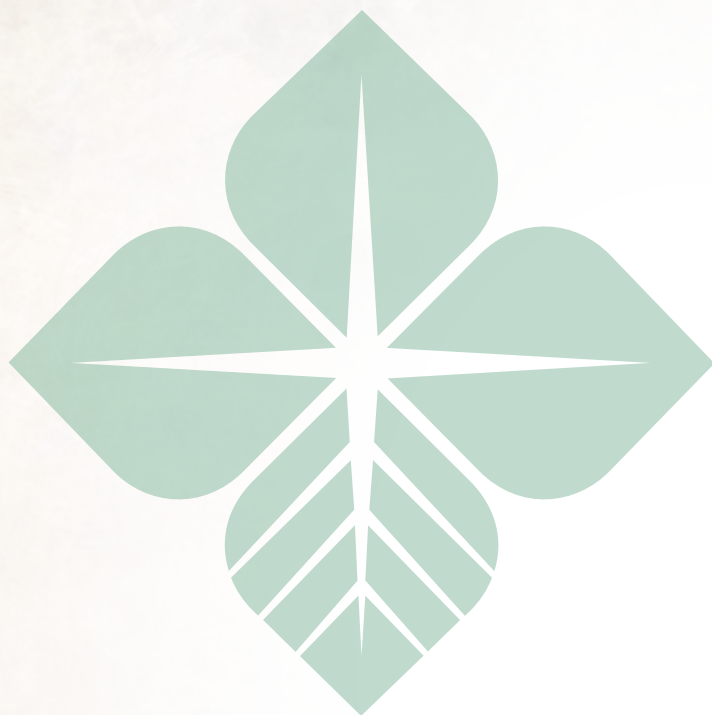


INSIDE

FARM CREDIT SERVICES
SUMMER 2019

PAT-NOW!
The Low Rate Advantage

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of North Dakota**



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Minot: 852-1265 | Bottineau: 228-3731 | Carrington: 652-2836 | Crosby: 965-2265 | Rugby: 776-5863 | Williston: 774-0055

Bowbells Crop Insurance: 377-3703 | Ward County Crop Insurance - 852-5432

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Q & A with the New CEO GORDON HANSON



• Gordon Hanson •

Farm Credit Services of North Dakota is excited for you to get to know our new CEO! Here are his responses to a few questions we asked:

Q: The last issue of Inside FCS included a brief Bio on you, but can you tell us more about your personal background?

A: Sure. I was raised on a family farm in northwest Minnesota. We had dairy, a wide variety of cash crops, and beef cattle. The three pillars in my life: Faith, Family and Farming. Ten kids in the family, countless “near death” farm stories (hard to keep the reins on ten adventurous kids), and two absolutely incredible parents!

Q: And your immediate family?

A: My wife of 30 years, Gina, and I have three adult children. Justin works for Farm Credit Services in Spokane, Washington, Jordan is an attorney in Colorado, and Jerrica attends college in Georgia. A family of five and we cover all four time zones in the continental U.S. Geography has not been a constraint.

Q: Favorite hobby?

A: Hunting, especially deer and other big game hunting.

Q: What attracted you to FCS of ND?

A: Several factors. I have known and respected our recently-retired CEO, Claude Sem, for over 30 years. After working with many FCS institutions across much of the U.S., it is very appealing to come back to the upper midwest and work to make a contribution and difference in this region. I readily relate to, and thoroughly enjoy working with, our Board of Directors, staff and customers.

Q: What are your professional passions?

A: I have always been very passionate about agriculture. I think I am an example of the phrase “you can take the boy off the farm, but you can’t take the farm out of the boy.” I have always also deeply enjoyed economics, business and finance. A career working with Farm Credit System institutions has allowed me to combine all of these passions.

I am also deeply committed to the cooperative business model. Lots of businesses say “we do what is best for our customers.” However, when you are a cooperative, your customers are also your owners and your business success is truly dependent on the success of your customer-owners. In my experience, the cooperative structure best facilitates those words becoming true unwavering business principles that staff execute every day. That is very rewarding.

Q: What are your top priorities for FCS of ND?

A: Deliver “constructive” credit and insurance, keep interest rates as low as feasible, and provide value-added expertise and service.

FARM CREDIT SERVICES OF ND ELECTION RESULTS

The Board of Directors of Farm Credit Services of North Dakota previously approved changes to its annual meeting and election process to now include both mail-in and online voting to elect its directors and nominating committee members, with the goal of increasing voting stockholder participation.

Farm Credit Services of North Dakota held its 2019 annual meeting on Tuesday, June 25, 2019, at The Grand in Minot, ND where the nominating committee presented the slate of candidates and an opportunity for nominations from the floor.

Upon conclusion of the annual meeting, all candidates were finalized. Ballots were mailed to voting stockholders as of July 6, 2019. Balloting closed as of August 5, 2019, with the stockholders of Farm Credit Services of North Dakota electing two directors and five nominating committee members.

Congratulations to Bryan Ankenbauer, Bowbells, ND who was re-elected to a four-year term on the Board of Directors, and Tim Dwyer, Sidney, MT who was newly elected to a four-year term on the Board of Directors.

Stockholders also re-elected Mark Birdsall – Berthold, Alan Effertz – Velva, Dean Schoenberg – Mohall, and Robert Schaefer – Glenburn, and newly elected Jeff Oberholtzer – Mohall, for one-year terms on the nominating committee.

Thank you to all the stockholders who participated in our new mail-in and online election process. It was our goal to increase the percentage of participation among voting stockholders – and we did just that. Our voter participation increased by over four-fold! Your voice was heard!



RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations announced 14 grants totaling \$199,844 to worthy programs that will improve lives in local communities through the Rural Community Grant Fund.

The fund was established as a partnership between Farm Credit Services of Mandan and Farm Credit Services of North Dakota – the two largest providers of agricultural loans in western North Dakota – and AgriBank Farm Credit Bank, their St. Paul, Minn.-based funding bank, to help communities impacted by mineral development.

Grants support critical community needs such as healthcare, safety, access to housing, education and economic development. We acknowledge the great work these organizations do in our local communities and we are proud to assist with grant funds to help them continue to provide essential services.

The Rural Community Grant Fund is accepting applications for programs that meet the needs of communities in western North Dakota. Interested parties should apply online at www.AgriBank.com, www.farmcreditnd.com or www.farmcreditmandan.com.

LATEST GRANTS: AS OF JULY 2019

\$35,000

**MINOT VOCATIONAL ADJUSTMENT
WORKSHOP, DBA KALIX
MOBILITY VAN**

\$30,000

**BURKE COUNTY SHERIFF'S OFFICE
K9 VEHICLE AND PATROL VEHICLES**

\$27,500

**DUNN COUNTY SHERIFF'S OFFICE
K9 AND HANDLER TRAINING**

\$25,000

**STANLEY RURAL AMBULANCE DISTRICT
ADVANCED PATIENT SIMULATOR**

\$15,000

**CHI ST. ALEXIUS HEALTH
DOMESTIC VIOLENCE WORKSHOPS**

\$15,000

**ABLE, INC.
TOWARDS A BACKUP GENERATOR FOR
HOUSING FOR THE DISABLED**

\$11,250

**TOLLEY FIRE DEPARTMENT
BUNKER GEAR REPLACEMENT**

\$10,000

**ST LUKE'S HOSPITAL
HVAC PROJECT AT THE SUNRISE
CARE CENTER**

\$10,000

**PARSHALL RURAL AMBULANCE DISTRICT
POWER LOADING COT SYSTEM**

\$6,000

**MINOT COMMISSION ON AGING, INC.
TECHNOLOGY UPGRADES**

\$5,000

**CATHOLIC WORKMAN HALL IN NEW HRADEC
KITCHEN SAFETY UPGRADES**

\$5,000

**COMMUNITY FOOD PANTRY IN RYDER
FURNITURE AND APPLIANCES**

\$3,000

**GLENBURN FOOD PANTRY
APPLIANCES**

\$2,094

**MCKENZIE COUNTY AMBULANCE SERVICE
PEDIATRIC TRANSPORT RESTRAINTS**

TECHNOLOGY UPDATE



• Dan Beyer •

As reported in the last Inside FCS magazine, Farm Credit Services of North Dakota (FCS of ND) will be implementing a customer portal scheduled for early October that will allow for a multitude of services that can be transacted electronically.

First and foremost it includes an updated online banking system. For those who are users of our current online banking system, you will notice quite a change. We will be contacting you in September to help you transition to our new system. You will need to update your UserID and password, and we will help you through that process. Enrollment instructions will be part of this contact.

The updated system will allow customers to initiate transactions between accounts more efficiently and timely. It will have increased robust capabilities and customers will have a streamlined look to better view account balances and expanded customer account information.

We are also excited that a user friendly mobile app will be part of this rollout. Whether you use a smartphone or tablet, viewing your account details and transaction history will be available on these platforms. Remote Deposit is a feature that will allow for more convenience for our customers.

Beyond the online banking, a secure electronic environment will allow greater ease of customers' ability to share information with us in a secure manner. Protecting your information and confidentiality is our highest priority. Today's customers are demanding more of this service and we are happy to say we will be delivering. We will have our local staff in each branch office trained to help you through this process.

OFFICE SWAP



Farm Credit Services of North Dakota (FCS of ND) and Investors Real Estate and Trust (IRET) announced Farm Credit Services has purchased the IRET building located behind Dakota Square Mall and have sold their current office building on 10th Street SW to IRET. The Badlands Restaurant will remain in its current location.

The relocation is well suited for both companies, allowing for more focused office space needed to continue providing excellent customer service and for Farm Credit Services to bring their Minot staff together in the same location.

Farm Credit Services of ND has been in its current location for over 40 years and has been able to serve its customers very well. However, we have outgrown the available building space and as a result have moved some staff to another facility within Minot.

Designs were completed on the floor plan and the remodeling and construction phase of the current IRET facility started the first part of July 2019. Renovations of the main floor, which will be a new customer contact area for Farm Credit Services, will take approximately 5 to 6 months.

"We look forward to moving into a facility that will better accommodate our customers as well as our staff. Buying and remodeling an existing facility was a significant cost savings compared to building a brand new facility," said Gordon Hanson, CEO – Farm Credit Services of North Dakota. "The transaction worked for both of our organizations," he added.

Mark O. Decker, Jr., CEO of IRET, stated "This is a great opportunity to enhance our space to reflect our commitment to servicing our residents and providing a great place to work for our team in Minot. It has been a collaborative process to achieve a positive outcome for us and Farm Credit Services and we are very pleased with the transaction."



THE VOLK FAMILY FARM

By Marlee Seibold



To run a successful farm, there are more than a couple moving parts. Same can be said for the Volk family who has the same amount of pride and love for their work, as they do for each other. Phil and Lisa Volk, along with their daughter Abigail and 4 sons Devin, Isaac, Thatcher and Titus, run their family farm not far from Knox, ND. Established in 1942 by Phil's grandfather and father, it has been passed down through the generations making them 3rd and 4th generation farmers. Their farm focuses mostly on wheat, beans, corn and cattle, along with a couple other crops rotating out each year. To make it all run smoothly, everyone is more than willing to pitch in where they are needed.

"We all participate on the farm as a team, everyone is there helping out," says Lisa, which is evident when discussing how each kid has an area in which they tend to gravitate towards most. Their daughter Abigail said, "I believe each child has their own interest or even a specialty almost. Isaac is the baler guy, he will get it done most efficiently and safely. Mom is great at driving the combine. I like helping out with the cattle. Thatcher and I often switch off with the grain cart and Devin likes to seed. We all have different times of the season that we shine!" Lisa also mentioned how their youngest, Titus, is the best tool runner of the family. Growing up on the farm, Phil said, "I always enjoyed working outside and FFA really gave me the tools to learn about the agriculture and help tell the story of where our food comes from." This kind of love he has for the work has been passed down to his children throughout the years.

All of their kids have been a part of FFA and 4-H programs for many years while they were growing up. Devin mentions, "You learn what agriculture is being on the farm, but in these programs you get all the bookkeeping, how to teach Ag and learning about the different parts of the country and how they farm. They are important programs for all kids, not just farm kids, to learn life-skills. As I have gotten older, learning the financial side to what we do has been important." Along with these life-skills, Isaac says, "It has opened my eyes to

how people see agriculture and how many don't know much about it. The best part is meeting new people and creating a network." With these skills and networks being cultivated, Thatcher goes on to say, "We take the skills we learn on the farm and learn to use them in other parts of our lives." Often one of the best parts is what they can bring home to use on the farm from these programs. Phil says, "They are able to learn different common sense and practical skills there and bring them home to help us on the farm and use it to problem solve any issues that we may have." Lisa chimes in, "It really brings a sense of community with the kids and their families who partake in these programs." Another community relationship they are proud of is the one they have with Farm Credit Services.

Phil and Lisa have been working with Farm Credit Services since 1989, emphasizing how important it is to have people, like those at Farm Credit, helping you reach your goals. Phil says, "They have many lines of communication open and are always ready to discuss what is possible, which is a great service!" The family uses their loan services, as well as crop hail insurance, to meet their needs. Along with the family needs, Devin, Abigail, and Isaac have taken out a loan with Farm Credit Services to help get them started with some cattle. "They were able to take out the loan and get some ownership of their own, the people of Farm Credit were so easy to work with and were super encouraging. It is fantastic that they offer these kind of opportunities for young adults!" said Lisa, "Not growing up farming, I find it very helpful when they are able to explain things and relate it all to the bigger picture of what we do." They are also so appreciative of the extra work that Farm Credit puts in for them and their operation, "The year-end review data, graphs and trends they put together allows you to see what might be new possibilities and where changes can be made, it is a huge help to us," adds Phil. After all is said and done, each family member is able to see different unique elements of their farm life and how that has impacted them.

With the passion they all have for what they do, along with the drive to be a team and work together as a family, there is no doubt the Volk Family Farm will be around for many years to come.

RUGBY BRANCH OFFICE

The city of Rugby, ND, was originally founded in 1886 at a junction of Great Northern Railway and is billed as the geographic center of North America. Located just east of town, on the south side of Highway 2, is the Farm Credit Services of North Dakota Rugby Branch office. The current branch office was newly constructed in 2016. The entire staff moved from their previous location mid-town on the north side of Highway 2 in January of 2017 to the new larger facility.

The Rugby Branch staff are all active in agriculture and ag-related activities. They share a passion for the people and the needs of the communities they serve. They cover locations in multiple counties including Pierce, Benson, Bottineau, McHenry, Sheridan, Rolette and Wells. They serve close to 400 customers. "Our entire Rugby staff has a background in agriculture and a strong commitment to serve the industry. We use that knowledge and experience to design credit or insurance packages to fit each specific operation," says Amber Feickert, Rugby Branch Supervisor. "We are very proud of the hardworking farmers and ranchers in our communities," she adds.

The staff includes Amber Feickert, Rugby Branch Supervisor, Sarah Shively and James Swiggum, Loan Officers, Coleen Stutrud and Melinda Hahn, Customer Service Representatives, Corey Belisle, Insurance Branch Supervisor, and Karla Larson and Holly Pritschet Insurance Specialists.

The Rugby Branch is involved in numerous community events and fundraisers including the Pierce County Fair, Farm Rescue's Grain Bin Raffle, Project Hope, 4-H and FFA, and sponsor a variety



of other local organizations such as the Rugby Chamber, the Rugby Lions, the Rugby Marketing Club, Pierce County Extension, the Pierce County Soil Conservation District and Dollars for Scholars.

The branch staff supports their local communities and have been involved in numerous fundraisers for the Rugby, Maddock, Leeds, Towner and Wolford schools. They have also participated in grilling events at the Pierce County Fair in Rugby, the Wolford School, Esmond and Willow City.

Pat-NOW Community Fund grants have previously been awarded to the Rugby Rural Fire Department Auxiliary for equipment updates on their grass truck, to the Leeds Community Center for kitchen improvements and the Maddock Rural Fire Protection District for a fire hall and ambulance bay.

The Farm Credit Services staff in Rugby is committed to agriculture and our rural communities. They stand ready to help farmers and ranchers with products and services that best fit their operation and prepare them for the future. Their mission has always been to serve their customers and build lasting relationships, and they continue that philosophy today.



LIVESTOCK & CROP INSURANCE

PRF AND LIVESTOCK INSURANCE

Risk management is the key to any successful operation – whether it is grain or cattle. Grain producers use MPCI and Hail insurance. Cattle producers, have Livestock Risk Protection (LRP) and Pasture and Rangeland Forage Insurance (PRF) at their fingertips. Each product of which has a little different twist on risk protection.

Livestock Risk Protection

LRP is coverage that protects the producers against a decline in market prices below a producer's selected coverage price. Other perils such as mortality and feed costs are not insured under this policy.

It is federally subsidized and eliminates claim paperwork. The current subsidy increased from 13% last year to a range of 20-35% currently. Producers select from a variety of coverage prices and periods so coverage corresponds to the time your livestock would normally be marketed and sold. At the end of the coverage period, the producer may be paid an indemnity for the difference.

Pasture and Rangeland Forage Insurance

PRF is not based on an individual's loss and is a relatively simple program. It pays when the rainfall in any selected two-month period is less than 90% of the historical average. There is no need for adjusters, no maintaining production history and no claim paperwork. PRF strictly insures your grazing and haying acres. Here are a few facts.

- It is based on historical rainfall index by NOAA's weather stations
- Whenever rainfall is less than 90% of historical rainfall average over a two-month period you get paid
- The program is highly subsidized
- The enrollment is simple
- The deadline is November 15th

Our FCS of ND crop insurance specialists can help you put this coverage in place. You simply need to choose your level of coverage, index interval, productivity factors and number of acres. We will use maps to identify grids for your area and assign acreage to those grids and intervals based on your locations and use of that acreage.

As with any insurance for your operation, PRF and LRP works best when you have a strong relationship with your crop insurance specialist. If you are interested in either of these products, reach out to a crop insurance specialist at FCS of ND to begin the planning process and set your operation up for success.



THANK YOU FOR YOUR BUSINESS! <<<<<<

Thank you for putting your trust and crop insurance business with Farm Credit Services of ND! We appreciate your continued cooperation and patience in getting our team of crop insurance specialists the information and paperwork we need. We appreciate your business! Because of you, we exist.

HAIL INSURANCE

When you purchase hail insurance, you may naturally think it's just for hail, but it's much more.

There are special provisions built into your hail policy you probably don't even realize. Many insurance companies cover things like fire & lightning and will even cover a fire department service charge.

There is also a provision for vandalism and malicious mischief too. "Just this spring I had a call from a client that had crop damaged from a fire that got away from a neighbor," says Nick Dreyer, FCS of ND Minot Insurance Branch Supervisor. "He was able to get an indemnity on that damaged crop because he had a hail policy the year before."

In another case an FCS of ND hail customer had

sunflowers in a bin, which was the first place of storage, when a fan malfunctioned causing a fire. "The hail insurance company was able to cover the damaged sunflowers weeks after the crop was harvested," says Denise Krebsbach, FCS Insurance Coordinator.

There is even transit coverage which covers the crop to the place of storage. "A few years ago a semi carrying insured grain tipped over. The hail insurance covered the spilled grain," says Dreyer. Since hail is a private product, insurance companies can more easily add provisions and respond to producers needs. For example, some companies are adding grain bag coverage. FCS of ND works with six different hail insurance providers and each may vary on what options they provide. Your FCS of ND Insurance Specialist can go over the special provisions in your hail policy.

PRODUCTION REPORTING PROCEDURES

Harvest Records

For load records you must maintain a ledger, recording loads of grain identified by unit and field number, date of harvest, identity of the vehicle or wagon, and weight or estimated bushel volume per load. Other acceptable records to backup farm stored production include grain cart records, scale records or combine hoppers. The adjuster must be able to identify total bushels in the structure and be able to cross-reference with the load records.

Elevator Tickets

If delivered at harvest, mark section on each ticket. Note: Only one section per ticket. Avoid split tickets. For loss purposes a ticket containing production from more than one section/unit cannot be split and those units have to be combined for the following year.

Production Reporting Procedures

It is very important to keep accurate and up to date harvest records on all of your production so in the event of an APH audit you have the required information to maintain your unit structure. You must also retain and be able to provide complete records including planting, replanting, inputs, production, harvesting and disposition of the insured crop on each unit for three years.

Procedures for Policyholders in Reporting Their Yields:

- 5% Tolerance: The policyholder must report each units actual yield within 5% of what the Approved Insurance Provider (AIP) determines to be correct based on acceptable records or he will receive an assigned yield for the entire crop/county.
- Upon review, the policyholder must provide the AIP with acceptable production records that they had when they reported their yield to their agent. If the insured cannot provide acceptable records that they had at the time they reported their yields to the agent, the insured will receive an assigned yield for the entire crop/county.

- Acceptable records for APH purposes are:

HARD RECORDS

- ▶ These are actual hard copy verification records (third party verification) such as: assembly sheets, elevator tickets, bin measurements or silage appraisals by adjuster.

SOFT RECORDS

- ▶ These records are used as a "support system" for any hard copy records.
- ▶ Soft records alone are not acceptable for APH audits.
- ▶ Soft records work in conjunction with hard records and include: truckload logs, hopper records and grain carts that are documented by weight tickets.

CUTTING OUT CLAIM CHAOS

Severe weather can destroy crops, prevent farmers from planting or prohibit them from harvesting. Whether a producer experiences loss due to a major disaster, or a more localized weather event like hail, there are steps they should take to ensure their claim can be worked promptly and they receive their indemnity quickly.

To help ensure a prompt resolution of the claim, producers should be prepared to provide information and documentation supporting his or her losses, which may include farm records, scale tickets, load logs, etc. Detailed and organized records will help make filing a crop insurance claim run smoothly.

Production Losses:

If you feel you have crop damage that will adversely affect your yield or crop value, you should contact your crop insurance agent to file a claim. Contact your agent within 72 hours after discovery of damage, but not later than 15 days after the end of the insurance period, BY CROP INSURANCE UNIT. For most crops the end of the insurance period is the earlier of:

- 1) Harvest of the crop by unit
- 2) Destruction of the crop by unit or
- 3) The calendar date for the end of insurance

If you believe you will have unharvested grain in the field after the end of insurance deadline, please alert your crop insurance agent so that an appraisal can be done (see table below for end of insurance deadlines).

END OF INSURANCE DEADLINES	
Silage Corn, Dry Peas	Sept 30th
Forage, Potatoes	Oct 15th
Wheat, Barley, Canola, Flax, Oats, Rye, Dry Beans & Mustard, Buckwheat, Chickpeas	Oct 31st
Sugar Beets	Nov 15th
Sunflowers	Nov 30th
Grain Corn, Soybeans	Dec 10th

Claim Tips:

- Keep production separate for each insurance unit (county, crop, section and share) using a written ledger recording loads for each unit with the field name, date of harvest, truck used and weight.
- Mark your scale tickets by unit, remember that splitting tickets is not allowed for claim purposes. Assembly sheets will be required.
- Mark your bins or storage structure using a permanent marker to identify the depth of grain from each unit.
- If you have any prior year's production in bins and plan to add new crop to it, please notify us immediately. This production must be measured by an adjuster prior to commingling.
- Company inspection and approval is required:
 - ▶ Prior to destruction of any insured crop.
 - ▶ If final use is different than intended use, an appraisal must be done (e.g. corn is cut for silage instead of harvested for grain or haying oats).

Report production to your crop insurance representative right after harvest to update your APH information and to check for a potential revenue loss.

Revenue Loss Only:

If the loss is due only to a price decline, the deadline to report a claim is extended to 45 days after the harvest price has been announced.

Hail Loss:

Crop Hail policies offer protection from hail, fire, lightning damage, transit accidents and vandalism. If you think you have received hail damage or damage from another covered peril, contact your agent immediately. Once your notice of loss is received, an adjuster will be assigned to inspect the damage. If the damage occurs early in the season, you and your adjuster may agree to defer adjustment until a more accurate assessment can be made.

And as always, if you have any questions regarding claims or acceptable records, don't hesitate to give your Farm Credit Crop Insurance Specialist a call!

PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING DECEMBER 2019, THE FOLLOWING GRANTS WERE AWARDED.



The Pat-NOW Community Fund continues to provide assistance for worthy programs and projects that strengthen and support our rural communities. Farm Credit Services strongly believes it's important to give back to the community.

Farm Credit Services of ND is proud to announce recent Pat-NOW Community Fund (PNCF) grants awarded to local area businesses and organizations.

The Pat-NOW Community Fund of \$100,000 is funded annually by Farm Credit Services of ND. Applications are reviewed three times a year and grants will be considered for up to \$10,000, or possibly higher based on special request. For more information on the PNCF, and for the online application, visit our website at www.farmcreditnd.com.



PLANNING

& MARKETING



• Todd Erickson •

This is the time of year when producers are starting to see the results of this year's harvest. Some areas were blessed by Mother Nature to bring timely rains while others suffered through varying degrees of drought or destructive weather.

Whatever side of the variance you are on, it will require the next few months of planning and marketing your produce to achieve the best bottom line from 2019. There are still many commodities to harvest and market, but having some contracted produce in place helps to ease some of the marketing load in the next few months.

Once harvest is complete, it seems that suppliers are eager to visit about locking in some prices on inputs for the following year. For those that have planned ahead, there may be significant cost savings and tax advantages to getting some of the needs for next year taken care of. When completing your year-end financial statements and planning for the next year, this gives borrowers the certainty for projecting some input costs which can help in the renewing of the operating loan for the next year.

The same can be said for marketing crop to be sold at various times over the next few months. If you have a marketing goal in mind, or know the amount required to service your debt, this can help make your decisions when

to sell. We are often asked by producers if they should sell or not. The response given is not the same for everyone due to the varying degrees of risk associated with each producer. Your loan officer can work with you to help understand the result of market fluctuation whether it's up or down. Everyone should be looking at their own unit to know the amount needed, and what they can afford to risk should the markets not go the direction forecasted.

We try to meet with most producers each fall to plan ahead using Inventory Debt Servicing. This tool helps producers and FCS of ND get a snapshot of how well each individual's debt can be serviced using current market prices. It can also be used to help make the decision on whether to finally make that capital purchase you have been holding out on, or whether you need to hold off due to inability to make all your obligations.

At Farm Credit Services of North Dakota, we pride ourselves in the ability to work with producers to help them plan for the future of their business. Our expertise in financial analysis and crop insurance, along with the other products and services we offer, can help you plan and grow your business that feeds the world. Thank you for your business.

Congratulations!

Retirement this way

Farm Credit Services of North Dakota is proud to recognize the following employees on their recent retirements. We thank them for all their hard work and dedication during their many years of service!



Steve Vangsness *Hats off to you!*

Steve started his lending career in 1973 in Williston and worked for the Production Credit Association (PCA). In 1977 he moved to Farm Credit

Services in Minot and continued working with farmers and ranchers in McLean and southern Ward County. In 1983 Steve took another opportunity outside of Farm Credit Services and then returned in 1999 as Branch Supervisor covering Renville, Burke, western Bottineau and McHenry counties. In 2013 he transitioned into Training and Credit Specialist working from his home in Fargo until his retirement in May 2019. After 30 years of service Steve (and grandkids included) is looking forward to retirement and all the excitement the future may hold.



Claude Sem *"Go Ranchers!"*

Claude began his illustrious career with Farm Credit Services in 1979. He graduated from North Dakota State University, got married and started a new job all in the same week! He began his career as a Loan Officer in the Williston Branch and in 1984 became a Credit Reviewer in St. Paul, MN. He came to Farm Credit Services in Minot in 1985 as Director of Internal Audit and in 1996 became the VP of Business Development. In 2000 he was appointed President and Chief Executive Officer for Farm Credit Services of North Dakota until his retirement in July 2019. Claude is credited for starting key programs and initiatives, including Pat-NOW and the Rural Community Grant Fund, and felt very strongly about the Farm Credit vision and mission. He worked diligently to help farmers and ranchers succeed, and he saw firsthand for 40 years how Farm Credit did just that. While he believes Farm Credit Services of ND has been very successful, he truly believes the best is yet to come and is grateful for all the friendships he has enjoyed along the way. Thanks for the memories!



Darrel Loftesnes *Time for a new adventure!*

Darrel worked as a Loan Officer for Farm Credit Services in the Minot Branch for almost 9 years. He was extremely dedicated and always made

his customers a top priority. When he began his lending career, he was encouraged to provide the best customer service possible and took to heart the dedication another retiring loan officer had instilled in him – the customer is number one. He enjoyed farm visits, helping his customers, grilling for tailgates and working with the FCS of ND staff. Darrel looks forward to being even busier in retirement than he was while he was working!

All the best as you move on to the next chapters of your lives. Congratulations and happy retirement to all of you!

EMPLOYEES



Matthew Sys

Matthew recently joined Farm Credit Services as a Loan Officer in the Minot Branch. Matt grew up on the family farm near Minot and attended Minot High School. He graduated from North Dakota State University with a degree in Agriculture Economics. During his time at NDSU, Matt was a founding member of the NDSU Clay Target League and served as an executive member for the club for three years. Matt continues to help on the farm whenever possible and enjoys spending time with his family. He spends the majority of his free time fishing on Lake Sakakawea. Matt is excited to begin his career with FCS.



Barbara Combs

Barb joined the Farm Credit Services IT Department in 1989. After 26 years, she moved into the credit department as a Credit System Specialist. In June of this year she took the position of Customer Relationship Management Coordinator. Barb was raised in Minot, ND. She graduated from Bishop Ryan High School and attended Minot State College. Barb has two adult children, Kyle and Megan. She enjoys spending time with family and friends, baking, remodeling, working in her yard and is exceptional at taking photographs – especially of stunning sunsets and unique cloud formations.



Adreanna Trzruc

Adreanna recently joined Farm Credit Services of ND as a Loan Officer in the Carrington Branch. She grew up on a farm near Kathryn, ND and graduated from Litchville-Marion High School in 2015. Earlier this year, she graduated from North Dakota State University with a degree in Agricultural Economics. During her third year at NDSU, she was accepted into the Farm Credit Fellows Program, which solidified her desire to work as an agricultural lender. To end her journey at NDSU, Adreanna served as the Agribusiness Club Treasurer and was chosen as one of the Top Ten Seniors in the NDSU College of Agriculture. In her spare time, she enjoys being outdoors and spending time with family and friends.



Andrea Miller

Andrea has been employed with Farm Credit Services for the past 33 years, initially beginning her career at the Bismarck Federal Land Bank during college. The majority of her years of service was as a Commercial Loan processor in the Carrington Branch. Since 2014 she has worked remotely from her home in Bismarck as a resource person, training and assisting Customer Service Representatives and other staff. She recently went “back to her roots” by joining the mortgage loan department as a remote mortgage loan processor. She and her husband, Brad, reside in Bismarck and have two grown sons, Colin (Fargo) and Brady (Sioux Falls) and soon-to-be daughter-in-law, Chantel. Andrea enjoys entertaining and cooking for her family, antiques and decorating in her spare time.



2019 TAILGATE EVENTS



Ryan Marthaller

Ryan joined Farm Credit Services as a System Administrator. Ryan is a graduate of the University of Mary with a Bachelor's degree in Computer Information Systems. Ryan previously held positions with the City of Bismarck and Fireside Office Solutions as a System Administrator as well as a Technology Analyst for Coventry Health Care. Ryan will reside in the FCS of Mandan office and will provide IT support to both FCS of ND and FCS of Mandan.



Isaac Massey

Isaac recently joined Farm Credit Services as a Credit Analyst. He attended Minot Catholic schools and graduated from Bishop Ryan in 2014. He attended Minot State University and graduated with a Bachelor's degree in Finance in 2018. Isaac worked at Gate City Bank throughout college and after graduation he began employment with Integrity Viking Funds as an accountant for a year. In his free time he likes to spend time outside, mowing lawns and playing tennis. Although he doesn't have a significant agriculture background, he is eager to learn the aspects of ag lending and credit.



Teresa Goodman

Teresa started at Farm Credit Services in June as Audit Assistant. She grew up in the Minot area and graduated from Des Lacs Burlington High School. She attended Minot State University and graduated with a Bachelor's degree in Accounting. Teresa recently moved back to the area from Milnor, ND. Her husband is a full time member of the North Dakota Army National Guard and was re-stationed back to the Minot area. They have three daughters—Ashley, Mikhaila and Kinsleigh. She loves to read and enjoys gardening and spending time with her family. She is excited about her new opportunity with Farm Credit Services.

Farm Credit Services and local high school football teams are “teaming up” for the 17th year hosting “Home Field Advantage” tailgate parties.

Farm Credit Services sets up the Pat-NOW grill and “tailgates” at local high school football games. Game-goers can purchase a hamburger or hotdog, chips and pop with all proceeds being donated back to the home team. To date, through our 2018 grilling season, Farm Credit Services has donated over \$78,000 to designated school organizations in local communities.

HERE ARE THE TAILGATE EVENTS SCHEDULED FOR FALL 2019:

September 20th	Nedrose* vs Des Lacs Burlington
September 27th	Westhope* vs Langdon
October 4th	Rolette* vs New Rockford

Let's give them the “Home Field Advantage!” We look forward to grillin' up a burger or hotdog for you and cheering for your team!

** Designates the home team*



FARM CREDIT SERVICES OF NORTH DAKOTA WANTS YOU!

If you are interested in running for a position on the Board of Directors, please contact Kathy Berg, SVP Human Resources, at kathy.berg@farmcreditnd.com or by calling 800-264-1265.



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