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by Charles M. Lewis



Following his retirement as an officer of the Federal Agricultural Mortgage Corporation (Farmer Mac), Charles Lewis now works as a Farmer Mac consultant. Prior to going to work with Farmer Mac, he was president of Feather River State Bank, an agricultural bank located in Yuba City, Calif.

If the *Ag Lending Trail* were a John Wayne western, this would be the part where he rides off into the sunset. Following my retirement from Farmer Mac, I have decided to make this the “end of The Trail.”

I have thoroughly enjoyed writing this column. The idea for the series of articles started in the fall of 1994 when John Blanchfield asked, “How about writing a column about your travels to visit ag bankers and we’ll publish it in the *Journal*?”

I told him it sounded like a good idea. So, The Trail started with a Farmer Mac marketing trip across western and central New York state. On that particular trip, I saw dairy consolidations being funded with bank loans. A few years later I saw another version of the same story in Wisconsin, America’s Dairyland.

I’ve been to them all – prune orchards in California; farrow-to-finish hog operations in Nebraska and Illinois; broilers in east Texas; the art of Grant Wood in Iowa; a Hutterite colony in South Dakota; a family cattle feeding operation in Ohio; and a conservation tillage operation on the farm of Gene Branstool. Gene is chairman of the Board of Directors of Farmer Mac.

All the farms I visited along The Trail were connected with good country bankers – bankers who loan money to farmers and ranchers and actually spend time in the fields and barnyards of America.

I have enjoyed writing about my travels on The Trail. It became possible because the Farmer Mac staff supported my trips to the country.

They are a great group of people and were very helpful. I am also grateful for the editing skills provided by Carroll Merry, publisher of the *Journal of Agricultural Lending*.

So, all good things come to an end. I hope to keep in touch with you readers.

So long, bankers. I'll see you
around. **jal**

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