

# Ag Banking SOLUTIONS



Tips & information for the ag industry from Investors Community Bank / Volume 4, Issue 2, 2018

## LET'S GET PERSONAL



**KRISSY JOHNSTON**

*Many of you know our ag team on a professional level, but how much do you know about them personally? Each issue we spotlight a different team member and share some fun facts!*

**Name:** Krissy Johnston

**Title:** Ag Insurance Specialist

**Education:** Chippewa Valley  
Technical College

- **Years banking experience:** 17
- **What was your favorite food when you were a child?** PB&J
- **What's the most played song on your iPod?** "Lost Highway" - Bon Jovi
- **When you have 30 minutes of free time, how do you pass the time?** Dig in my flower bed, walk or read
- **If you could learn to do anything, what would it be?** Play piano
- **What chore do you absolutely hate doing?** Folding socks
- **What is one of your favorite quotes?** "Anyone can give up, it's the easiest thing in the world to do. But to hold it together when everyone else would understand if you fell apart - that's true strength."

## A Seat at the Table for Young Agriculturalists

Our youth are our future.

Few understand this better than the American farmer. From little on, agriculturalists train our youth for the future. We plan to preserve the land, pass on the farm and share stories of our own lessons learned. From farm chores and tractor rides to 4-H and FFA, we teach agricultural youth to be future workers, professionals and leaders.

Yet, as USDA's 2012 Census of Agriculture shows, the average age of U.S. farmers is 58.3 years old and steadily rising, and farms and companies face difficulty recruiting and retaining young talent. The companies that "win" in the race for employees will be those who allow our future, our youth, to step up.

It's time to ensure a seat at the table for young agriculturalists. In early 2017, then National FFA Vice President Valerie Earley sat directly to the left of President Donald Trump and Secretary of Agriculture Sonny Perdue to participate in a "Farmers Roundtable" at the White House. Similarly, as we discuss what the future of farming will look like, we must trust that we have trained our youth well and allow our future to have a hand in creating their own.

True participation – both listening and being listened to – creates strong commitment from young leaders who strive to have their ideas heard. While not every young agriculturalist will have the opportunity to discuss agricultural policy with the President and Secretary of Agriculture, there are many other opportunities to give youth and young employees a seat – and a voice – at the table.

For example, consider including young agriculturalists when discussing succession planning. Beginning farmers and ranchers are entering a difficult farm economy. They may wish to buy a farm but be unsure where to start. By including them in open and honest conversations about the future of the farm, both current owners and potential successors can

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# A Seat at the Table for Young Agriculturalists (cont.)

understand where they stand and initiate a healthy transfer process.

You may also invite these young leaders to participate in agricultural groups, such as Farm Bureau, Farmers Union, trade organizations and breed groups. Growing up in 4-H, FFA and similar organizations, many young agriculturalists have been trained to plan events, volunteer in service projects and lead healthy discussion. Once the green clover or the blue jacket passes, many wonder, "What's next?" Reaching out and including these young agriculturalists helps them continue to learn as well as bolsters your organization's membership. Joining a new group may seem intimidating, but your friendly face and open invitation can go a long way.

A third option may be simply explaining "why" in your conversations with young employees. According to Forbes, millennials value the opportunity to grow and be challenged. The young agriculturalist you work with may not have decades of experience. However, when you make a business decision, take the time to include this younger individual, discuss what options you see and explain why you are making the choice. Young employees and coworkers will gratefully recognize this extra time on the front end as an investment in their future.

In agriculture, we have long recognized the value of training our youth. Let's continue to give those young leaders the opportunity to prove that our investments of time are well spent on their talent. We must remember to listen, learn and try. Shared perspectives – whether from experienced knowledge or new ideas – are an opportunity for all. The future is coming, and young agriculturalists are ready for a seat at the table.



**By Kelly Wilfert,**  
Law Clerk, Investors Community Bank

*Kelly holds a Bachelor of Science degree in agriculture and applied economics and life sciences communication. She grew up on her family's 700 acre farm and is a former Wisconsin state FFA officer.*

## Crop Insurance Fall Sales Deadline



INVESTORS  
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### Fall Sales Deadline: September 30

September 30 is the deadline for farmers to renew insurance, change coverage, or sign up for the first time for wheat and hay policies.

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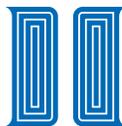
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