



# LEGACY

Spring 2024

## A Focus on Soil Health with Machado Family Farms

PAGE 6

ADDING TO THE PROTECTION  
PORTFOLIO

PAGE 4

CFT'S 20TH  
ANNIVERSARY

PAGE 8

FOURTH ANNUAL RACE  
TO SLOW THE PACE

PAGE 10

Protecting the farms that feed your family





**CALIFORNIA  
FARMLAND  
TRUST**

#### OUR MISSION

Help Farmers Protect the Best Farmland in the World

#### CURRENTLY SERVING

Sacramento, San Joaquin, Contra Costa, Stanislaus, Merced, Madera, and Fresno counties

#### Board Officers:

Patrick Johnston, Brentwood | President  
Sam Zanutto, Sebastopol | Vice President  
Theresa Kiehn, Modesto | Secretary  
Ken Oneto, Elk Grove | Treasurer

#### Directors:

Ron Dolinsek, Rocklin  
Ron Freitas, Modesto  
Bill Hoobler, Patterson  
Ryan Jacobsen, Fresno  
Jim Jorgensen, Rocklin  
Michael Machado, Linden  
Maxwell Norton, Merced  
Barbara Smith, Courtland  
Mike Wade, Modesto

#### Staff:

Charlotte Mitchell  
*Executive Director*

Amy Wolfe  
*Strategic Marketing & Development Manager*

Lauren Fox  
*Program Associate*

Stacey Ming  
*Office Manager*

#### Contributors:

Stacey Ming  
Charlotte Mitchell

#### Cover Photo:

*Courtesy of Frankie Arburua III*

# CFT Board Collaborates During 2024 Strategic Planning Retreat

By Patrick Johnston, Board President



I have always enjoyed the times when our Board had the opportunity to get together in person, and this past month has been one of my favorites. We could not have asked for a more beautiful setting for our 2024 California Farmland Trust Strategic Planning Retreat than Wine and Roses in Lodi. We were so fortunate to have our board and staff members present, as well as our trustee council and several past board and committee members.

We started with a welcome dinner Wednesday night and got right to work the next day. Dr. Tina Huff helped facilitate the day, starting with several exercises to get us into a creative state. We focused on what we learned from our SWOT (strengths, weaknesses, opportunities, and threats) analysis, followed by breaking out into groups to generate new ideas and solutions.

The results of our time together created actionable steps to address maintaining our strong financial sustainability, increasing the awareness of the vital work we do, and ensuring that we have the capacity to support our growth into the future.

Being a farmer in Brentwood, so close to the Bay Area, I've seen first-hand the loss of some of the finest farmland in the country. Seeing this loss drove me to become involved in farmland protection in Brentwood in 2009. Today, as part of CFT, I'm happy to report that we are fast approaching 20,000 acres of protected farmland, with many property owners interested in becoming part of the farmland protection movement.

It would be wonderful to have you join us on November 2, to celebrate California Farmland Trust's 20th anniversary. See Page 8 for more details.

Sincerely,

*Patrick Johnston*

Patrick Johnston  
*Board President*

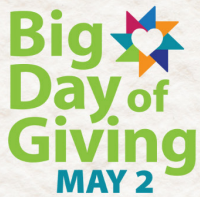


Platinum  
Transparency  
2023

**Candid.**

# Help Us Grow

*Donate to CFT on May 2, the Big Day of Giving, to continue planting the seed for the next generation.*



Learn more and donate today!



## JOIN US ON THE BIG DAY OF GIVING

Big Day of Giving (BDOG) 2024 is May 2, and is an initiative to grow local philanthropy. A program of the Sacramento Region Community Foundation, BDOG is a 24-hour community-wide movement that unites the charitable sector to help raise unrestricted funds for nonprofit organizations. For California Farmland Trust, BDOG is used to raise vital funds to better position us to protect valuable farmland throughout California.

By donating to CFT, you are leaving your legacy to ensure that your children, grandchildren, and the generations to come will live in a place that has fresh, healthy, and safe food, produced by family farmers on local farms.

You don't need to wait until May 2. Consider a gift today to California Farmland Trust and leave YOUR legacy.

Online donations can be made to [www.cafarmtrust.org/bdog](http://www.cafarmtrust.org/bdog) or a check can be sent to California Farmland Trust, P.O. Box 1960, Elk Grove, CA 95759.



## ACCREDITATION RENEWAL FOR CALIFORNIA FARMLAND TRUST

The land trust accreditation program recognizes land conservation organizations that meet national quality standards for protecting important natural places and working lands forever. California Farmland Trust is pleased to announce it is applying for renewal of accreditation. A public comment period is now open.

The Land Trust Accreditation Commission, an independent program of the Land Trust Alliance, conducts an extensive review of each applicant's policies and programs. Completing the renewal accreditation process will establish exemplary professionalism and credibility within the land trust industry and significantly enhance our overall capabilities as a public, non-profit agricultural land trust.

The Commission invites public input and accepts signed, written comments on pending applications. Comments must relate to how California Farmland Trust complies with national quality standards. These standards address the ethical and technical operation of a land trust. For the full list of standards, see [landtrustaccreditation.org/help-and-resources/indicator-practices](http://landtrustaccreditation.org/help-and-resources/indicator-practices).

To learn more about the accreditation program and to submit a comment, visit [landtrustaccreditation.org](http://landtrustaccreditation.org), or email your comment to [info@landtrustaccreditation.org](mailto:info@landtrustaccreditation.org). Comments may also be mailed to the Land Trust Accreditation Commission, Attn: Public Comments, 36 Phila Street, Suite 2, Saratoga Springs, NY 12866.

Comments on California Farmland Trust's application will be most helpful by May 1, 2024.



# Two easements are completed to further farmland protection in the Central Valley

*The Fiorini Ranch and the Day Place Farm add another 102 acres to CFT's conserved lands and ensure that both farming families can carry on the farming legacy.*

The holidays are a busy time of year for all of us, but this winter included a flurry of activity for the CFT Team. It was the best possible kind of chaos as we successfully closed not one but two new agricultural conservation easements (ACE). Both families have navigated this lengthy and, at times, arduous journey with determination and enthusiasm for the end result. Their shared commitment truly makes the effort worth it and as a result, our collective efforts mean 102 more acres of critical farmland have been preserved in perpetuity.

## FIORINI RANCH

The Fiorini family identified 59 acres of farmland near the community of Delhi in Merced County to place into an ACE. Fiorini Ranch is managed by the third and fourth generations of the Fiorini family, Randy, along with his children Jay and Stacy. The family has farmed in the Delhi area since 1909 when they moved from Los Angeles to Merced County. The property is adjacent to the ground where the first generation started their farming journey.

This specific property has been in the Fiorini family since 1973 and is the first piece of farmland Randy owned. Before being planted entirely to almonds, the property utilized a crop rotation of sweet potatoes between the new planting of the permanent crop to help prevent and control a wide range of soil-borne pests and diseases. Healthy soil-building practices, such as compost and manure applications and water-use efficiency technologies, are all utilized. The sustainable farming practices embraced by the Fiorini family reduce greenhouse gas emissions, improve the

biodiversity of beneficial insects, and help to reduce soil erosion.



L to R: Jay Fiorini, Randy Fiorini, Stacy (Fiorini) Parker

The funding for the conservation easement was provided in collaboration with the Henry Mayo Newhall Foundation and individual donors. The Henry Mayo Newhall Foundation grant enabled CFT to launch its first-ever capital campaign specifically focused on providing some of the funding needed to protect the property. Adding Fiorini Ranch brings our extensive property

portfolio in Merced County to 39 easements and over 12,146 acres of farmland.

To help celebrate the addition of Fiorini Ranch and honor the Henry Mayo Newhall Foundation with their support, we invite you to the Fiorini Ranch Conservation Celebration. For more information, scan the QR code.







## DAY PLACE FARM

The C&T Murphy family has protected an additional 53 acres of rich agricultural land in San Joaquin County. This farm, referred to by the family as Day Place Farm, added to a nearly 250-acre block of protected agricultural lands along the busy Highway 4 that runs through San Joaquin County.

The property has been owned by the C&T Murphy family for nearly a century and initially produced apples and various row crops before being planted with walnuts. The property also contains Duck Creek, which flows along the farm's northern boundary and provides both riparian habitat and a corridor for wildlife.

The C&T Murphy's newest easement adds to our growing portfolio in San Joaquin County, which now includes 18 easements and 3,242 acres.

Thank you to our funding partners, the California Strategic Growth Council's Sustainable Agricultural Lands Conservation Program in collaboration with the Department of Conservation, for making these two projects possible. Funding was available through the California Climate Investments, a statewide program that puts billions of Cap-and-Trade dollars to work reducing greenhouse gas emissions, strengthening the economy, and improving public health and the environment – particularly in disadvantaged communities.





# Machado Family Farms Find Value in Grazing Sheep Through their Orchards

*Written by Vicky Boyd*



Mike Machado (left) and his son-in-law Drew Cheney have embraced cover crops, which improve water infiltration and allow them to get into orchards sooner after a rain than if they had bare ground. (Photo by Vicky Boyd)

With an education in economics and business, third-generation producer Mike Machado views placing ground in the California Farmland Trust as part of long-term financial planning.

"It's part of estate planning to keep everything together because [my father] spent so much of his life trying to reassemble this," said Machado, who grows walnuts, almonds, cherries and olives for table use near Linden. "We have family that lives in Canada, but my daughter and (my son-in-law) Drew live here, and we wanted to make sure the land stays in agriculture for the family members that want to farm. And if they didn't farm, it would be a source of ag income. The easements in turn provide some flexibility for other types of planning."

Beginning in 2015, Machado has put three parcels of farmland into the trust totaling 403 acres.

"It's a great planning tool to do while you're still living and you can see the benefits of it in the ag economy we have in California," he said. "There are other benefits, not only from an income perspective but from a local property tax perspective too. It doesn't prevent the sale of the property — it's only that you have to sell it with the easements."

He pointed to the fourth generation — son-in-law Drew Cheney and daughter Melissa Cheney — for encouraging him to take a similar long-term approach to soil health and overall sustainability.

"Why aren't you more concerned about what we can do to rely more on the natural processes of nature?" Machado said they asked.

To that end, they've embraced cover crops and incorporated sheep grazing to not only take advantage of the nutritious forage but to also recycle nutrients and reduce pest-control and

equipment expenses. Ironically, Machado said, their home ranch has had sheep on it since his grandfather bought it in the early 1900s.

The move toward more regenerative agricultural practices has been reinforced by people he has met since being appointed to the California Farmland Trust Board of Directors in May 2022.

"There's a community around Farmland Trust of progressive people," he said.

## **SLOWLY SHIFTING PERSPECTIVES**

Machado said he first began thinking about soil health differently when he cooperated in a field trial with Michelle Leinfelder-Miles, a University of California Cooperative Extension farm advisor for San Joaquin County. Leinfelder-Miles wanted to determine how much additional nitrogen fertilizer would be needed for a dry bean crop the first year following whole-orchard recycling of walnuts. Until then, most research focused on nitrogen response in recycled almond orchards.

"We found we had to do things differently than what other people had done with whole-orchard recycling," Machado said. "We saw the nitrogen deficiency that came up and we actually treated it."

About five years ago, the California Department of Agriculture's healthy soils program began providing funding for growers who wanted to try cover crops. The first year, Machado and Cheney bought a seeder and planted cover crops on about three blocks.

"We loved what it did so much with the benefits— it increased the water holding and we found you could get into the orchard much earlier. You could just see a difference in the soils literally within one growing season," Cheney said.



In 2020, they planted cover crops on nearly every block and continue to do so because of the overwhelming benefits they've seen.

Cheney, who had no previous experience in farming but was more of a "big systems theory guy," also began to wonder, "If you're raising all of that good stuff, why are you chopping it? Why not feed it?"

### A SERENDIPITOUS MEETING

Almost serendipitously, Vince Arburua was delivering an agricultural chemical order and asked if they'd ever considered grazing their cover crops. A fourth-generation sheep rancher, Arburua happened to have recently launched his business, VA Livestock, where he rented sheep for vegetation management in vineyards and orchards. He was looking for a place for his animals in the spring and offered the sheep in exchange for the feed.

Initially, Machado said he was wary of introducing animals into the orchard because of additional management and obstruction of cultural practices. But he and Cheney gave it a try with about 100 head in 2022 and have been sold ever since.

In 2023, they worked with Arburua and his brother, Frankie Arburua III who also has sheep, to run 400 to 600 head of the adult woolly weed eaters along with their lambs in the orchards. And this year, they plan to have even more.

Vince Arburua has focused on what he called smut-face sheep — crosses between black-faced breeds, like Suffolk or Hampshire, and white-faced breeds. Smut-faced sheep are a bit more compact and sturdier than black-faced breeds and appear to be more thrifty, meaning they put on weight more efficiently. The crosses also appear to do better under California vineyard and orchard conditions compared to black-faced breeds, he said.

The Arburuas typically move their sheep out of vineyards around budbreak in mid-March and into the orchards. Vince Arburua said they like orchards in the summer because the large tree canopies shade the animals. An intentionally planted cover also provides better forage than native vegetation.

"With the native weeds, you have no control about what will be coming up," he said. "A lot of them, like foxtails and nettles, the sheep won't eat. With the cover crops, it eliminates all of that because everything they plant is edible stuff."

Vince Arburua said they're working with Machado and Cheney to tweak the cover mix. The goal is to include plant varieties that still address soil health and pollinator and beneficial habitat but also improve protein content and feed quality for the sheep. The Arburuas tend the animals and erect electric fences on small 20- to 30-acre sections of the orchard, moving them as vegetation and conditions warrant. Machado said having livestock does take additional planning to schedule sprays and irrigation, but it's not insurmountable.

"To make it work, you have to have a very good relationship and communication with your shepherd," he said. "You can coordinate that, and nothing ever comes up that is so instantaneous that you don't have 24 to 48 hours to adjust."

The one drawback with sheep or other livestock is they have to be removed from nut orchards 120 days before harvest under the Food Safety Modernization Act. Otherwise, Machado said, he could envision having them in the orchards much longer.

Vince Arburua said he understands the rules, but it also requires him and his brother to find other grazing locations for two more months until their lambs are large enough to send to the packer. Ideally, he said, they'd like to find some progressive cherry growers who want to incorporate sheep into their post-harvest weed control.

### UNFORESEEN BENEFITS

In addition to vegetation management, Machado and Cheney have found some unforeseen benefits from the livestock.

"That first time we came out of the sheep, we found out if you don't take the cover crop down to the dirt, it provides habitat for beneficial insects," Machado said. "That led to the fact that we could reduce some of the pesticide sprays."

That's music to the ears of Cheney, who is passionate about a systems approach. Rather than just looking at trap catches or other pest monitoring results, he said you also have to factor in parasite and predator populations. This allows them to make fewer pesticide applications and use insecticides with softer chemistries to maintain the beneficial populations. All of this impacts the bottom line by reducing input costs.

Taking a more holistic approach also has allowed them to be more proactive rather than reactive. Cheney believes that "90% of the time, you can save money compared to run and gun."

With the sheep doing vegetation management early in the season, Machado said they do not mow as often, saving equipment wear and tear and fuel.

"What this really leads to, in my perspective, is we're beginning to lower our input costs so we can survive in the market place," Machado said.

And then there's the intangible benefit of having sheep on the ranch that rekindles the days of yore.

"There's something tranquil about seeing sheep in the orchard on the ranch," Machado said. "My mother, who was 97, had sheep in the orchard around the house, and she used to look out the big bay window and watch the sheep."



Sheep herder Vince Arburua likes grazing his animals on managed cover crops because they have improved feed value compared to native vegetation. (Photo by Vince Arburua)



# Celebrating our 20-year Journey

Since its inception, CFT has been dedicated to helping farmers protect the best farmland in the world. Two decades ago, leaders from the Merced County Farmlands and Open Space Trust, Stanislaus Farmland Trust, San Joaquin County Conservation Working Group, and the Sacramento Valley Agricultural Land Conservancy met to discuss the future of regional conservation efforts in the Central Valley.

regional conservation group that focused exclusively on protecting irrigated farmland in the Central Valley. Over several meetings and long hours by the founding members, the Central Valley Farmland Trust was formed.

The group decided to merge existing groups into a single

In 2017, the Brentwood Ag Land Trust and the Central Valley Farmland Trust merged to form the California Farmland Trust. On behalf of the Board of Directors and the founding organizations, we are honored to invite you to help us celebrate our 20-year journey.



**Save the date**  
*November 2, 2024*  
**Byrd Barn | Modesto, CA**





# COMMUNITY CONNECTIONS

At California Farmland Trust, we are excited to bring you Community Connections, linking our network to like-minded, synergistic organizations doing good work for the betterment of our state's agricultural industry. We will feature events and activities as part of our monthly news, so make sure to sign up for our monthly e-news at [cafarmtrust.org](http://cafarmtrust.org). If you have an event you would like us to share, send details to Amy Wolfe, Strategic Marketing and Development Manager, at [awolfe@cafarmtrust.org](mailto:awolfe@cafarmtrust.org).

## BURROUGHS FAMILY FARMS REGENERATIVE ALMOND FIELD DAY

In February, our team participated in the 2024 Burroughs Family Farms Regenerative Almond Field Day. Participants learned about the latest farming techniques, integrated pest management, and sustainable practices. Not to mention, we got to enjoy the stunning views of their orchards in bloom. It was an incredible day all around!



## SALUD TO SCHOLARSHIPS

Steward Ag Foundation has the mission to honor the integrity of California farm workers by providing scholarships for their children, allowing them to transform their lives by pursuing higher education, whether they choose a community college, four-year university, or career technical training. You can help make this a reality for these young people by supporting the Salud to Scholarships! The event will be held at Klinker Brick Winery, 15887 N. Alpine Road, Lodi, CA on August 2, 2024, from 6:00 – 9:00 pm. Street tacos, beer, and wine will be served, and a raffle and silent auction will take place. For more information or to purchase tickets, visit [stewardagfoundation.org](http://stewardagfoundation.org).



## AGVENTURE

San Joaquin County AgVenture is a county-sponsored agriculture and nutrition education program for third graders across the county. The event teaches young consumers about the County's booming agriculture industry and nutrition education through four strategically located field days. With over 2,400 students participating on January 17, CFT once again brought its Orange You Glad We Have Farmland activity to demonstrate the importance of farmland.

Thank you to Raley's for their continued support and partnership of the Orange You Glad We Have Farmland curriculum and activity. This partnership allows us to demonstrate this message across the state to thousands of consumers. We've recently

released a Spanish language demonstration video of the Orange You Glad We Have Farmland activity. Find it at [cafarmtrust.org/education-outreach](http://cafarmtrust.org/education-outreach).







# RACE TO SLOW THE PACE

BOKISCH VINEYARDS  
5K & 10K Lodi, CA



## Fourth Annual Race to Slow the Pace



REGISTER NOW!

SEPTEMBER 15, 2024

[CAFARMTRUST.ORG/RACETOSLOWTHEPACE](https://cafarmtrust.org/racetoslowthepace)

**Bokisch**  
VINEYARDS



CALIFORNIA  
FARMLAND  
TRUST

*John and Jeani*  
**FERRARI FAMILY**  
FOUNDATION

The fourth annual Race to Slow the Pace 5K & 10K, presented in partnership with the John and Jeani Ferrari Family Foundation, to be held at Bokisch Vineyards in Lodi, CA is a trail run to connect people with nature, the environment and family farms that feed them, while furthering California Farmland Trust's mission. Our goal is to foster a connection to the land and why we must *slow the pace* of development and protect farmland.

Runners will weave their way through the scenic vineyard at Bokisch while taking in the vines, the habitat, and the value of open space that farmland provides. Your participation in the run connects you to the local community and demonstrates your support for agriculture. This is a family, stroller and pet-friendly event designed to get you out into the beauty of Lodi and a working vineyard.

Not a runner? Not a problem! We've got a Couch to 5K training plan to help you get in shape for the race. Or you can still enjoy the day with us and celebrate others as they cross the finish line with a brunch only registration.

Thank you to the sponsors who have already committed to this year's race: John and Jeani Ferrari Family Foundation, Farm Credit Alliance, Fluetsch and Busby Insurance, Montpelier Farming Corporation, Mujeres Poderosas, Vino Farms, and Zenith Agribusiness Solutions. You can get your name and logo out there too with a Race to Slow the Pace sponsorship. Find more information on sponsorship and register for the race at [cafarmtrust.org/racetoslowthepace](https://cafarmtrust.org/racetoslowthepace).



# Understanding Farm Succession Planning



Nationwide®

*The following information is provided by Nationwide, the #1 writer of farms and ranches in the U.S.\**

Finding time to talk to your family about succession planning for your farm may be difficult. You may also be uncomfortable with the thought of selling your farm or handing over control to family members. Make the time to develop a solid succession plan (often called a “transition plan”) for your farming business. As it transfers to its next generation of leaders, you’ll help ensure that your family’s wishes are met, and emotional stress is minimized.

## WHAT YOU SHOULD KNOW UP FRONT ABOUT TRANSITIONING YOUR FARM

Unlike estate plans, which concentrate on tax liabilities and the various ways to lessen the tax burden, transition plans focus on the future of the farm. They’re an integral part of an estate farm plan.

When you decide to retire, your farm transition plan may include:

- Transferring or selling ownership to a vested family member. To be fair to non-farming heirs, you may leave them with equal settlements of money, stock or other assets.
- Liquidating farm assets, such as auctioning equipment and livestock or selling land.
- Renting or leasing your land and equipment.
- Selling or contracting the property.

## DETERMINE THE DESIRED END RESULT

Concentrate on the desired final outcomes of the transition. Among the important questions, you should ask yourself:

- What do my spouse and I envision for the future of the farm?
- Do I want to stay involved with the operation on a smaller scale?
- What kind of income might I need for retirement or health care costs?

If you have a family member who could and may want to take over the operation, you should be comfortable that they have the knowledge and skills to run it profitably. Also, think about

siblings who might each want a piece of the farm. Are you being pressured to sell by those who don’t share your love of the land?

## GETTING IT RIGHT THE FIRST TIME

Transition plans sometimes fail because certain risks were not considered during the planning stages, including:

- Inadequate cash flow
- Liquidation of some assets to provide for retirement
- Poor farm estate planning
- Unresolved issues between family members or a successor who’s not prepared to lead and manage the farm business

It’s important to enlist the help of qualified professionals who don’t have a stake in the final decisions. They can help you make sound, unbiased decisions for your farm estate. Qualified professionals may include:

- A financial or estate planner who specializes in farm estate planning
- A moderator or arbitrator to help with family discussions
- Your banker to help with finance resources
- Your accountant who has income records and projections for your business
- Your personal attorney, or one who specializes in tax issues

## TO LEARN MORE, VISIT [NATIONWIDE.COM/YOURLAND](https://www.nationwide.com/yourland)

\*By direct written premium, AM Best (2022)

Federal income tax laws are complex and subject to change. Neither Nationwide nor its representatives give legal or tax advice. Please consult your attorney or tax advisor for answers to specific questions.

Nationwide, the Nationwide N and Eagle, Nationwide is on your side and Land As Your Legacy are service marks of Nationwide Mutual Insurance Company. © 2023 Nationwide

## FARMLAND CONSERVATION EASEMENTS AND SUCCESSION PLANNING

Farmland conservation easements can be an important tool when developing a succession plan. When farmland passes from one generation to the next, it is often vulnerable to subdivision and development for non-agricultural uses. The heirs might have differing ideas about what to do with the land, or they may not have the same commitment to farm the land as the previous generation. A farmland easement can help ensure that the land is not developed and that the farmland will be farmed for generations to come, even if the family sells the property.

Farmland easements may also help to address planning challenges in these ways:

- A sale of an easement can generate cash proceeds to buy out business partners or other family members.
- They can help treat heirs fairly, if not necessarily equally

– farming heirs can receive the land but not the development value.

- By preventing non-agricultural development on the property, farmland easements can help make land more affordable for the next generation to purchase.
- The sale of an easement can provide funds for retirement without having to sell the land outright.
- When easements are sold, the proceeds can be used to improve farm and ranch business viability.

Landowners can sell or donate an easement or the land to a qualified conservation organization when there might be a circumstance where a farmland owner has no successor or heir, but still wants to ensure that the land stays in agricultural production. For more information about farmland easements, contact CFT at (916) 687-3178 or [info@cafarmtrust.org](mailto:info@cafarmtrust.org).





Post Office Box 1960  
Elk Grove, California 95759  
916-687-3178 phone  
916-685-1041 fax  
[www.cafarmtrust.org](http://www.cafarmtrust.org)

NON-PROFIT ORG  
U.S. POSTAGE  
PAID  
PERMIT #182  
ELK GROVE, CA

## THANK YOU TO OUR 2024 SPONSORS

Thank you to our 2024 sponsors, many of whom have provided California Farmland Trust with ongoing support for years. We appreciate their support and investment in the mission of our organization.

### Visionary

**Raley's**

### Legacy



**E&J Gallo Winery**



**FARM CREDIT**

AgWest Farm Credit  
American AgCredit | CoBank

*John and Jeani*  
**FERRARI FAMILY**  
FOUNDATION

### Heritage

### Guardian



**F&M BANK**



Make a gift today at [cafarmtrust.org](http://cafarmtrust.org) | Follow us @cafarmtrust