

CULTIVATIONS



Pre-Plant 2022 Edition

News & Highlights
from Farm Credit Illinois

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FARM CREDIT
ILLINOIS

Helping Farm Families Succeed

Cooperative Members Elect Directors

The voting stockholders of Farm Credit Illinois elected two incumbents and one new member to the cooperative's Board of Directors, which is comprised of 12 elected FCI member-directors and two appointed outside directors who all serve four-year terms.

A tellers committee of FCI member-owners met Dec. 15, 2021, to canvass 1,795 returned envelopes as part of the annual election process. The three board members elected were **David Allspach** of Mt. Pulaski, Region 1; **David Haase** of Gilman, Region 2; and **Kent Brinkmann** of Carlyle, Region 3.

Twelve FCI members were elected as the 2022 Nominating Committee; 12 additional members were named as committee alternates.



Region 1

David Allspach, age 36, is a Logan County grain and livestock farmer. He earned a bachelor's degree in agribusiness markets and management

from the University of Illinois at Urbana-Champaign. This is his first term on the board.

*"FCI stands by its mission of **Helping Farm Families Succeed** and as a board member I hope to help ensure cooperative management continues this direction," says Allspach. "I will build on existing education and outreach efforts, which made FCI a true partner on our farm over time."*



Region 2

David Haase, age 45, is a corn and soybean farmer in Iroquois County. He received a bachelor's degree in agricultural engineering from the University

of Illinois at Urbana-Champaign. This is his second term as a board member, having been first elected in 2018. Haase serves as the 2022 Board chair after serving as the 2021 audit committee chair.

"Competitive rates and favorable terms were essential when I was a beginning farmer, and I quickly realized the benefits farmers gain from the cooperative business model," Haase says. "As a board member, I will work with fellow directors to build on the success of the FreshRoots program and deliver low rates to all farmers in these more challenging times."

continued on page 4

Did You Know?



As a cooperative member, you have the opportunity to vote in the 2022 Board of Directors and Nominating Committee elections.

Watch for the ballot mailing
NOVEMBER 2022

CHAT WITH THE CHIEF



Navigating Tomorrow's Uncertainties with Business Agility

by Aaron Johnson, President & CEO



Year-end financial analysis allows farm businesses to make informed decisions for the coming year. And while these plans provide direction, it is equally important to adjust for changing

conditions. Agility in an unpredictable economy allowed farm families and the Farm Credit Illinois cooperative to generate record or near-record revenues the past two years.

As farmers prepare to grow what is projected to be their operation's most expensive crops with expectations of rising interest rates and land prices, FCI faces increased operating costs as well. Thanks to the cooperative's strong financial foundation, members can rest assured FCI is positioned to serve farm families through these more challenging times.

The Board of Directors' long-term capital management plan allows the Association

to incur constantly rising technology and regulatory expenses while still prioritizing low upfront interest rates and high value initiatives – including a fourth year of cash patronage.

When financial markets provide opportunities again, FCI will convert existing loans to lower interest rates at no cost to borrowers. The Association converted more than 10,250 loans for combined annualized member savings in excess of \$15.4 million since 2019.

More than 1,000 new borrowers joined the cooperative over the past two years and FCI booked record new real estate loans in 2021. As cooperative membership and loan volume grow, the Association improves its overall cost and business efficiencies. There is a direct link between this increased business and FCI's ability to deliver greater member value.

Behind the scenes, FCI invests in processes and development opportunities for staff to increase efficiency and industry knowledge. Local office facilities and teams are also

constantly evaluated as membership grows. In the past five years, FCI added nearly 50 new employees Association-wide. And the Taylorville regional office's new facility will soon be completed, better positioning the team for continued expansion of in-office and on-farm service.

The crop insurance team increased coverage by nearly 80,000 acres to almost 1.5 million in 2021. FCI's network of agents works with each farm family to personalize their policy. Talk to your local agent to see if a crop hail endorsement can optimize your coverage for the year. And if input prices remain at all-time highs in 2022, consider how a customized mix of products can fit into your overall risk management plan and protect your substantial investment in the growing crop.

Even as the Association moves forward with its business plans and 10-year strategic vision, leaders diligently assess the ever-changing financial landscape and look for new opportunities to bring value to cooperative members.

Are You a Beginning Farmer Pursuing Success? Apply for a \$5,000 Directors Cup Award



The **FreshRoots** Directors Cup presented by the FCI Board celebrates young and beginning farmers committed to continuous learning and intentional living for a brighter future for their farm family business and community.

Recipients Receive

\$5,000
CASH AWARD and a
DIRECTORS CUP PLAQUE

Selection Process

Up to six young and beginning farmers or farmer-couples will be selected as 2022 recipients.

Recipients will be selected by a panel of industry representatives and one FCI Board member.

Eligibility Requirements

To apply, young and beginning farmers must:

- be up to age 40 or in their first 10 years of farming
- have been an FCI member-borrower for at least three years (since 2019 or earlier)
- not be a current FCI employee or director (or spouse)
- not be a child of a current FCI director

Married couples applying jointly must individually meet all requirements and apply on one application.

Eligibility status determined as of Jan. 1, 2022

Applications must be submitted online by

April 1, 2022

Apply at www.farmcreditIL.com/directorscup

COOPERATIVE LEADERSHIP

Director Elections

continued from page 1



Region 3

Kent Brinkmann, age 59, is a Clinton County corn, soybean, and wheat farmer. He studied at Kaskaskia College before graduating from the

University of Illinois at Urbana-Champaign with a bachelor's in crop sciences. This is his seventh term as a board member after being first elected in 1998.

"Many issues face our industry with more coming down the pipeline, so board members must plan ahead to maintain the cooperative's outstanding financial position, grow its excellent member services, and serve diverse operations," says Brinkmann. "As a director I will continue communicating member concerns to my peers and FCI management so the cooperative can make doing business with FCI easier and better for farm families."



Results of the 2022 Nominating Committee

(listed below by region and county)

REGION 1

Dereke Dunkirk, Christian
John Klemm, DeWitt
John Rundquist, Montgomery
Austin Tomhave, Morgan

ALTERNATES:

Brian Burrus, Cass
Andrew Murray, Jersey
Allen Sasse, Logan
Jerry Schmidt, Logan

REGION 2

Scott Bidner, Champaign
Ryan Gilbert, Edgar
Greg Pool, Ford
Brian Walk, Cumberland

ALTERNATES:

Kevin Hunsinger, Champaign
Joseph Plunk, Piatt
Bruce Musson, Vermilion
Mark Semple, Jasper

REGION 3

Kevin Bauman, Franklin
Kelli Borrenpohl, Washington
Alan Neuhaus, Jackson
Kenneth Taake, Pulaski

ALTERNATES:

Allen Gramenz, Randolph
Jacquelyn Gass, Jackson
Rick Pytlinski, Washington
Austin Winter, Perry

MEMBER OPPORTUNITIES

Ever considered serving in FCI's cooperative leadership?

Fill out a candidate interest form at www.farmcreditIL.com/candidate by **July 1**

The 2022 Nominating Committee will review applications and present a slate of potential candidates at the Association's annual meeting.

Finding Your Phoenix

Commentary, wisdom, and perspectives from globally renowned agricultural economist Dr. David M. Kohl



The COVID-19 pandemic has been described both as a black swan and a gray rhino. Those calling it a black swan event think the pandemic was unpredictable. Others who have used the term gray rhino think

the threat was probable but neglected. Regardless of the nomenclature, finding the ability to rise up from the pandemic is now on the agenda for many business owners. Let's examine four P strategies and tactics that may prove useful in the regenerative state of your business and help you find your phoenix.

Pivot

The ability of a business to quickly pivot, regardless of macro and micro events, will be the call to order. Trade, government policy, and global economics will create an environment with a surprise around every corner. Producers with high business acumen will build a cushion and develop a business plan where they can quickly pivot, strategize, and capitalize on opportunities or block adversity. Maintaining extra financial liquidity and flexibility in the marketing and risk management plan and developing an operational plan with a degree of agility will require critical thinking.

Planning

A good, old-fashioned business planning exercise can provide a roadmap in finding your phoenix. This could include doing a SWOT analysis to identify internal strengths, weaknesses, external opportunities, and threats. A SWOT analysis could also benefit other enterprises and organizations you are involved in. Engage your lender, crop or livestock consultant, peer, or a team of advisors to provide strategic and tactical thinking either in-person, online, or using a hybrid approach.

Projections

Setting aside time to develop financial projections is essential more than ever before. Projections are approximately 80% of a business plan when considering production, marketing, finance, and operational management. Projections are analogous to a successful sports professional who visualizes outcomes through techniques. They can provide a visualization of possible outcomes and scenarios with adjustments in production, cost, and prices. This can provide a method of determining plans A, B, C, and D and the resources and commitment needed in the short and long-run to place the outcomes on the positive side of the ledger. This visualization can be instrumental

in prioritizing capital expenditures, minor or major capital expansion, or the basic business needs and wants.

People

Finding your phoenix in business requires examining the people part of the equation. Required reading for any business owner or manager is the book Good to Great by Jim Collins. Productive people with the right competencies, whether it is the CEO, manager, key employees, team members, or advisors can take your business from good to great.

It's critical to communicate the responsibilities, expectations, and outcomes to your team, and hold them accountable by creating goals with clear timelines. Top-level leadership, front-line staff, and family members should all be on the same page. The gap between financial and business performance will widen during this decade. The ability to plan and have strategies to pivot will be a top priority. Visualizing possible outcomes with projections, regardless of the macro and micro business climate, can provide the formula for success. Having the right people in your business who can execute and be accountable for actions will be one of the main drivers to finding your phoenix.



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Let's Talk About FCI's Operating Loan Advantage

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*based on the patronage paid in June 2021, on FCI's 2020 traditional operating loans and excludes loans with discounted interest rates for young and beginning farmers

Contact an FCI Lender or Call the Decatur office at 217-877-3141



Dan Pollock
217-254-1057



Joe Snow
217-294-2381



Angi Carter
217-414-7194



Avery Schrock
217-294-2381

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**Bridgot
Giles**

217-821-9825



**Scott
Montgomery**

217-259-6576



**Jordan
Deters**

217-663-6668



**Craig
Niemerg**

217-663-0465



**Margie
Meyer**

217-621-3686

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Welcome Nikki Miah

Nikki joined the Effingham team in Oct. 2021, as a loan process specialist. She was raised in Cumberland County surrounded by agriculture. Nikki graduated from Eastern Illinois University with a bachelor's degree in finance and has previous banking and loan processing experience. She resides in Dieterich and is planning an April wedding.

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Ryan Tallman
618-741-0287



Don Henrichs
618-237-6810



Mark Heimann
618-531-3830



Michael Kennedy
618-367-3095

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Mark Metz
217-473-5927



Mike Lonergan
217-341-1906



Jessica Hoelting
636-357-6801

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Jessica Hoelting, assistant vice president of lending, delivers support to **North Greene Food Pantry**



Allison Dufelmeier, loan process specialist, presents **Luke Shores**, FCI member, with his Essentials e-newsletter raffle prize



Joe Meggison, vice president of crop insurance, presents check to **Cass County Food Bank**

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Hollie Nixon

618-535-4509



Justin Goetten

618-946-1869



Steven Thursby

217-556-7607

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Welcome Marci Mossman

Marci joined the Jerseyville team as a loan processing specialist Nov. 23, 2021. She was raised in Jersey County surrounded by agriculture. Marci brings more than 20 years of banking and loan processing experience to the role and resides in Fieldon with her husband and two kids.

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Mark Wright
618-263-2522



Brent Ford
618-912-2279



Ryan Bailey
618-839-3030

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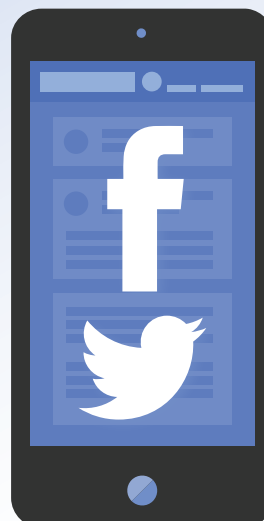
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Casey McClure
618-553-6469



Greg Peterson
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Todd Smith
217-898-0624



Cory Mitchell
217-552-0372



Michael Plunk
217-417-7763

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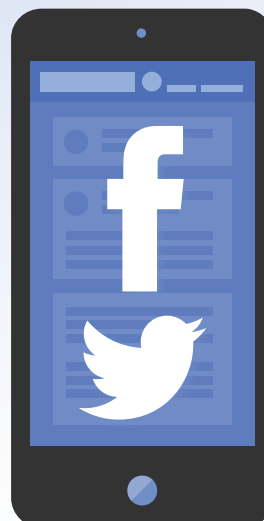
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Bret Green
618-645-1817



Todd Hortin
618-527-8578



Ashley Bramlet
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Mark Kabat
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Robby Gilliam
618-521-5855



Zach O'Neal
618-384-1387

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Chad Gann
217-304-0868



Julie Crippin
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Heather Dunn
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Katie Norris
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Ron Lintker
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Jacob Fishbein
618-530-0546



Laura DuFrenne
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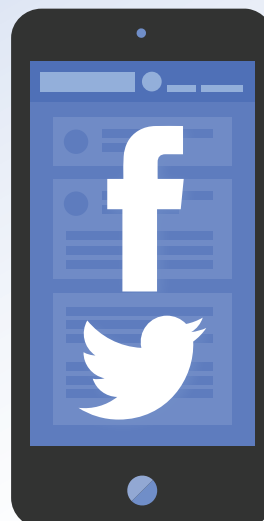
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Mark Staake

217-473-6100



Nathan Probst

217-821-4758



John Peters

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Tim Langen
217-590-6348



Joe Leonard
217-556-8353

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Welcome Joe Leonard

Joe joined the Taylorville team Jan. 27, as a vice president of lending with 19 years of experience. He recently worked with commercial and agricultural loans as the chief lending officer for Midland Community Bank in Kincaid. Joe was raised in Farmersville and now resides in Kincaid with his wife Stephanie and two sons – Will and Luca.

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Nick Henning
815-383-5201



Jeff Tatro
217-369-9384



Brandon Duby
815-954-6344

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