

Harvest

New administrative HQ design approved

Alliance donates \$200K to support
multicultural scholars in ag

New Salina office grand opening



**The brave
new world
of agriculture**

Steve Place, Rosalia, KS

Fall 2013



AMERICAN AGCREDIT
MONEY FOR AGRICULTURE



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Farm Credit Alliance partners support diversity in agricultural education

American AgCredit, Farm Credit West, Fresno Madera Farm Credit and CoBank have teamed up to support the Multicultural Scholars in Agriculture program in the Jordan College of Agricultural Sciences and Technology at Fresno State University, part of the California State University system. Together, the four Farm Credit System entities have committed nearly \$200,000 which will be matched by a Title V-HSI grant, through the U.S. Department of Education.

“By working together and creating a meaningful and significant scholarship program, we can open opportunities for generations of agricultural students,” said Ron Carli, CEO. “The future of agriculture lies in building bridges between all cultures and all age groups. As California-based members of the Farm Credit System, we are pleased to partner with Fresno State and CoBank to support this important program.”

The program emphasizes the recruitment and training of the next generation of students in agriculture, starting in middle school. The foundation of the program is Fresno State agriculture students, who mentor middle and high school students interested in pursuing careers in agriculture, science or technology. In return for their service, the students receive scholarships of up to \$5,000.

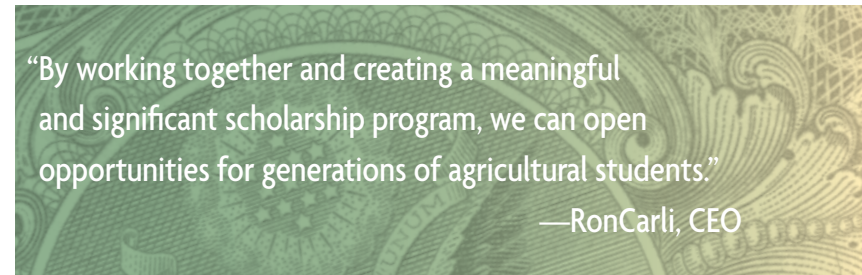
Professional development opportunities for all residents, including students from diverse backgrounds, is vital and necessary, says Dean of the Jordan College Dr. Charles Boyer. “This support helps Fresno State continue to develop and train future agricultural leaders of all backgrounds,” he said.

According to Leili Ghazi, western region president for CoBank, CoBank’s portion of the gift is part of a broader, \$5 million fund the bank created to support agricultural research and edu-

cation at leading universities across the country. In addition to Fresno State, the University of California-Davis and Cal Poly San Luis Obispo are also receiving support through the CoBank fund.

“One of the best ways for CoBank to return value to rural America is by giving to academic institutions that are engaged in agricultural research and training the next generation of rural business and civic leaders,” Ghazi said. “We’re extremely pleased to be able to support Fresno State in this manner and look forward to seeing the benefits of this exciting scholarship initiative.”

Part of the California State Univer-



sity system, the Jordan College offers students a comprehensive, hands-on educational experience. Students in traditional areas of agriculture train on Fresno State’s 1,100 acre farm laboratory in animal sciences, plant science, agricultural education, viticulture and agricultural business. The college also offers programs uniquely related to agriculture including nutrition and dietetics, food science, enology, child development, family science, fashion merchandizing and industrial technology.

“This is a win-win program for everyone,” said Terry Lindley, American AgCredit’s Chief Marketing Officer and Senior Vice President, and part of the Alliance team who crafted the program. “Farm Credit was founded to support farmers and ranchers, and nurturing future ag leaders is an important part of our mission.”

\$200K
committed in
scholarships
to
multicultural
scholars



A message from
Ron Carli, President & CEO



Net Income for the nine months ended September 30 showed an increase of \$4.9 million compared to the same period one year ago.

Growth continues with quality harvests

It's hard to believe we are already into the Fall. This year has been full of activity for everyone, and American AgCredit has ended the third quarter in a very strong position. As of September 30, 2013, your Association has made significant progress toward meeting our year-end goals, and has finalized design plans for our new administrative headquarters building. See page 4 for details about this.

Financials

Net Income for the nine months ended September 30, 2013 was \$87.3 million, an increase of \$4.9 million compared to the same period ended one year ago. Total loan volume was \$6.0 billion at September 30, 2013, equating to an increase of \$346 million compared to September 30, 2012, a year-over-year growth rate of 6.3%.

Nonaccrual loan volume at the end of the third quarter was \$97.5 million, a decrease of \$2.1 million from the third quarter of 2012 and represents 1.64% of our total loan volume compared to 1.78% a year ago.

For comparative charts, take a look at page 8. You can find the detailed financials at AgLoan.com under Shareholder Reports.

Association update

Our 2013 Customer Appreciation events were well-attended this year and I'm very glad to have been able to be present at many of these events, whether a dinner, luncheon or open house. This year, we were honored to include the Governor of the state of Nevada, Brian Sandoval, as well as U.S. Senators Dean Heller (R-NV) and Dean Rhoads (R-NV) at the Elko, Nevada, Customer Appreciation Dinner.

Construction has been completed on our new Salina, Kansas, branch office as well as the remodels of both the Oakdale (CA) and Ponca City (OK) offices. The Grand Opening for Salina was held on September 19th, and was attended by many local dignitaries, including the Kansas State Secretary of Agriculture Dale Rodman. You can read more about this and see pictures from that event on page 12.

As we've expanded our crop insurance business, we're also expanding our equipment buying options. While you can still lease directly with us through Farm Credit Leasing, we've also partnered with AgDirect, a point-of-sale service that allows you to apply for Farm Credit financing directly from the dealer. Contact your loan officer for more information on AgDirect equipment financing.

Commodity update

Mother Nature has been helpful to some of us, and challenging to the rest in 2013. While California and Nevada had a temperate and relatively dry spring and summer, the Midwest has suffered through brief periods of storms, floods and tornadoes.

Estimates call for a successful year for soybeans, and a record corn crop and lower corn prices. With stable and relatively high input prices America's shrinking cattle herd has fueled a price rally that's pushed feeder cattle and calf prices to near-record levels. Accordingly, retail beef prices are at record levels and they're likely to go higher. Cattle placements into feedyards have fallen to their lowest level in 17 years. Fewer placements suggest declining beef supplies in the months ahead, and higher prices.

Portions of Kansas and Oklahoma have experienced some timely rains during the second and third quarters of 2013. While some areas are reportedly out of this long drought period, other areas of the region are still abnormally to extremely dry.

Corn harvest yields are average, at best this year, due to plant date and weather patterns. Milo and Soybean harvests are surfacing some early reports of strong yields.

The 2013 wheat harvest was strong for most producers in the Midwest. Wheat yields in Central Kansas averaged in the low to mid 50's, with test weights in the high 50's to low 60's. Wheat harvest in the western area of our region was not as strong due to less than satisfactory weather conditions.

In Colorado, several large-scale dairy projects are
continued on page 8

New 120,000sf headquarters to open in 2015

Design plans finalized for new headquarters

Following a series of mergers over the past several years, American AgCredit has grown extensively. With the 2000 merger with Central Valley PCA, the Association officially became American AgCredit. Since that time, the organization has merged with four other Farm Credit associations and now operates 34 branches with more than 400 employees throughout chartered territory covering six Western and Midwestern states.

“With our tremendous growth and the changes we have made internally to remain competitive, a new administrative office has been a priority to meet our increasing needs,” said President and Chief Executive Officer Ron Carli.

The evolution has culminated in design plans for a new administrative headquarters. The new building will house more than 100 employees in 85,000 square feet and allow room for an expected 25 to 30 percent increase in staff. Construction is tentatively scheduled to begin in Spring 2014 with the goal to have the building move-in ready by Q4 2015.

The Association has outgrown its current location, which hosts approximately 100 employees in 32,000-square-feet. That building was opened in 1998, when the formerly named Pacific Coast Farm Credit had \$500 million in assets.

Selecting the city and the site

After extensive study, the merits of a California expansion ultimately outweighed considerations to open an expanded headquarters in Denver, CO. The decision to remain in California was a result of several factors, including the expertise of current staff, the regional talent pool to accommodate future growth,

and the importance of California to agriculture worldwide, which boasts \$43.5 billion in agricultural revenue, more than 400 commodities, and nearly half of all U.S. grown fruits, nuts and vegetables. Nine of the nation’s top 10 agricultural producing counties are in California.

The expansion of the Charles M. Schulz–Sonoma County Airport was another factor, with carriers offering direct flights between Santa Rosa, CA, and Denver, CO, in the future. Another factor was the opportunity to establish a regional agricultural center. With this plan, American AgCredit is spearheading the development of a one-stop business campus to bring together the region’s various wine and agricultural interests.

“We’re in discussions with several key agricultural groups to pool our resources to better serve agriculture,” said Chief Marketing Officer and Senior Vice President Terry Lindley. “This is being done in many areas with a large agricultural market and we hope to build on that here as well, using our new administrative headquarters as a cornerstone.”

CEO Ron Carli emphasized that the focus will and shall always be on maintaining offices in key locations to provide support for the farmers and ranchers of American AgCredit. “What’s important is that we have local offices in the best locations to serve our customer base,” he said. “Our mission is to serve agriculture, and we can only do that if we have the resources required to properly meet our customers’ needs. We can’t expand our services and territories without building the adequate headquarters to sustain them. This new facility will allow us to do what’s right and do it well.”

The new facility will be configured to encourage collaboration between departments – a core approach for American AgCredit in recent years. Rapidly growing areas include risk management, crop insurance and accounting for a growing portfolio of assets.



Located in Sonoma County’s Airport Business Center, this 120,000 square foot zinc-clad landmark reflects the complex shape of the site while acknowledging its important corner location. Straight and curved forms linked by skybridges define and enclose a landscaped outdoor courtyard that is the heart of the project, connecting 2- and 3-story sections.

Reddish-brown perforated exterior zinc cladding is reminiscent of the North Bay’s rich history of wooden agricultural structures. Cladding is a mineral pigmented reddish-brown natural zinc panel system, with panels placed vertically to facilitate the curved exterior forms. The zinc offers an inherent natural subtle

color variation that changes with the light and building orientation, which will be particularly apparent at the curved exterior walls. Zinc panels are perforated at a number of locations in order to provide sun shading, typically above clerestory windows. Occasional, recessed panels will be lit at night and will be electronically controlled so that the exterior building lighting is in a constant state of change. State-of-the-art interiors feature large reconfigurable spaces, raised access floors, and demountable partitions that represent the latest technology that will support American AgCredit’s constantly growing and evolving workplace needs.

The brave new world of agriculture



The 2012 drought drastically cut crop yields across several states. Low farm yields in the Midwest due to the drought led to the highest crop insurance payouts in history. Payouts (indemnities) for the year exceeded \$16 billion, an almost 50 percent jump from the then-record \$10.8 billion paid out the year before. This was followed by 2013, a year in which relentless storms pummeled the Midwest this past spring.

With the very likely possibility that a new Farm Bill will be enacted sometime within the next year, it is almost a certainty that many farm subsidies will be cut. Support for crop insurance remains strong; however, it continues to have significant opposition. The crafting of a new Farm Bill will determine food, fiber, conservation and energy policies for the next five years, if not longer, and with it, insurance policies that have protected farmers from such losses.

With this in mind, farmers and ranchers are actively researching and integrating methods that will ensure improved efficiencies, sustainability, and allow flexibility in the face of changing climactic conditions.

Sustainable farming and adapting to climate changes

By Maria Sundeen

SUSTAINABLE
A system that can indefinitely sustain itself without degrading the land, the environment or the people.

Addressing climate changes

Changes in climate and weather patterns may pose considerable challenges for the agriculture and forestry sectors. These challenges include thriving pests, increases in heavy rainfall, record droughts and wildfires, and off-season weather patterns—all of which costs billions of dollars in economic losses. In the years to come, scientists anticipate:

- **Increased carbon dioxide levels**
- **Higher temperatures**
- **Higher humidity**
- **More erratic and extreme weather events**
- **Greater risk of floods, drought and fire**
- **Rising sea levels**

According to a report released by the 25x25 Alliance Adaptation Work Group, "Agriculture and Forestry in a Changing Climate: The Road Ahead," released in January 2012, satellite data indicate that spring has been arriving nearly two weeks earlier in much of the U.S. during the last two decades. Nationwide, intense rainfall events are on the rise and the average U.S. tempera-

“As an Ohio farmer, the past few years have been especially difficult for raising crops. And I am not alone. Many farmers, foresters, and ranchers across the nation are adjusting their operations to cope with increasingly variable and unpredictable weather.”

—Fred Yoder, former 25x25 Alliance Adaptation Work Group Chair and Past President National Corn Growers Association

ture has risen more than 2°F over the past 50 years. A recent report in the journal *Science* concluded that for the past three decades changes in climate have reduced corn yields worldwide, relative to a stable climate, by 5.5 percent and wheat yields by 3.8 percent. Additional research conducted by the group provides examples that some farmers have undertaken to accommodate the changing climate. These examples include:

- **Modifying pest control techniques**
- **Switching temperature control systems, and using soakers and misters rather than fans**
- **Implementing a waste/methane digester to convert waste to energy (for heat and cold)**
- **Modifying cover crops to combat heavy rains and erosion**

Many farmers now invest in community-wide weather stations which can provide them with the up-to-the-minute weather data, including wind, temperature, and relative humidity. This critical data can provide needed information to make successful management adjustments, such as shifting to nighttime burning or activating wind-driven fuel sources.

“Work with the weather you’re given but use the best science, art, and technology with an eye to what’s coming,” North Carolina forest manager Jim Gray says. “Adapt or retire. Those are the options as I see it.”

Addressing sustainability

According to the Sustainable Agriculture Research and Education (SARE) group, sustainable agriculture promotes farming practices and methods that are profitable, environmentally sound, and good for the community by harnessing new technologies and renewing best practices.

All of this is interdependent, says Dr. John E. Ikerd, Extension Professor at the University of Missouri. “An agriculture that uses up or degrades its natural resource base, or pollutes the natural environment, eventually will lose its ability to produce. It’s not sustainable. An agriculture that isn’t profitable, at least over time, will not allow its farmers to stay in business. It’s not sustainable. An agriculture that fails to meet the needs of society, as producers and citizens as well as consumers, will not be sustained by society. It’s not sustainable. A sustainable agriculture must be all three - ecologically sound, economically viable and socially responsible. And the three must be in harmony.”

At Dixon Ridge Farms in Winters, CA, owner Russ Lester makes use of innovative infrastructure to ensure his farm’s processing is as sustainable as the growing

practices. His 1,400 acre organic walnut orchard won the 2012 U.S. EPA Sustainable Agricultural Champion Award while focusing on energy efficiency, renewable energy, water conservation, soil fertility, and integrated pest management (IPM) and organic methods.

Lester uses a 50kW biogas powered generator that converts the farm’s walnut shells into energy. The farm generates two million pounds of shells per year that used to be sent to co-generating plants or ground up for organic mulch. He is now producing more energy from this system than he uses much of the year. He receives a credit, which he then uses during the energy-intensive harvest time. He also captures this system’s heat, along with recycled heat from the walnut dryer, to replace propane. His propane costs have dropped approximately 40%. Additional efficiencies include proprietary freezing techniques, super-insulation, moisture control and a unique low pressure sprinkler system.

Dixon Ridge Farms is just one example of increasing



The 25x25 Alliance Adaptation Work Group

is coalition of agricultural commodity groups, academics, policy specialists, conservation experts, and technical specialists convened to analyze and explore the impacts of a changing climate on agriculture and its potential for developing new sources of renewable energy. Originally convened to assist in meeting the national renewable energy goal set in 2004 - 25 percent of US energy from renewable sources by the year 2025 - the group’s initial focus on renewable biofuels such as ethanol has since expanded to integrate the greater realm of renewable and continually replenished energy sources such as wind, sunlight, wind, rain, tides, waves and geothermal heat.

efficiencies while maximizing agricultural and energy output. Kansas rancher Steve Irsik found that producing new breeds of cattle helped to alleviate problems he had with weeds and the diminished grazeland due to prolonged drought periods. Irsik has also improved efforts to retain water for his cropland, maintaining no till plantings to absorb big rains and prevent runoff, as well as tapping into an underground reservoir.

Lester emphasizes making changes as nature changes. "After all, sustainability and farming certainly are not stagnant," he states.

Alternative sources of energy: agriculture as a provider

These examples show that farms, ranches and forests are well-positioned to make significant contributions to the development and implementation of new agricultural efficiencies and innovative en-



ergy solutions. Long known and respected for their contributions to providing the nation's food and fiber, an emerging opportunity exists for crop, livestock, and grass and horticultural producers, as well as forest land owners, to become major producers of another essential commodity: energy. While a myriad of solutions are on the table, harvesting energy from America's working lands is already occurring. Converting animal manure into much-needed bio-gas and electricity while simultaneously reducing nutrient loads that degrade water quality is one avenue of development. Growing bio-energy crops like perennial grasses and fast-growing trees, which don't require annual tilling of the soil or the application of fertilizer, allows farmers to significantly reduce the amount of sediment and nutrients that might otherwise end up in streams, lakes and estuaries that feed into the bay.

Farm energy programs can include construction of solar, wind and bio-gas electricity generation systems. Changes include retrofitting equipment, barns and other farm infrastructure to improve energy efficiency, and developing grazing programs to improve soil, water and air quality and wildlife habitat. Wind turbines provide additional and diversified income to land owners without disturbing ongoing agricultural or forestry operations, and solar facilities are typically installed on existing buildings. The list goes on and on. The opportunities for agricultural producers to streamline efficiencies and improve profits by deploying new and evolving technologies are immeasurable.

Transformation

Adapting agriculture to new technology-driven models will be no small task, however larger farms and ranches have already taken these opportunities. Since 2000, the production of energy from biomass, wind, solar, hydroelectric and geothermal energy has grown a remarkable 66 percent and consumption has jumped 67 percent.

According to Scott Faber, the vice president for government affairs for the Environment Working Group, farm subsidy programs grew out of a desire to provide a stable source of food during the Great Depression. As the demand for energy independence and economic efficiencies increases, farmers and ranchers may be forced to re-think the role of agriculture – as not only one of acquiring food and fiber, but also one of aggregating energy sources.

The changing climate, as well as looming changes in subsidies, will effectively force this transformation. As a result, agriculture will be necessarily thrust to the forefront of a new frontier.

Portions of this article were taken from the following sources:

Building Sustainable Farms, Ranches and Communities, a publication of U.S. Department of Agriculture agencies working together for sustainable places in collaboration with the Michael Fields Agricultural Institute and the National Center for Appropriate Technology (NCAT), by Margaret Krome, Teresa Maurer, and Katie Wied, USDA

The Most Unequal Place in America CNN, October 30, 2013, by John D. Sutter

www.dixonridgefarms.com

Agriculture and Forestry in a Changing Climate: Adaptation Recommendations, a product of the 25x25 Adaptation Initiative, April 2013

Farm Energy Programs Do Double Duty The Baltimore Sun, Op Ed, December 5, 2011, By Dennis McGinn and Ernest Shea

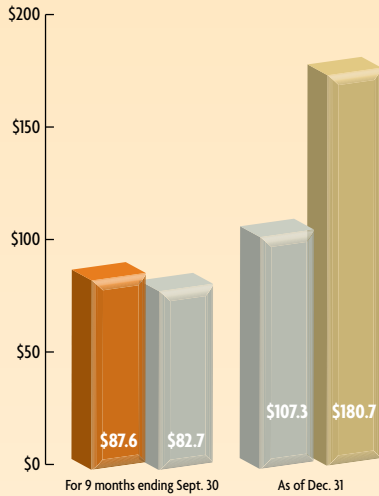
Agriculture and Forestry in a Changing Climate: The Road Ahead, a Report of the 25x25 Adaptation Initiative, January 2012

Paradise Lost—Conservation Programs Falter as Agricultural Economy Booms, Environmental Working Group, May 8, 2013, by Craig Cox, Senior Vice President for Agriculture and Natural Resources; Andrew Hug, Analyst; Soren Rundquist, GIS/Landscape Analyst

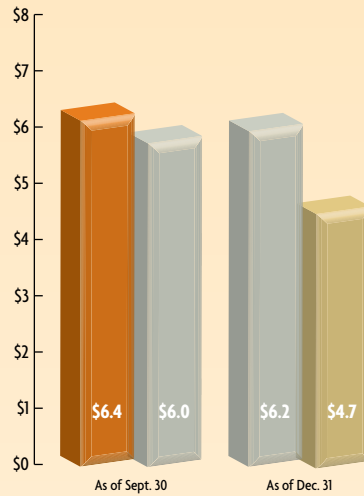
Financial Highlights



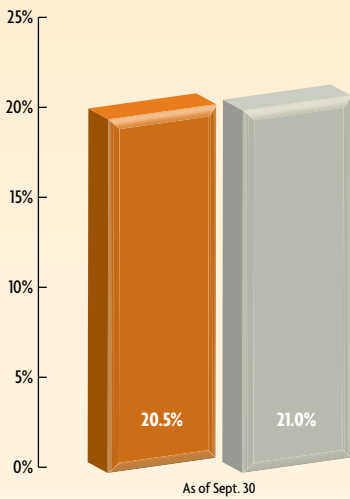
Net Income (in millions)



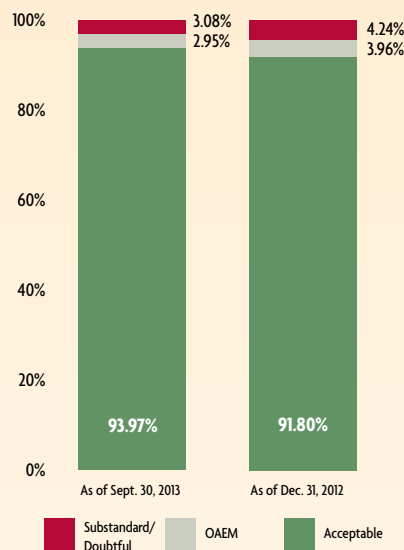
Total Assets (in billions)



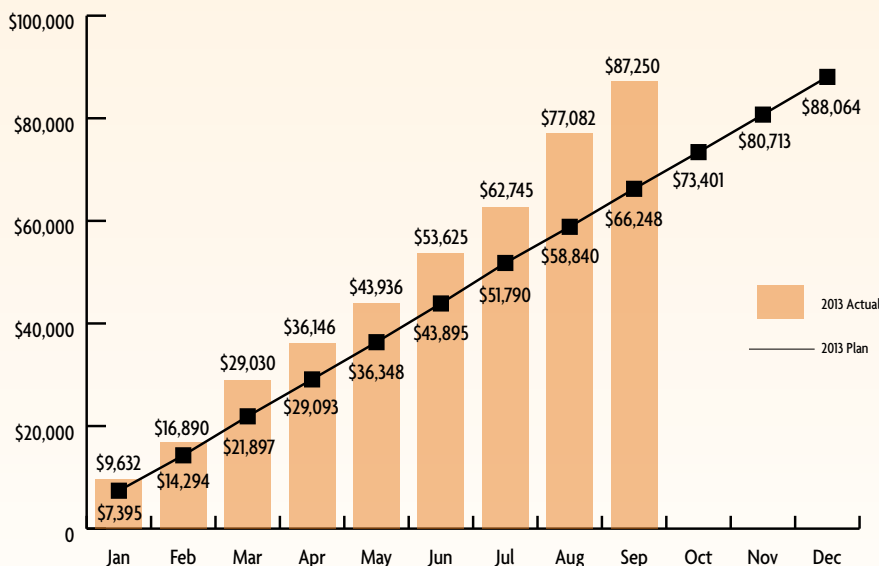
Permanent Capital Ratio



Credit Quality



September Year-To-Date Net Income (\$ in 000's)



CEO Message *continued from page 3*

now developing in the region. While milk prices have rebounded, dairymen are still challenged by high feed costs and the high price of water.

Prolonged drought conditions in southern Colorado have caused hay prices to remain high, and due to freezing springtime temperatures, alfalfa and hay cutting was delayed. The state's corn for grain production is estimated up 9 percent from 2012 due to cooler temperatures, improved moisture conditions, and an increase in harvested acres. Severe flooding of some fields in mid-September will negatively impact the final size of the 2013 crop and has delayed harvest, increasing the risk that some ears of corn won't dry down before the arrival of winter weather.

Affected by both continuing drought and late spring freezes, the 2013 Colorado winter wheat crop is the smallest since 2006, down 59 percent from 2012 and 60 percent from the 10-year average crop. That makes this year the lowest amount of harvested acres for Colorado since 1965 at 1.5 million acres.

Milk production is seeing slight week-to-week gains. Green chopping is being fed to cows and the resulting seasonal increase in milk is being noted.

In the Western states, while the fresh produce industry in general experienced oversupply and depressed markets in mid to late 2012, weather related issues reduced supply and increased market prices in the first half of 2013. These strong markets have carried into the fall. Efficient and well-managed farming operations project to maintain good operating results for 2013

Milk production is seeing slight week-to-week gains. Green chopping is being fed to cows and the resulting seasonal increase in milk is being noted. Snow pack and precipitation have been well below seasonal norms. As a result, alfalfa planted acreage is estimated to be down by 3-5% in California. China plans to double its milk production in the next five years, a move that will require it to import lots of quality hay, which should stabilize prices for the remainder of 2013.

The California growing season has experienced consistently warm weather with few cold spells. The crop appears to be of good quality with average

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American AgCredit offers crop insurance products to protect your business. We have specialized staff that understands crop insurance and can answer your questions about how to protect your financial investment from insurable perils.

INSURANCE PLANS provide different types of coverage for specific commodities:

- Actual Production History (APH)
- Yield Protection (YP)
- Crop Hail Insurance
- Crop Fire Insurance
- Livestock Risk Protection (LRP)
- Actual Revenue History (ARH)
- Dollar Plan
- Revenue Protection (RP)
- Grape Cluster Freeze Insurance
- Pasture, Rangeland, & Forage (PRF)
- Livestock Gross Margin (LGM)
- Sugar Beet Replacement Insurance

Buying a crop insurance policy is one risk management option. Producers should always carefully consider how a policy will work in conjunction with their other risk management strategies to insure the best possible outcome each crop year. Our crop insurance agents, loan officers, and other agribusiness specialists can assist farmers in developing a sound management plan.

Crop Insurance

2012 DATA ON CROP INSURANCE PROTECTION & PAYOUTS



TOTAL CROP INSURANCE PROTECTION



MILLIONS OF ACRES INSURED

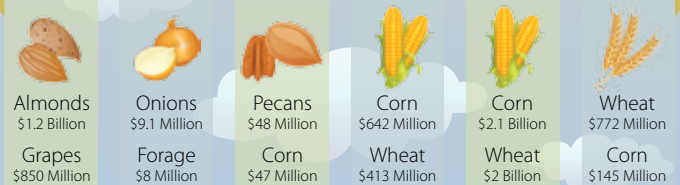


TOTAL PAID TO FARMERS

INDEMNITIES FOR PRODUCTION AND/OR REVENUE LOSSES



TOP COMMODITIES INSURED



ADDITIONAL CROP-HAIL INSURANCE COVERAGE



CEO Message *continued from page 8*

to heavy crop sizes being experienced in all regions. Due to early rains and an abnormally dry spring, water was considered to be of concern for many growers throughout California. However, due to little frost experienced throughout the state, many of those concerns have been eased. Overall, the 2013 growing season is on track to be a quality vintage.

Low interest rates will likely continue into the foreseeable future which means there are still many opportunities for your business expansion.

The 2013 strawberry crop has had a turbulent year. Although growers got off to a good start with more acres than in years past. Due to weather changes, fresh strawberry prices fell amid industry losses demand for berries had increased. The Salinas/Watsonville season had good yields and quality has since been profitable for the industry. The labor supply continues to be a problem for the industry, resulting in increased harvest costs and, in some cases, the inability to harvest acreage when needed.

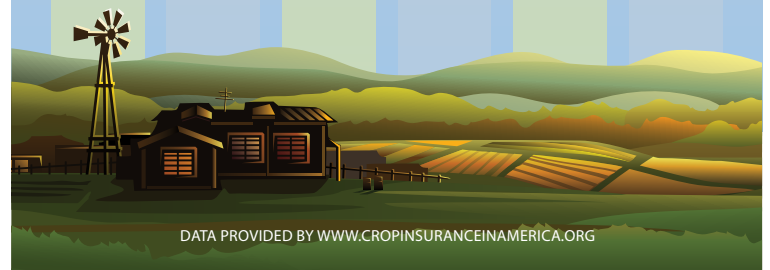
Harvesting in the Central Valley is in its finishing stages, and 2013's overall production has been in the average range with prices for most commodities remaining very good.

Harvesting in the Central Valley is in its finishing stages, and 2013's overall production has been in the average range with prices for most commodities remaining very good.

Economy and progress

While stronger than in recent years, the global economy is still on tentative ground. Low interest rates will likely continue into the foreseeable future which means there are still many opportunities for your business expansion.

Best wishes for a happy holiday season, and congratulations to everyone on their successes for 2013. I have no doubt that 2014 will build even more on the growth of this past year.



DATA PROVIDED BY WWW.CROPINSURANCEINAMERICA.ORG

Events

ALLIANCE EVENTS

- NOV 10-13** Western Growers Annual Meeting, Sheraton Waikiki Hotel, Honolulu, HI
- NOV 14-16** CA Cattlemen's Association Convention, John Ascuaga's Nugget, Sparks, NV
- NOV 18-19** Sustainable Ag Expo, Madonna Inn, San Luis Obispo, CA
- NOV 20** Blue Diamond Annual Meeting, Modesto Centre Plaza, Modesto, CA
- DEC 3-5** Almond Board Conference, Sacramento Convention Center, Sacramento, CA
- DEC 7-11** CA Farm Bureau Annual Meeting, Portola Hotel, Monterey, CA
- JAN 10-12** CA Women for Agriculture Convention, Sheraton Hotel, Petaluma, CA
- JAN 28-30** Unified Wine and Grape Symposium, Sacramento Convention Center, Sacramento, CA
- JAN 28** California Association of Winegrape Growers Reception, Sheraton Grand Hotel, Sacramento, CA
- JAN 30-FEB 1** CA Holstein Convention, Embassy Suites, Monterey, CA
- FEB 11-13** World Ag Expo, International Agri-Center, Tulare, CA
- FEB 19-20** CA League of Food Processors Expo, Sacramento Convention Center, Sacramento, CA
- MARCH 5-7** Western United Dairymen Convention, Embassy Suites, San Luis Obispo, CA
- MARCH 6** Citrus Mutual Showcase, Visalia Convention Centr, Visalia, CA
- MARCH 9-11** CA Small Farmer Conference, Doubletree Inn, Rohnert Park, CA
- MAY 3** FFA State Judging Finals BBQ, Cal Poly, San Luis Obispo, CA

CENTRAL REGION

- DEC 5** Wine Industry Network Awards, North Coast Wine Industry Expo, Santa Rosa, CA
- JAN 17-26** Crab & Wine Days
- JAN 18-19** Winter Wineland, Sonoma County, CA
- JAN 28-30** Unified Wine & Grape Symposium, Sacramento Convention Center, Sacramento, CA
- FEB** Pinot Noir Summit, San Rafael, CA
- FEB 2** Great Sonoma Crab & Wine Fest
- FEB 14-17** Citrus Fair
- FEB 15** SF Chronicle Wine Competition, San Francisco, CA
- FEB 28-MAR 2** Russian River Wine Road Barrel Tasting
- MARCH 15-16** Savor Sonoma Valley - Barrel Tasting
- MARCH 23-27** UC Davis Wine Executive Program
- MARCH 25-26** Sonoma County Ag Days
- MARCH 21-23** Artisan Cheese Festival
- APRIL 26-27** Passport to Dry Creek Valley

HEARTLAND REGION

- NOV 5-7** Wichita Farm and Ranch Show, Kansas Pavilions, Wichita, KS
- NOV 7** Women in Ag Meeting, Redeemer Lutheran Church, Salina, KS
- DEC 4-6** KLA Convention & Trade Show, Century II & Hyatt Regency, Wichita, KS
- JAN 24-26** Kansas Farm Bureau Young Farmer & Rancher Conference, Hilton Garden Inn, Manhattan, KS
- FEB 13** Kansas Commodity Classic, Manhattan, KS
- FEB 12-14** Women Managing the Farm Conference, Hilton Garden Inn, Manhattan, KS
- MARCH 25-27** Mid America Farm Exposition, Bicentennial Center, Salina, KS
- MARCH 27** Customer Appreciation Event, Mid America Farm Show, Bicentennial Center, Salina, KS
- APRIL 9-11** Great Bend Farm & Ranch Expo, Great Bend, KS
- APRIL 11** Customer Appreciation Event, Great Bend Farm and Ranch Expo, Larned, KS
- APRIL 17** Customer Appreciation Event, Marland Country Club, Ponca City, OK

- JULY 31** Customer Appreciation Event, Pratt County Fairgrounds, Pratt, KS

- AUG 8** Customer Appreciation Event, Hutchinson, KS

INTERMOUNTAIN REGION

- NOV** Siskiyou Co. Cattlemen's Annual Dinner, Yreka, CA
- NOV 14-16** Nevada Cattlemen's Assoc. Annual Convention & Trade Show, John Ascuaga's Nugget, Sparks, NV
- NOV 21-23** Nevada Farm Bureau Federation Annual Meeting, Santa Fe Station Casino, Las Vegas, NV
- JAN** Cattlemen's Update, Elko, NV
- FEB 15** Nevada Cattlemen's All Breeds Bull Sale, Fallon Livestock Exchange, Fallon, NV
- FEB** Siskiyou Co. Farm Bureau Annual Dinner, Yreka, CA
- FEB** Siskiyou Co. Farm Advisors Meeting, Yreka, CA
- FEB** Northern Zone FFA Competition, Elko, NV
- MARCH** Nevada State FFA Convention, UNR Campus, Reno, NV
- APRIL** Churchill Co. 4-H & FFA Livestock Show & Sale, Churchill Co. Fairgrounds, Fallon, NV
- APRIL** Customer Appreciation Dinner, Yreka, CA
- APRIL** Customer Appreciation Dinner, Alturas, CA
- APRIL** Elko Co. 4-H Livestock Judging Contest, Elko Co. Fairgrounds, Elko, NV
- APRIL** Nevada Ag Foundation, Reno, NV
- MAY 15-17** Nevada State Junior Livestock Show & Sale, Reno Livestock Events Center, Reno, NV
- MAY** Silver Sage FFA Awards Banquet, Elko, NV
- MAY** Nevada State Junior Livestock Show Board, Reno, NV

MOUNTAIN PLAINS REGION

- NOV 11-14** Colorado Association of Conservation Districts Annual Meeting, DoubleTree Hotel, Colorado Springs, CO
- NOV 18** Customer Appreciation Event, DoubleTree Hotel, Durango, CO
- NOV 19** Customer Appreciation Event, The Bridges Golf & Country Club, Montrose, CO
- NOV 20** Customer Appreciation Event, DoubleTree Hotel, Grand Junction, CO
- NOV 21** Customer Appreciation Event, Embassy Suites Loveland, Loveland, CO
- NOV 21-24** Colorado Farm Bureau Annual Meeting, Hyatt Regency Tech Center, Denver, CO
- DEC 11-12** Colorado Ag Classic, Embassy Suites Loveland, Loveland, CO
- JAN 14-16** Western Colorado Horticulture Society/VinCO Convention, Two Rivers Convention Center, Grand Junction, CO
- JAN 16-17** Realtors Land Institute-Colorado Chapter, DoubleTree Hotel, Denver, CO
- JAN 28-30** Colorado Farm Show, Island Grove Park, Greeley, CO
- FEB 6-8** Colorado Young Farmer Educational Association Institute, Hampton Inn, Fort Morgan, CO
- FEB 27** Governor's Forum on Colorado Agriculture, Renaissance Denver Hotel, Denver, CO
- MARCH 13-15** Four States Agriculture Exposition, Montezuma County Fairgrounds, Cortez, CO
- APRIL 18** Colorado State University Spring Branding Banquet, Fort Collins Hilton, Fort Collins, CO
- APRIL 26** Colorado Agricultural Leadership Program Graduation, Alamosa, CO
- MAY 8-9** Realtors Land Institute - Colorado Chapter, Courtyard by Marriott, Grand Junction, CO

NORTHERN REGION

- NOV** Lumberman of the Year, Ingomar Club, Eureka, CA
- JAN 25** Buckeye Annual Meeting and Dinner, Riverlodge Conference Center, Fortuna, CA

Events

- FEB 22** Humboldt Del Norte Cattlemen's Association Spring Meeting
- MARCH 13-15** Redwood Region Logging Conference, Redwood Empire Fairgrounds, Ukiah, CA
- MAY 10** Regional Dairy Princess Competition, Riverlodge Conference Center, Fortuna, CA
- MAY 14** FFA Project Competition, Humboldt County, CA
- MAY 17** Ingomar Cattleman of the Year, Ingomar Club, Eureka, CA
- JUNE 5** FFA Project Competition Banquet, Wharfinger, Eureka, CA
- JUNE 20-23** Redwood Acres Fair, Fairgrounds, Eureka, CA
- JULY 18-20** Fortuna Rodeo, Rodeogrounds, Fortuna, CA
- AUGUST** Humboldt Del-Norte Cattleman's Fall Meeting, Eureka, CA
- AUG 13-24** Humboldt County Fair, Fairgrounds, Ferndale, CA

SALINAS REGION

- DEC 7-11** CA State Farm Bureau Convention, Monterey Plaza Hotel, Monterey, CA
- FEB 6** Salinas Farm Day, Growers Cooling Complex, Salinas, CA
- FEB** Monterey Co. Vintners & Growers Ass'n Kick-Off Luncheon
- FEB** Salinas Chamber Awards Luncheon
- FEB** Young Farmers & Ranchers Crab Feed
- MARCH** Santa Cruz County Farm Bureau Ag Day Luncheon
- MARCH 12** South County Farm Day, Salinas Valley Fairgrounds, King City, CA
- MARCH 13** Central Coast Wine Symposium, Embassy Suites, San Luis Obispo, CA
- MARCH 18** San Benito County Farm Day, Bolado Park, Tres Pinos, CA
- APRIL** Zee Gals First Tee Luncheon
- APRIL** Santa Lucia Highlands Gala
- MAY** Monterey Co. Vintners & Growers Ass'n Golf Tournament
- MAY** Santa Clara County Farm Bureau Golf Tournament
- MAY 15-18** Salinas Valley Fair, Salinas Valley Fairgrounds, King City, CA
- MAY 17-18** Castroville Artichoke Festival, Castroville, CA

SOUTHERN CALIFORNIA REGION

- NOV 13** Elite Producer Dairy Business Conference, Bellagio, Las Vegas, NV
- NOV 16** Riverside County Farm Bureau Annual Meeting, South Coast Winery, Temecula, CA
- JAN** San Diego Flower & Plant Growers Meeting, Carlsbad, CA
- FEB 11-13** World Ag Expo, International Agri-Center, Tulare, CA
- FEB 24-26** Annual PEPA Convention, Sheraton, Maui, HI
- FEB 12** San Diego Farm Bureau Centennial Celebration Dinner, San Diego, CA
- MARCH 5-7** Western United Dairymen Annual Convention, Embassy Suites, San Luis Obispo, CA
- MARCH 17-21** Ag in the Classroom Annual AgWeek
- MARCH 6-8** Western Dairy Management Conf., John Ascuaga's Nugget, Reno, NV
- APRIL** California Avocado Commission Annual Meeting
- APRIL** DHIA Annual Dinner
- APRIL** National Dairy Herd Information Association Annual Meeting
- APRIL** San Diego Flower & Plant Growers Golf Tournament, Carlsbad, CA
- APRIL 24** Temecula Grape Day, Temecula, CA
- MAY 29** Customer Appreciation Dinner, Wilson Creek Winery, Temecula, CA

VALLEY REGION

- NOV 12** Pacific Nut Producer Expo, Stanislaus County Fairgrounds, Turlock, CA
- NOV 16** United Samaritan Dinner, Larsa Hall, Denair, CA
- NOV 20** Blue Diamond Annual Meeting, DoubleTree Hotel, Modesto, CA
- NOV 21** Farm City Banquet Merced County Fairgrounds, Merced, CA
- NOV 27** Mid Valley Ag BBQ - Stockton, Robert J. Cabral Center Stockton, CA
- DEC 1** Turlock Christmas Parade, Downtown Turlock, Turlock, CA

- DEC 2** Modesto Christmas Parade, Downtown Modesto, Modesto, CA
- DEC 16-20** Almond Board of California Conference, Sacramento Convention Center Sacramento, CA
- JAN 15** AgVenture, Stockton San Joaquin County Fairgrounds, Stockton, CA
- JAN 15** Hilmar Cheese Annual Dinner, Larsa Hall, Denair, CA
- JAN 25** Central Valley Farmland Trust Crabfeed, Waterloo Gun and Bocci Club, Stockton, CA
- JAN 25** Pitman High School Crabfeed, Pitman High School, Turlock, CA
- JAN 25** Roberts Union Farm Center Crabfeed, Roberts Union Farm Center, Stockton, CA
- JAN 29** California Tomato Growers Annual Luncheon, DoubleTree Hotel, Modesto, CA
- FEB 1** Stanislaus County CWA Annual Luncheon, Stanislaus County Fairgrounds, Turlock, CA
- FEB 4** Lodi Grape Day, Hutchins Street Square, Lodi, CA
- FEB 21** Ripon Almond Blossom Festival, Downtown Ripon, Ripon, CA
- FEB 27** Customer Appreciation Annual Dinner, Robert J. Cabral Center, Stockton, CA
- MAR 1** Waverly School Crabfeed, Waverly School, Linden, CA
- MAR 6** Cal Poly Fork n Bottle, Gallo Center for the Arts Modesto, CA
- MAR 6** Pacific Southwest Irrigation Tradeshow, Stockton, CA
- MAR 13** San Joaquin County Farm Bureau Wine Tasting, Robert J. Cabral Center, Stockton, CA
- MAR 20** San Joaquin Valley Hay Growers Annual Dinner, Stockton Country Club, Stockton, CA
- MAR 31** 33rd Annual Testicle Festival, FES Hall, Oakdale, CA
- APR 1** Conlin Supply Store Open House, Conlin Supply Store, Oakdale, CA
- APR 5** Friends of the San Joaquin County Fair, San Joaquin County Fair, Stockton, CA
- APR 9** Oakdale Cowgirl Luncheon, Bianchi Community Center, Oakdale, CA
- APR 10** Ag Aware Luncheon, SOS Club, Modesto, CA
- APR 15** Central Counties DHIA Annual Dinner, Stanislaus County Fairgrounds, Turlock, CA
- APR 16** Mid Valley Ag Luncheon, Escalon Sportsmen Club, Escalon, CA
- APR 17** Linden Athletic Boosters Golf Tourney
- APR 17** Stanislaus County Farm Bureau Annual Dinner, SOS Club, Modesto, CA
- APR 18** Stanislaus County Farm Bureau Golf Tournament, Diablo Grande Golf Course, Patterson, CA
- APR 19** Lodi Italian Club Annual Dinner, American Legion Hall, Lodi, CA
- APR 20** YF & R Trap Shoot, Old Fishermen's Club, Modesto, CA
- APR 21** Blue Diamond Annual Golf Tournament, Turlock Golf and Country Club, Turlock, CA
- APR 25** Sierra Vista 22nd Annual Golf Tournament, Turlock Golf and Country Club, Turlock, CA
- APR 26** Gratton School BBQ, Gratton School, Denair, CA
- APR 28-MAY 2** Almond Hullers/Processors Convention, Fess Parker DoubleTree Resort, Santa Barbara, CA
- MAY 2** Duarte Friends Day Trade Show, Duarte Nursery, Hughson, CA
- MAY 5** 17th Annual American AgCredit Golf Tournament, Oakdale Golf and Country Club, Oakdale, CA
- MAY 8** 9th Annual Draftfest, Sargent Equestrian Center, Lodi, CA
- MAY 15** Rowell Ranch Cowgirl Lunch, Rowell Ranch Park, Dublin, CA
- MAY 16-18** Zinfest, Lodi Lake, Lodi, CA
- MAY 16** California State University-Stanislaus/AgVenture, California State University-Stanislaus, Turlock, CA
- MAY 17-18** Linden Cherry Festival, Downtown Linden, Linden, CA
- MAY 17** Kiwanis Club of Greater Turlock - Maytini, Stanislaus County Fairgrounds, Turlock, CA
- MAY 22-26** Sacramento County Fair, Cal Expo, Sacramento, CA

Salina, Kansas celebrates new AgCredit office

By Jennifer Bracken

The new American AgCredit office in Salina, Kansas, was completed on Friday, August 23. Salina staff moved into the new facility upon completion and opened to meet with customers on Monday, August 26.

Located at 925 W. Magnolia, the 12,464 square foot building features a traditional stone veneered ranch style structure with ten enclosed offices, four open area offices, and two conference rooms, one with video conference capability. External access is available to a lower level conference room, kitchen, and a large meeting area making it ideal for community meetings, or as a regional gathering facility.

On September 19, American AgCredit hosted a Grand Opening with a Ribbon Cutting Ceremony and Open House. Approximately 140 people joined staff over the course of the day to tour the new office. Attendees at the ribbon cutting listened to comments from President and CEO Ron Carli, Senior Vice President & Chief Administrative Officer Roger Bastow, Chairman of the Board Frank Stonebarger, Regional Vice President Greg Reno, and Salina Area Chamber of Commerce Chairman Clark Renfro. Greg Ringler, Board Member and Building Committee Chairman, used large brass scissors to cut the ribbon and celebrate the official opening of the new facility.

The new address for the Salina office is:
American AgCredit
925 W. Magnolia
Salina, KS 67401



Ribbon cutting ceremony for new Salina office on September 19, l-r Mark Schlatter, Matt Stucky, Jan Kirkhart, Gayla Walker, Chuck Heaton, Bob Simpson, Greg Ringler, Randy Phillips, Gregg Oblinger, Frank Stonebarger, Jerold Harris, Brooks Dohrman, Ron Carli, John Engelland, Gary Lubbers, Charles Talbott, David Schmidt



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