

Addressing Today's Cooperative Issues

Northeast Cooperative Council

2011 Annual Report



Meeting Member Needs for Education and Information

Council Profile

Mission

*The mission of **NECC** is to stimulate the overall effectiveness of member organizations by increasing the understanding and power of the dynamic cooperative business model among directors, members, employees, advisors, future leaders, and educators through a working partnership of cooperative leaders and faculty at Cornell University as well as offer leadership to members in leveraging their own educational resources through collaboration; and to provide an ongoing forum fostering the exchange of ideas among cooperatives here and around the world.*

Member Services

Cooperatives operate for the benefit of their member-owners. The Northeast Cooperative Council (**NECC**) operates for the benefit of member cooperatives and associate members. **NECC** is a regional membership organization serving cooperatives in New York and New England. Council members represent a variety of cooperatives including: rural electric, insurance, service, supply, credit, and marketing. Associate members include legal, accounting, consulting, and international development professionals working with cooperatives in the region.

NECC was incorporated in New York State in 1949 as the New York State Council of Farmer Cooperatives. As the service area of the member cooperatives expanded across the Northeast and the number of state councils in the region declined, the Council

began to accept members from outside of New York State. In 1991, the name was changed to the Northeast Cooperative Council. In 1997, the Council instituted an associate membership open to professionals working with cooperatives in the Northeast.

The Council is guided by the board of directors composed of representatives from member organizations. The board is comprised of a mix of producers and managers. The Council, along with the faculty and staff in the Department of Applied Economics and Management in the College of Agriculture and Life Sciences at Cornell University, strives to provide members with the highest quality educational programs.

A key relationship for the Council is a partnership between **NECC** and the Cornell Cooperative Enterprise Program (**CEP**). **NECC** and **CEP** jointly sponsor workshops, seminars and conferences.

The Council sponsors annual conferences and workshops for directors, senior management, and future leaders as well as special programs for members.

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President's Report

As we start the new growing season, it amazes me how much difference a year makes. It may be March madness for basketball; but when the weather breaks like this, it can be madness on the farm. It seems like you should be out tilling dirt and spreading manure but most of the equipment isn't quite ready to go yet. I guess we can only hope that May and June treat us well to make up for the tough growing season last year.

Brian has told me he thinks we have a record sign up for this year's forum. With the help of CoBank, we have put together a great cast of speakers. There is no doubt the world is getting smaller. With speakers like Jeff Lakner, John Hofmeister, and Mark Piper, I am sure we will get a global perspective on the future. Dr. Marci Rossell has always received the highest marks on our comment sheets whenever she has been before us. Her economic outlook is always entertaining and mind opening. I wish our political figures would take her to heart. Last but not least, over the years we have had some great speakers from Cornell. This year will feature Professor Max Pfeffer who specializes in the sociology of labor markets and environmental management. Brian will give us his insight of working with cooperatives for twenty-seven years in the Northeast - what has made cooperatives successful and maybe a little of what makes them fail.

I want to thank Brian for all the hard work he has done for the Council over the years. With that thought in mind, I hope you will consider a donation to the leadership fund in his name. The leadership fund will be used for Council activities as we grow our program as well as teaching an undergraduate course on cooperatives in the Dyson School at Cornell. Having worked with Brian closely the last two years, I can tell you he is dedicated to his work and the development of the cooperative culture. We will truly miss him, but I feel he is a source that will be tapped in the future if and when the needs arise.

I would like to thank the Council cooperatives for letting me serve as their president the last two years. It has been a great experience to work with all the people that interact with the Council. We truly have something special with our memorandum of understanding (MOU) with Cornell and the Dyson School of Business. I would like to thank Dean Boor for her help in making this relationship work. I also would like to thank Loren Tauer, Todd Schmit, Carol Thomson, Wayne Knoblauch and, of course, Brian for all their hard work. With that, enjoy the forum; I am sure there will be interesting points we can all take home.

Thank you

Eric Zuber
NECC President

Executive Secretary's Report

It may be a good omen that I retire as 2012 became the International Year of Cooperatives. “The United Nations General Assembly Resolution 64/136 proclaims the year 2012 as the International Year of Cooperatives (IYC). The Resolution encourages all member states and all relevant stakeholders to take advantage of the IYC to promote cooperatives, to raise public awareness of the contribution of cooperatives to social and economic development, and promote the formation and growth of cooperatives. The theme of the International Year of Cooperatives is ‘Cooperative Enterprise Builds a Better World.’ Cooperatives are a major economic force in developed countries and a powerful business model in developing ones. Worldwide, over 800 million people are members of cooperatives. The economic activity of the largest 300 cooperatives in the world equals the 10th largest national economy.” The **International Year of Cooperatives Fact Sheet, NCBA**, can be found at: www.ncba.coop

As I prepare to pass the baton to the next secretary and cooperative educator at Cornell, I hope to practice what we have preached – that is plan and execute effective succession. We have been successful in securing continued support from the Dyson School and College of Agriculture and Life Science at Cornell University for a position to help support an outreach program on cooperative education.

I commend the NECC board of directors and, especially, President Eric Zuber for their leadership and commitment to cooperative research and education. I also commend Professor Todd Schmit for his leadership and commitment to enhancing education and research on cooperatives in the Dyson School. I think that the renewed Memorandum of Understanding between various parties at Cornell and the Council will build on a long standing commitment to education and research on the cooperative business model that will provide valuable benefits for both parties.

I hope to assist in an orderly transition of leadership for the Cooperative Enterprise Program at Cornell as well as for the Secretary position of the Council. As we recognize Helen Fountain later in this report, I see her as a model of transition when she passed the Council secretary responsibilities on to me in 1990. She was always available for advice but never looked over my shoulder in an obstructive way. May she rest in peace.

In Memoriam

Cooperatives in the Northeast lost a great leader and educator in December 2011. Helen S. Fountain who served as Secretary of the then New York State Council of Farmer Cooperatives from 1982 until 1991 as well as manager of member programs for Dairylea Cooperative. She had a passion for cooperative education and in enhancing the role of women in cooperatives. We will miss her wisdom and grace. Her obituary and photo follow.

Executive Secretary's Report (cont'd.)



Helen S. Fountain, 85, of Fayetteville, passed away on December 12, 2011. Born in Fillmore, NY, she graduated from Fillmore High School, received her B.S. from SUNY Buffalo and M.S. from Syracuse University in Human Development. She taught Home Economics at Cato-Meridian and retired from Dairylea Cooperative as manager of Member Programs after 26 years. She was very active with the Fayetteville Senior Center (former board member), participated in various art groups, a SCORE counselor and most importantly, cherished her time with her five grandchildren and three great-grandchildren; sharing her many artistic talents. She was predeceased by the "love of her life", John, married for 19 years. Helen is survived by her brother, Harold Smith and niece and nephew, Cumberland, PA; her two stepchildren, Charles (Becky) of Manlius and Susan Gulick (Steve) of Reston, VA; grandchildren and great-grandchildren. <http://obits.syracuse.com/obituaries/syracuse/>

If you have any time in this summer, specifically on Saturday, July 28, please stop by our home for an open house party. We live in the Trumansburg area at 2223 Agard Road. There will be plenty of food, music, and celebration.

Brian Henehan
NECC Executive Secretary

Cornell Report

Congratulations to the NECC for another productive year in increasing the understanding and power of the cooperative business model! Cornell University, Cornell Cooperative Extension, the Charles H. Dyson School of Applied Economics and Management (DYSON), and the Cornell Cooperative Enterprise Program are all proud of the collaborative relationships we have with the NECC.

I am extremely pleased that a new three-year Memorandum of Understanding (MOU) between NECC, DYSON, and CALS was signed in December to ensure the continuation of the Cooperative Enterprise Program (CEP) at Cornell University and the ongoing collaboration with the NECC in developing and delivering outstanding education, research, and outreach programming. This year's discussions were particularly challenging as we faced important changes in personnel commitments and ongoing budget difficulties within the College and University. Perhaps most salient is the upcoming retirement of Brian Henehan, Senior Extension Associate in DYSON, Program Director for CEP, and Executive Secretary of the NECC. I have had the great pleasure of collaborating with Brian over the past six years as I developed my own applied research and extension program, and I have learned so much from his outstanding leadership of the CEP and his dedicated coordination with the NECC.

However, from adversity comes opportunity. As part of the renewed MOU, DYSON is currently advertising for a new Extension Associate in *Cooperative and Agribusiness Enterprise* to, in part, carry out the mission of the CEP and to coordinate activities with the Council as Executive Secretary. As the process moves forward, we will be inviting the NECC to be an active participant in the interview process. A change in personnel will necessarily entail a strategic examination on how best to operate the CEP moving forward, including its programming activities and the ongoing relationships with the NECC, to be the most effective and efficient in achieving its objectives. I look forward to working with this person and you in making that happen.

Another result of the MOU discussions is the re-emergence of an undergraduate course on *Cooperative Management*. Last taught by Professor Bruce Anderson in 2005, the course was popular with students from across the University. I look forward to developing this new course and rolling it out to students in Spring 2013. I also expect to take advantage of the NECC and involve representatives from your cooperatives; i.e., directors and managers, as key guest speakers. So keep an eye out for my appeals in the months ahead.

As always, we include below a brief description of some of this past year's educational and research accomplishments, with particular relevance to agricultural cooperatives. Numerous changes are on the horizon in 2012, and I look forward to seeing how we can work together ... cooperatively!

Todd M. Schmit, Ph.D.
Faculty Liaison to the NECC

Cornell Report (cont'd.)

Educational Activities

Agricultural Cooperative Leadership Education: The 34th Annual Future Cooperative Leaders Conference was held July 13-15, 2011, and hosted by Agri-Mark in Burlington, VT. As in the past, both Henehan and Schmit were on the program and looked forward to meeting new cooperative leaders.

Advanced Director Workshops: Henehan serves on the planning committee for the 14th Annual Farmer Cooperatives Conference, which was held in November in Minneapolis, MN. He has also been facilitating communication between various NECC member cooperatives and the Farm Credit Services group about planning an Advanced Governance educational program.

Cornell Strategic Marketing Conference: Schmit has served as the faculty chair of the Agricultural Marketing and Management Program Work Team (PWT) since 2006. Each fall, the PWT organizes the *Cornell Strategic Marketing Conference* and the 2011 conference addressed cooperative marketing through “Capitalizing on Group Action and Business Alliances to Improve Marketing Returns.” An outstanding field of agricultural producers and academic, industry, and government speakers were on hand to discuss farmer aggregation models accessing new customers, alternative marketing models for pricing, co-packing, training, promotion as well as farmer cooperative restructuring and strategic planning. On the second day of the conference, Brian Henehan from the Cooperative Enterprise Program at Cornell University and Lynda Brushett from the Community Development Institute discussed the ins and outs of new agricultural cooperative development. They used a case study and video interviews based on the Hudson Valley Growers Cooperative experience to discuss potential pitfalls for newly formed marketing cooperatives.

eXtension Community of Practice: The USDA Extension service has developed an advanced online platform for delivering digital educational materials, videos, webinars, etc. The system is called eXtension and is built around “communities of practice” (COPs) which are collaborating networks of individual or organizations that focus on a common educational effort. Henehan serves on the national leadership team for the CoP focusing on education and information about cooperative enterprise. The eXtension site on cooperatives was launched at USDA headquarters in Washington, DC, in October 2010 during National Cooperatives Month. For more information see: <http://www.extension.org/cooperatives>

Cornell Report (cont'd.)

International: Henehan hosted a visiting delegation of staff from the Sir Ratan Tata Foundation, based in India, who were interested in cooperatives. Along with lectures on the role of cooperatives in the U.S. economy, the group took a tour of Dairy One Cooperative offices and operations in Ithaca.

National Committee Participation Both Henehan and Schmit are members of a national committee of university and industry participants titled NCERA-210. The NCERA-210 committee is a regional research project focusing on cooperatives (for more information see <http://www.agecon.ksu.edu/ACCC/ncera210/aboutncera210.htm>). A primary objective of the committee is to promote and coordinate research and educational activities focusing on cooperatively owned businesses.

Other Educational Outreach Efforts: Both Schmit and Henehan presented results of their research and educational efforts at numerous extension, industry, national, and educational events, including the Agribusiness Economic Outlook Conference, Cornell Cooperative Extension's (CCE) Agricultural and Food Systems In-Service, County CCE events, and the CCE Agricultural Finance and Management Retreat. Schmit also serves on the Community and Rural Development Institute (CaRDI) Faculty Advisory Committee and the CALS Economic and Community Development Working Group.

Henehan participated in a national symposium titled *Agricultural Cooperatives: Economics, Opportunities and Structure in a New Era of Food, Fiber and Fuel* sponsored by the Council on Food Agricultural and Resource Economics, CFARE held in Washington, DC, in August 2011. For more information see: <http://www.cfare.org/>

Recent Publications

Schmit, T.M. and S.E. Hadcock. 2012. "Assessing Barriers to Expansion of Farm-to-Chef Sales: A Case Study from Upstate New York." *Journal of Food Research*, 1(1):117-125.

Schmit, T.M., Luo, J., and J.M. Conrad. 2011. "Estimating the Influence of Ethanol Policy on Plant Investment Decisions: A Real Options Analysis with Two Stochastic Variables." *Energy Economics*, 33(6):1194-1205.

Schmit, T.M. and M.I. Gómez. 2011. "Developing Viable Farmers' Markets in Rural Communities: An Empirical Investigation of Vendor Performance using Objective and Subjective Valuations." *Food Policy*, 36(2):119-127.

Schmit, T.M. and J. Hall. 2011. "Implications of Agglomeration Economies and Market Access for Firm Growth in Food Manufacturing." Working Paper 2011-10, Charles H. Dyson School of Applied Economics and Management, Cornell University.

Cornell Report (cont'd.)

Schmit, T.M. 2011. "Agricultural Industry Development in a Statewide Context." New York State Association of Counties (NYSAC) News, 32(2)20-21.

Schmit, T.M. 2011. "Fostering Growth in New York's Food and Beverage Sector." New York State Association of Counties (NYSAC) News, 32(1):36-37.

Schmit, T.M. and A.E. Staehr. 2011. "Chapter 5: Grain and Feed." in New York Economic Handbook 2012, EB 2011-08, Charles H. Dyson School of Applied Economics and Management, Cornell University. December, pp. 5-1 – 5-9.

Henehan, B.M. and T.M. Schmit. 2011. "Chapter 3: Cooperatives." in New York Economic Handbook 2012, EB 2011-08, Charles H. Dyson School of Applied Economics and Management, Cornell University. December, pp. 3-1 – 3-5.

Henehan, B.M. Editor. "Cooperative Notes," Newsletter of the Northeast Cooperative Council, (NECC). Vol. 25, No. 1(May) and No. 2(October), 2011. Vol. 26, No. 1(January), 2012. <http://cooperatives.dyson.cornell.edu/news.htm>

Henehan, B.M. et al. "New Cooperative Development Issues." 2011. *Choices Magazine Online* at: <http://www.choicesmagazine.org/choices-magazine/theme-articles/critical-issues-for-agricultural-cooperatives/new-cooperative-development-issues>

Year In Review

Cooperative Leaders Forum focused on Contemporary Issues

The 2011 NECC Annual Meeting and Leaders Forum was held at the Doubletree Hotel in Syracuse, NY, on Tuesday, March 29, and Wednesday, March 30. The meeting was held again in conjunction with the CoBank customer meeting and was co-sponsored by Cornell Cooperative Extension and the Charles H. Dyson School of Applied Economics and Management at Cornell University.

Dr. Brian Wansink kicked off the Forum on Tuesday morning addressing the topic of “**Marketing Nutrition**”. Dr. Wansink, the John Dyson Professor of Consumer Behavior at Cornell University, directs the Cornell Food and Brand Laboratory as well as author of over 100 academic articles and books, including the best-selling *Mindless Eating: Why We Eat More Than We Think* (2006) along with *Marketing Nutrition* (2005), *Asking Questions* (2004), and *Consumer Panels* (2002). From 2007-2009 Dr. Wansink was granted a leave-of-absence from Cornell to accept a presidential appointment as Executive Director of USDA’s Center for Nutrition Policy and Promotion, the federal agency in charge of developing 2010 Dietary Guidelines and promoting the Food Guide Pyramid (MyPyramid.gov). Dr. Wansink’s award-winning academic research on food psychology and behavior change has been published in the world’s top marketing, medical, and nutrition journals. His work has been presented, translated, reported, and featured in television documentaries on every continent but Antarctica. For more information, visit the following web sites: MindlessEating.org; SmallPlateMovement.org; and FoodPsychology.cornell.edu

Thomas Carter discussed “**Opportunities for U.S. Cooperatives in Emerging Markets**”. Carter, coordinator of USAID’s Cooperative Development Program, which is a grant activity managed by the Agency’s Office of Private and Voluntary Cooperation in the Office of Development Partners. He suggested that given the economic growth and increased prosperity in emerging market countries, that U.S. based cooperatives should be thinking about global business opportunities in these developing economies.

Following lunch on Tuesday, **Bob Engel**, president and CEO of CoBank offered remarks on the bank’s performance as well as the proposed merger with U.S. AgBank. CoBank recruited several nationally recognized speakers to address the group during the rest of the afternoon and evening. **Carlos Gutierrez**, former CEO of the Kellogg Company and Secretary of the U.S. Department of Commerce under the Bush administration, gave a presentation on “**Driving America’s Business Agenda**”.

Marci Rossell, former chief economist for CNBC, offered an “**Economic Update**”. She was one of the most popular speakers from last year. She takes complex economic issues, often dull in the button-down business press, and makes them relevant to people’s lives, families, and careers. The dinner speaker was **Mike Eruzione**, the former captain of the 1980

Year In Review, Cont'd.

Winter Olympics United States national hockey team that upset the Soviet Union in the famous “Miracle on Ice” game, played forward, scoring the winning goal against the Soviets and helping the Americans go on to win the Gold medal.

The NECC program continued on Wednesday morning with Paul Stajdahur, vice-president of Corporate Strategy and Business Development, Ocean Spray Cranberries, Inc., discussed **“Aligning Cooperative Demand and Supply Strategies”**. He helps Ocean Spray chart its future course through the development of a long range plan. This effort includes seeking new ways to expand the company, developing new partnerships and alliances as well as increasing overall scale and efficiency. Prior to this role, he led the new products team responsible for developing, testing, and launching new product and packaging platforms for the beverage business – most notably Ocean Spray White Cranberry Juice Cocktail and the now distinctive 64 oz. rectangular bottle. His consumer packaged goods career began at Quaker Oats in Chicago where he rose to director of consumer marketing for the Gatorade business and had also been brand manager in charge of advertising and marketing for Kibbles n’ Bits. Before his work at Quaker Oats, Paul spent five years in the commercial banking industry.

Dr. Gregory McKee discussed **“Innovative Online Education about Cooperatives”**. Dr. McKee’s teaching and research interests address inter-firm relationships in food and agricultural business economics. Topics of interest include: financial performance of cooperative businesses; management of cooperative businesses; marketing activities of cooperative businesses; contracting and vertical integration in agriculture and agribusiness; and changes in the mechanisms used by agribusiness to establish relationships with their customer base. Dr. McKee is also interested in the economics of invasive species management, including the cost and benefit of policies designed to manage invasive species and the information requirements to develop such policies. He teaches courses in cooperative business management and in agribusiness industrial strategy. Research projects have been supported by the USDA-ERS, the North Dakota Association of Rural Electric Cooperatives, the Agricultural Marketing Resource Center, and the North Dakota Famers Union. He currently serves on the leadership team for the eXtension community of practice on cooperatives. He is a member of the American Agricultural Economics Association, the Western Agricultural Economics Association, and the Association of Cooperative Educators (ACE).

The forum wrapped up with round table discussions for directors and managers. These sessions have become very popular and allow leaders from across the Northeast to discuss current issues and share strategies.

Year In Review, Cont'd.

Future Leaders Conference Held on July 13-15, 2011

Cooperative members of the Council and the board of directors have identified the development of future leaders as an educational priority. And so, the Northeast Cooperative Council offered the 34th Cooperative Future Leaders Conference in July 2011.

The Conference was held at the Doubletree Hotel in Burlington, VT, on July 13-15. The Conference formerly called the Young Couples Conference was co-sponsored by the Northeast Cooperative Council (NECC), the Charles H. Dyson School of Applied Economics and Management, and Cornell Cooperative Extension. Additional financial support for the conference was provided by the Warren Teaching Fund at Cornell University. The Conference has, over the years, provided past participants with a solid foundation for becoming today's cooperative leaders. Additional funding allowed the offering of a lower registration rate that included all overnight accommodations, meals and educational materials as well the utilization of new teaching technology and upgrade the curriculum.

Agri-Mark was the host of this year's conference. The Conference provided an excellent opportunity for members and staff who are interested in leadership positions in their cooperatives to learn more about the unique operating features of cooperatives in the challenging marketplace of today.

Topics addressed during the conference included:

- How Cooperatives Create Economic Value for Members
- Cultivating Leadership Skills
- Unique Principles and Operations of Cooperatives
- Responsibilities of Members and Directors
- Understanding Cooperative Financial Statements
- Cooperative Strategy
- Collaborative Marketing
- Group Discussion with Cooperative Management and Directors

The Conference allowed free time to meet and enjoy other members and staff of cooperatives. A special tour was offered to visit Agri-Mark's Cabot Vermont manufacturing plant. Following the tour the group was hosted by Agri-Mark for a BBQ cookout at a member dairy farm.

Year In Review, Cont'd.

Agreement Signed with Cornell

When the NECC board of directors met on the Cornell campus in December, a Memorandum of Understanding (MOU) between the Council and the College of Agriculture and Life Sciences, Cornell Cooperative Extension as well as the Charles H. Dyson School of Applied Economics and Management was signed. The MOU renews the current agreement that will expire on June 30, 2012. The three-year agreement spells out the activities that the College and Dyson School will undertake related to education and research on cooperative enterprise. These activities include assisting the Council in offering educational programs, developing an undergraduate class on cooperative strategy and management, as well as offering a learning experience that emphasizes solutions to the priority business issues facing today's cooperative leaders.

NECC MEMBERS ON THE "TOP 100" LIST

The National Cooperative Bank has released its 2011 "Co-op 100" list of the largest U.S. business cooperatives. Seven NECC members are included in this elite group which includes cooperatives operating in various business sectors. The NECC cooperatives are:

Rank	Cooperative	2010 Total Revenue (million \$)
4	Dairy Farmers of America	9,880
17	CoBank	2,364
28	Ocean Spray Cooperative	1,589
45	Dairylea Cooperative, Inc.	1,066
64	Agri-Mark	781
78	National Grape Cooperative	659
83	Upstate Niagara Cooperative	620

For more information on the list and on cooperative businesses visit: www.coop100.coop

Leaders and Members

Board of Directors (2011)

Bill Banker

Agri-Mark

Jay Hardenburg

National Grape Cooperative

Judy Joy

Ocean Spray Cranberries, Inc.

Michael Oleksak

CoBank

Jacques Parent

St. Albans Cooperative Creamery

Craig Pollock

Farm Credit East, ACA

Paul Saenger

Yankee Farm Credit

Ed Schoen

Dairy Farmers of America

Sandy Stauffer

Dairylea Cooperative Inc.

Stephen Tudhope

Farm Credit East

Cynthia VanLieshout

Upstate Niagara Cooperative

Eric Zuber

O-AT-KA Milk Products Cooperative

Officers

Eric Zuber, President

O-AT-KA Milk Products Cooperative

Craig Pollock, Vice-President

Farm Credit East, ACA

Stephen Tudhope, Treasurer

Farm Credit East

Staff and Associates

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Carol Thomson, Administrative
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Dr. Todd Schmit, Cornell Liaison

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<http://cooperatives.dyson.cornell.edu/>

**MEMBERS OF THE NORTHEAST
COOPERATIVE COUNCIL
(2011)**

Agri-Mark, Inc.
CoBank
Co-operative Feed Dealers
Dairy Farmers of America
Dairylea Cooperative, Inc.
Dairy One Cooperative
Farm Credit of Maine
Farm Credit East, ACA
Genex/CRI Cooperative, Inc.
Lowville Farmers Cooperative, Inc.
National Grape Cooperative
NYS Rural Electric Cooperative Assoc.
O-AT-KA Milk Products Cooperative
Ocean Spray Cranberries, Inc.
Pro-Fac Cooperative
St. Albans Cooperative Creamery
Stamford Farmers Cooperative
Upstate Niagara Cooperative, Inc.
Yankee Farm Credit

Associate Members

Lynda Brushett
Cooperative Development Institute

Jeffrey Fetter
*Scolaro, Shulman, Cohen, Fetter &
Burstein, PC*

Gary Heckman
AgChoice Farm Credit

David Hayes
Bond, Schoeneck & King, PLLC

Charles Sullivan
Bond, Schoeneck & King, PLLC

Jay McWatters
Dopkins & Co., LLP

Bob Ludwig
The Hale Group

Bill Wilson
Farm Credit Council Services