Chair Blessing, Vice Chair Roegner, Ranking Member Williams, and members of the Senate Ways and Means Committee, thanks you so much for allowing me the opportunity to offer proponent testimony on behalf of the Ohio Farm Bureau for House Bill 95. I am a Hardin County Farm Bureau Board Member and have the privilege to serve on the Ohio Farm Bureau's State Young Ag Professionals Steering Committee for the next two years.

As a young professional, I wear many hats in my Hardin County Community. However, one hat that I am most proud to wear is that I am a Fifth-generation farmer in the evenings and on the weekends. I have the honor to farm some of the same acreage today with our modern farming equipment that my family ancestors farmed with horse and plow. It is amazing to me to think how far agriculture has come in a little over 100 years. Those ancestors of mine worked all day looking at the rear of a horse while I am in a creature comfort cab enjoying the heat or air conditioning while listening to the Ohio State Buckeyes Football game on the radio. I know I am a lucky individual in that my grandfather extended to me the opportunity to begin my own farming operation by sharing a small percentage of some his rented acreage. Many other young famers do not have that same opportunity from family members so that they can begin their own farming operation. Now that my grandfather has passed away and my parents and I own and operate the family farm together, I am forever grateful for the opportunity he gave me to get my feet wet and foot in the door.

Another hat I wear during normal weekday business hours is that I am an account officer for AgCredit at our Kenton, Ohio branch. I jokingly say that I sit on both sides of the desk, I help farmers obtain financing, but I also depend on those same loans to grow and expand my own personal operation. As a lender, I know how important it is for first time applicants and farm buyers to have a better understanding of financial management. Knowing the cost of production, how to prepare financial statements, and understand their operations numbers will aid them so much as they grow their operation. As an account officer, when I am meeting with a first-time applicant and they have a better understanding of those items and are able to share prepared documentation, I know that they have done their research and have thought long and hard about the financial implications of such a transaction.

Since these individuals have put forth the effort to show they understand agriculture and all it entails, why not reward them for going above and beyond. Many ageing farmers want to help a young person get their start in our industry. With the benefits outlined within this bill, it can be an encouraging note for them to try and help that next individual or generation get their start. Purchasing agricultural assets is a major task for a beginning farmer. From equipment to real estate and inputs, farming is a very capital-intensive occupation. Any assistance provided to both the beginning and retiring farmer would be a great help and well appreciated. Also, any tax credit or incentive is always appreciated this time of year as we are filing our taxes and preparing for the growing season.

As I was leaving my parked car this morning in the parking garage, I looked back to memorize where I had parked and re-read my license plate bracket- "Farmers Feed the World." As agriculture is one of the biggest industries in Ohio, you all have the opportunity to help bridge the gap between young beginning farmers and retiring farmers. Young farmers want to be able to

have the opportunity to continue to carry the torch of feeding the world and House Bill 95 helps the torch stay lit as it is passed from one generation to the next. Thank you so much for thinking about us young farmers as we continue to Feed the World not only today but for many years to come.