

## YOU ARE WHO YOUR FRIENDS ARE

**“You are who your friends are.” What does this phrase mean? I truly believe it is as simple as it is stated – you become who you associate yourself with. I’ve referenced this saying to my “kids” as they mature and decide who they associate themselves with. It is something I think about when hiring, retaining, and surrounding myself with quality co-workers and friends.**

The people you do business with and associate yourself with become a part of you and vice versa. Look around; who do you associate yourself with, do business with, and lean on for advice? Would you say this collection of advisors is positive or negative? Optimistic or pessimistic? Companion or contrarian? Reputable or contemptible?

Recently, two of my favorite and most respected coaches retired. They both taught me the power of being associated with positive, optimistic people, and the powerful effect this can have on you. I decided to write this article for them, and other great influencers out there.

One coach was from high school and one was from college. Both had different styles, but both had one thing in common. They truly wanted to see me succeed and become a better person. Both looked at failure as a part of life, and both practiced forgiveness. The goal was never perfection, but life-long learning. In some ways, they were polar opposites. One was fiery, charismatic, and trendy; the other was smooth, consistent, and quiet. Both were great listeners! Neither one would ever interrupt, or solve my problems, but would be there to assist, and to lend a hand. I trusted them and they trusted me.

I get it, there is so much “bad” out there in this world. We all have our struggles. How do you get yourself out of a funk and into a positive mindset? My oldest daughter said something to me a few weeks ago and I about drove off the road when she repeated herself. I complimented her on how positive she has been and what a pleasure it is to be around her. She said, “I told myself I wasn’t going to be negative anymore.” I asked, “What do you mean and where are the aliens who took my 17 year old daughter?!?” She continued, “I’ve just decided to be more positive.” Is it really that easy? Is being positive a state of mind?

How does this relate to the Ag industry? First of all, start by surrounding yourself with positive, optimistic people that want the very best for you and will unconditionally help you. Continue being a positive influence on others. Lean towards a kind and compassionate society, not a greedy selfish one.

Look in the mirror, are you looking at someone positive or negative? Continue to work on the positive state of mind and help those around you.

It all starts with you.

Until the Next DIRT, keep digging deeper...



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## EXCITING NEWS FROM THE 2018 FARM BILL

BY: NATHAN SPARKS

First Dakota is a long time user of the Farm Service Agency Guaranteed Farm Loan Program and utilizes the Direct FO program as well. First Dakota was the first Preferred Lender dating back to March 1999. Since then First Dakota ranks in the top 75 banks for guaranteed loan volume. With the recent passage of the 2018 Farm Bill, there is exciting news.

The first major announcement is the increase of the FSA Guaranteed loan limit from \$1.429m to \$1.75m. The increase was long awaited and has the potential to assist many producers with term and operating credit.

Additionally, FSA increased their direct loan limits from \$300,000 for an Operating Loan (term or LOC) to \$400,000 and Farm Ownership (FO) from \$300,000 to \$600,000. This gives young and experienced producers access to additional credit when they are struggling or need assistance.

The above increased limits really benefit producers when purchasing real estate under the Beginning Farmer 5/45/50 program or for the more experienced producers under the 50/50 program. Each of these programs has specific benefits such as rates and terms to compliment the FSA Guarantee provided by First Dakota. More importantly, a Beginning Farmer can combine the 5/45/50 and the 50/50 programs to obtain up to \$600,000 in Direct FO funds.

First Dakota and Dakota Mac promote the FSA Guarantee and Direct loan programs offered to producers. Please feel free to contact your Dakota MAC Loan Production Officer or First Dakota Ag Banker about our FSA programs.

## OUR TEAM



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## AUTOMATIC LOAN PAYMENTS

BY: JODI PAYER

As a valued Dakota MAC customer, we'd like to offer you the opportunity to have your Dakota MAC loan payment automatically taken from your checking or savings account. Automatic payments help save you money on checks and stamps and takes away the headache of a missed payment.

Depending on your current banking relationship, the automatic payment option can be set up with a quick phone call or an easy form to complete and sign. Typically, automatic payments are set up for the same day your current loan payment is due or you may pick a date within a few days prior to your payment date. Due dates that fall on a weekend are taken out on the next business day.

If you're interested in finding out what automatic payment options are available for your loan, please give Dakota MAC a call at 800-682-4578. Thank you for your continued business.

## MEET JORDAN PAVLIK

DAKOTA MAC CLOSING SPECIALIST



Jordan joined the First Dakota National Bank team approximately a year ago, and transferred to the Dakota MAC team as a Closing Specialist in April 2019. His primary responsibilities include assisting our Dakota MAC team with all

aspects of closing a loan.

Jordan graduated from Wayne State College in the spring of 2016 as a member of Sigma Beta Delta (Business Honor Society). Before working at First Dakota, Jordan pursued a career in the manufacturing industry as a shipping supervisor and later on as a production supervisor. He enjoys outdoor and beach activities and likes to travel to exotic places like Costa Rica and Belize.



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