

A Conversation about COVID-19: Experts in Ag

Rain or Shine or Virus, Farms and Ranches Supply Our Food Needs

By Julie Murphree, Arizona Farm Bureau Outreach Director

If you're on social media, you've seen all the memes regarding the COVID-19 pandemic, as declared by the World Health Organization only weeks ago. Some are funny. Some are sad. Some are encouraging and heart-warming. All are a way to cope with this odd, and at times, terrorizing new normal we live in.

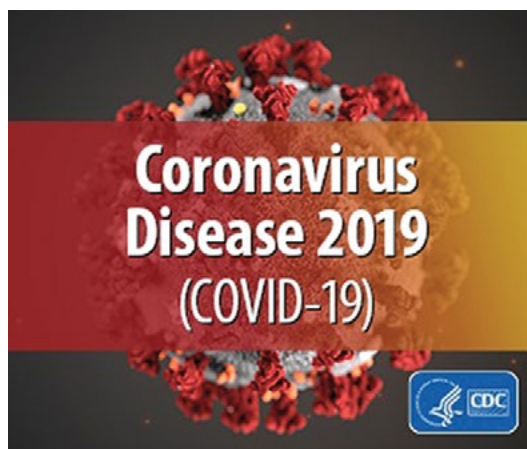
My favorite, "We're discovering we can live without celebrities and sports stars, but we can't live without farmers," perhaps sums it all up. And maybe just maybe, it makes consumers realize the food supply system is much more complex and important than anyone in America ever imagined, certainly paused long enough to consider.

Empty grocery shelves? Shortages of food staples? Lines around the corner to wait and get into the store? Nope. Not talking about Russia or a developing nation. These are scenes in America right now. And, you're not waking up from some nightmare.

A lot is happening on the ground out on our Arizona farms and ranches. And different sectors in agriculture are being impacted differently. Farmers and ranchers continue to work 24/7 to maintain America's food supply despite the public's fear that our supply is struggling. Our regular outreach message is, "Your food supply is secure" because it is!

But the public is in a panic including stealing from farmers. "I have to tell you, Julie, I'm pretty stressed right now," said retail farmer Frank Martin of Crooked Sky Farms and Maricopa County Farm Bureau member. "We have had another break-in at the farm where they have stolen 20 dozen eggs and produce. We have had a lot of orders lately; a good thing because we don't know how much longer the farmers markets may go on. The problem is people are not very patient at all as they think we can get large orders out with a two-hour notice, or they just drive in and want to pick something without calling. We are trying to maintain a 24-hour advance notice but may need to extend it to 48 hours. Well, that's my midnight rant, I've got to get a little sleep and be ready for the market in a few hours. Thank you, Julie." The text came to me at 12:48 a.m. in the morning, sleeping soundly unlike Farmer Frank.

My regular conversations articles touch base with experts and ask them questions. This time, considering my topic, I wanted a broad swath of input from more than one



The current pandemic makes consumers realize the food supply system is much more complex and important than anyone in America ever imagined.

voice. So, the main question I asked all my experts, "What do you anticipate might be the impact of the COVID-19 in the agriculture sector?" First up, an economist from UAri-zona.

The Economist's Perspective

I have seen projections from epidemiologists in the United States ranging from a low of 300 deaths, up to 1.5 million deaths. Right now, I don't think anyone has a good handle on where in that range we fall. That high end is more than triple all U.S. war casualties during World War II. So, aside from economic dislocation, the biggest source of concern is for enormous loss of life. Mortality rates go up substantially among older people. They are especially high for those 80 and over, but the effects really start to ramp up at 60 and over.

Sorting out how this is going to affect farmers and ranchers is more difficult because the Secretary of Agriculture cut the number of economists at USDA by a half to two-thirds last year. So, we've lost a lot of analytical capability to track how agriculture will be affected economically. Economically, people still need to eat, so the food processing and food retail stores will be relatively less affected (especially compared to airline, hotels, tourism, and entertainment). Restaurants are obviously going to be hurt as people shift food consumption away from restaurants to eating at home.

I went to the grocery Sunday night. There was no beef, pork or chicken, but lots of fish on the shelves. All rice, canned foods, and dried beans were gone. But the produce section was fully stocked. I think people are shying away from fresh fruits and vegetables, but these things are important for your health. My wife regularly cooks up big pots of soup with lots of vegetables. People can cook up batches and freeze it if they are worried about fruits and veggies not keeping.

Long term? Because things are so disorganized at the level of the federal government in Washington, a lot is going to depend on what state and local governments do. Compared to several states, it seems Arizona's Governor Doug Ducey is "out front" on a lot of things that public health and medical experts are saying need to be done.

See **COVID-19** Page 4

H2A Labor Update: Reforms to the Ag Labor System Needed

By Chelsea McGuire, Arizona Farm Bureau Government Relations Director

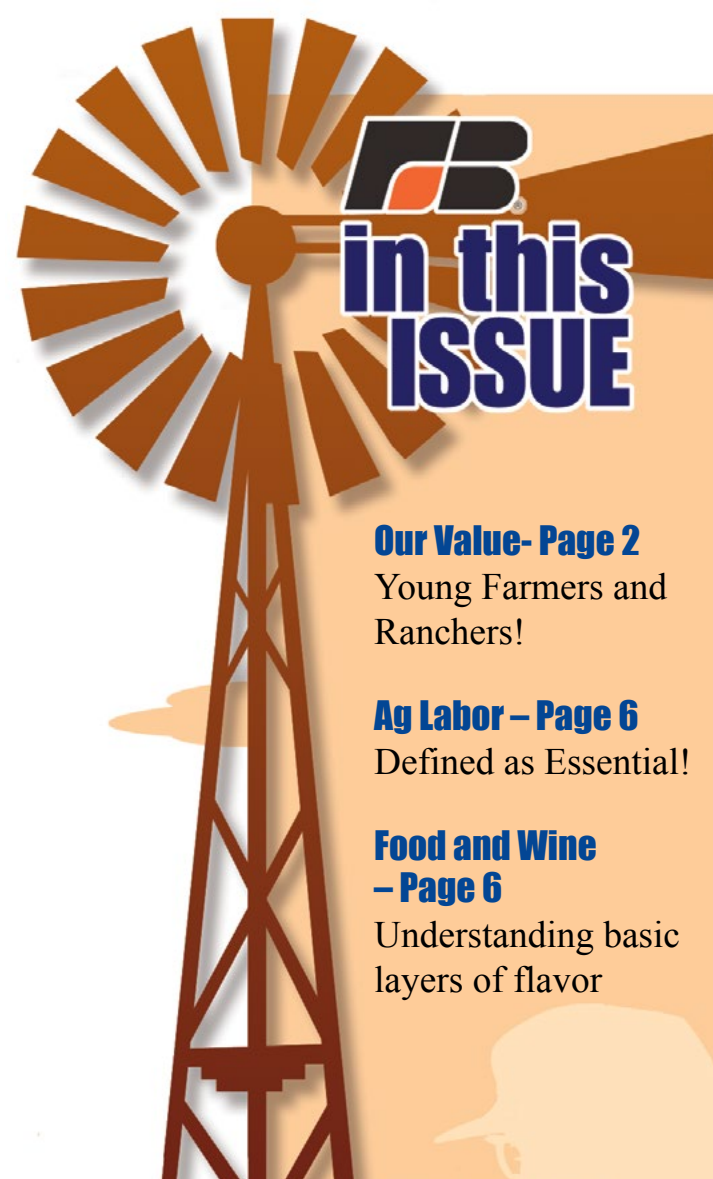
U.S. agriculture faces a critical shortage of workers every year. Farmers and ranchers have long experienced difficulty in obtaining workers who are willing and able to work on farms and in fields. Jobs in agriculture are physically demanding, conducted in all seasons and are often transitory. Several studies have shown that for most U.S. residents seeking employment, these conditions



Several studies have shown that for most U.S. residents seeking employment, the physically demanding and unique-skill requirements of farm labor are not attractive. Yet, for many prospective workers from other countries, these jobs present real economic opportunities.

are not attractive. Yet, for many prospective workers from other countries, these jobs present real economic opportunities.

See **H2A UPDATE** Page 2



in this ISSUE

- Our Value- Page 2**
Young Farmers and Ranchers!
- Ag Labor – Page 6**
Defined as Essential!
- Food and Wine – Page 6**
Understanding basic layers of flavor

H2A Update *continued from page 1*

In times of labor shortages, farmers have relied on foreign workers admitted under a government-sponsored temporary worker program, known as H-2A. But, multiple H-2A regulatory changes and rigid program administration have made an already difficult program nearly impossible to use. A national survey conducted by the National Council of Agricultural Employers of H-2A employers under the current rules shown that administrative delays result in workers arriving on average 22 days after the date of need, causing an economic loss of nearly \$320 million for farms that hire H-2A workers. Moreover, costly recruitment requirements result in fewer than 5% of those referred by the government working the entire contract period.

Reforms to the agriculture labor system are needed to ensure that American agriculture has a legal, stable supply of workers, both in the short- and long-term, for all types of agriculture. This requires a legislative solution that deals with the current unauthorized and experienced agricultural workforce and ensures that future needs are met through a program that admits willing and able workers in a timely manner.

On December 11, 2019, The U.S. House of Representatives passed H.R. 5038, the Farm Workforce Modernization Act of 2019 with a vote of 260 to 165. The bill makes updates and changes to the existing H2A Labor Program to make it more streamlined and easier to maneuver. This new bill has many positive proposed changes including introducing staggered entry, a registry online through the Department of Labor for streamlining and efficiency, it addresses the existing undocumented workforce, and the bill also addresses the future flow of guest workers.

However, for all the benefits, there is still quite a bit of improvement needed within the provisions of the bill. The Arizona Farm Bureau (AZFB) does not agree with the way the bill is currently written. It is rare for a labor bill to be introduced so when one does it needs to address the needs of all agriculture producers.

The AZFB has focused on four issues that need improving in H.R. 5038:

- The Adverse Effect Wage Rate (AEWR) is non-competitive. The AEWR will eventually be higher than the minimum wage. Agriculture producers cannot afford this rate while also being required to pay for housing, transportation, all while often experiencing a poor economic market for agricultural goods.
- Under the Migrant and Seasonal Ag Worker Protection Act (MSPA) the bill grants H-2A employees extensive legal rights to sue their employers.
- There is a cap on the year-round aspect of the program. The current employment offered (20,000 yearly visas) does not offer near enough visas for what is needed. Half of the visas will go to dairies across the nation leaving only 10,000 for the rest of the agriculture community, which isn't nearly enough.
- The bill will force the mandatory use of E-Verify which will take an incredibly long time to hire workers. AZFB opposes mandatory E-Verify before full implementation of a usable worker program. The bill would impose E-Verify within less than three and a half years, potentially threatening many producers in their ability to find legal workers.

With these improvements the bill will help all agriculture producers not only across the state of Arizona but across the entire nation.

H.R. 5038, the Farm Workforce Modernization Act of 2019 is currently in the Senate. The Senate plans on rewriting the entire bill. The timeline for the rewrite was for the bill to be completed by the beginning of April 2020. However, with the impeachment process many bills have been pushed back. The AZFB has been active speaking with the senate offices to promote the needs of Arizona's producers. Once this bill is passed it will be a much-needed improvement for guest worker labor in the agriculture community. Until then we will keep working hard to push for changes!

Editor's Note: See related article in this issue about labor challenges and COVID-19. 🚗

The Value of Arizona Young Farmers and Ranchers

By Ashley Jeffers-Sample, Arizona Farm Bureau Young Farmer & Rancher Chair

The Arizona Young Farmers and Ranchers (YF&R) program has a long history of creating future agriculture leaders and building friendships that last a lifetime. YF&R is an integrated part of Farm Bureau at the county, state, and national level. The program provides opportunities for adults 18 to 35 to network, participate in policy development, successfully grow their business, and compete in national contests.

In fact, YF&R is the premier committee of Farm Bureau, as a strong focus is put on young members, because they serve as the future of our organization and of the agriculture industry.

Leadership Growth

Many of Arizona Agriculture's leaders grew from the YF&R program. Arizona Farm Bureau President Stefanie Smallhouse shared with me how YF&R positively impacted her.



RICHARD AND ALICE ROGERS (seated) of Arizona attended the American Farm Bureau Federation's recent young people's leadership training conference in Mobile, Alabama, where they received assistance in forming a State FB young people's committee from Kenneth L. Chaitham (left), assistant director of AFBF's program development division, and the officers of the AFBF Young People's Committee (left to right) Billy Maples, Ala. homo, first vice chairman; John Black, Illinois, chairman; and Grant Brown, North Dakota, second vice chairman.



STILL GOING STRONG: The newspaper clipping highlights Alice and Richard Rogers forming Arizona's YF&R with the help of national leadership in February 1967. Today, the photo on the right reflects that the Arizona Farm Bureau Young Farmer & Rancher program continues its successful efforts to remain relevant to the younger generation of Arizona's farmers and ranchers.

See **YF&R** Page 5

It's your future. Let's protect it.®

With offices across the state, we can help protect your family, home, car, farm/ranch and business.

Contact your local agent today.

- | | |
|--|--|
| BUCKEYE
311 N. Miller Rd.
623.935.6209 | MIAMI
520 W. Live Oak St.
928.473.1234 |
| BENSON
688 W 4th St., Ste. E
520.265.1950 | ORO VALLEY
10355 N. La Canada Dr. #197
520.219.3600 |
| BULLHEAD CITY
2071 Hwy. 95, Ste. A
928.763.8464 | PARKER
1212 S. Kofa Ave.
928.669.2437 |
| CASA GRANDE
408 N. Sacaton, Ste. E
520.836.2511 | PAYSON
512 S. Beeline Hwy. #4
928.474.1775 |
| CAVE CREEK
6554 E. Cave Creek, Rd#4
480.575.0710 | PEORIA
9051 W Kelton Ln, Ste 6
623.979.3842
602.997.6633
623.878.2491 |
| CHANDLER
1820 E. Ray Rd. Ste. A205
480.284.4223 or 480.899.1997 | PHOENIX
22601 N. 19th Ave. #106
623.434.8097 |
| CLIFTON
214 N Coronado Blvd
928.865.3276 | PRESCOTT
3005 N. Hwy. 89
928.778.9350 |
| COTTONWOOD
1759 E. Villa Drive, #113
928.649.8686 | 140 N Montezuma St., #204
928.440.6999 |
| DEWEY
815 S. Duniwin Ln.
928.632.0014 | PRESCOTT VALLEY
8008 Yavapai Rd Ste. B.
928.458.5880 |
| FLAGSTAFF
2733 E Lakin Dr. #1
928.527.1343 | QUEEN CREEK
18933 E. San Tan Blvd. #107
480.987.9163 |
| 4650 US Highway 89, Ste. A008
928-526-7022 | SAFFORD
620 S. 1st Ave.
928.428.4618 |
| GILBERT
325 S.Higley Rd. #100
480.635.3860 | SCOTTSDALE
7650 E. Redfield Rd. Ste. D-4
480.483.8787 |
| 343 N. Gilbert Rd.
480.699.0861 | 7702 E. Doubletree Rd. Ste. 300
480-348-3900 |
| 115 N. Pasadena #104
480.704.4182 | SHOWLOW
810 E. Deuce of Clubs
928.537.2990 |
| 1166 E. Warner Rd., Ste. 204A
Gilbert, AZ 85296
480.993.2742
480.339.7148 | TEMPE
6101 S. Rural Rd. #120
480.967.7306 |
| GLOBE
138 S. Broad St.
928.425.3632 | VAIL
13105 E Colossal Cave Rd. #3
5520.276.5514 |
| GOODYEAR
3673 S. Bullard Ave., Ste. 101
623.925.0190 | WICKENBURG
300 N. Tegner St.
928.684.6895 |
| KINGMAN
2510 Stockton Hill Rd., Ste. B
928.377.5000 | WILLCOX
365 N. Haskell Ave.
520.766.3276 |
| 3518 N. Irving St. Ste. A
928.757.5555 | WILLIAMS
128 W. Grant, Ste. A
928.635.2181 |
| LAKE HAVASU CITY
1600 McCulloch Blvd. N., Ste. 5B
928.846.3232 | YUMA
661 E. 32nd St., Ste. A
928.782.0012 |
| MESA
1012 S. Stapley Dr., #114
480.649.0260 | 7175 E. 31st Pl., Ste. B & J
928.248.5038
928.341.0000 |
| 2509 S. Power Rd., Ste #106
480.279.1874 | 1185 S 4th Ave., Ste. E
928.257.3594 |
| 2919 Ellsworth Rd, Ste 129
480.626.8045 | |

All offices have AgWise certified agents.



www.fbfs.com

Western Agricultural Insurance Company*, Farm Bureau Property & Casualty Insurance Company* and Farm Bureau Life Insurance Company*/West Des Moines, IA. *Company providers of Farm Bureau Financial Services



Arizona Farm Bureau Federation

325 S. Higley Rd., Suite 210 • Gilbert, AZ 85296 • 480.635.3600 • fax 480.635.3781 • www.azfb.org

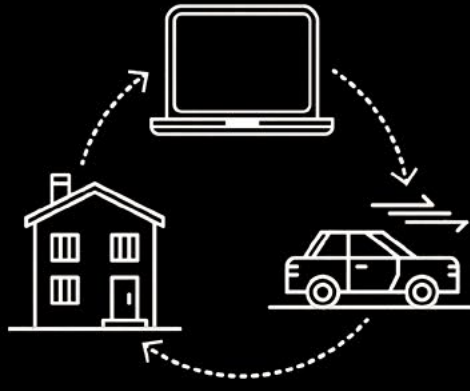
The Voice of Arizona Agriculture

OFFICERS
President • Stefanie Smallhouse • Redington
1st Vice President • John Boelts • Yuma
2nd V. P. • Richie Kennedy • Casa Grande
Exec. Secretary • Philip Bashaw
EXECUTIVE COMMITTEE
John Hart • Willcox
Sharla Mortimer • Dewey - Humboldt

ARIZONA AGRICULTURE STAFF
Julie Murphree, Editor
Taylor Rogers, Advertising
Please send comments to:
arizonaagriculture@azfb.org
For advertising, e-mail ads@azfb.org, call
480.635.3609 or visit
www.azfb.org/publications.htm

Arizona Agriculture
 is published 9 months, plus two special editions annually, (ISSN 0274-7014) by the Arizona Farm Bureau Federation...
325 S Higley Rd., Suite 210
Gilbert, AZ 85296
 Periodicals postage paid in Higley, Arizona and additional mailing offices.

POSTMASTER
 Send address changes to:
Arizona Agriculture
 325 S Higley Rd., Suite 210
 Gilbert, AZ 85296
 Subscriptions are included in annual dues.



1 SHOP FROM HOME 2 BUY FROM HOME 3 WE DELIVER

Our customers count on us to provide the highest standards of service. This includes not only helpful staff and clean facilities, but a safe environment for purchasing a new vehicle. We recognize that customers may wish to limit in-store visits during this time. Please know that we offer a fully remote vehicle sales process at [SandersonFord.com](https://www.sandersonford.com). When selecting a vehicle, purchasing can begin by simply clicking the “Shop From Home” button. We encourage anyone that may be apprehensive about visiting our store to take advantage of this online showroom. This is a fast, secure, and convenient purchasing process. As part of our ongoing customer commitment, we will also deliver your new vehicle to you for a test drive or after purchase. Thank you for continuing to trust us with your vehicle needs. We look forward to serving you and our community throughout this time and beyond.



6400 N 51ST AVENUE, GLENDALE | 623.842.8600 | SANDERSONFORD.COM

COVID-19 continued from page 1

This is good, and I hope that continues. Lives depend on it. There's going to be an income hit, especially among people in the most affected industries. We are in a recession right now and it is going to be a bad one. Whether or not it is a long one or a short one will depend a lot on policies coming out of Washington. I said before, people must eat, but we know that demand for some agricultural commodities takes a bigger hit during recessions than others. Beef is one of those items. If people don't have paychecks or federal assistance to pay the rent and keep the lights and water on, they are not going to be buying much beef.

George Frisvold, Ph.D., University of Arizona Cooperative Extension Department of Agricultural & Resource Economics

Arizona Agriculture Overall Perspective

Our health, our security, our liberty and freedom depend on our ability to feed ourselves. As the Director of the Arizona Department of Agriculture, I can tell you we have plenty of food in Arizona and the nation. So, I'd encourage Arizona families not to panic.

We need to follow the guidance of the Centers for Disease Control (CDC). For anyone running out and buying the stores empty, we have lots of food in America. We produce more food than any country in the world. We in Arizona have millions of gallons of milk produced each week in our dairies, our egg ranches produce millions of eggs each day. There is plenty of beef to go around. While we encourage families to buy only what you need, the bulk buyers are influencing the empty shelves. In the meantime, stores will catch up.

I'm trying to tell our Arizona families our food system will catch up with us, especially if we will just use some common sense and avoid panic. I'm sharing with people I talk with to consider where we would be if we were dependent on other countries for our food supply. This COVID-19 pandemic underscores the need to protect American agriculture. And, when pandemics like this happen or other emergencies, we can feed ourselves. God bless America!

Mark W. Killian, Arizona Department of Agriculture Director

The Winemaker's Perspective

I don't normally disclose our data, but in this rare time I think it's good to let others know how things are going - we are after all a community of growers, and in these times it's critical for us to operate as a community and care for one another, and that means one another's businesses.

Flying Leap is weathering the ongoing pandemic remarkably well, but I don't know how much longer this will continue. Since hysteria broke out last week, our retail is off by -15% company-wide, and our wholesale program has decreased by nearly -50%. Since 1/21/2020 (the date the pandemic was announced to the public), our gross sales are actually up +2.3%, but this has taken a strong downturn over this past weekend (3/14/2020). Recent announcements by governors in at least five states so far that restaurants, bars and wineries will be forced to close has wreaked havoc. Remember, restaurants and bars are among our primary customers, so when our customers can't sell product, neither can we. Not surprisingly, our wholesale business to bars and restaurants has dropped to a trickle. One thing keeping us afloat is that wholesale sales are only 22% of our gross revenue, so even though this revenue stream is drying up, its overall impact to our business isn't catastrophic. However, 60% of our revenue comes from our wine and spirits tasting venues, and if our governor forces us to shut down our tasting rooms we will be in a scenario where we will have lost 82% of our revenue.

Here is what we have done in response to these uncertainties. First, we have taken immediate companywide measures to reduce our labor costs by 57% as of this morning (3/17/2020). We did this by reducing salaries, hourly labor rates and work schedules to conform to a labor level we consider to be "minimum, maintenance-only," focusing our reduced labor resources to those activities in our value chain that generate the most revenue. Our staff understands these are rare circumstances, and all have expressed a willingness to sacrifice. Also, our owners, I included, have gone down to \$0 salaries until this crisis passes. We have submitted a letter to our bank requesting deferment of debt payments.

Third, we have started paying our suppliers 50% payments when we receive bills. This has eased our cash flow constraints. The key right now is cash, cash, cash. We have tried to innovate, and this morning we implemented a wine and distilled spirits home delivery service program, where we will deliver wine and spirits (minimum purchase required) right to our customers' doorsteps so that they don't have to come in to our venues.

I know that everyone out there is probably doing similar things, and I know that our hardship is shared across the market. I want everyone at the farm bureau, its staff and membership to know that our hearts and prayers are with each one of you. This is a

time when all of us need to put our differences and competitive natures aside and take care of our own. Last night, my daughter-in-law called me in tears, as she has no way of simultaneously taking care of her children (who are home now that schools have closed) and working. I calmed her, ensured her that we as a family would care for one another. The same must be true of our business community. We must take care of each other, and we as a people must get through this time. Let's collaborate, share ideas, support one another, and let's keep this wonderful country of ours going.

Mark Beres, President and CEO of Flying Leap Vineyards, Inc and Arizona Rub

The Dairyman's Perspective

Well first, we must be milking cows every day. And even outside the pandemic, rain has impacted milk production, down a bit. Class 1 (fluid milk) Shamrock, Kroger and Safeway customers, have been taking a large amount of extra milk. United Dairy-men of Arizona (UDA) is effectively moving it through the plant because of the demand. Our other dairy products are a different story and mean we must understand what's happening with different sectors in retail. For example, dine-in restaurants are suffering.

As a result, we have concern for our other dairy products. While class 1 milk sales are through the roof (the gallon of milk you buy at the grocery store, for example), UDA processes much more than class 1. And because much of what we process goes onto retail eating establishments that includes cheese to McDonald's for example, massive stockpiles of product are not moving right now. This is maxing out UDA's warehouse. What we can move goes out at a significant discount for example, powdered milk at \$.80 to .90 cents versus the \$1.15 it normally brings.

Schools are a concern too. Our schools depend on lots of dairy. So, the longer the shutdown of schools the greater our concern. There is plenty of milk for all the products and there's plenty of milk to provide for the schools.

The disruptions have changed the supply lines significantly. So, some areas in the dairy supply chain might be a bit more robust, where other areas of the dairy supply chain may suffer. People in tough times return to staples, your basics and that typically includes milk.

We're pivoting to unusual requests too. The UDA team tells me that one of our customers asked for a larger supply of condensed milk. So, we are accommodating them. Ultimately, we are being as fluid as our fluid milk, working to adjust our distribution and deal with product overwhelming our inventory if not moving. Whatever the customer wants they get.

Paul Rovey, former president of DMI and board member of United Dairyman of Arizona

The Cotton Farmer's Perspective

In the last three weeks we've seen a drop in the cotton futures market of 10 cents or more. This is likely because many of the world's mills are in China and other Southeast Asian countries and operations there have been interrupted. On the good side, another report indicates additional export sales are occurring because the cotton price has fallen so much.

The global market needs cotton, but buyers are timid to make major moves, as then the cotton needs shipping. Then once the cotton gets where it needs to go the buyer needs to be assured, they will have a workforce available to utilize the cotton in the mills.

On our farm every acre has something growing on it right now. Since there is no harvesting currently this is a quiet time of year. With everything planted we've not seen any delays with input supplies.

At the same time, things are eerily quiet in the office. No phones are ringing, any industry group meetings I normally am attending, and other meetings are cancelled.

Our customers for our forage crops, particularly the dairy industry, have been really hit hard in recent years with low prices. The milk prices had just started to move up when this hit, now the price has declined again. When the dairy industry isn't making money, it is hard for them to buy any feed.

I've been talking with my son, Ross, about 'Black Swan' events. If this isn't one, I don't know what is. A Black Swan event is one that usually occurs out of nowhere and that no one has anticipated. At this point it's hard to tell what the disruptions are going to be.

How far does it go? If we watch the stock market each day it doesn't make people feel very secure. It's hard to extrapolate what all the problems are going to be. People seem to be concerned about what's not on the shelves, but most of the distribution system is working very well. Having said that, what happens if it doesn't?

For our farm, we still plan on operating as originally planned, especially since we only get one chance a year to adjust your inventory and that's when you put the seed in the ground. Some businesses can adjust weekly, daily or hourly. Our horizon is yearly.

We get one chance a year and that's when we know what we're going to pour into the planter hopper, or not. *If prices are too low to even think you can get your variable costs back to think you can contribute something to your fixed costs.*

We continue to do cotton and forage crops. We plant all our cotton as a double crop, no till after wheat. The wheat we will be harvesting as forage since grain prices are so low, which means we harvest it as green chop. We sell it as silage to the dairies. The wheat silage is a low water use crop since we grow it in the winter.

We've also been keeping our employees working with some time on the clock even though there isn't much to do on the farm in the cooler months. We also provide them with housing and utilities. We work hard to keep our good people.

My friends in the vegetable business are held to a tighter and tougher timeline in getting product to our tables. Nothing is better for your immune system than Vitamin A and the other vitamins in our fresh vegetables. In today's environment, we all need to keep our bodies in good shape.

Ron Rayner is a co-owner of A Tumbling T Ranches in Goodyear, Arizona. The farm produces alfalfa, cotton and wheat.

The Rancher's Perspective

We have a four-section area of our grazing rotation named "Corona" Pasture. Consequently, given the current national health emergency, we have instructed all ranch hands not to ride there. On a more serious, but related, note, my recent testimony before

COVID-19

continued from page 4

a U.S. House of Representatives Homeland Security Subcommittee argued for a wall to protect border ranchers from drug packers, felons, cartel scouts and other undocumented crossers. These folks are never checked for tuberculosis, coronavirus or any other diseases while laws require cattle crossing from Mexico to be quarantined and checked for disease.

We will continue to raise cattle as we always have with sound ranching practices to ensure Americans continue to have access to Arizona's wonderful beef, pandemic or not.

Jim and Sue Chilton, southern Arizona ranchers

The Arizona Farm Bureau President's Perspective

Currently, the production of food in this country is strong as farmers continue to follow the cycle that mother nature dictates and not the volatility of the financial markets. There are ample supplies in frozen storage facilities and raw agricultural products are being shipped to stores and food processors as they always have. In addition, continued restrictions on public gatherings will likely have an impact on demand for some farm products and shift supplies to grocers and away from restaurants and other similar commercial markets, helping to adjust the flow of goods to match demand.

However, farmers don't control the integration of the rest of the supply chain and other factors could disrupt distribution including higher than expected demand at retail establishments and other policy decisions related to the pandemic. For example, Mexico's decision to severely restrict the border to legal worker crossings could impact the supply chain for leafy greens and other fresh vegetables. In Yuma County and Imperial County, where we produce 85% of the U.S. supply of leafy greens this time of year, we will still need 40,000 to 50,000 harvesters working each day in vegetable fields. Of those, 15,000 harvesters cross daily into the U.S. from San Luis, Mexico to come work harvesting lettuce, broccoli and cauliflower.

The limiting cancellation of routine immigration services will undoubtedly have an impact on the availability of fresh produce, not because we aren't able to produce it, but because we already have a labor shortage in agriculture, and this will exasperate that shortage. If we can't get produce out of the field, then we can't restock the grocer's bins or your plate.

As Arizona farmers and ranchers, we're committed to doing our best to supply to local, national and global markets. In agriculture, we are our brother's keeper in good times and bad. We commend the work of all those who continue to toil to make sure our

food demands are met and pray for a speedy resolution to this global pandemic.

Stefanie Smallhouse, Arizona Farm Bureau President and a rancher, with her husband Andy, in southern Arizona

The Agri-Business Perspective

It does not take official declarations by authorities to illuminate the fact that Agriculture is an essential industry, at least not for the folks engaged in the food chain as a producer handler or possessor or distributor.

But the sooner that is stated legally and the barriers in the food chain removed and reduced the more certain our society will feel about what is absolutely the most uncertain of circumstances.

Agriculture production and the people engaged in what otherwise is considered a legacy industry by the average citizen is now clearly being understood as the very fiber that makes a society's fabric.

I am certain that US agriculture and the incredible folks that produce our feed, seed, food and fiber in this State and our Country can meet the challenges of COVID19.

Eric Wilkey, Arizona Grain President

The Produce Farmer's Perspective

Duncan Family Farms would like to express our heartfelt support for all our community members near and far that are suffering the consequences of the Coronavirus pandemic. Our agricultural communities across the United States are comprised of strong individuals who are accustomed to dealing with diverse challenges on a day to day basis. These people know how to keep America fed in good times and in tough times. The good news is the crops in our fields will keep growing. It is just vitally important we keep our team members safe and healthy so we can continue to harvest and distribute product to the stores and to our local communities.

Duncan Family Farms is committed to maintaining a safe and secure workplace so that we can accomplish our mission of producing clean, healthy, life-giving food while contributing to an improved environment and giving back to our community. At Duncan Family Farms safety has always been our first priority and we will continue to be vigilant to ensure that these measures will help all our team members, partners and community members to stay safe and healthy as we navigate through these unprecedented times. We are confident that the agricultural communities in the state of Arizona and across the nation will continue to supply ample food for all.

Arnott Duncan, Duncan Family Farms

YF&R

continued from page 2

"The Young Farmer and Rancher program is a great opportunity to begin engaging in policy development and issue advocacy. I benefited greatly from my experience in the competitions. Preparation for the discussion meet teaches you how to build a strong position, convey your thoughts to others and work collaboratively in a group setting. The PAL program provided me with valuable insight into my own strengths and weakness, intensive preparation for interaction with the media, problem solving techniques with those having divergent views; all of which I still rely on today. There are many programs out there which offer leadership training, but the YF&R program is quite comprehensive and offers a realistic experience applicable in much of life's circumstances."

Lifelong Friendships

If you look around the room at a state farm bureau event, you are sure to find friendships that were cultivated as a result of the YF&R program. You will also notice that events are a family affair, an opportunity for family members to do things together. When speaking to past Arizona Farm Bureau President, Kevin Rogers, I had a chance to learn about his family connections to Arizona Farm Bureau, and specifically YF&R.

"The YF&R program has helped shape the Rogers Family. My mom and Dad, Richard and Alice Rogers, started the program years ago. They had strong buy-in to the value of the program, helping the next generation stay involved with tailored leadership programs and social events to connect the members. When I began my farming activities, I was encouraged (by my parents) to spend time in the program, and with that kind of home support, it helped instill in me the value of YF&R and the Farm Bureau."

Grow the Business, Create Relationships with Consumers, and Construct Policy

The agriculture industry can be challenging; one must always be learning, experimenting, and at times taking risks. YF&R allows members to gain insight on how to successfully grow their business, create relationships with consumers, and construct policy that positively affects their livelihood.

When Kirk Dunn, Yuma County YF&R Chair, was asked why he is involved in the program he gladly responded, *"Not only does YF&R allow my wife and I to be a part of the farm bureau family, it also gives us the opportunity to learn more about the industry that we love and how to advocate to folks who don't have a connection to the food they consume every day."*

Provides Opportunities

YF&R provides opportunities to members that they might not otherwise have. With conferences located throughout the nation, members can attend, network, learn, grow, and experience what agriculture is like in a different part of the country. One value of the program is it is member-driven, providing opportunities that include everyone's interests. Do you like policy? We will get you involved! Would you like to compete for the chance to win a new truck or tractor? We will help you practice! Interested in tours of agriculture operations and socializing with fellow Arizona YF&R members? We have upcoming events planned!

I enjoyed speaking to YF&R members, both past and present, to hear what they personally valued from the program.

Anneke Moss, Maricopa County YF&R chair, shared with me her thoughts, *"I am proud to be a member of Farm Bureau, and particularly the YF&R program because I believe in the importance of Agriculture having a voice. Farm Bureau reflects the kind of self-government that the founders of America envisioned and established. The mission of the Farm Bureau is to protect and preserve the freedom of American farmers to continue to produce the safest, most wholesome food in the world. The*

YF&R program builds the next generation of leaders who will carry on the mission of Farm Bureau."

These are just some examples of the program's values and impacts. If you are interested in learning more or getting involved with YF&R please reach out to us at azfbbyfr@gmail.com. Plus, like us on Facebook @Arizona YF&R, and follow us on Instagram @azfbbyfr.

Farm Bureau members receive

\$500 BONUS CASH*

Our valued partnership highlights the great movement that we have together, and how farming and trucks have gone together for over 100 years.

2020 FORD F-150

BUILT **Ford** PROUD

Don't miss out on this offer. Visit FordFarmBureauAdvantage.com today!



*Farm Bureau Bonus Cash is exclusively for active Farm Bureau members who are residents of the United States. This incentive is not available on Mustang Shelby GT350®, Mustang Shelby® GT350R, Mustang Shelby® GT500®, Mustang BULLITT, Ford GT, F-150 Raptor, Bronco and Mustang Mach-E. This offer may not be used in conjunction with most other Ford Motor Company private incentives or AXZD-Plans. Some customer and purchase eligibility restrictions apply. Must be a Farm Bureau member for 30 consecutive days prior to purchase and take new retail delivery from an authorized Ford Dealer's stock by 1/4/21. Visit FordFarmBureauAdvantage.com or see your authorized Ford Dealer for qualifications and complete details. Note to dealer: Claim in VINCENT using #37408.

U.S. & Mexican officials Define Agricultural Labor as Essential During Pandemic

By Tyler Davis, Arizona Farm Bureau Government Relations Manager

COVID-19 has significantly affected the entire world and every sector of industry. Businesses have been forced to close, people are working from home, and daily life functions are limited. Fortunately, the agriculture industry is still in business. Farmers are still farming, and ranchers are still ranching. In fact, American Farm Bureau just launched a new campaign, #StillFarming; somewhat like Arizona Farm Bureau's campaign called "What #WorkingFromHome Looks Like on a Farm and Ranch."

Despite our efforts to encourage the public, many people think because of the store shortages that there are shortages in agriculture production. This is not the case; agriculture production is still happening every day.

During the first few days of COVID-19 there were talks of the border shutting down. After the official shut down there were concerns about the foreign workforce not being able to cross back and forth on the border thus halting agriculture production. Many agricultural producers around the state rely on a foreign workforce to stay in business.



Thankfully, this is not the case. The U.S. and Mexican officials have mutually determined that border crossings will be limited to only "essential personnel."

This has included:

- U.S. citizens and lawful permanent residents returning to the United States;
- Individuals traveling to work in the United States (e.g., individuals working in the farming or agriculture industry who must travel between the United States and Mexico in furtherance of such work);
- Individuals engaged in lawful cross-border trade (e.g., truck drivers supporting the movement of cargo between the United States and Mexico).

Our agriculture producers will continue to have the help and workforce needed during this unprecedented pandemic even while the rest of the world is shut down. Arizona agriculture is up and running and providing you with the best agriculture goods in the world.

The Arizona Farm Bureau would like you to remember stay home if you can, wash your hands, employ social distancing and most of all do not panic. Thanks to our Arizona agriculture producers we'll have plenty of food. 🍷

A Conversation with a Sommelier: Richard Poole

Wine can only get better as farmer entrepreneurs and scientists take a lot of the art and turn it into science.

By Julie Murphree, Arizona Farm Bureau Outreach Director

Richard Poole has lived in Arizona since his teens. Being raised by a father in the military meant not really having a hometown, he explains, as you tend to jump to different countries and states every few years. He does consider the Phoenix area home now, where his roots are firmly set.

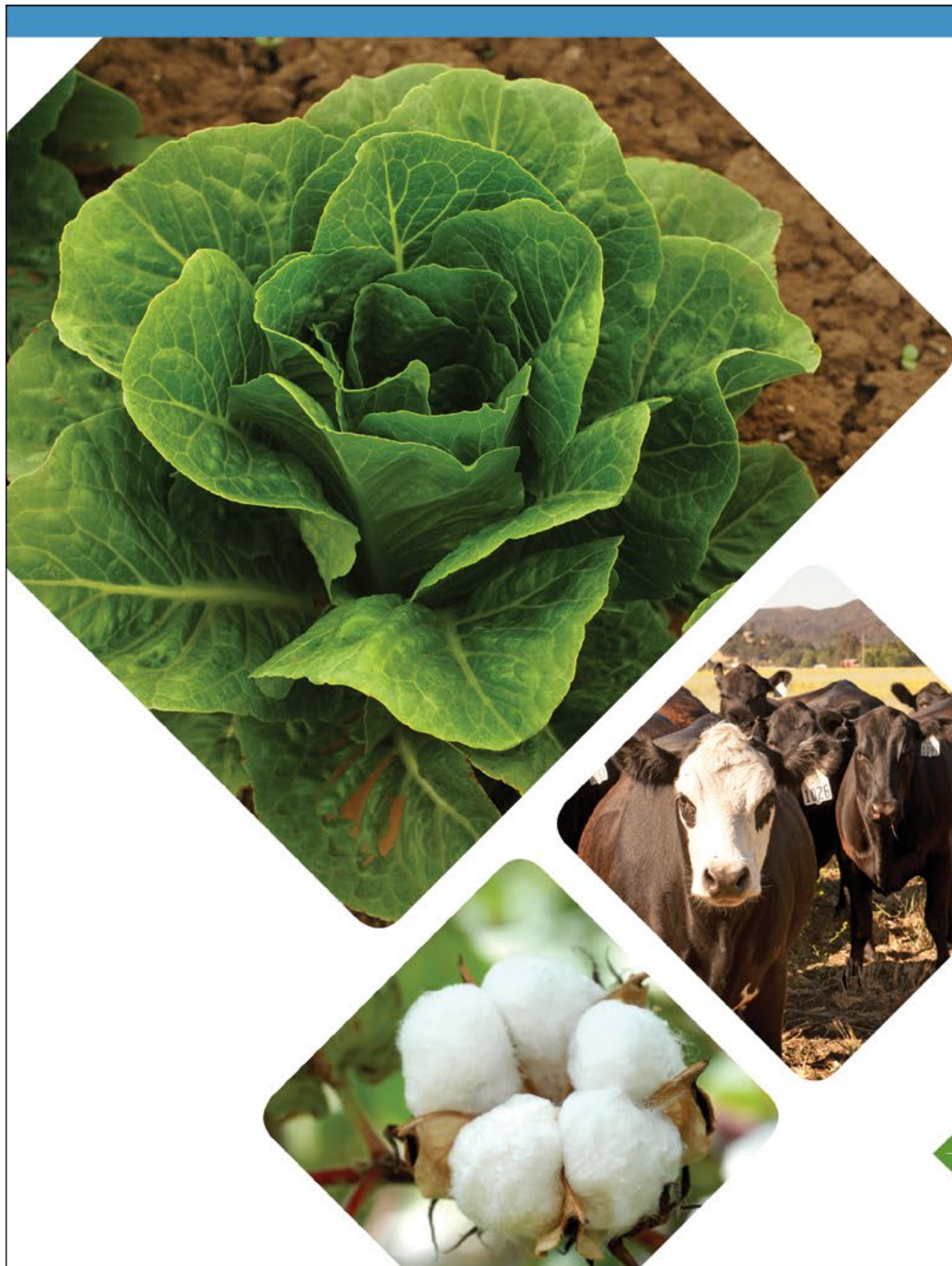
Poole obtained a Bachelor of Science in Management and an MBA in Leadership from Western International University. He's been in Information Technology (IT) for twenty years, with a focus in enterprise device management, security, and cloud integration. For the past five years he's been with a consulting company, AccountabilIT, as an enterprise architect assisting many companies with automated solutions to keeping their systems and data safe.

One of the best perks is getting to travel to new places all over the U.S. and Canada, which has expanded his worldview and given him a chance to try wine from areas not yet on anyone's radar. In his spare time, he likes to vacation to wine areas he hasn't been, discover new recipes to cook, and appreciate friends and family. While the COVID-19 pandemic has slowed down his travels he believes we must continue to appreciate some of the simple things, like a fine wine and home-cooked meals (something we're all doing a bit more lately).



While the COVID-19 pandemic might slow down Poole's travels he believes we must continue to appreciate some of the simple things, like a fine wine and home-cooked meals, something we're all doing a bit more lately.

See **RICHARD POOLE** Page 7



Experience from the ground up

Our business is agriculture. In fact, many of our staff have direct experience in farming or ranching: living – and working – testaments to our timeless commitment to the future of agriculture.



FarmCreditWest.com
800.822.3276



Committed. Experienced. Trusted.

Richard Poole

continued from page 6

So why would we be talking to an IT guy about wine? His sommelier rating, of course. Level one sommelier: This is the first level in the Court of Master Sommeliers, also referred to as an introductory sommelier, and have the requisite wine knowledge to proceed to the next levels which deal far more with the service side. The next three levels are a certified sommelier, an advanced sommelier, and a master sommelier. Poole is a master sommelier.

Arizona Agriculture: As an IT professional, a totally different profession, what inspired you to be a sommelier?

Poole: I've been an oenophile, otherwise known as a connoisseur of wines, since my early 20s and, as with anything I deeply care about, I dove deep into the art and science behind it. After I'd learned the basics, I started becoming an advocate, detailing the flavors and how they interact with food.

Someone asked if I was a sommelier, at the time I wasn't, and put it on my bucket list to accomplish. I don't think I'll ever give up IT to go into the wine service industry, but it's an excellent main hobby.

Arizona Agriculture: Your parents were both cooks and were inspired by flavors and spices. So, we know that probably inspired you. But you seem to have a deep appreciation for food and flavors. Explain.

Poole: I still blame my parents for my spice addiction. Both heavily spiced the foods they made, whether German, Italian, or homestyle dishes like pot roast and BBQ, each would use blends of pepper, garlic, fennel, oregano, and the occasional bay leaf at the very least.

When one of those spices was missing, or something in the meal was substituted, you could tell. The difference wasn't bad, but it always felt like a puzzle trying to guess at the change, using each ingredient's singular flavor to come to a conclusion. It's like an orchestra, with all the different instruments. If you know how each instrument is supposed to sound you can put together a whole other combination and play a very different and enjoyable song.

Arizona Agriculture: How do you see the relationship between food and wine?

Poole: I take the French approach to wine. I think of it as another spice to accentuate the meal. But as with any spice, you must know how it interacts with the rest of the ingredients. You want flavors that mirror or come close to those already present, or risk throwing things into disharmony. The other thing wine does is act as an astringent, something stripping away layers from your palate. Normally this is an uncomfortable thing, when it's the only action but, as with oil and vinegar, when you combine this stripping action with the coating action foods with fats in them perform, your palate returns to something of a homeostasis and allows for longer enjoyments of both.

Arizona Agriculture: Talk about the common, basic, layers of flavor or taste in red and white wines.

Poole: Let's start with white. Your common flavors are going to revolve around apples, citrus, tropical, and stone fruits. Stone fruits are ones with pits (stones) in them – apricots, peaches, and nectarines. Some whites, like typical American Chardonnay, go through a second process called malolactic fermentation that changes the acidic bite into a softer, creamier, taste and feel. Reds have such a big range of flavors, but you can group most into three categories of fruit, red like cherry, raspberry, and cranberry, blue like blueberries and blackberries, and dark fruit like plums, figs, and raisins. Many reds will be oaked, aged in charred barrels, which will also impart vanilla, coconut, and chocolate. Colder climate reds will have more pronounced earthy flavors like soil, leather, stone, and cola.

Arizona Agriculture: Talk about the old and new world tastes of wine and compare the U.S. taste of wine to the old-world taste of wine. That's part of what you learned as a level one Sommelier, correct?

Poole: Identifying old and new world wines was certainly a fun experience going through the training. It's probably easier to start with new world wines, those from pretty much anywhere outside Europe, as they are characteristically more fruit forward. Meaning those fruits, I mentioned before for white and red wines are the main star of the show. Old world wines still have those fruit notes but balance with herbal and earth flavors. An example of the difference in whites is an American Chardonnay you're going to expect a creamy citrus like lemon custard, while the same Chardonnay grape in France, like a Chablis, you'll get some lime and green apple with a lot of wet stone and granite flavors you might find refreshing in a Perrier or San Pellegrino sparkling water. Same with Cabernet Sauvignon, both North and South American ones will be full of cherry, blackberry, and plum, with some green and herbal flavors like bell pepper and sage being common. French Cabs, mostly found in Bordeaux wines, have far more woody and herbal flavors.

Arizona Agriculture: My favorite piece of advice about wine is select what you like. But, once you begin to enjoy wine more, you kind of graduate beyond that. So, what advice would you give a wine drinker when they want to be a bit more sophisticated with selecting wine, certainly not someone that will ever attempt to become a Level one Sommelier.

Poole: The first thing I teach others is the sip-chew-sip technique. It's a way to get the most out of a good food and wine pairing. Take a sip of the wine, see if you can taste the fruit, herbs, or earth. That's going to prime your palate for when you take your bite of food. As you're chewing, but before you take that last swallow, wash the food down with a second sip of wine. That's where the magic happens.

From there it's all a big game of finding the things that go together. I advise finding a close wine shop that does tastings. The best way for you to discover what your palate likes or doesn't is to just try as many as you can. Take a wine journal with you, start being able to distinguish the common flavors from a wine region. From there it only gets more fun.

Arizona Agriculture: So, your profession, IT, is very technical and certainly dependent on developing new technology and then using it. Agriculture is similar. From your IT consultant perspective, where do you see future opportunities for technology development in agriculture. We're already employing GPS, sensors, highly precise and targeted irrigation systems that reduce water use. Will our advances in technology aid in wine grape growing and wine production especially since we are continuing to mechanize the care of wine grape vines and even harvest? **Poole:** My news feed has wine as one of the highlighted topics and the technologies that I'm reading about lately are nothing short of amazing. One that I just read up on was Fruition Sciences' 306viti, they've got handheld and static scanners that are being used in France right now to tell winemakers the health of individual vines so that only the best ones have their grapes crushed together to make award winning Grand Cru wines. All the scans go into a database measuring trends to predict when the best date will be to pick certain vines.

Mechanization is the future. I've talked with some growers in California that have these really old Zinfandel head-trained "bushes" that you have to harvest by hand, and many are already or thinking about ripping them all out to change to a trellis system that a mechanical picker can run through in far less time. I've heard horror stories of some farmers that couldn't schedule a team to pick in time and ended up with grapes rotting on the vine, while the mechanical pickers can usually be brought over the next day, which just thinking about that just-in-time processing combined with those vine sensors seems like wine can only get better each year as farmer entrepreneurs and scientists take a lot of the art and turn it into science. 🍷

Examining the Effect of the Border Wall on Private and Tribal Landowners

By Jim Chilton, southern Arizona rancher and Arizona Farm Bureau Member

The following is Oral Testimony, "Examining the Effect of the Border Wall on Private and Tribal Landowners," given February 27th and Submitted to the Subcommittee on Border Security, Facilitation, and Operations, The Honorable Kathleen Rice, Chairman, House Committee on Homeland Security, The Honorable Bennie G. Thompson, Chairman and given by Jim Chilton, southern Arizona rancher and co-owner of Chilton Ranch LLC and Arizona Farm Bureau member.

My name is Jim Chilton. I am a 5th generation rancher from Arivaca, Arizona. Arivaca is a small rural town approximately 55 miles southwest of Tucson, Arizona. The ranch includes private property, State School Trust lands and federal grazing permits. My pioneering ancestors drove cattle from Texas to Arizona Territory about 130 years ago.



Jim Chilton

The southern end of the ranch is the international boundary for about five miles. The international boundary on the southern end of our ranch consists of a four-strand barbed wire cattle fence.

In this photo, I am half in the U.S. and half in Mexico! Even an 80-year old rancher can crawl through or under the border.

The 25-mile open door between the west end of the current wall near Nogales and the east end of the Buenos Aires National Wildlife Refuge wall is a major route for cartel drug and people smuggling.

The long-outdated Border Patrol strategy is to focus on attempts at interdiction of crossers ten, twenty, and over 100 miles inside the United States rather than at the international boundary. The fact that drug packers, MS 13 gang members and previously deported criminals re-enter the nation through our ranch is dangerous for us.

The Tucson Station of the Border Patrol with approximately 650 agents and with

about 27 agents per mile is operating from a location 80 miles north of the international boundary that forms the southern end of our ranch. Would a football team ever win a game if, on defense, the team lined up ten yards behind the line of scrimmage?

Advantages to completing an effective, bollard-style fence with technology and forward operating bases include:

- First, the U. S. Government Accountability Office and Judicial Watch have reported that people crossing the open border sections have been arrested from terrorist-sponsoring countries.
- Second, it is outrageous that Mexican cartel scouts with satellitephones and other military-grade equipment occupy our hill-tops.
- Third, it is estimated that over 25,000 tons of garbage have been dropped by crossers in the Tucson Sector.
- Fourth, there are intolerable human tragedies and abuses faced by work-seeking border crossers, especially women. Work-seekers cross in the hands of the cartel. It is reported that over 2,500 border crossers have died in the Tucson Sector since 1990.
- Fifth, there is a cost of forest fires set either intentionally or accidentally by crossers. I estimate that U. S. Forest Service costs in one year to fight fires caused by border crossers reached about \$600 million.
- Sixth, crossers from countries where they are possibly exposed to coronavirus, is a new concern.

Finally, some opioids flooding this country come through the 25-mile gap.

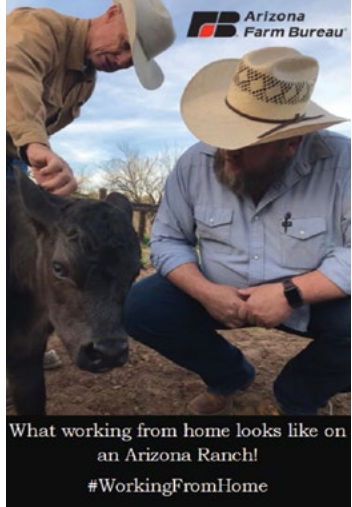
In conclusion, we strongly advocate the construction of the wall, forward operation bases and technology to secure the border at the border. 🍷

Editor's Note: A fuller report of the challenges faced on the southern border were entered into the Congressional Record after Mr. Chilton's testimony in February. Southern Arizona ranchers continue a vigilant watch on behalf of their families, their livestock and their livelihoods.

Our ACE(s) in the Hole During Pandemic

By Julie Murphree, Arizona Farm Bureau Outreach Director

Well, Arizona Farm Bureau (AZFB) certainly



What working from home looks like on an Arizona Ranch!
#WorkingFromHome

knows the importance of an ace in the hole. Our hidden advantage or resource kept in reserve until needed happens to be AZFB's ACEs: Advocacy, Communication and Education, designed to pivot quickly when the circumstances warrant it. ACEs is our strategy under normal circumstances too.

So, now that we're in the thick of the COVID-19 pandemic, what has Arizona Farm Bureau pivoted to during the crisis? It's our farm and ranch-focused ACE(s) in the hole.

“A” is for Advocacy

Although our work has shifted to exclusively remote interaction, the day-to-day tasks of the Advocacy team remain the same – albeit with an added level of intensity as we help our industry respond to this global crisis. We are still working closely with Arizona legislative leaders as they determine what the rest of our Legislative Session will look like, and with our federal elected officials as they craft Congressional relief packages and make decisions about border closures and the movement of people and goods across state and international lines. We have communicated a list of COVID-19s impacts on Arizona's agricultural industry to Governor Ducey's office, and are continuing to push for any assistance, whether financial or regulatory, that the Governor's office can provide. This includes making sure that all the agricultural industry is deemed a “critical” or “essential” function in the event that there are mandatory business closures or a shelter-in-place mandate.

In addition, we are working closely with our American Farm Bureau counterparts to communicate the needs of our state in this time of crisis. AFBF is doing a fantastic job keeping its finger on the pulse of the state affiliates and has been looping us into their communication with our federal agencies and elected officials. We will continue to post updates and resources via our social media channels and through our weekly Government Relations Update.

And though this has shifted the focus of our team significantly, we are continuing our grassroots outreach in preparation for the rest of the legislative session, this summer's Policy Development season, and the 2020 Election. We're firing on all cylinders, from a safe six feet away.

“C” for Communication

In what seems like a new world order, certainly one that has upended our traditional day-to-day at Arizona Farm Bureau, the Outreach team continues to stay connected, simply more virtual. We're in constant contact with our county leaders. As the COVID-19 impacts unfolded, we did note a few cancellations of some of our county FB board meetings. However, we have offered to support those counties that plan to connect remotely, for example Yavapai is considering this option.

While we work remotely, we continue to support programming and counties and members in any way we can, while continuing our typical programming work. Specifically, we have even restructured some of our customer care work to work harder at checking on our ag members and asking them how they're doing in this crisis. Our goal is to ramp up on weekly calls, three daily, and then administer more insights for any farm and ranch ag members seeking specific information. We're also conducting a survey to find out an ag member's interest and involvement in being more involved in Arizona Farm Bureau and their county.

We partnered with the Government Relations team to support the Governor's Office in offering a list of COVID-19 impacts on Arizona's agricultural industry including offering insights to what would help direct market (retail) farmers now that so many farmers markets have closed. We continue to stay in close contact with the Governor's office as things unfold.

And, we're continuing to communicate agriculture's significant role in the current situation. We recently launched a new outreach campaign we're calling “What Working from Home Looks Like on an Arizona Farm or Ranch.” The first posted memes on social media are earning great traction already. We anticipate much more.

Finally, we've reached out to the media to highlight Arizona agriculture's role in mitigating the challenges Arizona families, including our farms and ranches, which has earned major attention. Most major media outlets are taking note with more to follow. One highlight on the national level was AFBF's most recent News Advisory to national media on 02/20/2020 where John Boelts was the farmer briefing reporters on conditions on the ground as it related to available harvest labor and the restrictions at the border with day labor crossings. AZFB Outreach assisted AFBF in coordinating the effort.

We'll continue to pivot to what must be done during the crisis.

“E” for Education

This is an extremely interesting time for our Education team who spends 99% of their time in the classroom with teachers and students. Regardless of our location though, we are dedicated to continuing to support teachers, students, and now parents as we all wait together to find out the plan for the remainder of the school year. In the meantime, we have gone digital and been working to provide resources through online platforms (Facebook, Instagram, Twitter, YouTube, and azfb.org) to keep students learning and parents sane.

There are several adjustments that have already been made as new programs are being rolled out. Please be sure to share AZFB AITC's resources on your social media channels. Things to look for:

Online Story Time: AZFB AITC has already recorded several story time sessions that include an interactive activity that student can do at home, as well as additional links and videos pertaining to the topic. We will be releasing an Online Story Time Session each day with the accompanying links. We currently have 10 days recorded and by the beginning of next week will have an additional 20. The first Story Time Sessions include Who Grew my Soup, Right This Very Minute, and Compost Stew.

Hatch at Home AZFB AITC is making incubators, egg turners, and our poultry curriculum available to teachers who are still interacting with their students through social media and classroom webpages. This will be a fun and interactive way to engage students through a variety of subject areas for 21 days!

Farm Friday Fun with Arizona Agriculture will be expanding to include individual households. Parents can sign up to receive the same curriculum that was once reserved to teachers. Depending on the length of the school closures, the Farm Friday Fun contest will expand to households as well. This could be a great learning resource for families, and I know we would get some amazing homemade videos.

We will continue to work each day to develop amazing resources to share the story of agriculture while helping our students succeed in and out of the classroom! 🍌



**You care about the future.
We care about you.**

We want you to know that our commitment to you is not changing during these uncertain times. We remain focused on providing the service you need, just as we have for more than eighty years.

Our local agents are just a phone call or email away.

**FARM BUREAU
FINANCIAL SERVICES**

It's your future. Let's protect it.®