



FARM CREDIT EAST



# Agricultural Views 2024







# Agricultural Views

## Photo Calendar Contest 2025

Help us fill Farm Credit East's *Agricultural Views* 2025 Calendar with lots of fresh imagery that illustrates the best of Northeast farming, horticulture, forestry and commercial fishing. We also look for creative photos that celebrate country life in New England, New York or New Jersey.

Your photo entry may appear in Farm Credit East's *Agricultural Views* 2025 Calendar and could also earn you a \$100 cash prize!

### Contest Entries

- Planting, timber, irrigation, livestock or harvest scenes
- Industry shots of vineyards, commercial fishing, dairy farms, orchards, vegetable operations, forestry operations, nurseries, greenhouses, etc.
- Action shots in the fields, forests, barns or docks
- Seasonal photos, such as of holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- County fairs, roadside markets or farm markets
- 4-H or FFA events

### The Rules

Photo must be taken in New England, New York or New Jersey.

High resolution (at least 1 MB) must be digitally submitted with the entry form on [FarmCreditEast.com/Calendar](https://FarmCreditEast.com/Calendar).

Do not touch up or add filters to photos prior to submitting.

No negatives, printed photos or links to web libraries.

Photos should have horizontal orientation.

Images become the property of Farm Credit East.

Parties submitting photos certify that they have permission of all individuals shown in each photo and all individuals owning property shown in each photo.

### Winning Photos

14 photos will be selected for a \$100 cash prize each.

### Timeline

Submission deadline: July 31, 2024

Winners contacted by: October 15, 2024

### Need Creative Inspiration?

See winning shots from prior calendars on [FarmCreditEast.com](https://FarmCreditEast.com).

### To Enter

Submit your photos for the 2025 *Agricultural Views* calendar at [FarmCreditEast.com/Calendar](https://FarmCreditEast.com/Calendar).

**Cover:** It's a sparkling late summer day at Sparkling Pointe Vineyards and Winery in Southold, N.Y. Photographer Melissa Rockwell of Orient, N.Y., was close by to capture this sunny shot.



# November 2023

SUN	MON	TUE	WED	THU	FRI	SAT
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# December 2023

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Vera Helfter of Hopkinton, N.Y., caught this scenic overhead shot of raking and baling the first cut of hay at Triple H Farms in Hopkinton, N.Y.





**FARM CREDIT EAST**  
**FarmCreditEast.com**

On a cold, wintry day in Sandy Bay Township, Maine, Larry Carrier of Jackman, Maine, captured this working shot of a skidder bringing logs to the wood yard.



# January 2024

Ensure you capture every tax deduction the law allows.  
A Farm Credit East specialist can prepare your returns.



SUN	MON	TUE	WED	THU	FRI	SAT
	1  Due today: Loan payment Farm Credit East offices closed NEW YEAR'S DAY KWANZAA ends	2  Due today: MT903	3  LAST QUARTER	4	5	6
7	8	9  Farm Credit East can prepare your W-2s, 1099s and payroll taxes	10	11  NEW MOON  New York Agricultural Society Annual Forum Syracuse, N.Y.	12	13
14	15  Farm Credit East offices closed MARTIN LUTHER KING, JR. DAY	16  Due today: Federal payroll (EFTPS) deposit for monthly depositors Due today: Individuals' 4 <sup>th</sup> quarter estimated income tax payment	17  FIRST QUARTER	18	19  American Farm Bureau Federation Annual Convention begins Salt Lake City, Utah	20
21	22	23  Empire State Producers Expo Syracuse, N.Y.	24  American Farm Bureau Federation Annual Convention ends	25  FULL MOON	26  Farm budgeting a challenge? Farm Credit East can help.	27
28	29	30	31  Due today: 4 <sup>th</sup> quarter/year-end payroll reports, W-3 with W-2s, MT903 & IFTA Due today: Mail W2s, 1099s and 1098s to recipients			

DECEMBER 2023						
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FEBRUARY 2024						
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"Snow-laden Apple Trees"  
by James Williams, Walworth, N.Y.



"A Horse, of Course"  
by Stan Dzugan,  
Massapequa Park, N.Y.



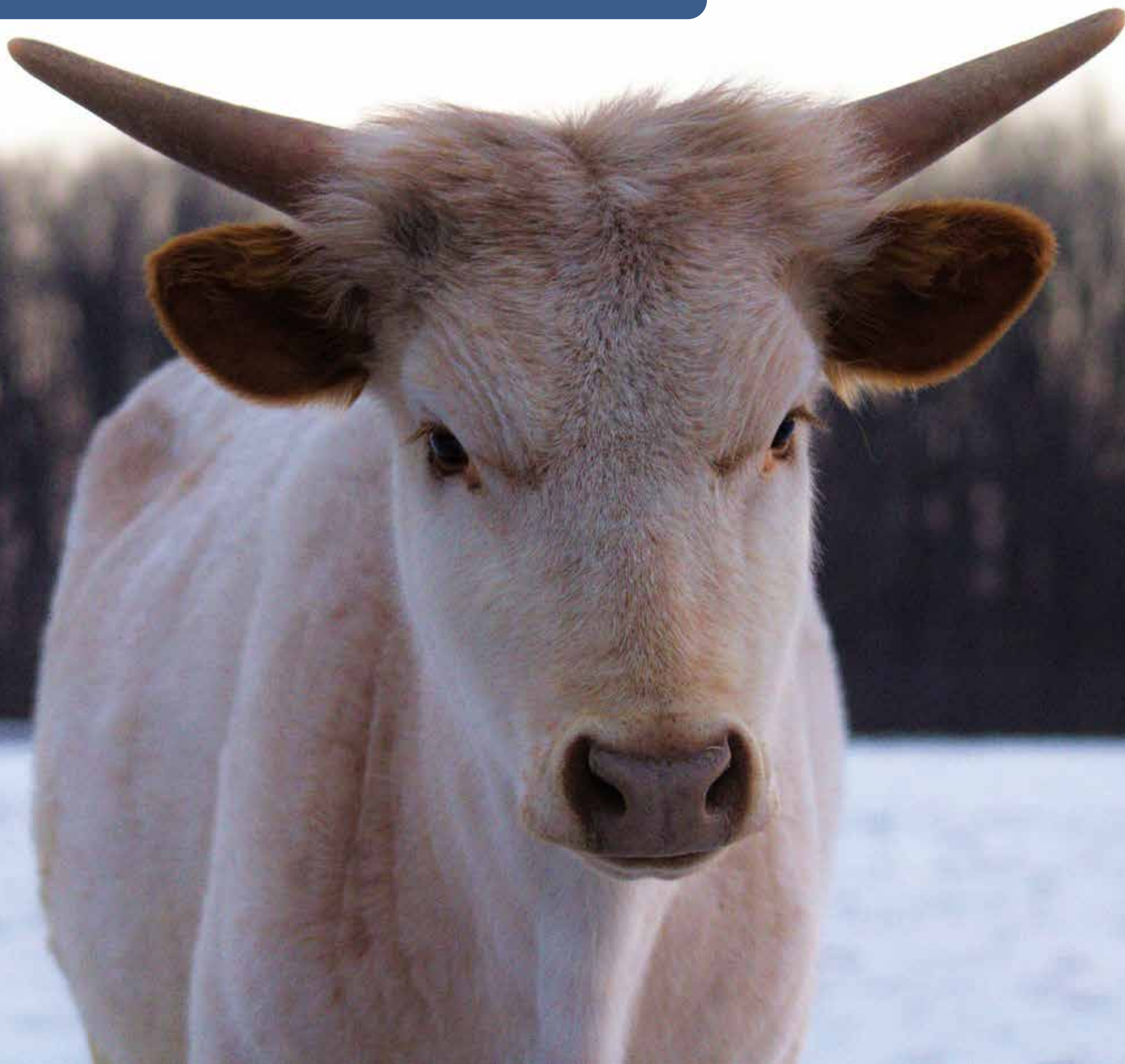
"Snowy Cow"  
by Sarah Knoblauch,  
Sharon Springs, N.Y.

REMINDER:  
See last page for our 2024 Crop Growers Calendar.



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FarmCreditEast.com

Hazel the longhorn heifer has a camouflaged coat surrounded by fresh snow. Olivia Maslyn of Farmington, N.Y., caught this wintry scene.

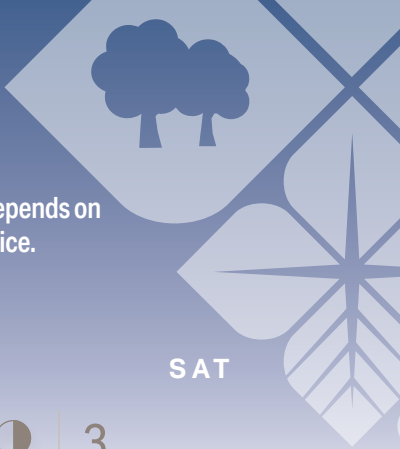




# February 2024

Are you keeping an eye on your bottom line?

Your financial condition and profitability depends on solid records, timely reports and sound advice. Learn how Farm Credit East can help.



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 45	"Icy Protection at Davis Nursery LLC" by Kelly Bennis, Edmeston, N.Y.	<div>JANUARY 2024</div> <table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr><tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr><tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr><tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				<div>MARCH 2024</div> <table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td></td><td></td><td></td><td></td><td>1</td><td>2</td></tr><tr><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td></tr><tr><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td></tr><tr><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td></tr><tr><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td></tr></table>	S	M	T	W	T	F	S						1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	1 Assoc. Annual Convention begins Boston, Mass. Due today: Loan payment	2 LAST QUARTER GROUNDHOG DAY	3
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		6	7 New Jersey Agricultural Convention Atlantic City, N.J.	8	9 NEW MOON	10																																																																																				
11	12 North American Farmers' Direct Marketing Assoc. Annual Convention ends LINCOLN'S BIRTHDAY	13	14 VALENTINE'S DAY ASH WEDNESDAY	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16 FIRST QUARTER	17																																																																																				
18	19 Farm Credit East offices closed PRESIDENT'S DAY	20 Is preparing your tax return a challenge? Farm Credit East can help.	21	22	23 New York Farm Show Syracuse, N.Y.	24 FULL MOON																																																																																				
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"Winter Cardinal" by Cheryl Fleming, Vernon Center, N.Y.



"Morning Milking Nap Time" by Jada Wilson, Canaan, Conn.



REMINDER:  
See last page for our 2024 Crop Growers Calendar.



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FarmCreditEast.com

While her daughter and son-in-law were on vacation, Moreen Weaver of Bath, N.Y., took care of feeding the chickens – and documented her hard work with this close-up.





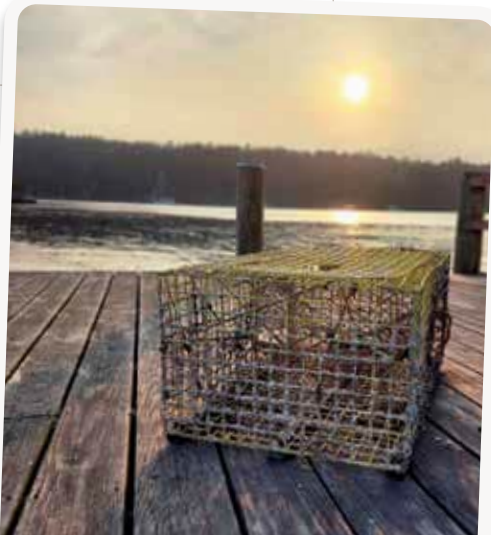
# March 2024

**Plan for the Planting Ahead!**  
Need a mortgage? Credit for seed? Call us today. Farm Credit East's financial packages can save you time and hassles this planting season.



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<div><p>34</p></div>			<div><div>FEBRUARY 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td></tr><tr><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td></tr><tr><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td></tr><tr><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td></tr><tr><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td><td></td><td></td></tr></table></div> <div><div>APRIL 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr><tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr><tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr><tr><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td><td></td></tr></table></div>		S	M	T	W	T	F	S					1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29			S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30					1 <div>Due today: Loan payment</div> <div>Due today: Farm returns with tax &gt;\$1,000 if no estimate was paid</div>	2
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	5	6 <div>Agricultural Safety Awareness Week</div>	7	8	9																																																																																					
10 <div>NEW MOON</div> <div>Seafood Expo - Boston, Mass.</div> <div>DAYLIGHT SAVING TIME begins</div> <div>RAMADAN begins at sundown</div>	11	12	13	14	15 <div>Due today: Federal payroll (EFTPS) deposit for monthly depositors</div> <div>Due today: S-Corporation (1120S) and Partnership (1065) tax returns for calendar-year filers</div> <div>Farm Credit East scholarship deadline. See FarmCreditEast.com for application.</div>	16 <div>FIRST QUARTER</div>																																																																																				
17 <div>ST. PATRICK'S DAY</div>	18	19 <div>NATIONAL AGRICULTURE DAY</div> <div>SPRING begins</div>	20	21	22	23																																																																																				
24 <div>PALM SUNDAY</div>	25 <div>FULL MOON</div> <div>Farm Credit East Annual Meeting</div>	26	27	28	29 <div>GOOD FRIDAY</div>	30 <div>HOLY SATURDAY</div>																																																																																				
31 <div>EASTER</div>	<div><p>"Crisp Lobster Trap" by Katelyn Wells, Whitefield, Maine</p></div>			<div><p>"Tulips in Bloom" by Danielle Thom Carthage, N.Y.</p></div>																																																																																						

**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.



"Crisp Lobster Trap"  
by Katelyn Wells,  
Whitefield, Maine



"Tulips in Bloom"  
by Danielle Thomas,  
Carthage, N.Y.





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FarmCreditEast.com

Kelly Weston of Corinth, Maine, spent a beautiful spring day observing this neighboring field being prepped for planting.



# April 2024

Create certainty for your family.  
Farm Credit East can help you turn your goals for transferring your business to the next generation into action plans.



SUN

MON

TUE

WED

THU

FRI

SAT

1

LAST QUARTER

Due today: MT903

Due today: Loan payment

Due today: AgEnhancement Grant applications

2

3

4

5

6

7

8

NEW MOON

RAMADAN ends at nightfall

9

10

11

12

13

14

15

FIRST QUARTER

PATRIOT'S DAY

16

Due today: Federal payroll (EFTPS) deposit for monthly depositors

Due today: 1<sup>st</sup> quarter estimated income tax payment for individuals and corporations

Due today: Individual and C-Corporation tax returns

17

18

19

20

21

22

EARTH DAY

PASSOVER begins

23

FULL MOON

24

ADMINISTRATIVE PROFESSIONALS DAY

25

26

ARBOR DAY

27

28

29

30

Due today: 1<sup>st</sup> quarter payroll reports, MT903 & IFTA

PASSOVER ends

MARCH 2024

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MAY 2024

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"Tree Delimbing"

by Larry Carrier, Jackman, Maine

"Tree Delimbing"  
by Larry Carrier, Jackman, Maine



REMINDER:  
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"First Introductions"  
by Samantha Crabill,  
Ames, N.Y.



"Spring Plantings"  
by Rebekah Alstede Modery,  
Chester, N.J.







FARM CREDIT EAST  
FarmCreditEast.com

This pallet of sod is rolled and ready for shipping. Greg DeBuck captured this photo on DeBuck's Sod Farm in Pine Island, N.Y.





# May 2024

**How Much is it Worth?**  
Buying? Selling? Settling an estate? For a thorough, accurate appraisal, work with a Farm Credit East rural appraiser.



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	<div>APRIL 2024</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr><tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr><tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr><tr><td>28</td><td>29</td><td>30</td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30					<div>JUNE 2024</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr><tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr><tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr><tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr><tr><td>30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30							1 <div>LAST QUARTER</div> <div>Due today: Loan payment</div>	2	3 <div>Northeastern Logger's Expo Essex Junction, VT</div>	4
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5	6	7 <div>NEW MOON</div>	8	9	10	11																																																																																											
12 <div>MOTHER'S DAY</div>	13	14 <div>Contact your Farm Credit East office about state payroll requirements.</div>	15 <div>FIRST QUARTER</div> <div>Due today: Federal payroll (EFTPS) deposit for monthly depositors</div>	16	17	18 <div>ARMED FORCES DAY</div>																																																																																											
19 <div>PENTECOST</div>	20	21	22	23 <div>FULL MOON</div>	24	25																																																																																											
26	27 <div>Farm Credit East offices closed MEMORIAL DAY</div>	28	29	30 <div>LAST QUARTER</div>	31 <div>Due today: MT903</div>																																																																																												



"Spring Annuals"  
by Glenn Clark,  
Green Village, N.J.



"Asparagus for Sale"  
by Laura Kokoski,  
Hadley, Mass.



"Resting Butterfly at  
Lucas Greenhouses"  
by Corey Goetsch,  
Monroeville, N.J.

**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.





FARM CREDIT EAST  
FarmCreditEast.com

These curious onlookers were caught by surprise!  
Photographer Mikayla Beiler of Rexville, N.Y., was ready  
to capture this herd on camera.





# June 2024

## Are You Making a Profit?

Farm Credit East's analysis tools can help you evaluate and improve the operational and financial management of your business.



SUN	MON	TUE	WED	THU	FRI	SAT																																																																																				
 23		"Fresh-Picked" by Stan Dzugan, Massapequa Park, N.Y.		<div><div>MAY 2024</div><table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td></tr><tr><td>5</td><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td></tr><tr><td>12</td><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td></tr><tr><td>19</td><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td></tr><tr><td>26</td><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td></tr></table></div>	S	M	T	W	T	F	S				1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31		<div><div>JULY 2024</div><table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr><tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr><tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr><tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr></table></div>	S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				1  Due today: Loan payment
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9	10	11	12	13  Submit your photos by July 31 for the chance to be featured in next year's calendar!	14  FIRST QUARTER  FLAG DAY	15																																																																																				
16  FATHER'S DAY	17  Due today: Federal payroll (EFTPS) deposit for monthly depositors  Due today: 2 <sup>nd</sup> quarter estimated income tax payment for individuals and corporations	18	19  Farm Credit East offices closed JUNETEENTH	20  SUMMER begins	21  FULL MOON	22																																																																																				
23	24	25	26	27	28  LAST QUARTER	29																																																																																				
30  Farm Credit East FFA scholarship deadline. See FarmCreditEast.com for application.	 "Dusk" by Adelina Decker, Kendall, N.Y.					 "Best Friends" by Sandra Hoffman, Sharon Springs, N.Y.																																																																																				

**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.





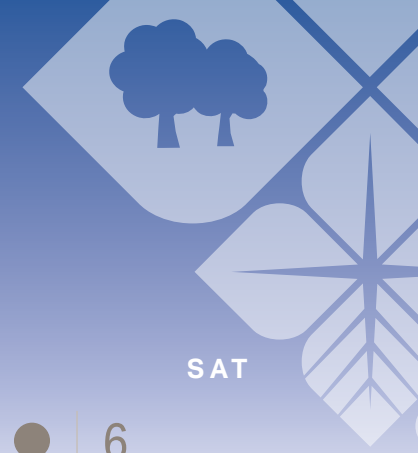
**FARM CREDIT EAST**  
**FarmCreditEast.com**

Harvesting the first cut — and it just so happens to be in the shape of Vermont! Kathleen Pominville captured this unique pattern at Quarry Road Farms in Middlebury, Vt.



# July 2024

**For no surprises at tax time,**  
the best time to think about taxes isn't when they're due. Work with a Farm Credit East ag tax specialist year-round to take advantage of all the tax opportunities you're legally allowed.



SUN

MON

TUE

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1

Due today: MT903  
Due today: Loan payment

2

3

4

Farm Credit East offices closed  
INDEPENDENCE DAY

5

NEW MOON

6

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FIRST QUARTER

14

15

Due today: Federal payroll (EFTPS)  
deposit for monthly depositors

16

17

18

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21

FULL MOON

22

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LAST QUARTER

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31

Deadline for Farm Credit East's  
2025 calendar. Submit photos at  
FarmCreditEast.com/calendar.  
  
Due today: 2nd quarter payroll  
reports, MT903 & IFTA

JUNE 2024

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AUGUST 2024

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25	26	27	28	29	30	31



"American Classic"  
by Carrie Sweetman,  
Warwick, N.Y.



**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.



"Ripe for Picking"  
by Kristie Matuszewski,  
Port Chester, N.Y.



"Picked Perfection at Stone Circle Farm"  
by Jennifer Matthews,  
Cape May Court House, N.J.





FARM CREDIT EAST  
FarmCreditEast.com

There's nothing quite as sweet as a fresh-picked peach!  
Hannah Schmelzer captured this mouthwatering shot at  
Scott's Connecticut Valley Orchards in Deep River, Conn.





# August 2024

## Last Minute Harvest Costs?

Whether it's a loan for a new chopper, payroll for seasonal labor or a deal on harvest prices, you can't afford to wait. Call Farm Credit East today.



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<div> 45</div>		<div><div>JULY 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td></tr><tr><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td></tr><tr><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td></tr><tr><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td></tr><tr><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td></tr></table></div> <div><div>SEPTEMBER 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr></table></div>	S	M	T	W	T	F	S		1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31				S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						1	2	3
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			National Farmers' Market Week																																																																																						
11	12 FIRST QUARTER	13 Schedule: Year-end tax planning with a Farm Credit East tax specialist	14	15 Due today: Federal payroll (EFTPS) deposit for monthly depositors	16	17																																																																																			
18	19 FULL MOON	20	21 New York State Fair begins Syracuse, N.Y.	22	23	24																																																																																			
25	26 LAST QUARTER	27	28	29	30	31																																																																																			

"Farm Fresh"  
by Andrea Bartolomeo,  
Elizaville, N.Y.



"Loading Traps for Launch"  
by Jenny Wells,  
Whitefield, Maine



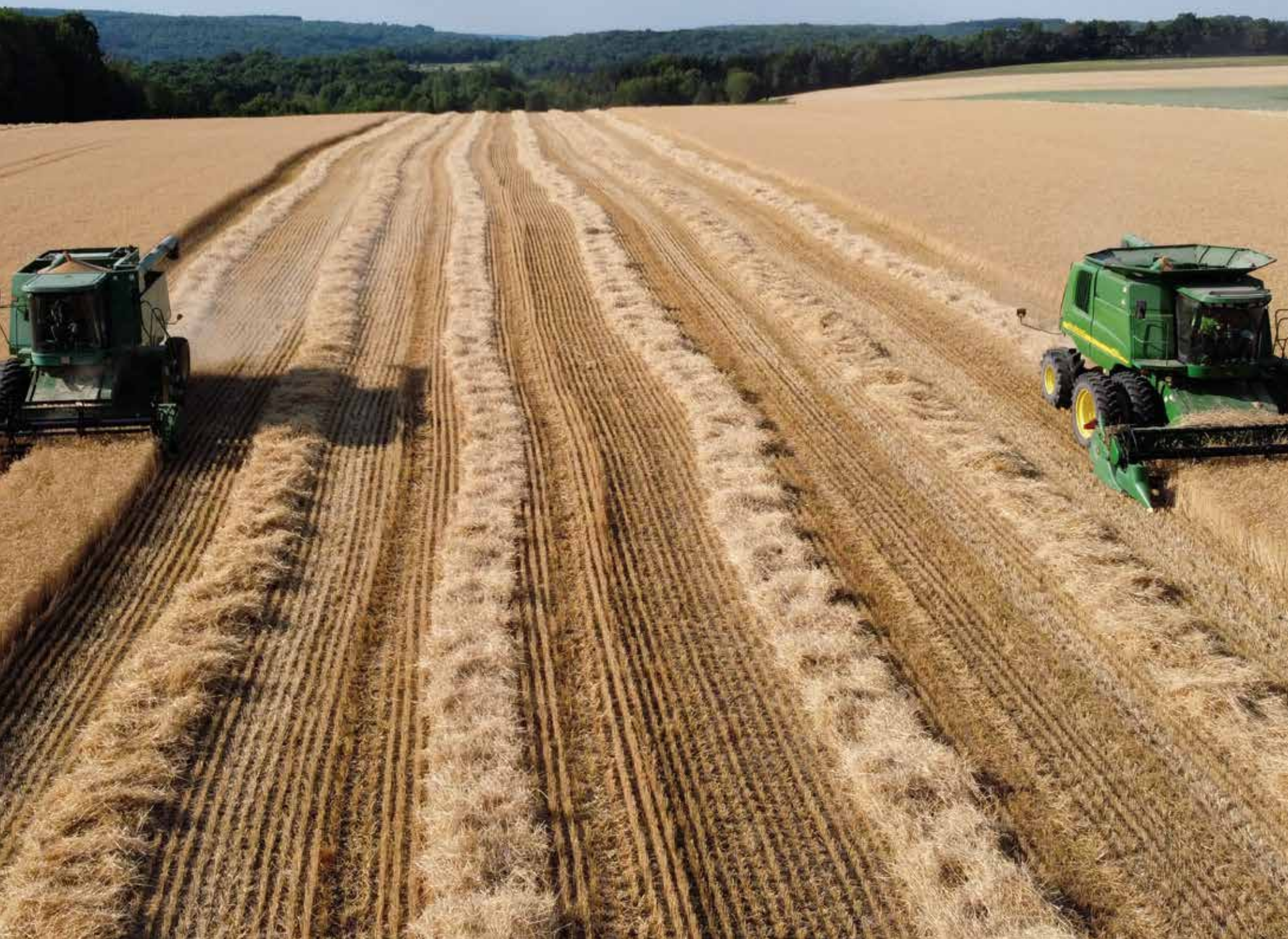
**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.





FARM CREDIT EAST  
FarmCreditEast.com

Photographer Bethany King captured this picturesque shot of wheat being harvested at Country Crossroads in Andover, N.Y.





# September 2024

**We are here to save you money.**  
Long-term tax planning can mean significant savings when it comes time to file your returns. Call Farm Credit East today to learn more.



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NEW MOON

New York State Fair ends  
Farm Credit East offices closed  
LABOR DAY

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FIRST QUARTER

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Due today: Federal payroll (EFTPS) deposit for monthly depositors

Due today: 3<sup>rd</sup> quarter estimated income tax payment for individuals and corporations

Due today: Extended partnership and calendar-year S-corporation tax returns

17

FULL MOON

National Farm Safety and Health Week

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LAST QUARTER

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AUGUST 2024

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OCTOBER 2024

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“Cousins Harvesting Apples”  
by Rella Getty, Hudson Falls, N.Y.

“Checking on the Russet Crop”  
by Casey Blackstone,  
Fort Fairfield, Maine

Eastern States Exposition ends

Due today: MT903

"Grape Harvest"  
by Carrie Tazbir,  
Newmarket, N.H.



**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.





**FARM CREDIT EAST**  
**FarmCreditEast.com**

It's harvest time! Photographer Mark Avery of Lansing, N.Y., snapped this unique angle of corn harvest at Clear View Farm in Locke, N.Y.



# October 2024

**Time to Expand the Business?**  
Or hand it down to the next generation? Then it's time to talk to a Farm Credit East business consultant. Like you, they understand agricultural business.



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<div>SEPTEMBER 2024</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td></td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30						<div>NOVEMBER 2024</div> <table><tr><td>S</td><td>M</td><td>T</td><td>W</td><td>T</td><td>F</td><td>S</td></tr><tr><td></td><td></td><td></td><td></td><td></td><td></td><td>1</td></tr><tr><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td><td>8</td></tr><tr><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td><td>15</td></tr><tr><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td><td>22</td></tr><tr><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td><td>29</td></tr><tr><td>30</td><td></td><td></td><td></td><td></td><td></td><td></td></tr></table>	S	M	T	W	T	F	S							1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30							1  Due today: Loan payment	2  NEW MOON  ROSH HASHANA begins at sundown	3	4  ROSH HASHANA ends at nightfall	5
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13	14  Farm Credit East offices closed COLUMBUS DAY / INDIGENOUS PEOPLES' DAY	15  Due today: Individual and calendar-year C-corporation extended tax returns  Due today: Federal payroll (EFTPS) deposit for monthly depositors	16  BOSS'S DAY	17  FULL MOON	18	19																																																																																											
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27	28	29	30	31  Due today: 3rd quarter payroll reports, MT903 & IFTA  HALLOWEEN																																																																																													



**"Chopping Season"**  
by Malorie Ryan, Clymer, N.Y.



**"Colors of the Season"**  
by Diane Carter, Derry, N.H.



**"Enjoying the View"**  
by Vivian Briggs, Turner, Maine

**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.





**FARM CREDIT EAST**  
**FarmCreditEast.com**

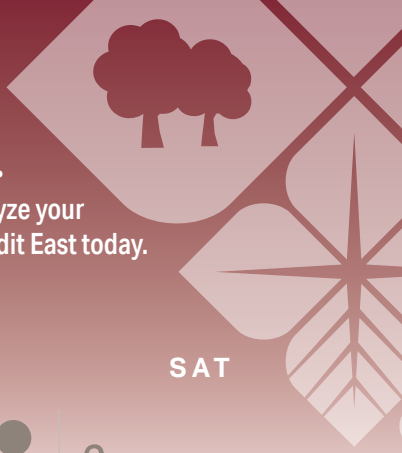
Freshly harvested cranberries at The Barn at Benson Pond in Middleborough, Mass. Kathy Diamontopoulos, of Haverhill, Mass., captured this seasonal shot.





# November 2024

Profitability depends on accurate decision-making.  
For the information you need to analyze your business performance, call Farm Credit East today.



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			<div>"Post-Pumpkin Harvest at Jones Family Farms" by Brandie Yezak, Shelton, Conn.</div> <div><div>OCTOBER 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td></td><td></td><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td></tr><tr><td>6</td><td>7</td><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td></tr><tr><td>13</td><td>14</td><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td></tr><tr><td>20</td><td>21</td><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td></tr><tr><td>27</td><td>28</td><td>29</td><td>30</td><td>31</td><td></td><td></td></tr></table></div> <div><div>DECEMBER 2024</div><table><tr><th>S</th><th>M</th><th>T</th><th>W</th><th>T</th><th>F</th><th>S</th></tr><tr><td>1</td><td>2</td><td>3</td><td>4</td><td>5</td><td>6</td><td>7</td></tr><tr><td>8</td><td>9</td><td>10</td><td>11</td><td>12</td><td>13</td><td>14</td></tr><tr><td>15</td><td>16</td><td>17</td><td>18</td><td>19</td><td>20</td><td>21</td></tr><tr><td>22</td><td>23</td><td>24</td><td>25</td><td>26</td><td>27</td><td>28</td></tr><tr><td>29</td><td>30</td><td>31</td><td></td><td></td><td></td><td></td></tr></table></div>		S	M	T	W	T	F	S			1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31			S	M	T	W	T	F	S	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31					1 <div>NEW MOON</div>	2
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17	18	19 <div>Take the stress out of paydays with payroll services from Farm Credit East.</div>	20	21	22 <div>National Farm City Week begins</div>	23 <div>LAST QUARTER</div>																																																																																				
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"Loyal Companion"  
by Rachel Foth, Gardiner, Maine



"Enjoying a Beautiful Fall Day"  
by Darlene Pyle, Fair Haven, Vt.



REMINDER:  
See last page for our 2024 Crop Growers Calendar.





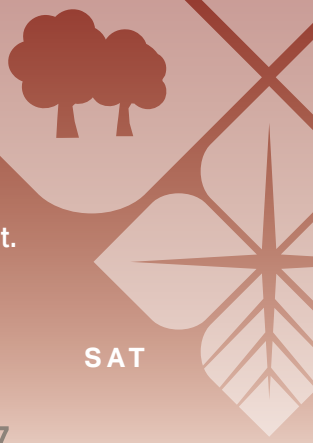
**FARM CREDIT EAST**  
FarmCreditEast.com

'Tis the season! These horses are truly dashing through the snow at Liberty Farm in Harrisville, R.I. Destiny Sincavage was nearby to capture this festive photo.





**Are you risking penalties by processing your own payroll?**  
Schedule a free consultation with a Farm Credit East payroll specialist to find out.



"Enjoying the Fresh Snow"  
by Pam Bell,  
Leeds, Maine



"Holiday Display"  
by Elaine Brisson,  
Shoreham, Vt.



"Festive Calf"  
by Jacob Fisher,  
Warner, N.H.

**REMINDER:**  
See last page for our 2024 Crop Growers Calendar.



# AT YOUR OPERATION, FROM OUR OFFICE, OVER THE PHONE OR ONLINE,

Farm Credit East has an entire team dedicated to serving Northeast agriculture, forest products and commercial fishing.



FARM CREDIT EAST

[FarmCreditEast.com](http://FarmCreditEast.com)







CROP	SALES CLOSING	PRODUCTION REPORTS	ACREAGE REPORTS OR INVENTORY REPORTS	BILLING DATE
FALL CROPS				
Barley	9/30	11/14	11/15	8/15
Forage Production	9/30	11/14	10/16	7/1
Forage Seeding (N.Y., N.J.)	7/31	–	11/15	7/1
Wheat	9/30	11/14	11/15	8/15
PERENNIALS				
Apples	11/20	1/15	1/15	8/15
Blueberries	11/20	1/15	1/15	8/15
Cranberries	11/20	1/15	1/15	8/15
Cherries (N.Y.)	11/20	1/15	1/15	8/15
Grapes	11/20	1/15	1/15	8/15
Peaches	11/20	1/15	1/15	8/15
Pears (N.Y.)	11/20	1/15	1/15	8/15
CLAMS				
All Policies	11/30	–	11/30	8/15
PASTURE, RANGELAND, FORAGE (PRF)				
All Policies	12/1	–	12/1	9/1
APICULTURE				
All Policies	12/1	–	12/1	9/1
WHOLE FARM REVENUE POLICY & MICRO-FARM PROGRAM				
Whole Farm Revenue Policy	3/15	–	7/15	8/15
* Late Fiscal Year Filers - Fiscal year begins October, November or December				
SPRING CROPS				
Barley (Maine)	3/15	4/29	7/15	8/15
Cabbage	3/15	4/29	8/15	9/15
Corn	3/15	4/29	7/15	8/15
Dry Beans	3/15	4/29	8/15	8/15
Fresh Market Beans	3/15	4/29	8/15	9/15
Fresh Market Sweet Corn	3/15	–	7/15	8/15
Grain Sorghum	3/15	4/29	7/15	8/15
Green Peas	3/15	4/29	7/15	8/15
Green Peas (N.J.)	2/15	4/1	5/15	8/15
Oats (N.Y., N.J.)	3/15	4/29	7/15	8/15
Oats (Pa.)	3/15	4/29	6/15	8/15
Onions	2/1	3/18	6/15	8/15
Potatoes	3/15	4/29	7/15	8/15
Potatoes (N.J.)	1/31	3/16	7/15	8/15
Processing Beans (N.Y., N.J.)	3/15	4/29	8/15	9/15
Soybeans	3/15	4/29	7/15	8/15
Spring Barley (N.Y.)	3/15	11/14	7/15	8/15
Spring Forage Seeding (Maine)	3/15	–	8/15	9/15
Spring Forage Seeding (N.Y.)	3/15	–	5/15	7/1
Spring Forage Seeding (N.J.)	3/15	–	6/15	9/15
Sweet Corn - Processing	3/15	4/29	7/15	8/15
Tobacco (Binder)	3/15	4/29	7/15	1/1
Tobacco (Wrapper)	3/15	4/29	7/15	1/1
Tomatoes (Processing)	3/15	4/29	7/15	8/15
Wheat (Maine)	3/15	4/29	7/15	8/15
Livestock Gross Margin – Dairy (LGM)				
Every Thursday				
Dairy Revenue Protection				
Every business day at 4:30 CST				
NURSERY				
Nursery*	5/1	–	5/1	3/1
*Submit initial crop-year inventory with application. Also include three copies of wholesale catalog.				





# Country Living Loans

from Farm Credit East

It's serene moments like this that make rural life so special. Photographer Christopher Bodell captured this picturesque shot of morning dew rising over Skaneateles Lake at Lot 10 Vineyards in Skaneateles, N.Y.

HOMES | HOME CONSTRUCTION  
LAND | FARMS | FARM STRUCTURES  
EQUESTRIAN FACILITIES

**WELCOME TO THE COUNTRY.** Whether you're a porch rocker, a crop producer or an adventure seeker, Country Living Loans is the lender who can help make your country life happen. Our mortgage professionals take a personalized approach to every transaction, putting your unique goals and needs first. Because while there's no right way to live out here, there's a right way to finance it.

**Make the country life yours.**

Visit us online or call today to speak with your local mortgage specialist.



**800.762.3276**

[CountryLivingLoans.com](http://CountryLivingLoans.com)

Farm Credit East NMLS No. 522993



EQUAL HOUSING  
OPPORTUNITY