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Winter 2011

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 **Farm Credit Services**  
of North Dakota

**PAT-NOW!**

*The Low Rate Advantage*

# Message from the CEO

CLAUDE SEM  
CEO



## 2011 - A Year to Remember

We've set many records in northwest North Dakota this year, most we would rather forget. Many of these records dealt with water issues. The majority of our insured farmers had MPC1 prevent plant claims in 2011. The insurance staff had their hands full making sure claims were paid promptly, and in most instances they were. Since there were so many claims, it was difficult for insurance companies to get everyone paid as timely as they would have liked. Let's also not forget about the dreaded \$100,000 audits. No one liked these! Though it appears relief is coming, which is good news. The customers I have talked to are pleased with their coverage. Are there changes coming for 2012? You can bet on it. Stop in at one of the insurance update meetings to get the scoop on the latest changes.

The federal government is in the process of writing the new 2012 Farm Bill. We could not have picked a worse time to write such an important piece of legislation for agriculture. On one hand, farming throughout the United States is doing very well. On the other hand, the U.S. economy is in the tank. This could mean significant cuts in the new bill being proposed.

It appears that \$23 billion in budget cuts in the Farm Bill have already been agreed upon. In my opinion, they are working backward, they've

given the answer but haven't come up with the question. Everyone in Washington is hush-hush as to what decisions have been made, with the bill now in the hands of the super committee. I understand the super committee changes were needed by the end of November for approval by Congress at year end.

We need to put our trust in the North Dakota delegation to deliver for agriculture. Without a solid farm policy, the degree of risk in agriculture will increase significantly.

The city of Minot continues to work on its recovery plan following the year's devastating flood. The Farm Credit Services staff members affected by the flood continue to work toward getting back to a somewhat normal life. While time will help heal some of the pain, it is going to be quite a while before the city of Minot gets back to normal, especially in the flood zone.

Thank you for supporting our PAT-NOW philosophy. Farming and ranching is a rewarding way of life. This year has brought many challenges and I am glad to say it appears most farmers were very successful. We will again have new challenges for the coming year, one of them being the Farm Bill. Farm Credit Services wants to be your partner of choice in 2012 and beyond.

## 2011 Year End Office Hours and Deadlines

- Friday, December 23rd: 8:00 am – Noon
- Monday, December 26th: Closed
- Friday, December 30th: 8:00 am – 5:00 pm
- Monday, January 2nd: Closed
- Tuesday, January 3rd: 8:00 am – 5:00 pm

**Payments received after the 12:00 noon cut-off time on December 30th will be treated as 2012 payments.**

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## Customer Events In 2012

**Ag Expo Customer Dinner**  
Holiday Inn – Riverside, Minot  
Thursday, January 26th

**Farm Women's Forum**  
Grand International, Minot  
Wednesday, February 29th

**FCS 2012 Annual Meeting**  
Holiday Inn – Riverside, Minot  
Tuesday, March 27th



Minot - 701-852-1265    Bottineau - 701-228-3731    Carrington - 701-652-2836  
Rugby - 701-776-5863    Williston - 701-774-0055  
Bowbells Crop Insurance - 701-377-2739    Schaun Crop Insurance - 701-776-6353  
Ward County Crop Insurance - 701-852-5432

# 2012 Farm Bill

The United States government plays a critical role in the agricultural landscape, going back to 1938 when Congress instituted the Agricultural Adjustment Act, giving farmers price support for the products they grew. Over time, the marriage between the government and the agricultural industry has experienced its share of peaks and valleys, which led to various policy changes that have brought us to where we are today.

Through all the changes, what has remained positive is the support through various subsidies and insurance programs that producers receive through federal dollars. In fact, it is because of these government dollars many producers throughout the United States have the opportunity to remain in business and continue their year-to-year operations. Fast forward to the present where government debt and spending is at an all-time high. Wall Street is reeling and the term "recession" is being tossed around like a hot potato.

Now lawmakers gather in Washington, looking for ways to stop the free flow of government spending as far as the overall budget deficits are concerned. And while budget cuts to education and healthcare programs are always at the front of their minds, policy makers on the agricultural front have been working hard to voice their concerns and offer suggestions to keep the 2012 Farm Bill dollars from disappearing.

At a symposium held on the Farm Bill November 7-8, 2011 in Fargo, Senator Kent Conrad set out the following criteria needed for the new Farm Bill:

- It needs to be defensible to our taxpayers
- Must be cost-effective
- Must reduce duplication
- Must be less complex

He explained that "keeping crop insurance intact" is one of his priorities. It is in the best interest of agriculture to get the Farm Bill done now. If we wait any longer Conrad, Senator John Hoeven and Congressman Rick Berg believe we would experience even deeper cuts. Conrad continued, "We need to make sure the 98% of Americans not engaged in agriculture understand that even though it's called a Farm Bill, it affects every American every single day of their lives." Now we need to get the policy agreed to and it has to be right. Conrad also stated, "We cannot allow folks in Washington, who know nothing about agriculture, continue to portray farm programs as a bad investment."

It is disconcerting that very little can be learned about the new Farm Bill except that \$23 billion has been cut. Conrad is hoping to include a so-called "shallow loss program" that would help in cases where crop insurance coverage was absent. Programs like SURE, ACRE and LDP's are probably gone or will have substantial changes.

There is little question there will be significant cuts in the U.S. budget. It appears agriculture's cut will also be substantial. Several commodity groups have offered solutions (commodity loan programs, adjustments to SURE, ACRE, livestock and shallow loss program). The super committee has been tight-lipped and appears to want one thing—how much are your cuts?

Following the 2012 Farm Bill Issues and Challenges conference in Fargo, Senator Conrad discussed the 2012 Farm Bill and its affect on North Dakota producers. He explained, "What we're trying to achieve is to maintain a safety net that is strong. That can help us if we face a downturn in price or a drop in production, either because of natural disaster or because of quality losses. We're making some progress."

When asked how important risk management was to producers Conrad responded saying, "They tell us it's the number one concern. And I've held meetings all across the state. I've held hearings. I've had meetings with all the farm group leaders and what they say to me consistently is managing risk is their number one concern." He went on to describe his proposal of a "shallow loss program" that would fill in between 10 and 25 percent of beginning losses that crop insurance typically doesn't cover. He also stated the continued need for strong insurance programs to cover larger catastrophic losses, so that farmers and ranchers could continue to manage their risk.

The topic of competitiveness was also discussed, specifically how important it is for North Dakota and U.S. producers to stay competitive in the world market. Conrad responded, "It's hugely important, not only for them, but for our country. We are number one in the world. We've managed to stay there, even though the Europeans have taken a very strong run at us." He went on to add that the export surplus and farm income that we enjoy here in the United States remains at record levels. He attributes this success to policies that were put in place during the previous Farm Bill, as well as the continued hard work and sound judgment displayed by American producers. "They're the ones who have made us number one," says Conrad, "but obviously we need good policy

to help them stay number one and prevent the Europeans from going out and buying these markets, which is exactly what they're trying to do."

Conrad also stressed the importance in getting the Farm Bill right the first time and not rushing forward. "Getting it right is what this has to be about," he stated adding, "My colleagues are in a rush to get it done and I want to get it done as quickly as possible as well, but I know from experience it is more important to get it right, than get it right now." Conrad spoke about the importance of the Super Committee listening to his committee's recommendations regarding reductions and warned that if things moved too quickly, a rushed 2012 Farm Bill could lead to troubles down the line.

Finally, when asked what he wants North Dakota producers to take away from all of this, Conrad responded saying, "This is something that we are working on non-stop. We're in very intense negotiations now to try to make certain that their (producer's) interest is represented here and I'm very hopeful that we're going to get a good product at the end of the day."

At Farm Credit Services we know that in order to continue to produce, there has to be some form of risk management involved for growers. Risk management must be made economical for all farmers, regardless of crop or geographic region. Only time will tell if the voices of those who speak on behalf of agriculture will be heard by policy makers, or end up falling on deaf ears. One thing is true; failure on the part of legislators to understand the long-term significance of the 2012 Farm Bill could easily change the agricultural playing field.

**NEW BREAKING, ACREAGE EMERGING FROM CRP, ADDED LAND**

Farming operations incur changes every year. If your farm has new ground breaking, acreage emerging from CRP and/or added land in 2012, you will need to take action to maximize your crop insurance coverage. "The 2012 rules on new breaking require attentiveness for an insured. By notifying your agent prior to the sales closing dates of any land changes to your operation, you can ensure a course of action that will make the maximum coverage available to you," says Aaron Holter, Crop Insurance Specialist from Williston. "We don't want to find an insured that fails to notify us of changes to their operation and has to suffer penalties in their insurance coverage."

Acreage emerging from CRP will also see technical changes in the insurance policy. Within the two most recent crop years, acreage emerging from CRP is generally insurable under policy terms. Acreage not planted within two years of emergence from CRP may be insurable under a written agreement.

Added land in 2012 must also be reported to your insurance agent to maximize coverage. Your Farm Credit Services of North Dakota agent can tell you what your options will include. If your added land acreage is less than 640 acres, between 640 and 1,999 acres or over 2,000 acres, you will have different options on your policy. Timely and accurate reporting will give you the best results!

**Added Land:****Acreage limitations – 0-639:**

Higher of the SA T-Yield  
or the variable T-Yield

**640-1999:**

Variable T-Yield or insured may submit a  
written request to use Simple Average

**2000 or greater: Variable T-Yield**

Added land requests should be submitted  
by Production Reporting Date but  
no later than Acreage Reporting Date.

**BRAATEN NAMED TO CROP INSURANCE DEVELOPMENT BOARD**

North Dakota Agricultural Commissioner Doug Goehring recently appointed Becky Braaten, Vice President of Insurance Services at Farm Credit Services of North Dakota to the Crop Insurance Development Board.

The Crop Insurance Development Board was created to assess the feasibility and desirability of proposals, specifically new insurance products submitted by individuals and by public and nonpublic entities pertaining to the development and implementation of crop insurance instruments.

"We really wanted to help facilitate some of that development and provide funds to do it so that we can provide our farmers and ranchers in this country the ability to have more risk management tools," explained Commissioner Goehring. "Risk management is vitally important to our producers and this is the first and only committee in the country to help facilitate that design and do some vetting

prior to products going before the Federal Crop Insurance Corporation."

"I have always been impressed with Becky's knowledge and her agricultural background, along with her ability to communicate," says Goehring. "I thought she would make just a great candidate and a great board member." Goehring went on to say, "You need to find people who want to take an unbiased approach and I believe Becky will take a very balanced approach at these particular concepts that come forward."

When asked about her appointment to the board, Braaten responded, "I'm looking forward to the opportunities and challenges this five member Board has to offer. It's an exciting opportunity for product development that would not only benefit North Dakota farmers, but farmers throughout the crop insurance program."

**HOW MUCH LIFE INSURANCE IS ENOUGH?**

Your life insurance needs often depend on a number of factors: if you are married or single, the size of your family, the nature of your financial obligations, your career stage and goals.

There are a number of approaches to calculate how much insurance you should have. One method, called the "family needs approach," focuses on the amount of life insurance it would take to allow your family to meet its various financial obligations and expenses in the event of your death.

With the family needs approach, you divide your family's financial needs into three main categories:

- **Immediate needs at death:** cash needed for estate taxes and settlement costs, credit card and other debts including mortgages (unless you choose to include mortgage payments as part of ongoing income or family needs), an emergency fund for unexpected costs, college education expenses, etc.

- **Ongoing income or family needs:** expenses related to food, clothing, shelter, transportation, etc. These income needs vary in amount and duration depending on a number of factors: your spouse's age, children's ages, surviving spouse's capacity to earn income, debt (including mortgages), whether funds will be provided for your surviving spouse's retirement, etc.

- **Special funding needs:** college funding, charitable bequests, funding a buy/sell agreement, business succession planning, etc.

Determine the total amount of your family's financial needs, as well as the total of the available assets that could be used to defray any or all of their expenses. Subtract the needs from the expenses and the difference, if any, represents the amount of life insurance proceeds can cover.

**JACKIE ROSENTHAL**  
LIFE INSURANCE COORDINATOR

**FREE  
REVIEW**

Not much in life is free anymore. However, as Farm Credit Services agents continuously pursue new crop insurance customers to help support the PAT-NOW philosophy, we do offer another free service. A free review of your crop insurance policy can reveal coverage mistakes. Not all farm operations are the same. Call your loan officer or branch insurance specialist to schedule an appointment today.

**SOME REMINDERS FOR A SMOOTH  
2012 SALES CLOSING**

March 15th will be here before you know it! Remember, March 15th is the last day you can make any changes in coverage to your spring crop MPCl policy. Following are some pointers to get your 2012 production year off to a smooth start.

Please submit your production as soon as possible to establish your Actual Production History (APH) so accurate quotes can be calculated. Your insurance specialist will need any added land, new crops or if you are farming in a new county.

Please bring in any barley contract prior to sales closing if you elect to choose the malt barley endorsement. "There were significant changes to the malting barley endorsement in

2011," says Denise Chrest, insurance specialist from our Bowbells office. "Your insurance specialist can help you with determining what coverage is available, but we must have the information prior to sales closing. The deadline is no longer the acreage reporting date." We also know that a fair amount of winter wheat has been seeded and those acres need to be reported prior to March 15th as well.

Finally, make sure to attend a Farm Credit Services informational meeting in your area to find out about any 2012 changes. Your insurance specialist will be available to schedule an appointment to ensure your policy is set up for you and your farming operation

**CASEY LALUM**  
INSURANCE SPECIALIST

## 2012 MPCl UPDATES

2012 will again bring about changes for your crop insurance policy. The new changes will affect:

- Prevented planting
- Enterprise Units
- Added Land/New Breaking/CRP Rules
- And the biggest change of all, a new, earlier billing date for your MPCl policy

Please attend one of our many Farm Credit Services of ND MPCl update meetings to find out all the details!

**Be sure to watch your mail for times and locations as we get closer to the meeting dates!**

## PRODUCTION REPORTING

Make sure to get harvested production figures in early. We will be able to provide an accurate quote when we have your production and your personal T-Yields for 2012 can be calculated. Also the wheat/durum and canola prices on RP (revenue) crops came in lower which will raise yield guarantee; which means you could have a loss at a higher yield than what is showing on your schedule of insurance.

We need to have production reported by optional units (by legal description), even if you have Enterprise Units. Acceptable records include:

MPCl UPDATE MEETINGS	
Date	Location
1/18	Mohall Emergency Center
1/25	Minot Ag Expo
1/26	Minot Ag Expo
1/27	Minot Ag Expo
2/8	Rolette Cafe
2/8	Bottineau Norway House
2/9	Willow City Backwoods Cafe
2/14	Newburg Senior Citizens Center
2/14	Esmond Café
2/15	Harvey JW's
2/16	Rugby Dakota Farms
2/21	Bottineau Norway House
2/21	Crosby Mr. K's
2/21	Plaza Country Market & Café
2/22	Noonan Bootleggers
2/23	Bowbells Memorial Hall
2/23	Lignite Community Center
2/23	Tioga Lils
2/24	Rugby Eagles
2/24	Williston El Rancho
2/28	Minot North Central Research Center

- Elevator tickets and assembly sheets
- FSA measurement documents, maps and 578's
- MPCl Loss appraisals/worksheets
- Farm stored measurement documents
- Accurate load logs and bin markings

# Local Community Attitude

## Carrington Branch Feature

On the north side of Carrington stands Farm Credit Services. "We moved into this building in January of 1977. Late last year we began to remodel and it is now nearing completion," says branch supervisor Tom Erdmann. A wall has been removed for a larger waiting area along with new desks and a fresh coat of paint. "This will give us more room to work and make it more customer friendly," he explains.

It might look all new on the inside, but they are still the same people who care about their customers and community. For example, Tom and his staff hosted a tailgate party at a Carrington High School football game. "All the funds we raised were donated back to the Carrington booster club, who in turn took the cash and started to build their own concession stand," Erdmann states. The team at Farm Credit Services in Carrington was still not done; they made an additional cash donation the following year to finish the project. Thanks to the crew at Farm Credit Services there is now a permanent concession stand at the Carrington High School football field.

Being part of the community is very important to the employees at Farm Credit Services in Carrington. Tom is an instrumental part of the economic development in the area acting as chairman of the job development authority, which was established in 1991. "I was part of the group that worked to get the pasta plant here in Carrington," he remembers. Now the pasta plant is providing jobs and revenue, to the area. Tom notes, "Our pasta plant, right here in Carrington, is the third largest in North America."

Tom is not the only one at Farm Credit Services playing an active part in the community. Loan officer Tyler Doeling is proud to be part of the volunteer fire department. Jay Hendrickson has served on the school board. Customer service representative Tracy Lipetzky, and Tom are part of the Dollars for Scholars program. "With Tracy and I involved it's kind of like a Farm Credit Services thing," Tom states. He estimates that they have given out eight to ten thousand dollars in scholarships to Carrington High School graduates.

That is not all that Farm Credit Services in Carrington is doing. Customer service representative Andrea Miller is one of the organizers of the annual "Junk Fest" in Carrington. Renee Hallwachs, a loan officer, volunteers her time to the Convention and Visitors Bureau, plus she also helps out with the local rodeo. Marlene Wolf works as an insurance specialist at Farm Credit Services. While taking care of customer insurance needs, she is also organizing annual farmer meetings, which Tom says are open to the public and very important in getting valuable information to the people who need it.

You can see how the whole team at Farm Credit Services in Carrington is really giving back. Tom is very pleased with his crew, "We get such good feedback from the community for all the things our staff does. We all might have our own things in the community but the credit for our local efforts all comes back to Farm Credit Services."



Tom Erdmann



Renee Hallwachs

We hope this past year was successful for your farm business. I know there were many different situations that contributed to a difficult farming year whether it was flooded crop and hay land or washed out roads in addition to the normal farm perils of hail, heat and markets.

While you are evaluating the 2011 year, now is a good time to discuss business planning for 2012 and beyond. Short-term operational planning is significant, but you also need to remember the importance of long-term planning. Most farmers hope for a better future, but figuring out how to make it happen can be challenging. Long-term business planning can help. This may be a formal document for your farm or maybe just a place to keep the items that are part of the plan for your farm.

#### Some examples of planning issues would be:

##### Short-term

- Reduce death loss in the cattle herd to below 5% next year
- Build working capital to account for at least 25% of business expenses by next year

##### Long-term

- Increase revenues by 5% over each of the next three years
- Bring a family member into a management position within two years

Some items you may want to have in your plan could be short and long term machinery needs, employee needs and retention, goals for growth, transition of the farm to others upon retirement, family members joining the operation, financial and production goals.

It is important this plan be shared with others involved with your business. Others who you can use as a resource in completing a business plan maybe your tax advisor, attorney, financial planner as well as Farm Credit Services.

Farm Credit Services can help with your financial analysis for your business including historic trends and projections. We can compare your farm to established ratios for similar type farms in our trade area and work with you in reviewing your business plan.

Another area of business planning is managing the risk you want to assume in your farm business. Farm Credit Services can help in this area by using our low PAT-NOW interest rates to eliminate long-term interest rate risk. Our insurance specialists will work with you to get the best multi-peril/hail insurance protection for your farm. Please feel free to stop in and discuss your business plan with our staff.

Residents in Deering and customers of Agritec, Inc. will tell you that Jerry and Dana Miller make a great husband and wife management team for their business and their farm. Jerry may have the agricultural knowledge that makes Agritec, Inc. go, but he'll be the first to admit that his wife, Dana is more than an office manager for their company. He smiles and says that she pretty much makes all the decisions when I'm not around... "which is all the time," said Dana. This hard working husband and wife team started Agritec Inc. in 1999, operating it out of a home office until 2002 when they purchased the Deering elevator just a few blocks from their farmstead.

"Jerry's always lived on that farm," states Dana. It's where Jerry grew up and where he and Dana have raised their family consisting of two daughters, Kali who is in 10th grade and Shay who is in 6th grade, and their son Jory who is a freshman at the University of North Dakota. Dana is originally from a small town near Regina, Saskatchewan and met Jerry when he was attending Minot State University. She has her MA in special education diagnostics, but soon found herself as a farm wife helping new husband Jerry in production agriculture.



But farming 6,000 acres wasn't enough of a challenge. Jerry was also an aerial applicator and began selling crop protection products as part of that business. But it was his interest in fertility and agronomy that lead him to the next step. In 2002 he and Dana made their next major investment purchasing the elevator and building their first outdoor blending plant to provide fertilizer for themselves and other area farmers. "It didn't take long to outgrow the first plant," said Jerry, and in 2008 a new indoor blending plant facility was built. "In a normal year we'll ship between 7,000 and 9,000 tons of blended fertilizer to sites in Canada, North Dakota, South Dakota, Montana and Minnesota." No small task when you consider that all material has to be shipped in and out by truck. "The rail spur was abandoned some time ago, and transportation is certainly a challenge," according to Jerry, "but we grow 20% every year."

For Dana the challenge of helping out Jerry in farming and business has to be balanced with raising a family. "The kids are flexible," says Dana with a smile, "they have helped us out a lot." Son Jory seems to be following in his parent's footsteps because he not only helps out on the farm during the summer, but is also a counselor at Camp Metigoshe. "We are a very busy family," said Dana, "we have never owned a video game so the kids don't sit around the house." Instead the Miller family will find themselves at athletic and school events in the fall and winter, and during the summer the girls, with the help of their Mom, show horses almost every weekend.

Jerry has appreciated Farm Credit Services as their partner in helping Agritec Inc. grow, "we've been with Farm Credit since 1986," says Jerry, "and they've been there to help us out. They have great interest rates, great customer service and a friendly staff...They've got it all!" And when it comes to being a part of the community? "They (Farm Credit Services) are local and they care about the community."

And what about the future? Can the Millers keep up with the growth of the company? "We are very lucky that Jerry and I are very good business partners," shares Dana. "Our friends have told us that they don't know how we do it, they could never see themselves working with their spouse." But Jerry is the first to say with a smile, "Dana is certainly 50% of the company," but Dana is quick to counter jokingly "or maybe more."

It's evident that with the help of Farm Credit Services, Agritec Inc. has been built on a strong foundation and both Jerry and Dana are looking to continue their positive growth in the future. "We've built a good life for ourselves, and an awesome life for our kids, and someday we look to be able to retire." And with much appreciation Dana states, "We couldn't do it all alone. We are very lucky to have the outstanding employees that we do."

As you watch Jerry and Dana head out to the blending plant to load a truck, you have no doubt that Agritec Inc. will continue to prosper and grow. The Millers are a very special husband and wife team, ready to take on the challenges ahead, together.

## FARM CREDIT SERVICES OFFERS COLLEGE SCHOLARSHIPS

Farm Credit Services of North Dakota, with branch offices throughout our 17 county territory in Northwest North Dakota will award four scholarships in the amount of \$1,000 each to high school seniors who plan to enroll in college this fall. Recipients must be from an actively farming and/or ranching family, or planning to pursue a career in farming or some other aspect of agriculture.

Eligible applicants must reside in 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, from any Farm Credit Services office in North Dakota, at [www.farmcreditnd.com](http://www.farmcreditnd.com) or by writing to Teresa Kjellberg, Marketing Director, Farm Credit Services of ND, PO Box 70, Minot, ND 58702.**

**Deadline for submitting applications is March 1, 2012**



**Farm Credit Services  
of North Dakota**

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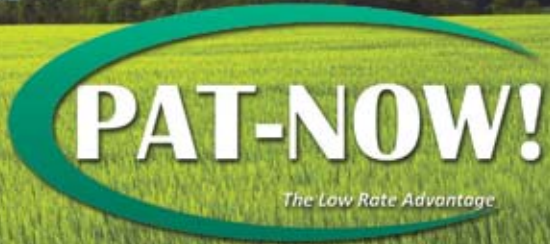
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