

October 30, 2019

The Honorable Kyle Koehler  
Ohio House of Representatives  
77 S. High St., 13<sup>th</sup> Floor  
Columbus, OH, 43215



Re: Ohio House Bill 183

Dear Chairman Koehler,

Farm Credit Mid-America, ACA ("Farm Credit Mid-America") supports the passage of Ohio H.B. 183, a bill to incentivize financial management training and agriculture asset sales and rentals for Ohio's beginning farmers.

Farm Credit Mid-America is an agriculture lending cooperative owned by more than 90,000 customers in Ohio, Kentucky, Tennessee, and Indiana. In Ohio, Farm Credit Mid-America supports 22,000 customers by delivering more than \$5 billion in financing to the state's rural and agriculture communities.

Farm Credit Mid-America, a part of the Farm Credit System's national network of cooperative agriculture lenders, is committed to fulfilling a key element of its mission which is to serve young, beginning, and small ("YBS") farmers through financing and related services. One example of a service provided by Farm Credit Mid-America to young and beginning farmers is its Growing Forward program. The Growing Forward program lowers barriers to accessing credit for participating young and beginning farmers, while combining financial products with hands-on management training sessions and personalized education programs. In Ohio, Growing Forward has helped hundreds of young and beginning farmers gain access to over \$113 million in agriculture financing.

As agriculture producers in Ohio continue to manage economic challenges associated with several years of commodity price declines, weather events, and an uncertain global economy, it is important to support beginning farmers, who are often the most vulnerable during periods of prolonged economic stress. Farm Credit Mid-America believes Ohio H.B. 183 is correctly focused on helping alleviate financial and competitive impediments for beginning farmers to be successful during challenging times, and we encourage the legislature to pass the legislation.

Sincerely,

A handwritten signature in cursive script that reads "Tara Durbin".

Tara Durbin  
Senior Vice President, Agriculture Lending  
Farm Credit Mid-America, ACA

cc: Representative Susan Manchester, Rep. John Patterson, Members of the House Agriculture and Rural Development Committee