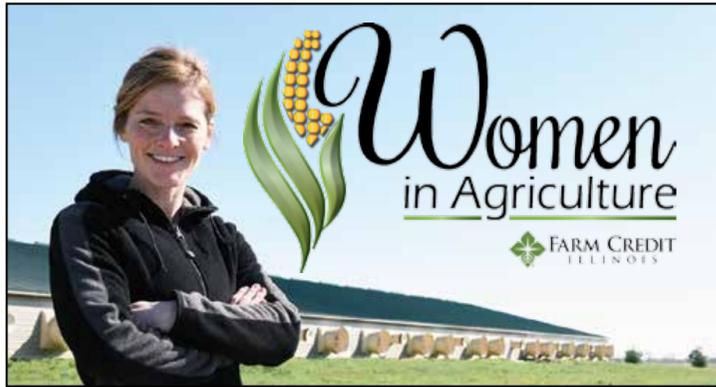


Meet Clare Schilling of St. Clair County

A Woman Making the Bacon in the Barn



If you want to find the boss in the Schillings' state-of-the-art 5,200-sow hog facility near New Athens, keep your eye open for an energetic 31-year-old mother of two with a University of Illinois consumer and textile marketing degree who is speaking Spanish to the employees she manages. While husband Kyle Row commutes 35 miles each way to St. Louis for his off-the-farm job, Clare Schilling drives two miles to her family's breed-to-wean pork farm, which weaned more than 130,000 pigs last year. Her brother Drew manages the crop production side of the enterprise called CD Bell, which is named after the six members of her family: Clare, Drew, Beth, Emilie, Ludger, and Lindsey. Clare and Drew recently broke ground in nearby Randolph County for a second pork facility which will house an additional 2,800 sows.

In Clare's management role, she hires, trains, retains, and delegates the daily operation tasks to a team of 20 employees. She provides leadership in developing extensive biosecurity protocols for the farm to reduce exposures to viruses like PED (porcine epidemic diarrhea) and PRRS (porcine reproductive and respiratory syndrome), which have cost the pork industry significantly. Clare also manages the relationships with the hog operation's external team of consultants, vendors, and buyers.

What unique challenges do women in ag face today?

A big challenge for me is balancing my job with being a good mom for our two young children, Elin, age 2½, and Christian, age 7 months. It helps tremendously to have on-farm childcare and a very supportive husband. In the ag industry, you're on call 24/7. Another challenge for me personally is my brain isn't mechanically wired. So I rely on a lot of help from my brother to mechanically fix things for me.

What advice do you have for young women interested in an ag career?

It's a great industry to be part of with so many career options available. There's production, nutrition, research, and marketing. But it's very important that you have a strong work ethic. And it's imperative to keep learning and keep up with fast-changing technology.

What female role models most influenced you in your career?

My Grandma Schilling and my sister Lindsey are the two women who have most influenced my ag career. I grew up working alongside grandma, and saw how hard she worked. Whether it was driving tractors, weaning pigs, moving sows in – she was always out there. My sister Lindsey pretty much taught me everything I know as far as production – how to make numbers, meet goals, manage people, and meet



deadlines. But I also credit the hard work of my parents, Ludger and Beth. It has been their investment in me, and their faith in my ability, that I am in the position I am today.

How do you "lead" as a woman in agriculture?

Because the majority of people working in hog barns are Hispanic, I took the initiative to learn a new language (Spanish) and a new culture so I could be more effective as a manager. It's made things so much easier because now I can explain why and how I want something done. It's also increased the employees' respect for me as a manager. My turnover rate has dropped significantly, and we are retaining the best employees – which is vital to running a successful business.

What core values guide you in your work?

A strong work ethic. Working with livestock requires a 100 percent commitment and dedication. It's like having children; you can't turn your back on them. If something happens, you've got to be there. So I think demonstrating my commitment and dedication to those around me contributes to my success.

What do you appreciate most about doing business with FCI?

I value how accommodating they are to their members and how they reach out to young farmers. I also value how they understand agriculture and the farming cycles. In 2008 right after we started the sow farm, the market crashed. When the price hit extreme lows, our contract was not upheld and we were left in a very vulnerable position. That's when Farm Credit came in with an adjusted plan to help us get through the tough times.

Editor's Note: *Women have been serving critical roles on farms for centuries – in the barns, in the fields, in the homes, and in the farm office. At Farm Credit Illinois, we know firsthand how often it is actually a woman who pays the bills, keeps the record books, negotiates a purchase, or sits in the cab of a tractor on a farm. And we want to help others learn about today's "Women in Agriculture" by introducing a few extraordinary females who are members of the extended FCI family.*



Class of 2015 Agriculture Scholars

Lending Support to Youth Pursuing Careers in Agriculture

Twenty-two high school seniors have been selected from a pool of 172 applicants by Illinois agriculture industry representatives as 2015 Farm Credit Illinois Agriculture Scholars. Each student receives \$1,500 toward their college education. FCI established the scholarship program in 2004 when six \$750 scholarships were awarded. Since then, 250 young people have received more than \$255,000 in college scholarships.



Rhiannon Branch of luka (Marion County), Salem Community High School → Kaskaskia College (Agriculture Communications), Parents:

Greg & Kris Branch. Plans to pursue a career working in the Agriculture in the Classroom program.



Benjamin "Ben" Curtin of Stonington (Christian County), Taylorville Senior High School → Purdue University (Agricultural Engineering), Parents:

Steve & Susan Curtin. Hopes to establish an engineering firm that specializes in the design, fabrication, and marketing of specialty items to members of the ag community.



Parker Flamm of Cobden (Union County), Cobden High School → University of Illinois at Urbana-Champaign (Agribusiness), Parents: Mike & Lynn

Flamm. Looks forward to returning home to work on the family farm.



Cody Hadden of Jacksonville (Morgan County), Jacksonville High School → Lincoln Land Community College (Agriculture Business and Management), Parents: Gary & Lisa Hadden. Plans to return to the family farm and eventually manage the operation.



Madison Henn of Ashmore (Coles County), Kansas High School → Eastern Illinois University (Business/Accounting), Parents: Ron & Stacy

Woodyard and Andrew & Lahn Henn. Plans to become a Certified Public Accountant and help farm families with estate planning.



Kade Hill of Paxton (Ford County), Paxton-Buckley-Loda High School → University of Illinois at Urbana-Champaign (Agriculture Science Education), Parents: Robert & Rebecca Hill. Looks forward to becoming an ag teacher to help high school students mature and develop into young adults.



Alicia Kabat of Scheller (Jefferson County), Waltonville High School → Kaskaskia College (Agriculture Education), Parents: John & Marcia

Kabat. Will pursue a career as an ag teacher, like her father, and someday teach agriculture in a developing country.

SUMMER EDITION 2015
News & Highlights from
Farm Credit Illinois



IN THIS ISSUE

- 2 Member-Owners at the Heart of FCI's Core Purpose
- 2 2016 "Focus on Farming" calendar
- 3 Crop Insurance News and Updates
- 4 2015 Agriculture Scholars continued
- 5 Women in Agriculture



Lacey Knodle of Fillmore (Montgomery County), Nokomis High School → Lake Land College (Ag Business), Parents: Todd & Amy Knodle. Hopes to

have a career in agriculture that allows her to work outdoors.

Member-Owners at the Heart of FCI's Core Purpose

Tom Tracy, President/CEO



After much discussion about what type of organization we want to be and how to best serve our member-owners, we determined

the core purpose of Farm Credit Illinois – the “why we do what we do” – is **Helping Farm Families Succeed**.

This core purpose is close to the hearts of our team members. At FCI, our employees have a passion for agriculture and most have strong ties to the farm. **Helping Farm Families Succeed** means a lot to us.

Our core values expand on our core purpose. These are the five ideals we commit to and expect of one another:

Integrity

We do what we say we will do, we keep confidences, and we do

what's right even if it is what's most difficult. Integrity is critical to our mutual success.

Relationships

We rely on one another and our members rely on us. To be true partners, we must maintain a deep and trusting relationship.

Expertise

We stay on top of what's going on in agriculture so we can advise members on how to structure loan transactions or how to mitigate risk through crop insurance. We see the whole field of agriculture, so we are able to provide information on a variety of subjects meaningful to our members, whether it's the Farm Bill or the equipment industry.

Passion

We love agriculture and the industry we're in. We have a passion for our

business and care about and support our co-workers and members.

Family

We are not the typical workplace. As a cooperative, our members own us. We believe they want and deserve a relationship that is deeper than just a business and a customer. We are here to serve our members in ways that are significant to them and we want to understand what's going on in their lives. We treat one another like family – something not often found in the corporate world today.

The core values upon which we are building our cooperative are similar to the foundational values our member-owners build their farming operations on. By following these ideals, we can **Help Farm Families Succeed**.

CHAT WITH THE CHIEF

Crop Insurance News and Updates

Cory Mitchell, Director of Related Services

Understanding 2015 Replant, Late, and Prevented Planting Options

Spring weather patterns in central and southern Illinois were tolerable overall during this year's planting. As the corn and bean crops emerge, hopefully the soil moisture and rainfall amounts will remain at a favorable level.

2015 spring prices for corn are \$4.15, compared to \$4.62 in 2014. For soybeans, the spring price is \$9.73, compared to \$11.36 last year. You may be wondering what this means for your coverage. If you chose the same level of revenue protection in 2014 as this year, your overall revenue protection for both crops will be slightly lower. Keep in touch with your crop insurance specialist throughout the growing season as most revenue policies include replant, prevent plant, yield, and revenue protection. What great peace of mind!

Replant Benefit from Multiple Peril Insurance Products

- Revenue Protection, Revenue Protection with Harvest Price Exclusion, and Yield Protection policies provide replant reimbursement on qualifying acres.
- You must file a replant claim before the field is replanted. Call your agent as soon as you think replanting may be necessary.
- Insurance company must approve.
- Acreage must be the lesser of 20 acres or 20 percent of the acreage in the unit to qualify for replant.
- Basic replant coverage for 2015 has decreased (see chart).

Per Acre Replant Coverage - 2015 vs. 2014		
Crop	2015 Price	2014 Price
Corn	8 Bu. X \$4.15 = \$33.20 Per Acre	8 Bu. X \$4.62 = \$36.96 Per Acre
Soybeans	3 Bu. X \$9.73 = \$29.19 Per Acre	3 Bu. X \$11.36 = \$34.08 Per Acre

Late Planting

Bushel Guarantee for Late Planted Acreage:

- Timely Planted
 - Corn: June 5
 - Soybeans: June 20
- Late Planted
 - Corn: June 6 – June 30
 - Soybeans: June 21 – July 15

FIELD GOALS



- Late planted crops (after June 30 or July 15) receive a 1% bushel guarantee decrease for every day the crop is not planted in the 25-day late planting period.

Prevented Planting — Protection When Weather Prevents Timely Planting

- If you are unable to plant, you must notify your crop insurance specialist within 72 hours after the final plant date or late plant period.
- Report prevented corn by June 30.
- Report prevented soybeans by July 15.
- A typical policy with prevent plant (PP) coverage will allow for 60 percent coverage of your guarantee.
- Acreage must be the lesser of 20 acres or 20 percent of the acreage in the unit. PP acres don't have to be contiguous.
- Contact your agent to determine specific eligibility for your operation.

After your 2015 crop has been planted, work with your crop insurance specialist to complete your acreage report. The federal crop insurance program continues to evolve, and by 2016 everyone will be required to report acres by common land unit (CLU). FCI has already adopted this reporting procedure and now is a great time for you to start, if you haven't already. This procedure links your planted field map to the farm(s) on your policy.

FSA Farm # → Tract # → Field ID# = CLU

Agriculture Scholars continued



Maria Kuhns of Mason (Effingham County), Altamont Community High School → University of Missouri (Agriculture Business Management), Parents: Stan & Shelly Kuhns. Will pursue a career in agriculture merchandising or with a company that works directly with the farming community.



Sydney "Syd" Miller of Gilman (Iroquois County), Iroquois West High School → University of Illinois at Urbana-Champaign (Crop Sciences), Parents: Todd & Carrie Miller. Plans to work for a large seed/feed company where she can focus on crop genetics or feed nutrient quality.



Kaeden Mollett of Greenville (Bond County), Greenville High School → Kaskaskia College (Agriculture), Parents: Steve & Brenda Mollett. Will pursue a career as an agronomist to help others grow healthy, more productive crops.



Madison Puckett of Mascoutah (St. Clair County), Mascoutah High School → University of Illinois at Urbana-Champaign (Animal Sciences), Parents: Monica & Curtis Puckett – Urban Agriculture Scholar. Looks forward to learning more about caring for animals and becoming a veterinarian.



Haliyah Rhodes of Ferguson, MO (St. Louis County), McCluer South-Berkeley High School → Southern Illinois University Carbondale (Pre-Veterinary Medicine), Parent: Vanessa Farmer – Urban Agriculture Scholar. Will pursue a career as a veterinarian because of her love for animals.



Andrew Rice of Sheldon (Iroquois County), Milford High School → University of Illinois at Urbana-Champaign (Agriculture Business), Parents: Robert & Holly Rice. Hopes to become a real estate appraiser and continue showing dairy cows.



Samuel "Sam" Rogers of Springfield (Sangamon County), Sacred Heart-Griffin High School → University of Illinois at Urbana-Champaign (Agribusiness, Markets and Management), Parents: Dean & Julie Cardosi Rogers. Will pursue a career in agribusiness markets, commodities, and risk management.



Adam Rosentreter of Chesterfield (Macoupin County), Carlville High School → University of Illinois at Urbana-Champaign (Agricultural Education), Parents: P.J. & Melanie Rosentreter. Aspires to become an agriculture instructor and FFA advisor so he can provide the same opportunities he received growing up.



Alexandra "Alex" Ruwe of Maroa (Macon County), Maroa-Forsyth High School → University of Illinois at Urbana-Champaign (Animal Science), Parents: Chad Ruwe & Jan Ruwe. Excited about becoming a large-animal veterinarian and someday owning her own clinic.



Justin Silver of Rossville (Vermilion County), Bismarck-Henning High School → Danville Area Community College (Agribusiness), Parents: Karen Delp & Marty Silver. Plans to someday own his own farm while pursuing a career in agricultural equipment sales.



Garrett Stephens of Edinburg (Christian County), Edinburg High School → Illinois State University (Agribusiness), Parents: Mike & Michelle Stephens. Plans to return to the Stephens Family Farm, work in seed sales, and learn more about the family trailer business.



Mark Thomas of Oakford (Menard County), PORTA High School → University of Missouri (Agricultural Systems Management), Parents: Kevin & Nancy Thomas. Plans to return to the family farm and work to increase the number of acres of production.

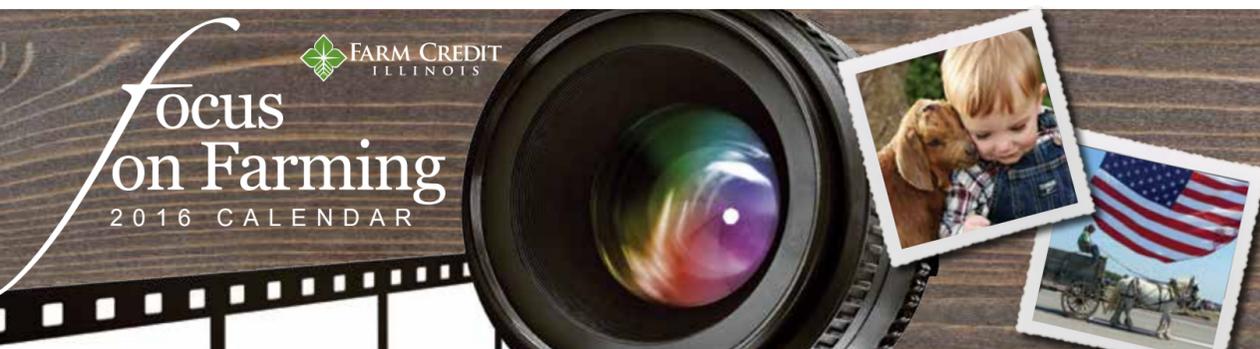


Carley Travis of Oblong (Crawford County), Oblong High School → Lake Land College (Agricultural Communications), Parents: Kerry & Janice Travis. Career plans include working in agriculture where she can help inform consumers about where and how their food is grown.



Tyler Wood of Columbia (Monroe County), Columbia High School → Southeast Missouri State University (Agribusiness/Horticulture), Parents: Steve & Laurie Wood. Plans to work for an ag company that produces and distributes environmentally friendly agricultural products to support organic farming.

FUTURE OF AGRICULTURE



Attention, Photographers!

It's that time again.

We are now accepting submissions for the 2016 Farm Credit Illinois calendar. Send in your photos that show agriculture and rural life at their best year round. The photos can be old, new, artistic, traditional, funny, or heartwarming.

Submit your photos at farmcreditIL.com/calendar2016.

One photo per online entry (10-entry limit per person). Your photo could be selected to appear in our 2016 Focus on Farming calendar.



All photo submissions will appear on our Facebook page as we receive them: www.facebook.com/farmcreditIL. While checking out all the great photos, be sure and "like" your favorites. Likes will be considered in the selection process.

- **Deadline for photo submissions is September 1, 2015.**
- **Likes will be collected until September 8, 2015.**