

# Harvest Capital Company: Serving farmers' financial needs

By **BRENNA WIEGAND**  
For the Capital Press

Harvest Capital Company of Canby, Ore., founded in 1992 by Brian Field, began as an idealist's desire to serve agriculture and the business of real estate finance.

Since then, it has grown into one of the largest commercial agricultural real estate lenders in the Northwest.

"Harvest Capital is a boots-on-the-ground lender," Field said. "We are intimately and integrally involved with each one of our borrowers through the experience of structuring their operation with long-term financing, from start to finish."

"It's not just about money to us; it's an ingredient for the stabilization of balance sheet structure and success for our family farms and ranches scattered throughout the Northwest," Field said. "We

want to enhance and add to that picture, and we do that through very intense planning that involves our customer's agricultural real estate finances and, quite often, their entire structure into the future."

"We get involved in all aspects of assisting our customers with whatever their needs are, but at the base we are commercial agricultural real estate lenders," Field said. "That's the one thing we do, we do it with passion for our producers and our industry and we don't miss very often."

Field and his team frequently encounter farmers who have "all their financial eggs in one basket."

"If you've got two farms and they're 40 miles apart, throwing those farms into the same mortgage is not beneficial to the family operation," Field said. "Separating them



**Brian Field, left, and Royce Ann Simmons, right, of Harvest Capital Company visit with Andy Root, a hay and cattle producer in Eastern Oregon.**

gives farmers leverage on their terms rather than on the dictated terms of their lender."

"Farmers, ranchers and agribusiness people accept special risks and face very specialized challenges," he said. "In order to meet those challenges, they will need the most advanced credit services and presentation techniques available, and we provide the tools, ability and experience

today to help them finance tomorrow's agriculture."

"What happens if the neighbor's place comes up for sale?" Field said. "You need to be structured appropriately to refinance and get that place bought rather than have a prepayment penalty in your face as you're trying to take advantage of an opportunity."

Establishing a level of liquidity makes farmers and ranchers nimble enough to

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take advantage of such opportunities while successfully navigating whatever Mother Nature dishes out that year.

The Harvest Capital team is familiar with the unique challenges of the ag industry, being primarily composed of people who grew up on farms or ranches, including many past FFA officers.

The National FFA honored Harvest Capital Company with its Distinguished Service Citation at the 94th National FFA Convention and Expo in Indianapolis in October 2021.

"FFA students are part of the future of American agriculture, something the pub-

lic should be aware of and be sure to support," Field said. "Trades are what make this nation tick and agriculture and the FFA are the cream of the crop."

FFA's ag-based education, emphasizing leadership and personal growth skills, has produced some great Harvest Capital employees, he said.

In the coming year, Harvest Capital will be looking for a few new team members to join their ranks, and an agricultural background will be a key component in the search.

"We're looking for people to join us," Field said. "It's not just a job; it is a choice to serve the industry of agriculture throughout your career."

Harvest Capital's leaders are excited to be the Title Sponsors of the first-ever Central Oregon Agricultural Show and look forward to meeting new producers and catching up with old friends and colleagues.

## Perfect Balance USA: Breakfast helps farmers, ranchers seek balance

By **BRENNA WIEGAND**  
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Perfect Balance USA will be the beneficiary of the annual Buckaroo Breakfast at 8 a.m. Saturday, March 26, at the Central Oregon Ag Show. The breakfast will continue as long as supplies last.

McDonald's is donating the food, and between breakfast proceeds and charitable donations, the Perfect Balance USA nonprofit hopes to gain sufficient funds to continue with their plans.

Started in 2016 by Jeremy and JoHanna Symons of Madras, Perfect Balance is taking a multi-pronged approach to a complicated, dire situation related to the discovery of the endangered Oregon spotted frog along the banks of the Deschutes River, sole water

supplier of the area's farmers and ranchers.

A major effort is educating the public. The Symonses host tours of their operation to educate people about the importance of a common-sense approach to achieving balance between agriculture and government.

Guests are taken on wagon rides around the ranch's 1,100 acres and the cattle feeding facility to give them an idea of their day — feeding and caring for the animals, growing and harvesting crops, composting manure for use as fertilizer.

"It's a full-circle operation," JoHanna Symons said. "The reason we've kept giving tours is because we've been 100% effective in reconnecting people with where their food comes from and what it takes to produce it. People are posi-

tively educated after a visit.

"In addition to large groups of students, we've had environmentalists, animal rights activists, and once a group of 48 college professors," Symons said. "A professor from UC-Berkeley came to us in tears, saying, 'I feel so bad because I've misled thousands of students over the years about the ag industry; I had no idea that small family farms were like this.'

"Keeping the balance where everything thrives is the key. The scale got tipped too far one way and the balance was catastrophically thrown off," Symons said. "Fish & Wildlife Service got so focused on the water needs of the frog that farmers are now facing bankruptcy because their water allocation has been drastically reduced, for the use of the frog."

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