farm Credit East offices closed INDEPENDENCE DAY

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LAST QUARTER

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NEW MOON
Due today: Federal payroll (EFTPS) deposit for monthly depositors

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FIRST QUARTER

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31
Due today: 2nd quarter payroll reports, MT903 & IFTA

"Festive Calf"
by Cara Bruno, Fonda, N.Y.



REMINDER:

See last page for our 2023 Crop Growers Calendar.



"Patriotic Bales"
by Robert Heinrich,
Albion, Maine








FARM CREDIT EAST

farmcrediteast.com

Photographer Bethany King captured this expansive shot of winter wheat being harvested at Country Crossroads Feed and Seed in Andover, N.Y.

For no surprises at tax time,
the best time to think about taxes isn't when they're due.
Work with a Farm Credit East ag tax specialist year-round to
take advantage of all the tax opportunities you're legally allowed.

August 2023

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<div>6</div>	<div>7</div>	<div>8</div> <div></div> <div>LAST QUARTER</div>	<div>9</div> <div>National Farmers' Market Week</div>	<div>10</div>	<div>11</div>	<div>12</div>																																																																																											
<div>13</div>	<div>14</div>	<div>15</div> <div>Due today: Federal payroll (EFTPS) deposit for monthly depositors</div>	<div>16</div> <div></div> <div>NEW MOON</div>	<div>17</div>	<div>18</div>	<div>19</div>																																																																																											
<div>20</div>	<div>21</div>	<div>22</div>	<div>23</div> <div>New York State Fair Begins Syracuse, N.Y.</div>	<div>24</div> <div></div> <div>FIRST QUARTER</div>	<div>25</div>	<div>26</div>																																																																																											
<div>27</div>	<div>28</div>	<div>29</div>	<div>30</div> <div></div> <div>FULL MOON</div>	<div>31</div> <div>Due today: MT903</div>																																																																																													

“In Bloom”
by Tim Stockel, Manalapan, N.J.



“Just Peachy”
by Kathy Diamontopoulos,
Haverhill, Mass.



“Heading out Tuna Fishing”
by Jenny Wells, Whitefield, Maine

REMINDER:
See last page for our 2023 Crop Growers Calendar.



September

September

SAT

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16

23

30

See last page for our 2023 Crop Growers Calendar.





We are here to save you money.

Long-term tax planning can mean significant savings when it comes time to file your returns.
Call Farm Credit East today to learn more.

October 2023

SUN MON TUE WED THU FRI SAT



“Enjoying a Fall Day”
by Mindy Roggie, Croghan, N.Y.

SEPTEMBER 2023						
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NOVEMBER 2023						
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1 Due today: Loan payment Eastern States Exposition Ends	2 Due today: MT903	3	4	5	6 LAST QUARTER	7
8	9 Farm Credit East offices closed COLUMBUS DAY	10	11	12	13	14 NEW MOON
15	16 Due today: Individual and calendar-year C-corporation extended tax returns Due today: Federal payroll (EFTPS) deposit for monthly depositors BOSS'S DAY	17	18	19	20	21 FIRST QUARTER
22	23	24	25	26	27	28 FULL MOON
29	30	31 Due today: 3rd quarter payroll reports, MT903 & IFTA HALLOWEEN				



“Pumpkins for Sale”
by Laura Kokoski, Hadley, Mass.



“Lunchtime”
by Moreen Weaver,
Bath, N.Y.

REMINDER:

See last page for our 2023 Crop Growers Calendar.



Profitability depends on accurate decision-making.

For the information you need to analyze your business performance, call Farm Credit East today.

November 2023

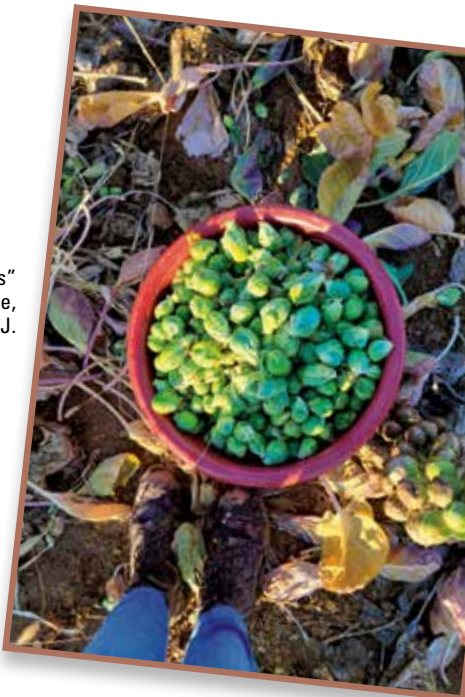
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5 Daylight Saving Time Ends LAST QUARTER	6	7 ELECTION DAY	8	9 Take the stress out of paydays with payroll services from Farm Credit East.	10	11 VETERANS DAY																																																																																											
12	13 NEW MOON	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors National Farm City Week Begins	16	17	18																																																																																											
19	20 FIRST QUARTER	21	22 National Farm City Week Ends	23 Farm Credit East offices closed THANKSGIVING DAY	24 Farm Credit East offices closed	25																																																																																											
26	27 FULL MOON	28	29	30 Due today: MT903																																																																																													



“Colors of Fall”
by Jenna Behling, Mexico, N.Y.



“Heading Home”
by Miranda Orellana, Ringoes, N.J.



“Picking Brussels Sprouts”
by Rebekah Alstede,
Chester, N.J.

REMINDER:

See last page for our 2023 Crop Growers Calendar.



Are you risking penalties by processing your own payroll?
Schedule a free consultation with a Farm Credit East payroll specialist to find out.

December 2023

SUN

MON

TUE

WED

THU

FRI

SAT



"Festive calf at McGarry Dairy in Berkshire, Vt."
by Annora McGarry, Granville, N.Y.

NOVEMBER 2023

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JANUARY 2024

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28	29	30	31			

1

Deadline: AgEnhancement Grant applications
Due today: Loan payment

2

3

4



LAST QUARTER

5

6

7

HANUKKAH begins

8

9

10

11

12



NEW MOON

13

14

15

Due today: Federal payroll (EFTPS) deposit for monthly depositors
Due today: Corporation 4th quarter estimated income tax payment
HANUKKAH ends

16

17

18

19



FIRST QUARTER

20

21

WINTER BEGINS

22

23

24

25

Farm Credit East offices closed
CHRISTMAS DAY

26



FULL MOON

27

28

29

30

31

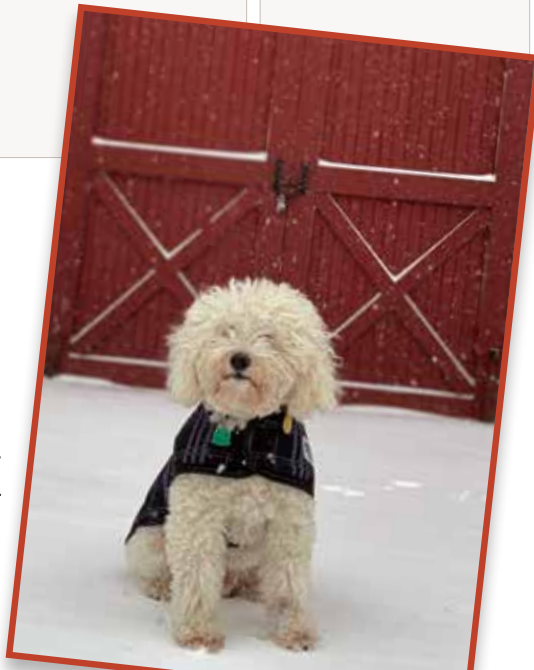
Farm Credit East FFA scholarship deadline. See FarmCreditEast.com for application.

NEW YEAR'S EVE



"Feeding the Cows"
by Philip Wagner, Bridport, Vt.

"Lucky's Red Barn at Buck Hill Farm"
by Heather Dale Roy, Fitchburg, Mass.



REMINDER:

See last page for our 2023 Crop Growers Calendar.

ON THE FARM, FROM OUR OFFICE, OVER THE PHONE OR ONLINE,

Farm Credit East has an entire team dedicated to serving Northeast agriculture, forest products and commercial fishing.



Scan QR code for branch
office contact information.



FARM CREDIT EAST

FarmCreditEast.com





CROP	SALES CLOSING	PRODUCTION REPORTS	ACREAGE REPORTS OR INVENTORY REPORTS	BILLING DATE
FALL CROPS				
Wheat (N.Y.)	9/30	11/14	11/15	8/15
Wheat (N.J., Pa.)	9/30	11/14	11/15	7/1
Barley (N.Y.)	9/30	11/14	11/15	8/15
Barley (N.J., Pa.)	9/30	11/14	11/15	7/1
Forage Production	9/30	11/14	10/16	7/1
Forage Seeding (N.Y., N.J., Pa.)	7/31	–	11/15	7/1
PERENNIALS				
Apples	11/20	1/15	1/15	8/15
Peaches	11/20	1/15	1/15	8/15
Blueberries	11/20	1/15	1/15	8/15
Cranberries	11/20	1/15	1/15	8/15
Grapes	11/20	1/15	1/15	8/15
Pears (N.Y., Pa.)	11/20	1/15	1/15	8/15
Cherries (N.Y.)	11/20	1/15	1/15	8/15
CLAMS				
All Policies	11/30	–	11/30	8/15
PASTURE, RANGELAND, FORAGE (PRF)				
All Policies	12/1	–	12/1	9/1
APICULTURE				
All Policies	12/1	–	12/1	9/1
WHOLE FARM REVENUE POLICY				
Whole Farm Revenue Policy <small>* Late Fiscal Year Filers - Fiscal year begins October, November or December</small>	3/15	–	7/15	8/15
SPRING CROPS				
Onions	2/1	3/18	6/15	8/15
Oats (N.Y., N.J.)	3/15	4/29	7/15	8/15
Oats (Pa.)	3/15	4/29	6/15	8/15
Spring Forage Seeding (N.Y., N.J., Pa.)	3/15	–	5/15 or 6/15	7/1
Barley (Maine)	3/15	4/29	7/15	8/15
Spring Barley (N.Y.)	3/15	11/14	7/15	8/15
Spring Barley (Pa.)	3/15	11/14	6/15	7/1
Corn	3/15	4/29	7/15	8/15
Dry Beans	3/15	4/29	8/15	8/15
Fresh Market Sweet Corn	3/15	–	7/15	8/15
Fresh Market Tomatoes (Pa.)	3/15	–	7/15	8/15
Grain Sorghum	3/15	4/29	7/15	8/15
Green Peas	3/15	4/29	7/15	8/15
Potatoes	3/15	4/29	7/15	8/15
Potatoes (N.J.)	1/31	3/16	7/15	8/15
Soybeans	3/15	4/29	7/15	8/15
Tomatoes (Processing)	3/15	4/29	7/15	8/15
Wheat (Maine)	3/15	4/29	7/15	8/15
Cabbage	3/15	4/29	8/15	9/15
Tobacco (Binder)	3/15	4/29	7/15	1/1
Tobacco (Wrapper)	3/15	4/29	7/15	1/1
Processing Beans	3/15	4/29	8/15	9/15
Processing Beans (N.J.)	3/15	4/29	8/15	9/15
Sweet Corn - Processing	3/15	4/29	7/15	8/15
Fresh Market Beans	3/15	4/29	8/15	9/15
Spring Forage Seeding (Maine)	3/15	–	8/15	9/15
LIVESTOCK GROSS MARGIN – DAIRY (LGM)				
Every Thursday				
DAIRY REVENUE PROTECTION				
Every business day at 4:30 CST				
NURSERY				
Nursery*	5/1	–	5/1	3/1
<small>*Submit initial crop-year inventory with application. Also include three copies of wholesale catalog.</small>				



Play room.

The opportunity to explore open space is one of the greatest perks to rural life. While stomping through a brook, Shelby Bellows, of Brooklyn, Conn., captured this slice of rural living.

LOANS FOR BUILDING A COUNTRY LIFE

Welcome to the country. If you aspire to live in a rural area or operate a business out here, Country Living from Farm Credit East is ready to help.

Whatever your dream and wherever your starting point, we can assist you with flexible loans for purchasing land, building a home or setting up a rural business. Why work with Country Living instead of a bank? Because “country living” is more than just our name; it’s in our DNA. The financing options we offer are unique and flexible, just like the country properties you have your eye on.

Loans for: Farms • Homes • Land • Home Construction • Farm Structures

Call today to speak with one of our mortgage specialists or visit us online.



Country Living
from Farm Credit East

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