



Beginning Farmers Get Back to Their Roots with Assistance from the Farm Service Agency

By: Cory Spiker, FSA Farm Loan Officer

Michelle and Greg Martin have always been involved in agriculture, but they never owned a farm before 2009. The goal was to always own and operate a farm of their own. Greg had lived on a small family farm his entire life. After he and Michelle married in 1996, they continued living on a farm owned by Greg's grandfather. Greg and his grandfather raised beef steers and produced hay crops for many years.

From 2000 through 2008, Greg and Michelle continued to raise beef steers, as well as grow corn and soybeans as cash crops. In 2006, they began to grow an acre or two of pumpkins. They sold pumpkins to local grocery stores and the Shenandoah Valley Produce Auction, all while maintaining off-farm employment. The money that was made from the farm operations paid the farm lease and allowed them to purchase some equipment; all while saving for the purchase of a farm.

Michelle and Greg worked together on every aspect of the beef cattle farm. She has done everything from building fences to chasing cattle. Greg's off-farm employment often kept him away from home for extended periods of time, during which Michelle took care of the cattle, crops and kids. In addition to this, Michelle has always kept the farm records on QuickBooks and has shown she is capable of running the family farm.

The Martins had wanted to purchase a farm where they could use their knowledge in agriculture and be able to expand on a "buy fresh, buy local" business. In 2009, a 25 acre strawberry farm was on the market in Augusta County. Coincidentally, this farm was once owned by Michelle's great grandfather. Michelle and Greg were drawn to this farm. They saw it as a perfect opportunity to own their own farm and be connected to their family heritage as well. The Martins came to the Farm Service Agency (FSA) in hopes of obtaining a loan to purchase the farm. Farm Credit was unable to offer them a loan for the whole purchase and it was suggested to look into FSA's Beginning Farmer Down Payment Program. Because the Martins had been able to save 5% of the purchase price over the years, they met one of requirements to qualify for FSA assistance.

During the application process, it was determined that Michelle would be the lead applicant for the loan request; she would be putting more time into the farm as Greg's off-farm job at times required him to be away from the farm. Before the loan was finalized, Greg was deployed overseas for work. This left

Michelle to finish the loan process in hopes of purchasing the farm. The Martins were approved through FSA and Farm Credit to purchase the farm and the transaction was completed in November 2009. They were now the proud owners of a strawberry farm. The prior owner sold them the strawberry equipment, which they were able to purchase by obtaining a FSA operating loan. They had everything they needed to start growing strawberries the following spring.

Outside employment kept Greg away from the farm during the first growing season. Michelle was determined to make the first year a success. She started advertising and started the website <http://middleriverfarms.com/>. Michelle succeeded in the first year of the operation and they have continued to grow their business since. Greg is now home and the two of them work as a great team operating the farm. They have an excellent customer base, who consistently come back year after year to pick delicious strawberries. They offer a "U-Pick" operation. Customers can purchase pre-picked berries as well. It is a great family setting and kids love being able to pick their own berries; you can go there anytime and see children's big smiles and strawberry covered faces. They plant 7 acres of strawberries annually, and they rotate fields each year in order to improve soil quality, ensuring they grow an excellent crop year after year.

The Martins named the farm Middle River Farms. They consistently get "picked out" of strawberries most days they are open. They strive to provide excellent customer service, and their customers always come back to pick delicious berries. Starting this berry season, they will also sell local pastured chicken eggs, as well as local vegetables. The Martins will also sell hormone and implant free beef, which they raise on the farm. The beef will be primarily grass and hay fed, finished off with a bit of grain.

This past fall, they grew over 30 different varieties of pumpkins. Customers come and pick their own pumpkins or select already picked ones from the stand. The Martins also sell fall decorative items such as corn shocks, Indian corn and mums. Customers can come to Middle River Farms, spend time and get the full farm experience. The farm is conveniently located just minutes off of Interstate-81 in the heart of the Shenandoah Valley. Because of their location and the wonderful experience one can get on the farm, they have been able to reach customers from all over. What better way to spend a beautiful spring or fall day than to pack the kids up and drive through the beautiful valley to visit Middle River Farms? There is nothing like fresh home grown products.

The Martins have been very successful going into their third growing season. They are innovative thinkers and hard workers. Michelle is an inspiration as she was able to make the purchase, and start their successful business while Greg was overseas. Now that he is back home and they are working together, the business continues to expand. They make their annual FSA payment after all of the strawberries are sold. They also have NAP coverage through FSA. Having this coverage, helps with their risk management if there should be weather which destroys the crop. The Martins are a great example of how FSA programs can help hard working, dedicated people create a successful "buy fresh, buy local" farm.

To find how FSA programs can assist your operation, please visit your local office or visit the website at <http://www.fsa.usda.gov>.