

**FINANCIAL  
PARTNER**  
BUSINESS INSIGHTS FOR HIGHER YIELDS



FARM CREDIT EAST



SUMMER 2022

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## Board Election & Reorganization Results



Michael N. Brooks

Farm Credit East announced the results of its director elections in late April. Stockholders reelected Michael N. Brooks, managing partner of Dusty Lane Farms LLC, in Elmer, N.J., to a three-year term. Also reelected to four-year terms were Philip “Jamie” Jones, managing member of Jones Family Farms, in Shelton, Conn., and Terry R. Zittel, business executive and treasurer of Amos Zittel & Sons, Inc., in Eden, 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.



Philip “Jamie” Jones

At the April 26 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., Tom Colgan, of Lyme, N.H., and Jamie Jones, of Shelton, Conn.

*In 2023, there will be two seats up for election. Learn more about these director seats and how you can become involved in the election process on page 9 of this issue.*



Terry R. Zittel

## An Enhanced Digital Experience Coming Soon: Farm Credit Connect



FARM CREDIT  
CONNECT

You've asked for access to your information at your fingertips, and we've listened. Over the last several months, a team of agricultural specialists from across the association has been diligently working to develop an enhanced digital experience for members via our website.

Later this year, we look forward to launching **Farm Credit Connect**. This revamped customer portal will provide quick access to loan and crop insurance information, improved document sharing capabilities, and access to online banking to manage your funds. Stay tuned for more information on the transfer of your existing FarmCreditEast.com account or how to sign up. We look forward to providing you with an enhanced digital experience.





**Mike Reynolds**  
CEO, *Farm Credit East*

# ONE FARM CREDIT EAST

Just over a decade ago, there were four associations serving Northeast agriculture, commercial fishing and forest products.

**Today, there is one Farm Credit East.**

Joining forces was necessary to optimize skills and resources to provide the most value to our customers. With this most recent merger, Farm Credit East was fortunate to merge with an outstanding organization in Yankee Farm Credit. I invite you to read this issue's cover story to learn more about our new customers and team members in what we're calling the Northern Region. I think you'll see what was clear as we undertook the merger — we have much in common across our eight states.

Operating as one Farm Credit East, our sole mission is to provide best-in-class credit and financial services to our members. To do this effectively, our team needs to operate utilizing consistent tools and processes.

We appreciate the patience of our members in the Northern Region as our staff and customers get up to speed on our systems and processes. Know that this standardization will benefit the cooperative and provide value to all our members going forward.

We're also listening to and value our customers' feedback. You've asked for enhanced digital tools to have your information available at your fingertips and that is what we aim to provide. Up to this point, many of our digital enhancements

have been internal to deliver on our consistent approach to customer service. As we continue to build on these tools, some of our progress will become more visible to customers.

Last spring, we launched an improved online banking experience for customers to manage their funds at their convenience. As part of that tool, you may also opt to receive your billing statements electronically. This past fall, we launched an ongoing customer survey to capture your feedback in real time.

Later this year, we'll be launching a redesigned website experience along with an enhanced customer portal and corresponding app called *Farm Credit Connect*. The improved website aims to serve you information relevant to your business and your industry. Farm Credit Connect will provide increased access to your data, including loan and crop insurance information, as well as an enhanced process to share data with your Farm Credit East team. We've been pleased to incorporate feedback from a digital experience customer group in Farm Credit Connect's development process. We'll continue to build on these platforms to further enhance your digital experience while ensuring the security of your data.

Relationships remain at the core of our business and new access points like Farm Credit Connect are just the next

step in the evolution of that relationship. Improved digital tools serve to complement customer relationships — not replace them — providing the team with more time to strategize with you on the future of your business. As we grow our digital offerings, each step in our digital journey is a building block to enhance your experience doing business with us. We'll continue to evolve in this journey.

As the Chinese proverb states, "Be not afraid of growing slowly, be afraid only of standing still." Know that your cooperative is not standing still. Just as your businesses are constantly evolving to adapt to changing business conditions and consumer demands, we are evolving to best serve your business needs.

The future of agriculture in our region is bright. I think you'll agree after reading about the promising students aspiring to careers in agriculture and related fields later in this issue.

For 106 years, we've been a trusted financial partner to Northeast agriculture, commercial fishing and forest products. This is not a role we take lightly, nor will we be complacent about it. Since day one we have been a relationship lender owned by our customers. Customers have always remained at the forefront of our business — just as they will as we continue to evolve as **One Farm Credit East.** 



Six months into the merged association, we're pleased at how effectively the Farm Credit East and Yankee Farm Credit teams have joined together to serve our customers. This continuity of service could be attributed to the many similarities our associations already had in common — from our alignment on Farm Credit's mission and vision, to the types of customer businesses each association served.

As Sam Lincoln, one of the Vermont producers you'll meet later in this article, stated, "Post merger, my convenient access to responsible credit has continued seamlessly — and that's been really important to me. When I see an opportunity to make a move in the business, knowing that my lender is a text, phone call or email away, and that they won't allow me to wade over my head is a huge asset to my business."

As Farm Credit East moves forward, we aim to continue to provide reliable credit and valuable financial services, while utilizing our expanded skill set and resources to grow our relationship with existing customers and those new to the industry.

In the following pages, meet some of the new faces from the Northern Region. We'll feature several agriculture and forestry operations in Vermont along with a few of our new teammates. You'll most likely notice the similarities in the agricultural commodities and business operations of our customers, as well as our expanded team's consistent approach and unwavering commitment to serving our customers.

We look forward to providing networking opportunities for customers across our service area to glean value-added insights to enhance their businesses. Learn more about this fall's regional customer meetings on this issue's back cover.



## A Glimpse Into the New Northern Region

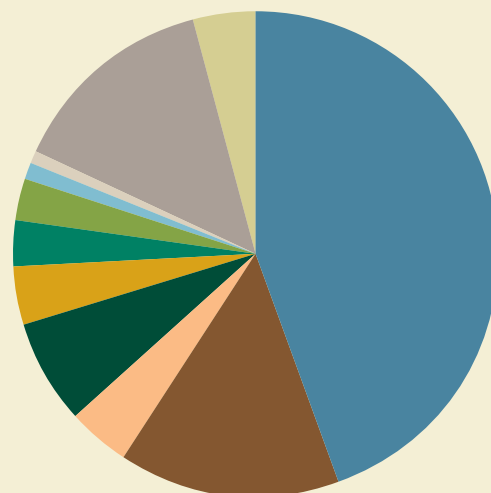
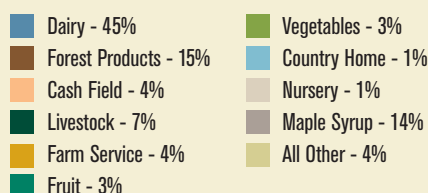
Earlier this year, Farm Credit East was pleased to join with Yankee Farm Credit to enhance our service to Northeast agriculture, commercial fishing and forest products now, and into the future. Entering into this merger were two like-minded associations that had partnered together on a number of programs over many years, and what has emerged is a strong cooperative committed to the future of Northeast agriculture.

### Farm Credit East Snapshot

- ❖ **\$9.5 billion in loan commitments** to Northeast agriculture.
- ❖ **Serving over 18,000 customers** across our eight-state territory.
- ❖ Customer-owners were paid **\$100.1 million in patronage dividends** in 2022.
- ❖ In excess of **70% market share** of commercial farm lending across eight Northeast states.
- ❖ Dedicated staff of **575 agricultural specialists**, each expert in the unique characteristics of Northeast agricultural industries.

### An Overview of the Industries Farm Credit East Serves across Vermont

With the top industries served in the former Yankee Farm Credit territory being dairy and timber, the makeup of the state's agriculture closely aligns to that of the rest of Farm Credit East's territory.





## LINCOLN FARM TIMBER HARVESTING

*Randolph Center, Vermont*

Sam Lincoln received his first new chainsaw on his 12th birthday. Growing up, he enjoyed working in the woods with his dad on his family's dairy farm. Logging became a natural companion business to his seasonal cash crop operation. However, after consulting with retired Farm Credit East consultant Rick Hermonot through the Vermont Farm & Forest Viability Program in the mid-2000s, the primary business enterprise transitioned to full-time, year-round logging in 2012. Today, Lincoln Farm Timber Harvesting is a fully mechanized whole-tree logging operation.

"I attempted to work with other business counselors that had no understanding of my diverse ag and forestry enterprise, or how to advise me," said Sam. "Rick sat at my kitchen table and understood all the pieces of my enterprises to help me focus in on how to be most successful."

During his time in the industry, Sam notes the tremendous advancements. "The capitalization of the business has changed significantly since I bought my first skidder. The size and cost of the equipment has changed a lot," he said.

But one thing that hasn't changed is his passion for the industry and his admiration of the people he works with. "I really love working outdoors and producing tangible goods. The results of my work are very visible every day," he said.

"We're a master logger certified company and we use a lot of technology, but we also work with really great people," Sam continued. "When I stand back to look at what my team does every day, I have a lot of pride. They are doing quality work with best practices. We focus on protecting water quality and utilizing innovative practices wherever possible."



“**When I stand back and look at what my team does every day, I have a lot of pride.**”





## VERMONT COMPOST COMPANY, INC.

### MONTPELIER, VERMONT

Karl Hammer incorporated Vermont Compost Company in 1993 with the intention to make compost and compost-based soil mixes as a means of managing dairy manure and other compostable resources. The business has about 25 employees, and uses a mixture of dairy, equine and poultry manure, along with forest residuals and food scraps to make soil mixes suitable for organic greenhouse growers.

“When we started the business, we frequently had to explain what we meant by ‘compost.’ Nowadays, every pile of anything, anywhere, is labeled compost,” said Karl. “Each pile is different, and not every mixture is suitable media for every growing purpose.”

In addition to composting, Karl raises about 1,000 chickens and a few American Mammoth Jackstock donkeys — all have their purposes in the business. They sell the eggs, and chicken manure is used as a base in the compost. The donkeys are put to work hauling food scrap inputs from local businesses in the Montpelier area.

When Karl first began the business, it took him a few years to find a reliable source of credit. “Farm Credit really took the trouble to understand our business. It was the first lender that came out and wanted to understand what we were trying to do. Not everyone can acknowledge the value in our inventory,” he said, nodding to piles of manure.

The environmental impacts are very important to Karl as well. “I love to take a squandered resource and turn it into a product that is contributory to the profitability of my customers’ businesses,” he said. “Ultimately, growing food, land protection and soil preservation are important to me — this is an opportunity to participate in those efforts.”



“ I love to take a squandered resource and turn it into a product that is contributory to the profitability of my customers’ businesses. ”





Maple tubing above the treeline.

*Fun fact: L F Hurtubise & Sons is right on the Canadian border! This marker stands at the end of the home farm's driveway.*



## L F HURTUBISE & SONS, INC.

*RICHFORD, VERMONT*

Wayne Hurtubise and his brother, Hoyt, own and operate a 1,000-cow dairy across three locations — the farm the brothers' father started in 1947 is home to the dairy; the original Hurtubise farm lost during the war era that was then bought back in 1998 hosts the calf facility; and the heifer facility is seven miles away in Montgomery, Vermont.


Over the years, the dairy has continued to evolve with the times. The dairy is on a collar system which utilizes artificial intelligence (AI) technology for its identification system. They also inject all their corn ground to get more value out of the nutrients. Recently, they did a shrink study on their commodity sheds which resulted in implementing all bins last year. Their commodity sheds are now only used to store sawdust and hay.

The operation utilizes risk management crop insurance tools, including dairy revenue coverage and dairy margin coverage.

"I think it's a must with the volatility in the milk market," said Wayne.

Wayne also spoke highly of his Farm Credit East loan officer, Chuck Custeau. "The Farm Credit team is super to work with. Chuck knows exactly what we're doing, when we're making an investment and he provides solid advice."

L F Hurtubise & Sons has also diversified their business to include maple, which has continued to be a growing sector of their operation. "It's a nice side business that has done pretty well for us," commented Wayne.

When asked what he likes most about being a dairy farmer, Wayne quickly responded, "Seeing things grow. Seeing the herd. We have our share of disappointments in this business, but there's also so much satisfaction." 

## Meet some of the Northern Region team



**MORGAN RILLING**  
*Regional Manager*

"I've had a lot of roles at Farm Credit. I started out as an intern; I've done payroll, records and taxes; then made my way to being a loan officer, credit operations coordinator, branch manager, and now, regional manager.

I really enjoy being a partner to customer businesses. Seeing the progression of their operations is very fulfilling. It's all about creating a partnership and seeing the people and the businesses evolve.

On the days I have customer meetings, I always leave feeling good. Some meetings are tough, but if we can help the customer in any way, I always get in the car afterwards thinking, 'That's why I do what I do.' "



**DAVE KEENAN**  
*Senior Loan Officer*

"My grandfather had a farm growing up, so I always thought I wanted to be a farmer. As I got older, my career path led me to banking, and for the last six years I've really put those two interests together in my work here at Farm Credit.

In my experience, farmers are much more than just farmers. They're bookkeepers, scientists, laborers, planners — they do it all. Truthfully, I think farmers have a step up on most business owners in that way.

When I work with my customers, I really try to listen and learn. With the merger, some customers may have been concerned that we'd lose the in-person element, but I haven't lost any time with them. The new technology implementations might take me some time to learn, but once I do, I'll have more opportunities to be out on the road. No matter what, I try to be open and let customers know I'm here — whatever they need, we can figure it out together. "



**ALICIA MARCY**  
*Tax Specialist*

"I grew up on a dairy farm, but my family later sold the cows. In 2018, I started working at Farm Credit as an office assistant while finishing my degree in accounting. I've since switched to the financial services side of the business, focusing primarily on taxes.

When it comes to interacting with customers, there's no method that takes precedence. Some customers prefer in-person interaction, and others do everything remotely, whether it be via phone, email or screen-sharing. Whatever the customer needs, I do my best to accommodate.

I like that I'm helping the next generation of farmers. The people I'm working with are people I know — they're my community. It's nice to be able to use my skills to give back to the community that I come from. "



# Farm Credit East Director Elections



As a customer-owned cooperative, Farm Credit East is governed by the same farmers, commercial fishermen and forest products producers that we serve. This means that all voting stockholders receive a ballot to vote for each open seat on the Board of Directors. Additionally, each of those candidates were surfaced, interviewed and selected by our customers – your peers. This group of customers is known as the Farm Credit East Nominating Committee.

The Nominating Committee operates independently of the Board of Directors and association management, electing its own chair and secretary.

As provided for in the association Bylaws, the nominating committee consists of 27 regular members from three nominating regions – 12 from the eastern region, 7 from the central region and 8 from the western region. Additionally, there are 27 alternate members who can serve as a voting member in the event a regular member is absent. Each of Farm Credit East's 24 branch offices has at least one member and one alternate member. This composition ensures geographic diversity and representation of various industry and business backgrounds.

## Interested in serving on the Board of Directors?

### Interested in serving on the Nominating Committee?

Any borrower eligible to own voting stock is welcome to nominate themselves to be considered for a position on Farm Credit East's Nominating Committee. If you or someone you know is interested in serving on the 2024 Nominating Committee, contact your Customer Service Council representative, your local branch manager or visit [FarmCreditEast.com/Elections](https://FarmCreditEast.com/Elections) to learn more. Nominations must be received no later than December 31, 2022.

The 2024 Nominating Committee will be approved by all members present at the association's Annual Meeting.

### Director Seats up for Election in 2023

- Eastern Region: None
- Central Region: One 4-year seat
- Western Region: One 4-year seat

Farm Credit East is committed to contested elections. While Farm Credit East holds its director elections each spring, the process of identifying and recommending potential director candidates is an ongoing process.

If you or someone you know is interested in running for one of these seats in 2023, contact a member of your customer service council, a nominating committee member or alternate, your local branch manager, or visit [FarmCreditEast.com/Elections](https://FarmCreditEast.com/Elections) for more information and an online submission form.

To learn more, visit [FarmCreditEast.com/Elections](https://FarmCreditEast.com/Elections)



# A Champion of Farm Credit

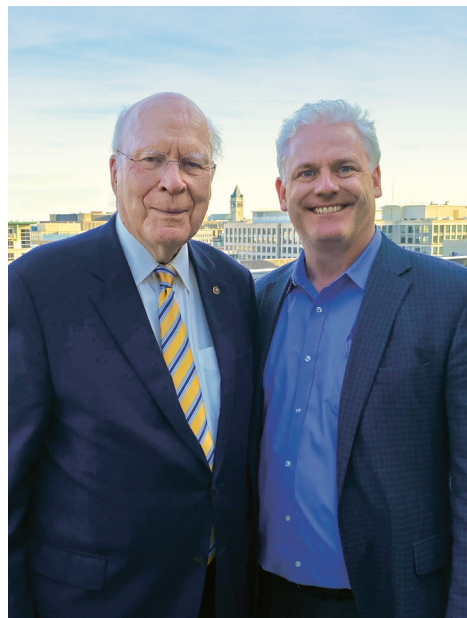
In this issue, as we feature Farm Credit East's new Northern Region and reflect on the journey to becoming one association, I want to call attention to one of the many areas we had worked closely with Yankee Farm Credit – public affairs.

Along with our national trade association, the Farm Credit Council, Yankee Farm Credit and Farm Credit East collaborated on telling the amazing story of our members and Farm Credit's role in supporting them, particularly to the policymakers in New York and New Hampshire who represented areas served by both associations.

Vermont had been the heart of Yankee's territory since its formation. As we feature Vermont and the rest of the Northern Region, from a public policy perspective, it's impossible not to highlight the legacy of

Vermont Senator, Patrick Leahy. Sen. Leahy will be retiring this year after 48 years in the U.S. Senate.

For full disclosure, I worked for Sen. Leahy on the U.S. Senate Committee for Agriculture, Nutrition, and Forestry staff from 1991 to 1996. So, while I may not be fully objective, I know I am on solid ground when I say he has been an ardent supporter of Farm Credit and all Northeast agriculture during his time in Washington.



*Vermont Senator Patrick Leahy and Tom Cosgrove, Farm Credit East*

Leahy became chair of the committee in 1987 during the 1980s farm crisis. Just as many farms were facing financial stress, so too were many Farm Credit institutions.

He authored the Farm Credit Act of 1987, which provided federal support to help Farm Credit institutions weather the farm crisis. Along with previous legislation, it provided safeguards so Farm Credit borrowers in the Northeast didn't bear the costs related to financial issues at Farm Credit institutions in other areas of the country. It should be noted that all the federal assistance provided was repaid with interest.

Perhaps just as important, the 1987 Act laid the foundation for the modern Farm Credit System we know today. It simplified the structure and provided local associations and their members greater self-determination.

In crafting the legislation, Sen. Leahy and his staff worked closely with the Farm Credit Bank of Springfield, a predecessor to CoBank (Farm Credit East's funding bank). Former Farm Credit Bank of Springfield's legislative officer, Roger Allbee, wrote to me recently, "We were fortunate that Senator Leahy was chair of the Senate Agriculture Committee at that critical time in the life of Farm Credit."





**Tom Cosgrove**  
*Executive Vice President for Public Affairs*

## and Northeast Agriculture

Another former Farm Credit East executive, Jim Putnam, noted, “I am eternally grateful to Senator Leahy for standing with our farmer-owners then to make sure Farm Credit would be there for generations to come.”

Sen. Leahy’s legislative accomplishments on the agriculture committee were not limited to Farm Credit issues. As chair, he guided passage of the 1990 Farm Bill which established the rules that helped spur the growth of the organic industry. His efforts in the 1996 Farm Bill established mandatory funding (not dependent on annual appropriations) for conservation programs and created the Environmental Quality Incentives Program (EQIP).

He has always been a staunch advocate for Vermont’s dairy farms, fighting against harmful changes to Federal Milk Marketing Orders and securing approval of the Northeast Dairy Compact. In recent years, as he ascended as chair of the Senate Appropriations Committee, he has remained an active agriculture committee member. His efforts helped create and shape the current Dairy Margin Coverage (DMC) program, a critical risk management tool and safety net program. And

throughout his tenure on the committee, he has made child nutrition and other hunger relief programs a priority.

These examples are just a sample of his legislative accomplishments benefiting Northeast agriculture and beyond.


“I am eternally grateful to Senator Leahy for standing with our farmer-owners then to make sure Farm Credit would be there for generations to come.

– Jim Putnam”

So, in part, this column is a heartfelt thank you to Sen. Leahy for his service to the agricultural community and his steadfast support for Farm Credit and the members we serve. It is also a call

to action. His retirement underscores the need for Farm Credit East to remain involved in the public policy process.

In our outreach to policymakers, Farm Credit East seeks to educate and gain broad support among Congressional members, but we also need champions. We need members who will take the lead on key issues like Sen. Leahy.

Farm Credit East members can help by telling policymakers stories about how Farm Credit East supports your family and your business and encouraging them to step up as the next champions for Farm Credit. 

# MEET OUR SCHOLARSHIP WINNERS



## Each Earned \$1,500 Toward Higher Education

Farm Credit East congratulates our 38 scholarship winners, all aspiring to make a difference in their agricultural communities. This year students earned a collective \$65,000 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 eight-state territory. Congratulations to these deserving students and best wishes for a successful educational experience.

### CONNECTICUT



**SHELBY BELLOW'S**  
*Brooklyn, Conn.*

Virginia Tech  
Major: Pre-Vet and animal science  
Career path: Large animal veterinarian



**ZACHARY JAMES DUDA**  
*Woodbury, Conn.*

University College Dublin  
Major: Sustainable agriculture and rural development  
Career path: Cooperative Extension consultant



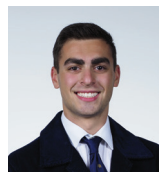
**JASLEEN PHINNEY**  
*Torrington, Conn.*

Northwestern Connecticut Community College  
Major: Veterinary technician  
Career path: Veterinary technician



**REBECCA SYME**  
*Broad Brook, Conn.*

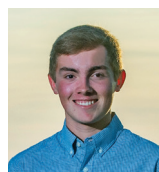
University of Connecticut  
Major: Sustainable plant and soil systems  
Career path: Agronomy



**MICHAEL WOLF**  
*Lebanon, Conn.*

University of Connecticut  
Major: Applied and resource economics  
Career path: Agricultural speaker and auctioneer

### MAINE



**BRENDAN BLACKSTONE**  
*Caribou, Maine*

University of Maine at Presque Isle  
Major: Agricultural science and agribusiness  
Career path: Farm manager/owner



## MASSACHUSETTS



**NICOLE ALLEN**

*Rochester, Mass.*

Southern New Hampshire University  
Major: Computer science  
Career path: Software engineer for the cranberry industry

**SAMINA MIAN**

*Lexington, Mass.*

Mount Wachusett Community College  
Major: Natural resources  
Career path: Farm manager/owner

## NEW HAMPSHIRE



**SERENA RATHKE**

*Alstead, N.H.*

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



**STEPHANIA SUROWIEC**

*Sanbornton, N.H.*

University of Vermont  
Major: Agroecology  
Career path: Research specialist and farm manager/owner

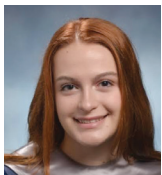
## NEW JERSEY



**TERESA BUZZONI**

*Hillsborough, N.J.*

Syracuse University  
Major: International and public relations  
Career path: Agricultural marketing and communications



**SKYLAR COOPER**

*Newport, N.J.*

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



**ELIZABETH WHEELAN**

*Washington, N.J.*

County College of Morris  
Major: Turfgrass management  
Career path: Plant geneticist/breeder

## NEW YORK



**KYLE BARNES**

*DeRuyter, N.Y.*

Virginia Tech  
Major: Dairy science  
Career path: Farm manager/owner



**CORRINE BROWN**

*Canandaigua, N.Y.*

Cornell University  
Major: Agricultural science and business management  
Career path: Crop consultant



**LAURA COOK**

*Owls Head, N.Y.*

Sam Houston State University  
Major: Sustainable agriculture and food environment  
Career path: Farm manager/owner



**ANNIKA DONLICK**

*Cortland, N.Y.*

SUNY Cobleskill  
Major: Animal science  
Career path: Farm manager/owner



**BRAXTYN ELLIOTT**

*Campbell, N.Y.*

Alfred State College  
Major: Agricultural business  
Career path: Agricultural educator and farm manager/owner



**AMY GOKEY**

*Malone, N.Y.*

SUNY Cobleskill  
Major: Agricultural business management  
Career path: Agricultural sales and marketing



**CAROLINE LAFFERTY**

*Schodack Landing, N.Y.*

Cornell University  
Major: Animal science  
Career path: Agricultural business and finance



## JONATHAN LEWIS

*Rexville, N.Y.*

SUNY Cobleskill  
Major: Agricultural engineering  
Career path: Farm manager/owner



## VALERIE LEWIS

*Medusa, N.Y.*

SUNY Cobleskill  
Major: Agricultural business with  
agricultural education  
Career path: Agricultural educator



## AYDAN LOW

*Avon, N.Y.*

SUNY Cobleskill  
Major: Animal science  
Career path: Dairy herdsman



## AUTUMN MADUGNO

*Deposit, N.Y.*

SUNY Cobleskill  
Major: Animal science  
Career path: Farm manager/owner



## JONAS MEAYS

*Holland Patent, N.Y.*

SUNY Morrisville  
Major: Dairy management  
Career path: Farm manager/owner



## MIRANDA NICKERSON

*Clymer, N.Y.*

Cornell University  
Major: Animal science  
Career path: Veterinarian



## ELIZABETH PEILA

*Norwich, N.Y.*

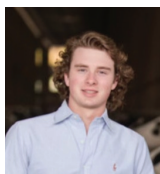
Purdue University  
Major: Agricultural economics  
Career path: Commodity marketing



## MAUREEN PIERCE

*Heuvelton, N.Y.*

The Catholic University of America  
Major: Accounting  
Career path: Agricultural business and finance



## JAMES REJMAN

*Scipio Center, N.Y.*

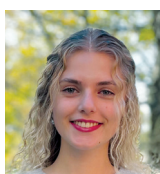
Michigan State University  
Major: Agricultural business  
Career path: Farm manager/owner



## CARSON SCHWEINSBERG

*Brantingham, N.Y.*

Paul Smith's College  
Major: Natural resources conservation  
and management  
Career path: Natural resources manager



## AMELIA SIDONIO

*Holley, N.Y.*

Cornell University  
Major: Agricultural business  
Career path: Agricultural business and  
policy consultant

## VERMONT



## RYAN MALLOY

*East Thetford, Vt.*

University of Massachusetts Amherst  
Major: Turfgrass management  
Career path: Turfgrass science and  
management



## GRACE MOULTON

*Burlington, Vt.*

University of Vermont  
Major: Animal science  
Career path: Sustainable animal agriculture



## CALVIN THURBER GOULD

*Brattleboro, Vt.*

University of Vermont  
Major: Animal science  
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.



**AVA GRACE SANNINO**

*Cutchogue, N.Y.*

Cornell University  
Major: Viticulture and enology  
Career path: Vineyard manager/owner

Ava grew up on her family's vineyard, pruning vines, picking grapes and working in the tasting house from a very young age. She asked plenty of questions in her youth, learning as much as she could about the wine making process, and is continuing those studies in college. She plans to return to the family business upon graduation.



**TRINITY WELLS**

*Newark, N.Y.*

Colorado State University  
Major: Horticulture and plant science  
Career path: Farm manager/owner

Trinity is the fifth generation of her family's farm. She grew up working and selling popcorn at their retail farm market, and in 2020, she started her own seasonal CSA, Victory Farm Collective. After graduation, Trinity plans to pursue a career in agriculture and/or sustainable food systems, as well as return to the family farm business.



**PHILIP REA**

*Cambridge, N.Y.*

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

Philip is continuing his education at SUNY Cobleskill in the hopes of returning to his family's dairy farm after graduation. He is already very knowledgeable on the maintenance and workings of the operation, but receiving a degree in agricultural business management will help him run the 300-cow, 800-acre dairy operation in the future.

## ROYAL W. SMITH JR. SCHOLARSHIP

*Awarded to the Futures Recipient from the Northern Region*



**JENNIFER SWYERS**

*Plattsburgh, N.Y.*

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

Jennifer grew up on a dairy farm and has carried a love of the industry with her throughout her life. She has been very active in 4-H, Cornell's Dairy Leader programs, and was a Clinton County Dairy Ambassador. Jennifer is studying agricultural business management and hopes to continue her path to becoming a dairy farmer after graduation.

TO BE A CANDIDATE FOR A 2023 SCHOLARSHIP, CONTACT A  
FARM CREDIT EAST BRANCH OFFICE OR VISIT [FARMCREDITEAST.COM](https://www.farmcrediteast.com)  
APPLICATIONS WILL BE AVAILABLE IN JANUARY 2023



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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](mailto:kristie.matuszewski@farmcrediteast.com)

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# SAVE THE DATES

To provide members across the region with valuable business insights and networking opportunities, Farm Credit East looks forward to hosting two in-person regional events this fall as well as a virtual meeting for those interested in attending. These meetings will bring you a cooperative update and you'll hear from consumer trends expert, Kelly McDonald, for an entertaining discussion on the title topic from her bestselling book, *How to Work with and Lead People Not Like You*.

## IN-PERSON REGIONAL EVENTS

**Each of the events will run from about 10:00 am – 1:30 p.m.**

**Tuesday, November 1, in Burlington, Vermont**

**Wednesday, November 16, in Syracuse, New York**

For those unable to join us in person, we'll also host a virtual session on Monday, November 7, with a similar program.

Customers are welcome to attend any session that is convenient for them. These meetings are in addition to fall customer events that your local office may be hosting, including those in Auburn and Presque Isle, Maine; Bedford, NH; Dayville and Enfield, Conn.; Middleboro, Mass.; and Riverhead, NY.

**Be on the lookout for more information this fall. In the meantime, we hope you'll save the dates!**

**Learn more at [FarmCreditEast.com/Appreciation](https://FarmCreditEast.com/Appreciation).**