





2023 AGRICULTURAL VIEWS PHOTO CALENDAR CONTEST

Help us fill Farm Credit East's *Agricultural Views* 2023 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* 2023 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, 2022 Winners contacted by: October 15, 2022

NEED CREATIVE INSPIRATION?

See winning shots from prior calendars on FarmCreditEast.com.

TO ENTER

Submit your photos for the 2023 Agricultural Views calendar at FarmCreditEast.com/Calendar.

On the Cover: With the growing interest to support local, it's no surprise the message that adorned Pumpkin Valley Farm's corn maze last fall. Jason Harris, of West Newfield, Maine, captured this aerial shot of his brother's corn maze along the Saco River in Dayton, Maine, at sunrise.

September 2021

18

October 2021

	SUN	MON	TUE	WED	THU	FRI	SAT	~	SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3	4	2						1	2
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November 2021

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28	29	30					

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December 2021

SUN	MON	TUE	WED	THU	FRI	SAT
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12	13	14	15	16	17	18
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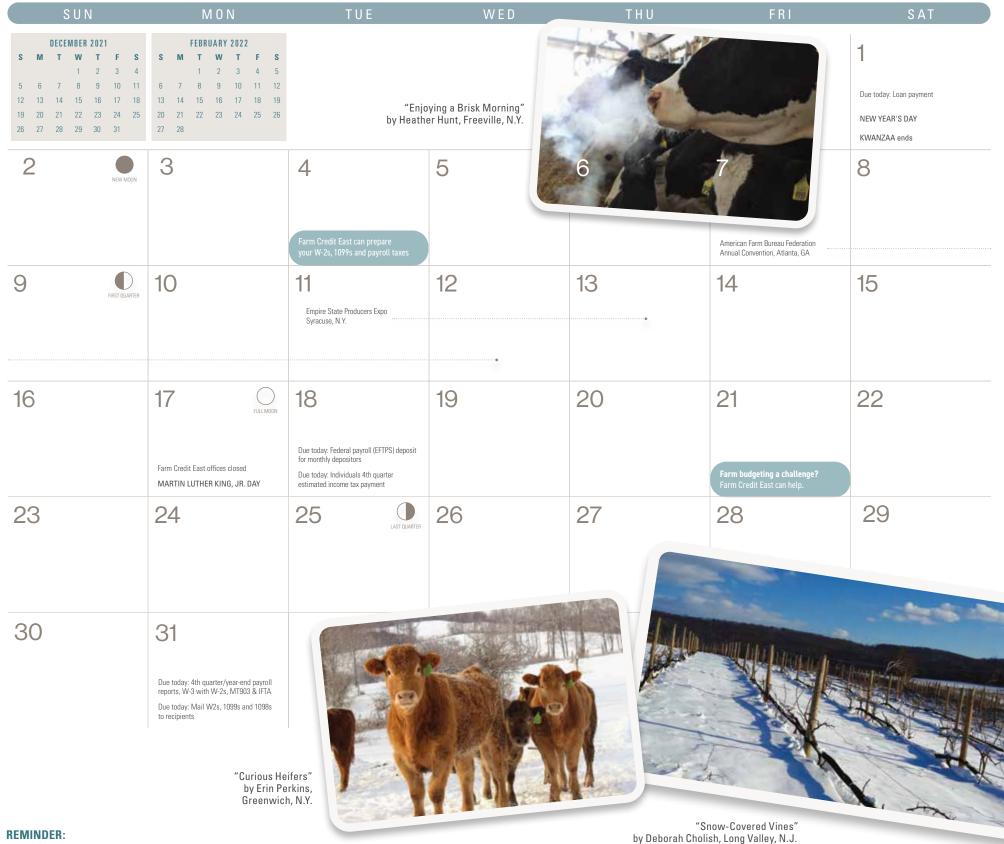
January 2022

On a crisp winter morning, Laura Kokoski ventured out into the cold to capture this snowy landscape at Devine Brothers Farm in Hadley, Mass.

Ensure you capture every tax deduction the law allows.



A Farm Credit East specialist can prepare your returns.



See last page for our 2022 Crop Growers Calendar.



February 2022

This little girl isn't the only one who wanted to visit the sheep! Moreen Weaver caught this precious shot of her granddaughter, Lyla, visiting the sheep at Bluegill Farms in Bath, N.Y., as some steers peeked in, too.

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.



SUN	M 0 N	TUE	W E D	THU	FRI	SAT
JANUARY 2022 S M T W T F S 1 5 6 7 8 9 10 12 13 14 15 10 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29	20 21 22 23 24 25 26	1 New MOON	2 GROUNDHOG DAY	3 North American Farmers' Direct Marketing Assoc. Agritourism Business Conference Atlanta, GA	4	5
6	7	8 PRST QUARTER	9 New Jersey Agricultural Convention Atlantic City, N.J.	10	11	12
13	14 VALENTINE'S DAY	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16 OF FULL MOON	17 Is preparing your tax return a challenge? Farm Credit East can help.	18	19
20	21 Farm Credit East offices closed PRESIDENT'S DAY	22			25 New York Farm Show Syracuse, N.Y.	26

27

"Sunset Catcher" by Shayna Stevens, Barre, Mass.

"Frosted Berries" by Kathy Diamontopoulos, Haverhill, Mass.

28

Due today: MT903







"Thirsty Donkeys" by Abigail Goodenough, Columbus, N.J.



March 2022

Ron Sigler was taking an early morning walk when he captured this picturesque view of his fog-laden farm, Shiron Farms, located in Asbury, N.J.

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.



Middleboro, Mass.

S U N	M 0 N	TUE	W E D	THU	FRI	SAT
FEBRURIE UD22 M T W T F S 1 2 3 4 5 6 7 8 9 10 11 1 13 14 15 16 17 18 1 20 21 22 23 24 25 2	12 3 4 5 6 7 8 9 19 10 11 12 13 14 15 16	Due today: Loan payment	2 DEV MOON	3	4	5
6	7	8	9	10 PRIST QUARTER	11	12
13 Seafood Expo Boston, Mass.	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: S-Corporation (1120S) and Partnership (1065) tax returns for calendar-year filers	16	17 ST. PATRICK'S DAY	18 FULL MOON	19
20 SPRING begins	21 Farm Credit East Annual Meeting Albany, N.Y.	22 NATIONAL AGRICULTURE DAY	23	24	25 Dest cluarte	26
27	28	29	30	31 Due today: MT903		
		"Up Close a by Gr	and Personal" PErin Perkins, eenwich, N.Y.			
REMINDER				AN CAR		"Daddy's Little Helper" by Lindsay Hayden Runey, Middleboro, Mass

REMINDER: See last page for our 2022 Crop Growers Calendar.

These peach trees are in various stages of blossoming at Butternut Farm, a pick-your-own operation in Farmington, N.H. This springtime photo was taken by Jason Harris, of West Newfield, Maine.

April 2022

Are you keeping an eye on your bottom line?

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

FARM CREDIT EAST FarmCreditEast.com

SUN	M 0 N	TUE	W E D	THU	FRI	SAT
	by l	ring Chicken" Kim Trombly, oers, N.Y.	Image:	INICIPALITY SUPPORT IN IN	1 New MOON Due today: Loan payment Due today: AgEnhancement Grant applications Farm Credit East scholarship deadline. See FarmCreditEast.com for application.	2 RAMADAN begins at sundown
3	4	5	6	7	8	9 PRST QUARTER
10 Palm sunday	11	12 Need help with payroll? Contact your local Farm Credit East office.	13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: 1 st quarter estimated income tax payment for individuals and corporations Due today: Individual and C-Corporation tax returns PASSOVER begins GOOD FRIDAY	16 OR RULL MOON
17 EASTER PASSOVER ends	18 Patriot's day	19	20	21	22 EARTH DAY	23 LAST OLIARTER
24	25	26	27 ADMINISTRATIVE PROFESSIONALS DAY	28	29	30
		"Prepping for Planting" by Lane Moir, Woodland		Papa" ,N.Y.	ARBOR DAY	

REMINDER: See last page for our 2022 Crop Growers Calendar.

With over one million square feet of growing space at Lucas Greenhouses in Monroeville, N.J., Lincoln and Kolton, third generation of the family operation, cover a lot of ground while accompanying mom and photographer, Corey Goetsch, on her weekly rounds to capture the colorful greenhouses in bloom.

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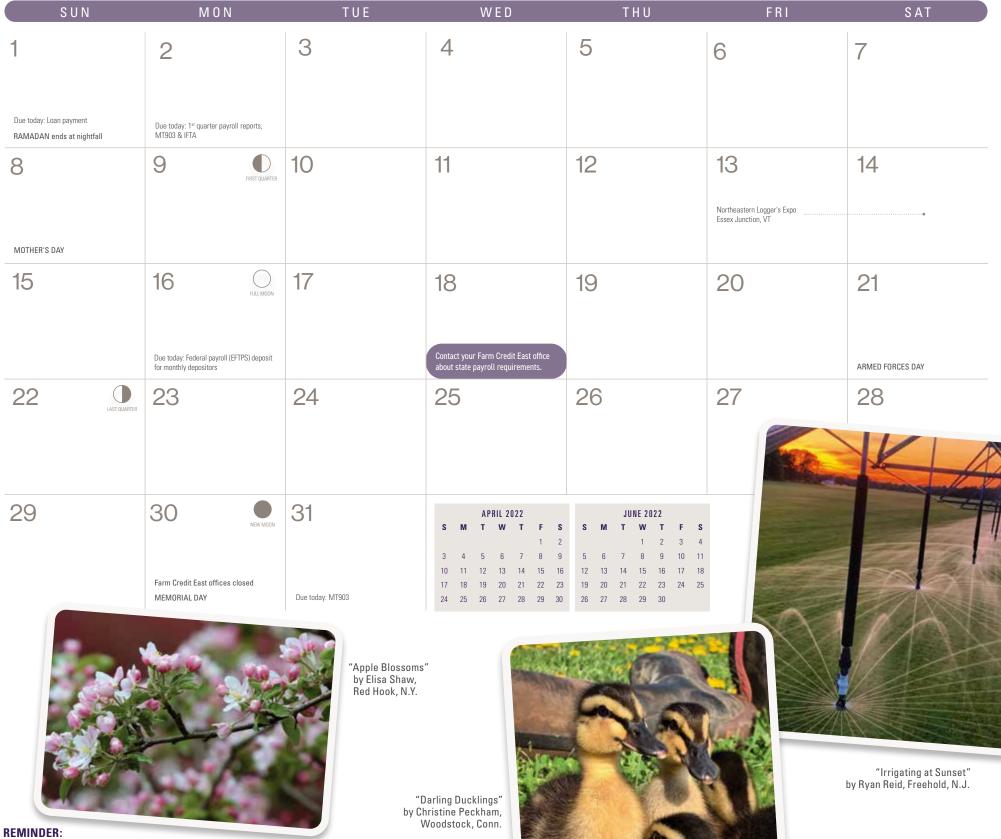
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May 2022

How Much is it Worth?

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





See last page for our 2022 Crop Growers Calendar.

Strawberry picking season is underway at Maxwell's Farm in Cape Elizabeth, Maine. David Twillmann was close by to capture this delectable photo.

June 2022

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.





See last page for our 2022 Crop Growers Calendar.



July 2022

As the saying goes, "knee-high by the Fourth of July" – except this year, it was more than knee-high at Gehrke AgVenture in Belleville, N.Y.! Brittany Gehrke, of Adams, N.Y., took this patriotic photo of son and daughter, Kent and Mallory, celebrating Independence Day, along with the lush bounty.

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.

FARM CREDIT EAST FarmCreditEast.com

SUN	MON	TUE	W E D	THU	FRI	SAT
	"Red, V by Rel Chest	Vhite and Blueberries" bekah Alstede, er, N.J.	Image: Second	14 15 16 17 18 19 20		2
3	A INDEPENDENCE DAY Farm Credit East offices closed	5	6		8	9
10	11	12	13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16
17	18	19	20 LAST OLARTE	21	22	23
24	25	26	27	28	29	30
31	"Fresh Picked" by Jason Rottkamp, Riverhead, N.Y.		"Lo	ading Wood for Shipping" by Whitney Souers, Chester, Maine		
REMINDER: See last page for our 2022 Crop G	rowers Calendar.					

Nearing the end of wheat harvest at LaFave Farms, LLC in Locke, N.Y. Logan LaFave was nearby to snap this picturesque shot of the combine just before dusk.

August 2022

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.





"Heading out for Lobster Bait" by Katelyn Chilloa Wells, Whitefield, Maine

REMINDER: See last page for our 2022 Crop Growers Calendar.

Photographer Casey Blackstone, of Fort Fairfield, Maine, captured this photo of potato harvest on a foggy September morning at Kyle Blackstone and Sons in Caribou, Maine.

September 2022

Last Minute Harvest Costs?

Whether it's a loan for a new chopper, payroll for seasonal labor or a deal on harvest prices, you can't afford to wait. Call Farm Credit East today.



SUN	M 0 N	TUE	W E D	THU	FRI	SAT
		AII AII VI V I I S 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 9 20 21 22 23 24 25 26 27 28 9 30 31	N S N N N S F S 1	1 Due today: Loan payment	2	3 Rest duarter
4	5 New York State Fair ends Syracuse, N.Y. Farm Credit East offices closed LABOR DAY	6	7	8	9	10 FULL MOON
11	12	13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: 3 rd quarter estimated income tax payment for individuals and corporations Due today: Extended partnership and calendar-year S-corporation tax returns	16 Eastern States Exposition begins West Springfield, Mass.	17 Dest ourree
	19	20	21 National Farm Safety and Health Week	22 FALL begins	23	24
25	2 6	27	28	29	30	"Bins of Apples" by Jenna Behling, Mexico, N.Y.
ROSH HASHANA begins at sundown		ROSH HASHANA ends at nightfall			Due today: MT903	
		"Fa by Jessica Busk "Season's Final Harvest" by Ann Oliver, Marcellus, N.Y.	hir Love" a Ziehm, iirk, N.Y.			
REMINDER: See last page for our 202	2 Crop Growers Calendar.					

See last page for our 2022 Crop Growers Calendar.

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October 2022

Photographer Nicole Sage snapped this action shot of a balled and burlapped Sugar Maple tree being loaded at Schichtel's Nursery, Inc., in Springville, N.Y.

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.



S U N	M 0 N	TUE	W E D	THU	FRI	SAT
SEPENER 2022 S M V V F S 1 1 1 3 <td>13 14 15 16 17 18 19</td> <td></td> <td>'Pumpkin Patch at Dawn" san Braun, Enfield, Conn.</td> <td></td> <td></td> <td>1 Due today: Loan payment</td>	13 14 15 16 17 18 19		'Pumpkin Patch at Dawn" san Braun, Enfield, Conn.			1 Due today: Loan payment
2	3 Rest guarter	4	5	6	7	8
Eastern States Exposition ends West Springfield, Mass.		YOM KIPPUR begins at sundown	YOM KIPPUR ends at nighfall			
9 O	10	11	12	13	14	15
	Farm Credit East offices closed COLUMBUS DAY		Schedule: Year-end tax planning with a Farm Credit East tax specialist			
16	17 DIAST GUARTER	18	19	20	21	22
BOSS'S DAY	Due today: Individual and calendar-year C-corporation extended tax returns Due today: Federal payroll (EFTPS) deposit for monthly depositors					
23	24	25 REV MOON	26	27	28	29
30	31 Due today: 3 ^{ed} quarter payroll reports, MT903 & IFTA HALLOWEEN			"Harvesting the Last G by Carre Doyle, Hammondspor	rapes" rt, N.Y.	
REMINDER: See last page for our 2022 Crop) Growers Calendar.		"Sugar Coating Hot by Keith Bishop, Gu	Apple Cider Donuts" uilford, Conn.		



November 2022

Maeve Donaldson is enjoying a crisp fall morning making friends with this Hereford at Lands End Farm in Shushan, N.Y. Proud mom Liz was close by to capture this precious moment.

Profitability depends on accurate decision-making.

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





See last page for our 2022 Crop Growers Calendar.



December 2022

Vibrant poinsettias fill the greenhouses at Lucas Greenhouses in Monroeville, N.J., to bring joy to the holiday season for many. Corey Goetsch captured this winning photo.

Are you risking penalties by processing your own payroll?



and the second

Schedule a free consultation with a Farm Credit East payroll specialist to find out.

SUN	M 0 N	TUE	W E D	THU	FRI	SAT
"Festive Berries" by Linda Howes, Middle	boro, Mass.	BULFERENENE T T T F S 1 2 3 4 5 6 7 8 9 10 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30	JANUAL SUBJECTION M M 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 U U U U U	1 Deadline: AgEnhancement Grant applications Due today: Loan payment	2	3
4	5	6	7	8 QUILMOON	9	10
11	12	13	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: Corporation 4 th quarter estimated income tax payment	16 OLAST OLAST OLAST OLASTER	17
18 HANUKKAH begins	19	20	21 WINTER begins	22	23	24
25 Christmas	26 KWANZAA begins HANUKKAH ends Farm Credit East offices closed	27	28	29	30 REST CLARTER	31 Farm Credit East FFA scholarship deadline. See FarmCreditEast.com for application. NEW YEAR'S EVE
"Sea by Cheryl Fleming, Ve REMINDER: See last page for our 2022 C				"Winter on Geer Tree Farm" by Carol Geer, Griswold, Conn.		

On the farm, in the office, over the phone or online, our entire Farm Credit East team is ready

to help your business be more profitable.



Mayville Hornel

Batavia

Geneva

Cortland

Greenwich

Claverack •

Middletown

Flemington

Potsdam

Burrville

• Cooperstown

Bedford

Middleboro Enfield Dayville

GENEVA, NY Stephen Tudhope, Manager 1450 Route 14 Phelps, NY 14532-9542 800.929.7102 / 315.781.7100

GREENWICH, NY

Riverhead

Christopher Truso, Manager 394 State Route 29 Greenwich, NY 12834-2650 800.234.0269 / 518.692.0269

HORNELL, NY

Patrick Coates, Manager 1155 Airport Road Hornell, NY 14843-9144 800.929.2025 / 607.324.2020

MAYVILLE, NY

Jenny Montalbano, Manager 28 E. Chautauqua Street Mayville, NY 14757-0163 800.929.2144 / 716.753.2144

MIDDLEBORO, MA

Auburn

Cynthia Stiglitz, Manager 67 Bedford Street Middleboro, MA 02346-0720 800.946.0506 / 508.946.4455

Presque Isle

MIDDLETOWN, NY

Blane Allen, Manager 669 East Main Street Middletown, NY 10940-2640 888.792.3276 / 845.343.1802

POTSDAM, NY

Michael Haycook, Manager One Pioneer Drive Potsdam, NY 13676-3273 800.295.8431 / 315.265.8452

PRESQUE ISLE, ME

Ghent Holdsworth, Manager 26 Rice Street Presque Isle, ME 04769-2265 800.831.4640 / 207.764.6431

RIVERHEAD, NY

Patrick Wiles, Manager 1281 Route 58 Riverhead, NY 11901-2097 800.890.3028 / 631.727.2188

AUBURN, ME

Shannon Webber, Manager 615 Minot Avenue Auburn, ME 04210-4052 800.831.4230 / 207.784.0193

BATAVIA, NY

Ed Urbanik, Manager 4363 Federal Drive Batavia, NY 14020-4105 800.929.1350 / 585.815.1900

BEDFORD, NH

David Bishop, Manager 2 Constitution Drive Bedford, NH 03110-6010 800.825.3252 / 603.472.3554

BRIDGETON, NJ

Scott Andersen, Manager 29 Landis Avenue Bridgeton, NJ 08302-4396 800.219.9179 / 856.451.0933

BURRVILLE, NY

Kathryn Canzonier, Manager 25417 NYS Route 12 Watertown, NY 13601-5730 800.626.3276 / 315.782.6050

CLAVERACK, NY

Timothy Slavin, Manager 190 State Route 9H Hudson, NY 12534-3819 800.362.4404 / 518.851.3313

COOPERSTOWN, NY

Rob Yurkewecz, Manager 7397 State Highway 80 Cooperstown, NY 13326-3307 800.762.3276 / 607.282.3002

CORTLAND, NY

Jean Gallagher, Manager **One Technology Place** Homer, NY 13077-1526 800.392.3276 / 607.749.7177

COUNTRY LIVING

Ted Black, Director 7397 State Highway 80 Cooperstown, NY 13326-3307 800.762.3276 / 607.282.3002

CROP GROWERS

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DAYVILLE, CT Carolyn Huff, Manager 785 Hartford Pike Dayville, CT 06241-1739 800.327.6785 / 860.774.0717

Bridgeton

ENFIELD, CT

Michael McPhail, Manager 240 South Road Enfield, CT 06082-4451 800.562.2235 / 860.741.4380

FLEMINGTON, NJ

Steve Makarevich, Manager 9 County Road 618 Lebanon, NJ 08833-3028 800.787.3276 / 908.782.5215

CROP GROWERS[®] Your first choice for crop insurance.



2022 Crop-Year Calendar

CROP	SALES CLOSING	PRODUCTION REPORTS	ACREAGE REPORTS OR INVENTORY REPORTS	BILLING DAT
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
All Policies	11/30	-	11/30	8/15
		··· PASTURE, RANGELAND, FORAGE (PR	F)	
All Policies	12/1	_	12/1	9/1
		APICULTURE		
All Policies	11/30		11/30	10/1
		WHULE FARM REVENUE POLICY ·	7/15	
Whole Farm Revenue Policy #EZかᡗタめ\Z@R^ZK?!#W ଊ୨७\Z&r^ZK[^`聞リ 대\カn[^k%Gho^f [^k	3/15 Ъk⊒∿^f [^k	_		8/15
			C/1E	
	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
• • · · ·			.GM) ·····	
		Every Thursday		
		Every business day at 4:30 CST		
	5/1	NUNJENI	5/1	3/1

Playroom.

LOANS FOR BUILDING A COUNTRY LIFE

As summer winds down in the Northeast and the leaves begin to turn, there's nothing better than a brisk night with a picturesque sunset. Derrick Bednarz, of Enfield, Conn., captured this quintessential scene of rural living.

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Welcome to the country. Whether you aspire to raise a family 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

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