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Dear Client:

AgriSolutions® will periodically send you information pertaining to activities happening within our organization. This is in addition to the AgriSolutions Advantage newsletter you should currently be receiving every other month.

As previously published in the AgriSolutions Advantage newsletter - Allen Lash, AgriSolutions founder, announced a restructure of the operations area of the company. At that time, Mr. Lash stated "with all of the rapid changes happening in the agriculture industry, I want to ensure AgriSolutions is fully prepared to address client needs both now and into the future." With that vision in mind a new management structure was put in place. That management structure continues to be successful and run the day-to-day operations of the business. Following are the AgriSolutions management staff members and their roles:

Leona Cox, Director of Operations (16 years with AgriSolutions)  
Carolyn Roberts, Assistant Director of Operations (20 years with AgriSolutions)  
Daryl Pohlman, Director of Industry Relations and Lead Consultant (20 years with AgriSolutions)  
Valerie Bates, Consulting Services Manager (5 years with AgriSolutions)  
Jana Weishaupt, Accounting Services Manager (15 years with AgriSolutions)

With this transition to a staff with more than 76 years of combined experience serving AgriSolutions' client needs, Allen felt confident that he could pursue another endeavor without impacting AgriSolutions. Allen has organized a new venture designed to help keep families on the farm. As most of our clients are aware, Allen has been integral in helping establish financial standards in the agricultural industry, and has worked tirelessly over the last 42 years to help Ag producers of all sizes and commodities succeed in the financial management aspects of their business.

This new venture, called FamilyFarms, is not a part of AgriSolutions; it simply has common ownership with Allen being involved in a percentage of ownership in both organizations. The producers involved with FamilyFarms have access to education and implementation assistance from Allen and the quality staff employed by FamilyFarms. Allen's involvement with FamilyFarms is an extension of his continued commitment to all agriculture producers.

For AgriSolutions, it is business as usual. AgriSolutions has management staff in place (listed above), who run the day-to-day operations allowing Allen to spend time with this new endeavor. We at AgriSolutions continue to do what we do best by focusing on serving our customers.

Please take a few minutes to review the attachment - FamilyFarms Quick Facts - to learn more about Allen's new venture. A website will soon be launched where you can learn more about FamilyFarms – [www.familyfarmsgroup.com](http://www.familyfarmsgroup.com). If you have any questions please call me or Carolyn Roberts directly toll free: 1-877-372-3003.

We thank you for your business and your loyalty to AgriSolutions and look forward to serving you for years to come.

Best regards,

Handwritten signature of Leona K. Cox in black ink.

Leona K. Cox  
Director of Operations

Handwritten signature of Carolyn J. Roberts in black ink.

Carolyn J. Roberts  
Assistant Director of Operations

Enclosure

# FamilyFarms

## FAMILYFARMS QUICK FACTS

Our ever-changing and difficult business climate demands new approaches to maintain business viability and build a future for the next generation. This includes the business of farming. That's the thinking of FamilyFarms in Brighton, Illinois, a company working with farm families throughout the United States who want to create a legacy opportunity for their children, remain economically viable, and build long-term business value. We're not talking corporate farms. Rather, these are family-owned, family-operated businesses. To gain a better understanding of the FamilyFarms concept, its history, purpose, goals, and the future for families participating in FamilyFarms, we interviewed representatives at the organization.

### **Q: What is FamilyFarms? What's the purpose?**

A: FamilyFarms was first developed about three years ago. Allen Lash, Harold Birch, and Leroy Jones (a former partner at Kennedy & Coe, a CPA firm) developed the concept to help families stay on the farm, build value in their farm business, and create a legacy for future generations who want to continue with the farming operation.

### **Q: Why is this so important now?**

A: Actually, the concept has been needed for quite some time. The family farm is essential to the U.S. food industry. According to the 2007 USDA census reports, about 95 percent of all farms are part-time and contribute only 26.4 percent of our nation's food and fiber production. Full-time farms – totaling 5.2 percent – account for 73.6 percent of all ag production. Remember the old 20/80 rule? It no longer applies in agriculture. Now, it's the 5/75 rule where 5 percent of the farms produce 75 percent of our food and fiber.

We're seeing the traditional family owned-and-operated farms under great pressure. From 2002 to 2007, USDA reports show a 20 percent increase in the number of farmers over the age of 75. The number of farm operators under the age of 25 actually decreased 30 percent. This trend indicates an aging industry where entry is difficult, and potential returns can be constrained if efficiencies and scale are not met. This is certainly troubling, especially for families wishing to stay on the farm and pass along their operations to heirs who also want to stay on the farm.

FamilyFarms is committed to helping these families operate more efficiently and build their businesses for current and future success. This way, families can achieve their dream of staying on the farm, in control of their own operations, and building a valuable legacy for future generations.

**Q: What does FamilyFarms offer?**

A: The immediate benefit is the synergy created with like-minded, progressive farmers working together to become more knowledgeable, then applying what they learn. These farmers meet periodically to share ideas and discuss common business approaches. They also attend series of educational sessions throughout the year. In the long run, it's an opportunity for farmers to stay in and develop a business for themselves, their family, and future generations.

**Q: But how is this done?**

A: Through education, mostly. FamilyFarms helps members develop a unique business structure and unique business processes. Education focuses on a variety of areas including financials, environmental concerns, human resources, on-farm food safety and security, technology utilization such as GPS and GIS, and other non-production business expertise. We also bring together like-minded operators to share and compare best practices. In a nutshell, we train, provide follow-up implementation assistance, and offer expertise required to build and maintain an economically viable farm business.

**Q: How is this any different from information being offered by others?**

A: Many organizations provide information and education. FamilyFarms takes the education and information through actual implementation on the farm.

**Q: This sounds like a great idea. Is it right for all farms?**

A: The FamilyFarms concept has opportunity for many farm owners/operators and many different sizes of operations. Whether the need is education, implementation assistance, or farm transition planning, FamilyFarms offers a wide range of resources to help. Farmers can visit the FamilyFarms website at [www.FamilyFarmsGroup.com](http://www.FamilyFarmsGroup.com) and fill out the needs-assessment information. After review, a FamilyFarms representative will be in contact to discuss the specific level of services that would best fit their operation, from training and implementation assistance to becoming a part of the FamilyFarms Group.

Being a part of the FamilyFarms Group does require a strong commitment to personal and business development, improved business processes, and acquiring substantial amounts of continuing education, a commitment to social issues (environmental, food safety, etc), financials, new technologies, and managing public perceptions. FamilyFarms Group members invest substantial amounts of money, time, and resources to this program, with the end result being a stronger, more viable operation. Not all farms will have this level of commitment.

**Q: There seems to be a focus on environmental concerns and certification. Why?**

A: On the whole, farmers *are* concerned about the environment. If they're going to stay on the farm, farmers must take care of the land, the water, and other natural resources. And with the general public moving rapidly in the direction of protecting and preserving the environment, FamilyFarms Group members want to be on the forefront of doing what's right. So, FamilyFarms Group members adhere to industry standards for environmental certification and use a third- party auditing firm to audit their environmental practices. It just makes sense to be proactive in the area of environmental stewardship.

**Q: Does AgriSolutions, the company Allen Lash founded 42 years ago, have anything to do with the FamilyFarms effort?**

A: No. While Allen Lash's partial common ownership is the link between FamilyFarms and AgriSolutions, these are two separate companies with different purposes and different ownership and management structures.

For more than 42 years, the mission of AgriSolutions has been to help farm producers of all sizes, as well as various ag commodity organizations, grow in financial knowledge and strength. It is not AgriSolutions' role to determine the size or type of farm business a producer wants to be, but rather to help producers of any size succeed in any category they choose.

On the other hand, Family Farms focuses its efforts specifically on those producers who invest significant amounts of time and money and are willing to staff appropriately and grow their business to an economically viable operation. They want to stay on their farm, build value in their farm business, and create a legacy for the benefit of future generations who want to continue with the farming operation.

**Q: Will you be adding new programs and services to the FamilyFarm offerings?**

A: The needs of our members are foremost. As their requirements change, we're constantly looking for resources and business support to help them fulfill their farm business goals.

**Q: What would you say is the biggest benefit FamilyFarms has to offer?**

A: The opportunity for families to stay on the farm, to be economically viable, to add value to their farm business, and build a legacy for future generations. That is the purpose for every educational program, resource, and product offering of FamilyFarms.

**Q: Where do you see FamilyFarms going in the future?**

A: Agriculture is changing rapidly, perhaps faster than any other business or industry. To stay in the business of farming, our members know they must adapt to new and sound business approaches. We see FamilyFarms helping more and more farmers do just that – adapt to an ever-changing business environment so they can continue to stay on the farm and produce a safe, abundant and healthy food source.