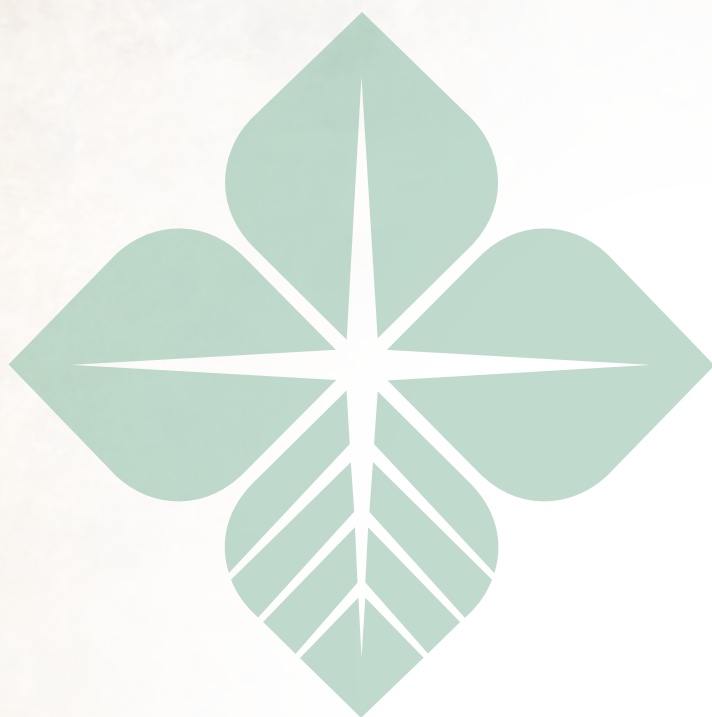


INSIDE

FARM CREDIT SERVICES
WINTER 2020



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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

Non-Discrimination Statement: Farm Credit Services of ND is an equal opportunity provider. In accordance with Federal law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating on the basis of race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs).



REFLECTING ON 2020

Well, I don't think we will forget the year 2020 anytime soon. Descriptions that come to mind include **Unique** and **Challenging**, yet there were also very notable positives. Thinking beyond civil unrest, historic wildfires, politics, etc., here are a few topics that come to mind:

COVID-19

Evolving, tiresome, disconcerting. But most importantly, I am incredibly thankful and proud of our staff for rising to the challenge, maintaining focus, and continuing to provide unwavering commitment and service to our customers.

Government Programs

This unusual year triggered an abundance of new government programs, i.e., PPP, WHIP+, CFAP, and CFAP2. Our staff rolled up their sleeves and dug into these new programs. Why? Because an essential part of our value proposition and commitment to our customers is to provide awareness, education, and support for the very wide range of both existing and new programs that are applicable to our customers.

PPP

The Paycheck Protection Program was a particularly unique experience. A key new SBA-sponsored lending program, lacking in initial definition and procedures, but yet could provide assistance to many of our customers. It was very rewarding to watch our staff immediately mobilize (in the middle of COVID!) to work with numerous customers interested in this new program.

Timely Harvest

What a difference a year can make. As one would expect, yields varied considerably across our 17-county area, but the 2020 harvest was certainly less stressful than 2019 (which painfully stretched into 2020). It is a unique year when you harvest corn in March/April and again in the fall.

Ca\$h Dividend\$

I believe our new **Ca\$h Dividend\$** program is the most exciting and significant development in 2020! This major all-new, additional customer benefit should put material amounts of cash into our borrowers' pockets for years and years to come. Please see the August 2020 edition of this publication as well as page 4 of this edition for further details on this landmark program.

Thank you for your business and allowing us to serve your needs through COVID-19, new government programs, and ever-changing conditions. And watch for your upcoming **Ca\$h Dividend\$**!

2020 YEAR END OFFICE HOURS AND DEADLINES

Farm Credit Services of North Dakota offices will be closed all day on December 24th and December 25th to observe the Christmas holiday.

We will be open until 5:00 p.m. on Thursday, December 31st and closed all day on Friday, January 1st to observe New Year's Day. We will reopen again on Monday, January 4th with our regular office hours.

Payments received after the 12:00 noon cut-off time on December 31st will be treated as 2021 payments. Please allow extra time for mailing around the holidays.

Please check with your local office for any questions you may have regarding 2020 deadlines.

We appreciate your business in 2020 and look forward to working with you in 2021. We wish you a very Merry Christmas and a happy and healthy New Year!

UPCOMING FCS EVENTS IN 2021



FCS Customer Appreciation Supper:
Cancelled for January 2021.
Look for us in January 2022!

Spring Ladies Event:
April 20, 2021
The Grand, Minot

2021 FCS Annual Meeting:
June 22, 2021 (to be confirmed)
Minot FCS Office
1400 31st Ave SW, Minot, ND

* **NOTE:** Events, dates, times and locations are subject to change.

NEW CA\$H DIVIDEND\$

Patronage Program



• Dan Beyer •

It is with great excitement I reaffirm that you – our stockholders, approved the Capitalization Bylaws Amendment this past summer that authorized the implementation of the Farm Credit Services of North Dakota Ca\$h Dividend\$ program.

The FCS of ND Board of Directors further facilitated this process by passing a resolution to review the feasibility of paying out **Ca\$h Dividend\$** effective as of the fourth quarter of 2020. This could mean cash in your pocket as soon as 2021!

I have seen the benefits of a patronage program first-hand, having spent the early part of my career with another Farm Credit Services association. The bottom line is that this is a significant advantage for our member/owners and results in **Ca\$h** in YOUR pocket.

The total patronage amount will be determined by the Board of Directors in consultation with FCS of ND senior management. Once the patronage amount is determined, the level of dividend you receive will be calculated based on the Average Daily Balance (ADB) of all your loans.

For illustration purposes, a simplified example estimates a \$4 million total patronage dividend payment could result in approximately 50 basis points (.5%) for each customer. If your average daily balance was \$500,000, you would receive a \$2,500 **Ca\$h Dividend\$** check!

In effect, the more loan business you do with us NOW, the more **Ca\$h Dividend\$** you could receive as early as next spring. So, if you do all of your loan business with us – great! If you have loans elsewhere, talk to your loan officer and see if it makes sense for you to move that business to FCS of ND and help increase your **Ca\$h Dividend\$** potential. Now is the time to start taking advantage of this exciting new member program at FCS of ND.

Ca\$h Dividend\$



FCS ND NOW NEW FEATURES!

In October Farm Credit Services of ND updated FCS ND NOW! The FCS ND NOW customer portal allows for a multitude of banking services and now includes more robust online banking capabilities and a secure document transfer feature.

FCS ND NOW allows the transfer of funds to and from current accounts more efficiently and has increased capabilities. It is streamlined to better view account balances with our new 'Fast Balances' feature and expanded account information.

Using a smartphone or tablet, viewing your account details and transaction history is easier than ever. New features like remote deposit, text banking and facial recognition add even more convenience and security. All you have to do is download the updated user-friendly mobile app in the App Store or Google Play Store.

Protecting your information and confidentiality remains our highest priority. Staff in each local branch office is trained to help with any questions and can be reached at the following numbers:

Minot: 800-264-1265

Crosby: 701-965-2265

Bottineau: 800-264-3731

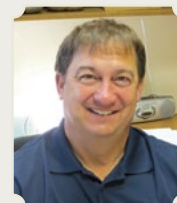
Rugby: 800-467-5863

Carrington: 800-264-2836

Williston: 800-264-1095



Recordkeeping is important for your farm



• Todd Erickson •

As we near the end of a year that has seen many challenges brought on by COVID-19, many producers have met with their tax advisors for advice on year end marketing or pre-buying that may help alleviate their tax burden. The advisors base their recommendations on the year-to-date information provided to them on the amount of income/expense and capital purchases that has taken place so far. Paycheck Protection Program (PPP) loans and Coronavirus Food Assistance Program (CFAP) income should be taken into consideration as they were unplanned sources at the beginning of 2020.

Just as professional tax advisors need accurate information to provide accurate recommendations, lenders ask for accurate year-end balance sheets, income/expense information and projections for the coming season. The information on what has taken place financially for your unit for the fiscal year enables you and your lender to discuss the past and the future. Annual year-end balance sheets can show a trend in your unit's net worth and help show your equity position. Income and expense information is used to determine whether your operation showed a profit or a loss.

At Farm Credit Services of North Dakota, we take pride in our abilities as a lender to use the financial information provided to help your operation make decisions to withstand the up and down cycles of farming. We have the analytical tools in place to help you make the right decisions to ensure the continued success of your operation.

It is our credit direction to continue helping producers in northwest and central North Dakota through the up and down cycles of agriculture – and we enjoy helping you with that task.

Thank you for your business!

CROP INSURANCE

QUALITY LOSS OPTION

Quality losses have been an issue the last couple of years for producers in North Dakota. RMA has come out with a new option to help alleviate some of the quality loss issues in crop insurance.

The Quality Loss Option will be a new option for farmers to look at for the 2021 crop insurance year. The Quality Loss Option will allow producers to replace actual yields based on post-quality production in their APH database with actual yields based on pre-quality production.

The eligible crops for this option will be: barley, buckwheat, canola, corn, flax, oats, soybeans, sunflowers and wheat. This option will be used on quality statements such as falling numbers, ergoty and test weight to name a few. The replacement of a post quality production year will only apply when a Notice of Loss (NOL) was timely submitted for that crop in that year regardless of whether an indemnity payment occurred. The producer can go back to any year in his/her database and replace the post quality production with pre-quality production if a notice of loss was submitted.

This option will need to be elected by the producer by March 15, 2021 for the 2021 crop insurance year and the producer has until the production reporting date of April 29, 2021 to replace or keep the production for individual APH databases. Below is an example of how the Quality Loss option will work:

Example: A producer had a quality loss in 2019 on wheat for falling numbers. A notice of loss was submitted timely and the bushels were reduced from 55 BU to 30 BU due to the quality adjustment statement. In 2021 the producer elects the Quality Loss Option. The producer can replace the 2019 APH from 30 BU to 55 BU and help increase the approved yield.

FARMER MEETINGS DATES

2/3/21	Rolette	Rolette Café	10:30
2/3/21	Bottineau	Marie's	4:30
2/4/21	Esmond	Esmond Café	10:30
2/8/21	Carrington	Crossroads Golf Course	5:00
2/9/21	Willow City	Backwoods Café	10:30
2/10/21	Crosby	Divide County Courthouse	12:00
2/11/21	Harvey	Harvey Eagles Club	10:30
2/11/21	Tioga	Just Off Main	9:30
2/12/21	Williston	Hampton Inn	12:00
2/16/21	Mohall	Emergency Services Building	10:30
2/18/21	Bottineau	FCS Office	11:00
2/18/21	Rugby	Eagles Club	5:00
2/23/21	Minot	NDSU Research Ext. Center	10:30
2/23/21	Minot	NDSU Research Ext. Center	1:00
2/24/21	Bowbells	Memorial Hall	12:00
2/24/21	Lignite	Lignite Community Center	5:00

If you have any questions on this option, please contact a Farm Credit Services of North Dakota Insurance Specialist for more information.

ENHANCED COVERAGE OPTION (ECO)

WHAT IS ECO?

The Enhanced Coverage Option is an area-based coverage for a portion of the underlying policy deductible. It works in a manner similar to the Supplemental Coverage Option (SCO). It uses the same expected and final area yields, projected and harvest prices and payment factors as SCO. It covers a band from 86% to either 90% or 95% (producers' choice) of the expected crop value.

HOW IS IT PURCHASED?

It does need to be purchased as an option to the underlying policy, by the sales closing date and needs to be with the same AIP. Both SCO and ECO can be purchased together as their coverage does not overlap. The actuarial documents will specify availability for crops and county but will generally follow SCO availability. It can not be purchased in conjunction with Margin Protection, Area Risk Protection Insurance, Hurricane Insurance Protection – Wind Index Endorsement, or for any acres insured under the CAT Endorsement, High Risk Alternative Coverage Endorsement or Stacked Income Protection. Unlike SCO, if you elect ECO and ARC for the same crop on a farm, your ECO coverage for that crop on that farm will be unaffected.

AVAILABILITY?

ECO will be available in 2021 for 31 crops with a contract change date of November 30, 2020 or later. Crops Available listed to the right.

HOW DOES IT WORK?

ECO follows your underlying policy coverage. If that policy is a Yield Protection policy, then ECO will cover yield loss. If it is Revenue Protection, then ECO covers revenue loss.

The crop value is based on the liability and coverage level on the underlying policy. That crop value is used to determine the amount of ECO coverage. ECO does differ from the underlying policy in how a loss payment is triggered. The underlying policy pays a loss on an individual unit basis. ECO pays a loss on an area basis (usually a county), and when there is an area-level loss in revenue or yield, ECO could have an indemnity triggered.

Example: Underlying Revenue Protection policy for corn at a 75% coverage level. This policy has liability of \$573.75 per acre. This means the expected crop value is \$765.00 per acre ($\$573.75/0.75$). Because of the 75% coverage level was selected, 25% (or \$191.25) of the expected crop value is uncovered as a deductible. ECO will provide revenue protection as the underlying policy is Revenue Protection, except any indemnities will be determined at a county level.

ECO will begin to pay when the county average revenue falls below either 90% or 95% of the expected level depending on which ECO trigger is selected. The full amount of the ECO coverage is paid when the county revenue/yield falls to 86% of the expected county revenue/yield. ECO payments are not affected by loss payments on the underlying policy.

ECO CROPS AVAILABLE

Barley
Buckwheat
Canola
Corn
Dry Beans
Dry Peas
Flax
Grain Sorghum
Hybrid Corn Seed
Hybrid Sorghum Seed
Millet
Oats
Safflower
Silage Sorghum

	Example 1: 95% ECO Trigger	Example 2: 90% ECO Trigger
Deductible (no coverage)	100-95%	100-90%
ECO Coverage Range	95-86%	90-86%
SCO or ARC Coverage Range	86-75%	86-75%
MCPI Coverage Range	75%	75%



IMPORTANCE OF PRODUCTION ACCURACY

There have been some changes and clarifications over the past couple years to the procedures for policyholders in reporting their yields via the annual Production and Yield Reporting Certification form that we would like to remind you of.

- **5% Tolerance:** The policyholder must report each unit's actual yield within 5% of what we determine to be correct based on their acceptable records or they will receive an assigned yield for the entire crop/county
- Upon review, the policyholder must provide us with their acceptable production records that they had when they reported yields to their agent. If they cannot provide acceptable records that they had at the time they reported their yields to their agent, they will receive an assigned yield for the entire crop/county
- Acceptable records for APH purposes are found in the Crop Insurance Handbook and specifically "Acceptable Farm Management Records" are found in Section 3, paragraphs 1431-1435
- **1435 Field Harvest Records:** Field harvest records include records of production determined from any of the following:
 1. Truck, wagon or hopper loads that are documented by weight tickets, grain carts or conveyance measurements
 2. Separate measurements of production, by unit, when placed in farm storage structures



GET ADDITIONAL QUALITY PROTECTION FOR MALTING BARLEY ACREAGE

The Risk Management Agency's (RMA) Malting Barley Endorsement (MBE) provides additional quality protection for malting barley acreage insured under the Small Grains Crop Provisions. Protection is based on the specifications from your malting barley contract or Special Provisions, if insuring under a malting barley price agreement.

You must elect an additional coverage level on the underlying Small Grains Crop Provision policy to be eligible for MBE. Coverage is available in five percent increments from 50 percent to 85 percent, unless specified otherwise on the actuarial documents.

CONTRACTS

You're required to elect MBE in writing on or before the sales closing date if you wish to insure your malting barley under this endorsement. Eligible contracts include a malting barley contract, malting barley price agreement or a malting barley seed contract.

The contract must specify the amount of contracted production, the purchase price or a method to determine such price, and establish the obligations of each party to the agreement. You must provide the Approved Insurance Provider (AIP) with copies of all your malting barley contracts on or before the acreage reporting date applicable for your insured acres. Failure to provide at least one of your contracts requires that all planted acres be insured under the terms of the Small Grains Crop Provisions without the additional coverage provided by MBE.

Contact your Farm Credit Services of North Dakota Insurance Specialist to find out more about the Malting Barley Endorsement. Further details can be found on the RMA website:

- <https://www.rma.usda.gov/en/Fact-Sheets/National-Fact-Sheets/Malting-Barley-Endorsement>
- <https://www.rma.usda.gov/-/media/RMA/Policies/Small-Grains/2017/Small-Grains-Crop-Provisions-17-0011/Malting-Barley-Endorsement-21-0091b.ashx>

THANK YOU FOR YOUR BUSINESS!

Thank you for putting your trust and crop insurance business with FCS of North Dakota! 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! **Crop insurance is what we do!**

Summary of Changes Released June 2020

For The Small Grains Crop Provisions Malting Barley Endorsement (21-0091 B)

Section 2 – Definitions

Added the definition of “discounted purchase price.”

Discounted purchase price – A price less than the contract price at which a buyer agrees to purchase malting barley that fails to meet one or more of the applicable quality criteria specified in the contract or the Special Provisions, as applicable.

Added the definition of “local market price.”

Local market price – In addition to the definition contained in the Small Grains Crop Provisions, the cash grain price per bushel for U.S. No. 2 barley on the date the malting barley is rejected by the buyer due to its failure to meet contract specifications.

Section 6(b) – Causes of Loss | Section 7(b) – Notices | Section 8(a)(6) and Section 8(a)(1)(111) – Settlement of Claim

In sections 6(b), 7(b) and 8(a)(6), replaced “purchase price lower than the contract price” with “discounted purchase price.”

6(b) Causes of Loss – In addition, eligible malting barley production that fails to meet the standards applicable to a malting barley contract, or a malting barley price agreement, but is accepted by the buyer at a **discounted purchase price**, is eligible for an indemnity provided all requirements of sections 6, 7 and 8 of this Endorsement are met.

7(b) Notices – You must also provide the same notice if eligible malting barley production fails to meet the standards applicable to a malting barley contract or a malting barley price agreement but is accepted by the buyer at a **discounted purchase price**.

8(a)(6) Settlement of Claim – In addition to the terms of section 11 (d)(4) of the Small Grains Crop Provisions, eligible contracted malting barley production that fails to meet one or more of the quality standards applicable to a malting barley contract, or a malting barley price agreement, but is accepted by a buyer for use as malt at a discounted purchase price will be reduced by multiplying the amount of such production by the greater of the **discounted purchase price** or the local market price, and dividing the result by the contract price.

In section 8(a)(1)(iii), replaced “price lower than the contract price” with “discounted purchase price.”

8(a)(1)(iii) Settlement of Claim – Any malting barley production that fails to meet one or more of the quality standards specified in a malting barley contract or the Special Provisions (whichever is applicable) but that is accepted by a buyer at a **discounted purchase price** may be eligible for quality adjustment as described in section 8(a)(6).

Section 8 - Settlement of Claim

In sections 8(a)(5) and 8(a)(6) added “for use as malt” to clarify applicable use associated with malting barley contracts.

8(a)(5) Settlement of Claim – In addition to the terms of section 11 (d)(4) of the Small Grains Crop Provisions, eligible contracted malting barley production rejected **for use as malt** by a buyer and that we determine was rejected and disposed of in accordance with the terms of this Endorsement will be reduced by multiplying the amount of such production by the local market price divided by the applicable harvest price that is determined in accordance with section 4 of this Endorsement, with such ratio limited to a maximum value of 1.000. This applies for both yield and revenue protection for purposes of quality adjustment on eligible rejected contracted malting barley production only. If the rejected production is eventually used as malt, refer to section 8(d).

8(a)(6) Settlement of Claim – In addition to the terms of section 11 (d)(4) of the Small Grains Crop Provisions, eligible contracted malting barley production that fails to meet one or more of the quality standards applicable to a malting barley contract, or a malting barley price agreement, but is accepted by a buyer **for use as malt** at a discounted purchase price will be reduced by multiplying the amount of such production by the greater of the discounted purchase price or the local market price, and dividing the result by the contract price.

In section 8(a)(5) replaced the applicable harvest price of barley from the Commodity Exchange Price Provisions with local market price.

8(a)(5) Settlement of Claim – In addition to the terms of section 11 (d)(4) of the Small Grains Crop Provisions, eligible contracted malting barley production rejected for use as malt by a buyer and that we determine was rejected and disposed of in accordance with the terms of this Endorsement will be reduced by multiplying the amount of such production by the **local market price** divided by the applicable harvest price that is determined in accordance with section 4 of this Endorsement, with such ratio limited to a maximum value of 1.000. This applies for both yield and revenue protection for purposes of quality adjustment on eligible rejected contracted malting barley production only. If the rejected production is eventually used as malt, refer to section 8(d).

In section 8(a)(6) revised this paragraph by changing the quality adjustment calculation from use of purchase price to the greater of the discounted purchase price or the local market price.

8(a)(6) Settlement of Claim – In addition to the terms of section 11 (d)(4) of the Small Grains Crop Provisions, eligible contracted malting barley production that fails to meet one or more of the quality standards applicable to a malting barley contract, or a malting barley price agreement, but is accepted by a buyer for use as malt at a discounted purchase price will be reduced by multiplying the amount of such production by **the greater of the discounted purchase price or the local market price**, and dividing the result by the contract price.

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.





RURAL COMMUNITY *Grant Fund*

SUPPORTING WESTERN NORTH DAKOTA COMMUNITIES

Farm Credit organizations in western North Dakota announced 14 grants totaling \$171,240 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.

“The Rural Community Grant Fund continues to play an important role in supporting areas impacted by oil exploration in the Bakken Region,” says Gordon Hanson – CEO Farm Credit Services of ND. “It is our intention to continue support for those communities and provide funding to help with critical community needs such as healthcare, safety and emergency services,” he adds.

The Rural Community Grant Fund is accepting applications for programs that meet the needs of local communities impacted by expanded mineral exploration and production in western North Dakota. Interested parties should apply at:

www.AgriBank.com, www.farmcreditnd.com or
www.farmcreditmandan.com.

LATEST GRANTS:

AS OF AUGUST 2020

\$35,000

BILLINGS COUNTY EMS
AMBULANCE EQUIPMENT

\$25,000

**KENMARE RURAL VOLUNTEER
FIRE DEPARTMENT**
FIRE AND RESCUE TRUCK

\$20,000

STANLEY AMBULANCE SERVICE
AMBULANCE

\$20,000

DONNYBROOK RURAL FIRE DISTRICT
UTILITY TASK VEHICLE AND RESCUE
EQUIPMENT

\$20,000

TRINITY HEALTH FOUNDATION
DEFIBRILLATORS FOR COMMUNITY
AMBULANCE SERVICE

\$10,000

BELFIELD POLICE DEPARTMENT
PORTABLE EMERGENCY RADIOS

\$10,000

ABLE INC.
TOWARDS MOBILITY TRANSPORT VEHICLES

\$10,000

**MOUNTRAIL COUNTY
MEDICAL CENTER**
CHEMOTHERAPY AND INFUSION
TREATMENT ROOM

\$5,300

**BOTTINEAU RURAL FIRE
DEPARTMENT**
FIRE HALL EQUIPMENT

\$5,000

**CHI ST. ALEXIUS HEALTH
WILLISTON MEDICAL CENTER**
PORTABLE TRANSPORT MONITOR

\$5,000

**BURKE COUNTY
EMERGENCY MANAGEMENT**
FOR SIRENS

\$3,000

MINOT COMMISSION ON AGING INC.
FOOD SERVICE EQUIPMENT

\$2,090

ST. LUKE'S HOSPITAL
FOOD SERVICE EQUIPMENT

\$850

PRAIRIE GRIT ADAPTIVE SPORTS
MOBILITY CHAIR

Preparing for Fall Harvest; grain-bin safety

Source: *Prairie Grains Magazine*.
Reprinted with permission.



During the long hours of harvest as grain farmers and their families empty grain bins in preparation for fall harvest, it is important to be aware of grain bin hazards. The moisture of a wet autumn can cause grain to cake or crust at the surface known as bridging.

Bridged grain prevents grain flow, hiding pockets of air in the grain, and farmers trying to break up bridged grain can quickly fall through due to the instability. Grain being emptied from the bin acts like quicksand with the ability to engulf in seconds and suffocate – the leading cause of death in storage bins. Bridged grain can become very dangerous if precautions are not followed. It is never advised to enter a bin of flowing grain. Doing so can put you at risk of being pulled down with the grain.

Grain can entrap someone to their knees and waist in 3-5 seconds. Depending on the size and speed of the unloading auger, a person can be completely engulfed in less than 30 seconds, leading to suffocation.

It's important to take safety precautions on the farm – especially when working in and around grain bins as grain bins present many safety risks. Purdue University has recorded more than 800 flowing grain entrapments since 1964 and, many “non-fatal” incidents are believed to go unreported.

In February 2020, U.S. Secretary of Agriculture Sonny Perdue issued a proclamation naming February 16-22 as Grain Bin Safety Week. The Secretary had previously sat down with the Governor of South Dakota, Kristi Noem, to talk about the importance of grain bin safety on the farm. Governor Noem grew up on a farm in Hamlin County, South Dakota and has a personal connection to farm safety. She has been an advocate for increased grain bin safety efforts for years. “We hope grain operators, farmers and community leaders will join us in expanding knowledge of safe practices not just during National Grain Bin Safety Week, but year-round,” said Secretary Perdue. “Tragedies like the one Governor Noem’s family experienced happen too frequently.”

Training is key for working safely around grain bins. Many online and in-person farm safety training resources are available to help keep you and your employees safe.

Risks come with working on the farm but taking precautions can help you and others stay safe. When you take your grain in, be sure your safety is top of mind. Farmers are often in a hurry to get things done. Nothing is worth losing a life.

OSHA recommends the following precautions:

- IF AT ALL POSSIBLE, DO NOT ENTER STORAGE BINS. Use tools and mechanical equipment to eliminate grain that is caked on the walls of the bin, without entering the bin. If you do enter your bin, test the air to be sure there's enough oxygen and no dangerous gases.
- STOP THE FLOW OF GRAIN. Turn off and disconnect, lock out, or block-off all powered equipment, especially grain-moving equipment (like augers).
- WORK WITH OTHERS. Be sure you can hear and see one another. Station an observer who is equipped to provide assistance and perform rescue operations outside the bin.
- USE a body harness with an anchored lifeline or boatswain chair when entering from a level at or above stored grain.
- DO NOT walk on or “down” the grain to make it flow.
- DO NOT enter onto or below bridged grain or when grain is built up on sides.
- DO NOT enter without having rescue equipment and a rescue-trained observer stationed outside who is in constant contact with you.
- CONFIRM that all safety precautions are in place and it is safe to enter.
- MN Department of Labor and Industry <http://www.dli.mn.gov/>
- US Dept of Labor Occupational Safety and Health Administration: <https://www.osha.gov/SLTC/grainhandling/>
- ND OSHA: <https://www.osha.gov/contactus/bystate/ND/areaoffice>

The McKinven Family Farm

By Marlee Seibold



Working with family can be tough sometimes, but out on the McKinven family farm, they wouldn't want it done any other way. Located just outside of Martin, ND, Todd and Krysten McKinven, along with their three sons and daughter, have been farming their family farm for many years. Todd's Grandfather, James, started the farm back in 1926. His father, Monroe, took over at 16, after his death, and has been passing the reigns over to Todd ever since he began in 1993. Even though he has been at it since he was 16, now at 81, Monroe still helps out as much as he can. Working mostly with the cattle and a few other important jobs around the farm throughout the year. Todd has been running the farm as a third-generation farmer, with his eldest son Wesley, not too far behind as the fourth generation. Todd says, "I grew up farming and I didn't really know what I wanted to do, but I had the opportunity to get started in farming and I went with it." Since then, he has been working with his family to grow their farm into a bigger operation. His wife Krysten has also spent a lot of her time helping on the farm and taking care of the family throughout the years, "I have helped out by combining, bringing lunches and suppers and giving rides. I had big shoes to fill when my mother in law, Pearl finally got to retire and concentrate on her flower and vegetable gardens. I have homeschooled our kids for the last 14 years as well. Now that our eldest daughter Emily is off on her own and Wesley is now back from college and farming, I only have the younger two to homeschool, so I have taken on another job a few days a week as well, outside of the farm." While staying active in all areas of their lives, their farm is still their biggest priority.

They focus mostly on grains such as wheat, soybeans, barley and canola, they also have a few cows in there as well. Their kids play a vital role in the farm. Wesley is the oldest son and has become more involved in the last 3 years. Along with his wife Katie, who is able to help out when time allows, they have been getting a share and carving their own piece of the land. The younger children also help out on the farm, Krysten mentions, "We have two younger boys, Owen is our 18-year-old and did most of the grain hauling from the field this fall, as well as anything else you ask him to do! Ryan is our youngest and helps out driving the grain cart along with a few other

“Everything is just very simple and easy. They [Farm Credit Services] take care of a lot of things for you. They are there to help guide you in the right direction.”

things.” Todd goes on to say, “Wesley and Owen are a pretty big help to the operation, they pitch in all around the farm.” As Todd’s father steps back more and more, it has been Wesley who has been filling into that role the most, “Wesley really took over a lot of the spraying this year and has been able to do whatever is thrown at him. We have been creating a partnership with him and have been trying to spread him out over multiple acres, so he isn’t just locked into one area.” Showing him all the ins and outs of the operation is important, this includes helping Wesley see the financial side of things and who better to turn to than Farm Credit Services.

Todd and Krysten have been working with Farm Credit for close to 20 years. They use their crop and hail insurance, as well as operating loans, saying, “We run all our farm finances through them and have been really happy with them over the years.” When asked what the best part of working with them is he said, “Everything is just very simple and easy. They take care of a lot of things for you. They are there to help guide you in the right direction.” Krysten went on to say, “They are very friendly and professional. They treat you like real people and are very knowledgeable. What’s great is that they never make you fit under a certain umbrella, they will individualize your needs to you and your family.” Not only is their working relationship with Farm Credit a big advantage, they have also become good friends with their loan officer, Jay Hendrickson. Todd says, “I talk with him almost every day, not only about banking and the farm, but about anything. We have become friends; it is really nice to have a friendship with someone you work so closely with.” He mentions one of the best things about working with them is their commitment to getting them what they need, “You get what you need to keep your operation going, not any extra stuff. They never try to push you to have things that aren’t important to your farm.” At the end of the day, they know they can count on them being there to answer their questions and to help them find any answers they may be looking for. Having their guidance and expertise is a benefit to keeping their operation at its best, which is important when it is such a big part of their lives.

When asked what their kids enjoy the most about living and growing up on the farm, they said Owen loves hunting and spending time outdoors. He also enjoys the flexibility that comes with this kind of life, and the opportunity to do something different every day. When asked if their youngest, Ryan was the same way, Krysten mentioned, “His favorite part about the farm is not having too many people around!” she said with a laugh. However, the best part of what they get to do day in and day out is working with their family, Krysten says, “I think when Todd’s Dad is out in the combine and Todd is out there farming with his 3 boys, that is the best part of it all. The whole family being out there working towards the same goal as a team.” Harvest is the time of year that all their hard work pays off and it is a time they get to come together to see what they have accomplished as a family. Even when they aren’t farming, they spend time fishing, hunting and doing any sort of outside recreational activities they can together. As Wesley and Katie take on more every year and with their younger 2 boys’ help, Todd and Krysten have a really great family operation. With Farm Credit on their side and a family that supports each other, this farm will be in good hands for generations to come.

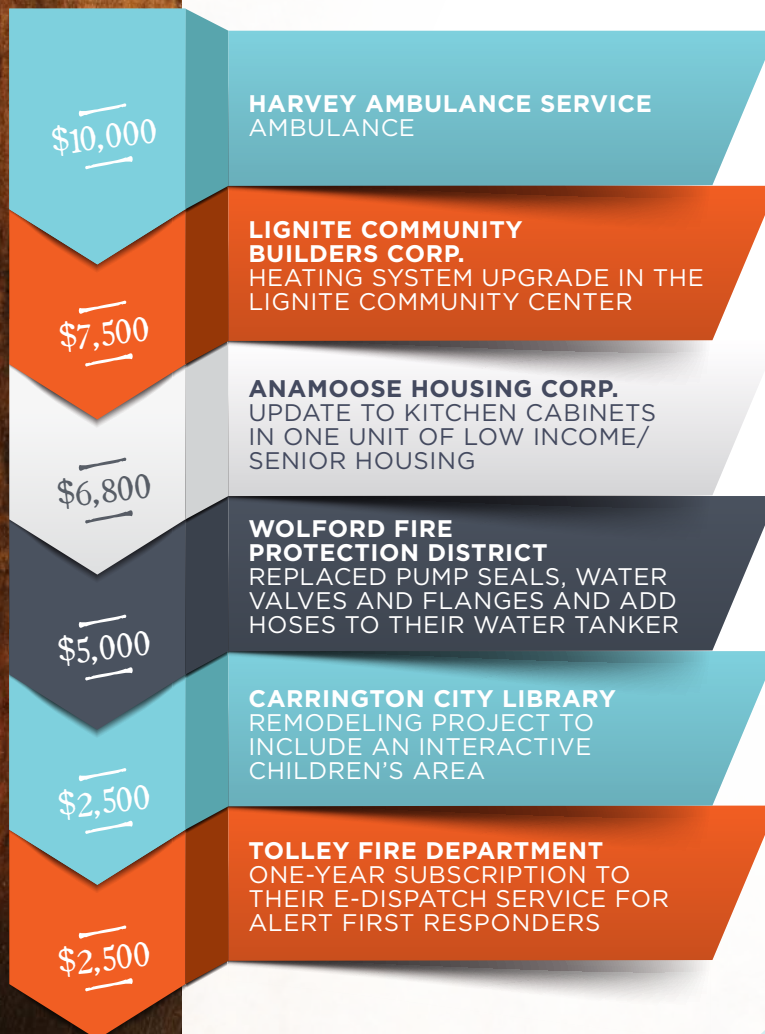




PAT-NOW COMMUNITY FUND AWARDS LOCAL AREA GRANTS



DURING THE REVIEW SESSION FOR THE PERIOD ENDING AUGUST 2020, THE FOLLOWING GRANTS WERE AWARDED:



The Pat-NOW Community Fund (PNCF) continues to provide assistance for worthy programs and projects that strengthen and support rural communities in northwest North Dakota. 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 grants awarded to local area businesses and organizations.

"We appreciate the valuable work these organizations perform to help deliver much-needed resources," says Gordon Hanson, CEO – Farm Credit Services of ND. "The support and programs they provide strengthen our local and rural communities," he adds.

The year to date total funds awarded as of August 2020 is \$68,125.

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.



EMPLOYEE



Jeremy Wolf

Jeremy recently joined Farm Credit Services of ND as an Insurance Specialist in the Bottineau Branch. He grew up in Wolford, ND and attended Lake Region State College. For the last 17 years he was employed with Farmers Union Oil Company/Envision in Rugby. He handled sales for fertilizer and shortline agricultural equipment. In his spare time you can find him spending time with family and friends or enjoying the great outdoors either hunting or fishing.

FARM CREDIT SERVICES OFFERS COLLEGE SCHOLARSHIPS

Farm Credit Services of North Dakota will award six scholarships in the amount of \$1,000 each to high school seniors who plan to enroll in college this fall.

Eligible applicants must reside in our 17 county territory in north central or northwest North Dakota. Selection is based on academic record, personal attributes, vocational promise, leadership and financial need.

Students may obtain scholarship application forms from their high school counselor or ag instructor, Farm Credit Services offices in North Dakota, on our website at www.farmcreditnd.com or by writing to Teresa Kjellberg, Director of Marketing, Farm Credit Services of ND, PO Box 70, Minot, ND 58702.

DEADLINE FOR SUBMITTING APPLICATIONS IS MARCH 1, 2021



Farm Credit Services

FCS of Mandan • FCS of North Dakota

Scholarships In Agriculture

Application for the 2021-2022 Academic Year

Application deadline: March 1, 2021

Farm Credit Services of Mandan and Farm Credit Services of North Dakota (Minot) are offering scholarships for high school seniors entering college in the fall of 2021. Scholarship awards are \$1,000 each. Applicants must be from an actively farming or ranching family OR must be planning to pursue a career in farming or some other aspect of agriculture such as agricultural extension, agricultural education, soil conservation, farm and ranch management, agricultural finance, veterinary medicine or agri business. Applicants must be residents of the following North Dakota counties: Adams, Benson, Billings, Bottineau, Bowman, Burke, Burleigh, Divide, Dunn, Eddy, Emmons, Foster, Golden Valley, Grant, Hettinger, Kidder, Logan, McHenry, McIntosh, McKenzie, McLean, Mercer, Morton, Mountrail, Oliver, Pierce, Renville, Rolette, Sheridan, Sioux, Slope, Stark, Ward, Wells or Williams.

Selection is based on academic aptitude, vocational promise, personal attributes, leadership and financial need. Children of FCS employees and board members are not eligible to apply.

LAST NAME	FIRST NAME	MIDDLE INITIAL
HOME ADDRESS (STREET OR ROUTE)	CITY	STATE ZIP PHONE NO.
SCHOOL	CITY	STATE ZIP PHONE NO.

FARM CREDIT SERVICES PROVIDES FFA STUDENT HANDBOOKS

This year acknowledges the 44th year that the three independent Farm Credit Services associations in North Dakota headquartered in Minot, Mandan and Fargo have donated FFA Handbooks to agricultural students in area schools.

This year, over one hundred high school agriculture education programs in North Dakota, Minnesota and Wisconsin will receive over 3,800 of the student handbooks for the start of the 2020/2021 school year donated by the Farm Credit Services Associations in North Dakota.

For over four decades more than 85,500 of the books have been presented to FFA-first year 'greenhands' to be used throughout the four-year FFA program.

"Farm Credit Services is very proud of its long-standing tradition to provide handbooks for incoming FFA students as they begin their FFA programs in the fall," says Teresa Kjellberg, Director of Marketing with Farm Credit Services of North Dakota. "Farm Credit maintains a strong commitment to support youth in our rural communities and help grow the next generation," she adds.

Farm Credit Services is committed to helping the FFA provide excellence in the teaching and learning of agriculture and its activities in science, technology, production, processing and related agribusiness activities as well as understand the vital and necessary role of the agricultural industry. Farm Credit Services is proud to support today's youth who may become tomorrow's agricultural producers and leaders.

Farm Credit Services Loan Officer, Garret Roen, presents Minot High FFA students with their handbooks.





**Farm Credit Services
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Farm Credit Services of North Dakota is an equal opportunity provider and employer.



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