

Dairy Lea Cooperative CEO Addresses Future Farmers

MORRISVILLE, N.Y. — Dairy Lea Cooperative Chief Executive Officer Rick Smith spoke to 30 members of the SUNY Morrisville's Dairy Club at the college recently, giving them insight into the future of dairy farming and agriculture in general.

"In terms of careers in dairy and agriculture, the opportunities are immense," Smith said. "We need more young people coming in areas that touch and support agriculture."

Smith discussed how Dairy Lea — through its subsidiary, Agri-Services, LLC — is providing farmers with an ever expanding array of services that goes far beyond the marketing of milk. "We are providing services related to computers and lab testing, insurance, investing, lending and leasing, as well as the purchasing of inputs and supplies," he said. "There is a tremendous future in agriculture for people who are getting

into these areas."

According to Smith, there is a substantial change occurring in the dairy industry, as a result of mergers and acquisitions. Yet, he reassured the students that that does not equal less opportunities for the future.

"We see mergers and acquisitions almost on a weekly basis. There is fewer of everything and everything left is bigger. Yet, if you were to graduate and start up a dairy farm on the road here, within a week you'd have ten companies calling you to buy what you make. That's pretty good. There aren't too many industries where you can get out of college, start up your own business, and already have several companies waiting to buy your product," he said.

Smith said that the promising future of dairy and agriculture in the Northeast is evidenced by the strong agricultural infrastructure in the region, which in turn has brought many national and international dairy compa-

nies to invest and operate with in the region.

"Why are huge processing companies like Bols Wessanen, Nestle, Valio, and Besnier so largely invested here in the Northeast? Because of the growth potential here, our access to a large international customer base, and the land and resources that we have. They have realized that there is tremendous value here they can't get anywhere else," he said.

Smith also encouraged the students by explaining that those who choose to be involved in production agriculture can have a better quality of life than previous generations on the farm. By specializing in one area, Smith said, farmers can do what they enjoy most and get some time off in the process.

"It used to be that Mom and Dad did everything. But going forward, farmers should think more about specializing, and joining forces with other farmers

for the betterment of both parties. Some people are better at some things than others. Why not let someone else worry about the crops while you take care of the herd, if that's what your enjoy most," Smith said.

In addition, Smith also explained that by expanding an operation, and finding good employees to be part of the farm team, farmers can have more

flexibility and have the opportunity for more time off the farm.

Smith commended programs such as SUNY Morrisville's Dairy Club and Cornell University's Dairy Fellows.

"This Dairy Club and their Dairy Fellows are wonderful programs. They expose you to more of what is out there — and the more you're exposed to, the better you'll do," said Smith.

Consolidated Official: AgChoice Farm Credit Is Born

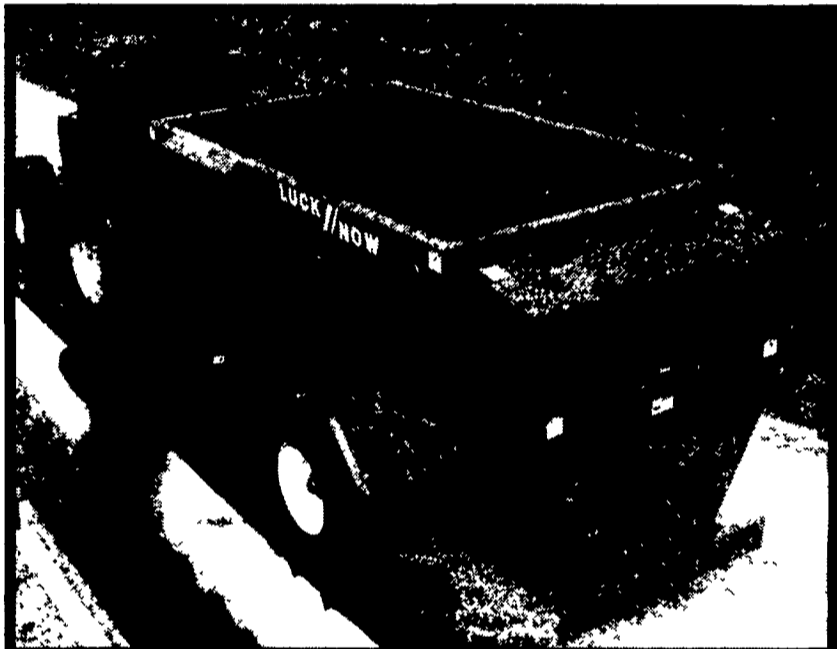
YORK (York Co.) — AgChoice Farm Credit is official! Extensive planning by 36 farmer-elected directors, stockholder approval by its cooperative owners, and regulatory approval have resulted in the consolidation of the former Northeastern, PennWest, and York Farm Credits into AgChoice Farm Credit, ACA.

Farm Credit Associations are farmer-owned cooperatives that make long-term farm and country home loans; intermediate-term loans for machinery, equipment, and building; and short-term production loans. Other financial services available through AgChoice Farm Credit are credit life insurance, crop insurance, record keeping and tax services, farm business consulting, leasing, and appraisal services. AgChoice Farm Credit has an alliance with American Express Financial Advisors, which offers a variety of financial products and services.

AgChoice Farm Credit provides more than \$525 million in long- and short-term loans,

along with related services, to more than 10,000 customers in 52 counties in northeastern, central, and western Pennsylvania. It is affiliated with the AgFirst Farm Credit Bank, part of the nationwide Farm Credit System, the nation's leading agricultural leading group. AgChoice Farm Credit has 18 branch offices located conveniently throughout its territory.

Allyn L. Lamb, Chief Executive Officer of the individual associations, now assumes that position for AgChoice Farm Credit. "We are very pleased that our consolidation process is now complete and official" said Lamb. "There has been a lot of preparation for this moment, and it has finally arrived. This consolidation has brought the best of three former Farm Credit associations into a new structure that will have the capacity and ability to serve the state's number-one industry, agriculture, as it continues to change and grow. As always, our customers come first, and I feel that they will be very pleased with the new association."



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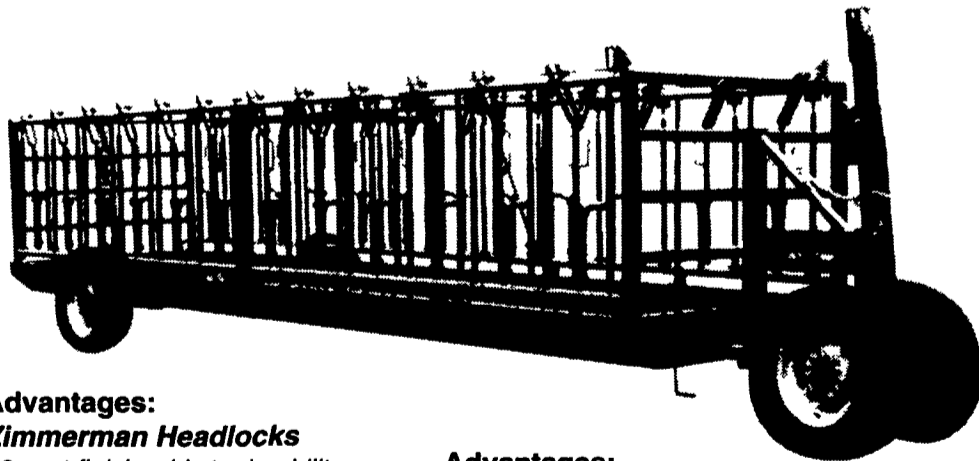
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