

Harvest Capital title sponsor of NW Ag Show

By MITCH LIES
For the Capital Press

In the late 1980s, while a regional investment analyst for a large national firm, Brian Field decided he wanted to provide his customers with more personalized service.

"The service I wanted to provide agriculture was at the kitchen table, not by designing a portfolio that is going to be built for a particular institution," Field said.

By 1992, Field was able to do just that. He started Harvest Capital Co. that year and hasn't looked back. Harvest Capital is this year's title sponsor of the Northwest Ag Show.

As Field puts it, he now is able to "ride for the brand for that individual farm or ranch and for that particular time."



Brian Field of Harvest Capital

"We in this field get a chance to do long-term real estate mortgage investing every day," Field said. "But a lot of these farms and

ranches do this maybe once or twice in a career, and it is important to custom design something that more particularly finances their needs,

rather than just putting a fee on something, getting the documents together, closing it and going on to the next one.

"It is a different concept of financing, and it is born and bred from production agriculture roots throughout our whole staff," he said.

Today, Field works with a team of six full-time investment analysts, all with roots in farming, timber, ranching or agribusiness.

Field grew up on a ranch in Colorado and has been in agribusiness since graduating from Colorado State University with an agribusiness degree. He is a past FFA state president for Colorado, and currently is chairman-elect of the Individual Giving Council Division of the National FFA Foundation, poised to take the chair

at the FFA's 2019 national convention in Indianapolis.

Harvest Capital is one of the largest backers of the Oregon FFA Foundation, he said, and its staff works closely with FFA students in helping them prepare for state and county competitions.

"We are intimately and intricately involved with the training of our FFA people," he said.

Harvest Capital offers several loan products, including long-term, fixed-rate loans, which is the company's most popular loan.

"That is not because we are pushing that," he said. "That is because our customers, who are some of the smartest business people on the face of the planet, are choosing them. They are analyzing the yield curve and recognizing the need to

stabilize rates in their own balance sheets.

"We see a lot of people wanting to take one unknown out of the huge risks they take just to open the front gates of their operating farm or ranch," Field said.

Another popular loan currently at play involves a revolving line of credit based on real-estate holdings. The loan can also be combined with a fixed-rate-term loan.

"We can do two loans and use just one mortgage for it," he said. "That combination is an incredible combination for most of our ag production people, and we do an awful lot of them."

Looking ahead, Field said he sees continued volatility in the marketplace and "a lot of potential volatility in commodities."

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