



## Like your favorite pair of work boots — insist on a good fit with your banker, too

By KASH GILL  
Banner Bank

I've been an ag banker my entire career and I'm passionate about helping families and businesses achieve their financial goals. Like all my ag-focused colleagues, I value the farms — large and small — and the many supporting businesses that are part of the food supply chain. The products and commodities you grow, promote and sell, as well as all the people you employ, are an invaluable component of the local, regional and national economy.

One of the kernels of knowledge I've picked up over my career is how vital it is for any business, especially an ag business, to be matched up with the right bank. But how do you know when it's a good fit? Here are four tried-and-true considerations:

- **Apply the Golden Rule.** Service is priority #1 with every business — including banking. Regardless of the size of your farm or business (or the crops you grow), you deserve outstanding service. Every time. All the time. If we're doing our job right in banking we are ready and willing to earn your business.

- **It's not you. It's me.** As in our personal lives, a business relationship must work for both parties. There are reasons to switch banks. Maybe the complexities of your operations have outgrown your current bank, or you feel you've been sold the hot new product instead of what you need. Regardless of the reason, don't be afraid to "break up" for a



Dan Wheat/Capital Press

Wheat is one of the major crops grown in the West.

better match.

- **Expect the best.** Many financial institutions can fund a loan or line, but it's key to choose a banker with specific ag credit expertise to understand your financials and industry. Your banker should be a trusted advisor and a resource year-round, not just when your loan or line is up for renewal. A strong relationship is invaluable — think of it as anytime access to free expertise.

- **Are you on a first name basis with your banker?** I believe this is the litmus test. A good banker should know why you're passionate about what you produce or sell and what sets you apart from your competitors. In fact, they should be the loudest voice in your cheering section, rooting you on as you achieve your financial goals.

Working closely with local families and businesses to help them succeed is why I've built a career in banking. It's satisfying to know our clients' products show up on dinner tables across the nation and the world. That appreciation is one of the reasons I'm at Banner Bank. We've been committed to ag business since opening our doors 128 years ago.

Taking a hands-on ap-

proach, our ag bankers get to know each client — from understanding their short- and long-term goals to knowing how they bring their product to market. We also work hard to understand outside pressures like fluctuating fertilizer pricing, forward contracting and timing for cash flow. Only then do we tailor solutions to suit a client's specific needs. This approach makes all the difference in my mind because every farm we drive onto and every business we enter is unique and should be treated that way.

I encourage you to remember your value as a client. When you're matched with the right banker, they will proactively recommend financial solutions to make the best use of your hard-earned money and propel your business forward so you can focus on feeding America.

*Kash Gill is a Senior Vice President and Commercial Banking Center Manager for Banner Bank. From seed bulbs and strawberry starters to cattle and caviar, the Banner team serves diverse ag regions in California, Oregon, Washington and Idaho. Learn more at bannerbank.com.*

## Hazelnut research to set bar for irrigation

By GAIL OBERST  
For the Capital Press

Chris Higgins, an Oregon State University agricultural engineering professor, stands beneath a 30-foot steel tower in the middle of a hazelnut orchard a few miles southwest of Amity, and points up to a jaw-like contraption that looks like it should adorn the side of a spaceship.

These sensors, he says, will measure water that evaporates from the ground and the trees into the air from a 15-acre portion of the orchard.

At the base of the tower, wires snake into the dirt, measuring soil moisture. In a few weeks, young tree trunks will be pierced with sap sensors, measuring the moisture moving through the trees.

Higgins and his students are collecting the data to see what the hazelnut trees are doing in real time, hoping to establish guidelines that new hazelnut growers can use to plan the most efficient irrigation schedules in the Willamette Valley.

The guidelines for most crops are created by gathering information from sensors or historical records. Most of that data is publicly available online at AgriMet, a program of the U.S. Bureau of Reclamation that, among other things, lists recommended



Gail Oberst/For the Capital Press

Chad Higgins, a professor in Oregon State University's Biological and Environmental Engineering program, is conducting experiments to improve hazelnut irrigation techniques. Soil sensors in the ground, evaporation sensors in the air, and sensors in the tree will measure water circulating through the orchard.

watering schedules in charts specific to crops.

Missing from those charts, though, is the data for the latest hazelnut cultivars, recently developed to replace trees susceptible to the Eastern Filbert Blight. The blight in the Northwest, and in other parts of the world, has devastated hazelnut crops. Added to the blight's damage, world trade and distribution unrest has disrupted international hazelnut growers, who once produced more than 90 percent of the world's crop. The world market's loss has been a boon to Oregon growers who have expanded acreage from about 30,000 in 2014 to nearly 70,000 last year, according to Polly Owen of Oregon Ha-

zelnut, a nonprofit branch of the Nut Growers Society.

"I see the change in the valley and it's exciting, but there needs to be an equal amount of information to support it," Higgins said.

Higgins hopes to help growers who are planting the resistant cultivars, especially the Jefferson hazelnut, by setting irrigation guidelines that fit the new types of disease-resistant hazelnuts — guidelines that now do not exist. To that end, he has established a research station in a 100-acre orchard a few miles southwest of Amity, where he is gathering data that may set optimum irrigation standards for the new cultivars.

## Coleman Agriculture modernizes for future

By GAIL OBERST  
For the Capital Press

Some things are beyond a single farmer's control: Global markets are among them.

In 2008, Anheuser-Busch, the beer giant and longtime Coleman hop farms client, merged with InBev, an international brewing company. Coleman was left holding the bag, literally. The new AB-InBev canceled its growing contracts, forcing the Oregon hop farmers to reduce 1,000 acres of hops to 100.

The Colemans, headquartered in St. Paul, Ore., didn't get to be seventh-generation farmers because they give up easily. Today, thanks to partnerships with craft brewers and hop innovators and researchers, Coleman Agriculture is now growing and managing over 2,000 acres of hops in the Willamette Valley. This time around, the company is raising 23 varieties of hops, 20 of them at their Alluvial Farm in Independence. The hops include a variety of public, private and, in some cases, experimental breeds soon to be found in your next favorite beer.

Keeping costs low and quality high is at the core of other Coleman innovations. In the hop dryer, computerized sensors will go online this fall to increase speed, reduce fuel costs and increase quality con-

sistency, with an aim to improve the bottom line and important flavors.

This year, equipment and staff will be outfitted with GPS equipment to coordinate work between the 12 Coleman Agriculture entities spread across more than 8,000 acres in Oregon. In addition to hops, the company farms hazelnuts, seed and vegetable row crops.

### A new model

How does a multi-generational family farm stay intact?

"We kick-started change to a 20th-century farm into 21st-century practices," said Liz Coleman, one of six Coleman owners. The game-changer, Liz said, was the family's investment in a new business structure.

That business model was established four years ago, based on the company's old-school collective mission, which reads: "Deeply rooted in our farming heritage, we cultivate the future for the prosperity of those we serve."

Their obstacles to survival are not uncommon in multi-generational farms. As more Coleman relatives developed farms and sidelines, complexities grew — it was hard to communicate new ideas between generations, and harder still to plan for future generations.

In the past, succession — passing the farm from one gen-

eration to the next — had been easier. Fourth-generation owners Robert and Martha Coleman helped their sons, John F., Bob and Bill, get started with their own farms. When Robert and Martha died their farm ground was passed to their descendants.

Eventually, John F. and his wife, Kathleen, and Bill and his wife Kathryn's children — Generation 6 — graduated from college and married.

The new model was based on the idea that operating independently limits Coleman Agriculture's potential for a stronger business and best practices, said Liz. Combining their diverse talents, the partners are working toward a more organized and collaborative way of doing business aimed at sustaining the family farm for future generations, she said.

"We asked ourselves: How can we do this differently?" said Liz.

With advice from Oregon State University's Austin Family Business Program, the Colemans formed an ownership board that works closely with the company's president in overseeing the crop management of its 12 entities. The land is owned by individual family members but decisions about farming it falls on the ownership board, board of directors, and its non-family president, David Henze.



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