

Field Day Podcast Ep. 6 Dale Arnold.mp3

Jordan: Welcome to Episode 6 of the field day podcast brought to you by the Ohio Farm Bureau Federation. I'm your host, Jordan Hoewisher, Director of Water Quality Research for the Farm Bureau. Today we have an in-house guest with Dale Arnold, he's our resident energy expert. If you've been around Farm Bureau or been to a meeting, you surely know Dale. You know Dale is a shining example and really the epitome of what Farm Bureau represents in terms of the interaction with members, interaction with experts kind of playing that conduit, no pun intended. Energy wise, the conduit of information between companies and our members and really is just like I said a shining example of what the farm bill represents to our members. So I had an insightful conversation with Dale and I really hope that it's a good lesson. Enjoy.

Dale: Hi I'm Dale Arnold, I'm director of Energy Utility, a local government policy here with the Ohio Farm Bureau and I have been with the Ohio Farm Bureau since about 1985. I started out as an Organization Director in central Ohio. Knox, Holmes, Coshocton and Licking counties were the county farm bureaus that I served. I worked in the communications department, did a community council program and wrote for the Buckeye Farm News. I was a regional supervisor in southeast Ohio and starting probably about 1993 or 94, I became director of energy services and that led to the programs and services and things that I'm doing today.

Jordan: So, what do you do? What's is your role in that? I mean honestly you know you're all that is energy. You're the energy man. How do you explain Farm Bureau, your role in kind of the conduit between our members and all that is energy?

Dale: Yeah, back very early it was interesting we had a lot of members basically that realized that next to farm labor, their largest single expense was energy related. And it's been my job for much of my career. Farm Bureau helped them find ways and avenues to control their energy costs. Our first foray into energy development was probably in the 1980s with what was called Self-help Energy.

Dale: At that time a lot of farmers had heard that there were a lot of large industrial steel mills and factories that were able to work with their local natural gas utility. Instead of buying natural gas directly from the utility under their rate, they were a large enough user that they could combine and take a look at their load, hire an independent service contractor to do that and take a look at the markets at that time to be able to save on that portion of the bill. They would still hire and still pay the transport fees to the utility, but there was a substantial savings in the cost of the natural gas on their bill. We had a group of greenhouses in Cleveland that said we're all large users of natural gas too. They went to their utilities at that time and said we would like to do the same thing and both the utilities which was Columbia Gas the time, and then Bennion East Ohio Gas said well you're a large user but you're not as large as a steel mill. You're not going to be able to do it. Case closed. And so a group of greenhouse growers from the Cuyahoga County Farm Bureau got together, worked with the Ohio Farm Bureau. We hired basically a legal counsel and started a proceeding with the Public Utilities Commission to get them recognized as an aggregation group. a group that cooperatively can come together to combine their loads and use service provider.

Dale: Back in 1987, Columbia finally said "OK, Farm Bureau we are going to let you do this. However you're going to need to hire a person to buy your natural gas and work with our transmission department to have it delivered and do those types of things just like the steel mill," and we did. The gentlemen's name was Craig Cooperrider, at the time he did a wonderful job and those guys on the natural gas portion of their bill the commodity portion of the bill, they saved about 40 percent. When you're talking about greenhouse operators with produce and things and are competing with their counterparts all across the United States, if you're able to get a savings on your utility bill or control your energy savings and put that towards your competitive bid on your plants there, it was huge for them. Within about two years that went from Cuyahoga County to putting 110 Greenhouse's across Ohio. The grain elevators in the state that use a lot of natural gas for crop conditioning heard the same thing and said "can we do it too?" And by the very early 1990s we have Self-help energy group where every greenhouse, grain elevator, food processor and some large office building holdings with nationwide were in our particular group. We were the gatherers of co-operative. We bought natural gas on the market as a group. We hired what was called Miami Valley Resources at the time and several others, basically to do the contracting marketing and transportation services they saved on their bill. That program is still going on today. Here in this organization, once an enterprise is large enough that it can basically stand on its own, the Ohio Farm Bureau basically says, "let the child go." Back in the early 2000's, that program that was not large enough, that group is now known as the Maumee Valley Growers Association. They have greenhouses and grain elevators all across Ohio.

Dale: Palmer Energy Services is their contracted service provider and they're still doing a program that was established here in 1987. What was interesting is that at that time, many other things were happening with regard to energy. And it got to the point that we took a look at electricity and said, could we do the same thing there? We did with conjunctive electric service provisions and started electric marketing programs. Before there was customer choice, there was conjunctive electric service and we had a program here where 15,000 farm bureau member farms were able to get together and do an electric load through FirstEnergy. That led into things advocating for members at the utility commission legislation on all types of things. We have always been involved in helping our folks with leasing and different things on oil and gas issues. There are transmission lines going across farmers ground and here today with new technologies. when you take a look at On-Site generation utilization of smart metering, contracts, taking a look at a number of things - energy is getting to be very intensive in a very management-intense portion. For many farmers, we're still there helping them find different ways and things are able to make sure that they have some options and tools to control their energy costs. So that's why I'm here today.

Jordan: Yes, so, as probably I would assume the volatility in pricing has gone by the wayside, much to the help of things that you've done. It seems like it's shifted towards that alternative energy market in alternative energy, like you said, On-Site generation with solar and wind and all that stuff. What's the current landscape when it comes to that? It seems like it's kind of all of the above. Is this how it is?

Dale: A lot of things are happening. I tell you if you're in eastern Ohio, you're hearing a lot about Marcellus and Utica shale drilling development. You're hearing a lot about natural gas fired turbine generation. A lot of coal fired generation facilities are being retired and decommissioned

a lot of coal mines basically are being closed in regard to that. You're seeing a huge transition of energy over there. In western Ohio, a tremendous amount of work has been done with wind and you're seeing some large utility scale wind production facilities all being constructed in the state. Others being permitted. Ohio will be taking a leadership position with regard to wind energy production very quickly. Solar has gotten to be huge. We actually have three utility scale solar projects either permitted by a higher power siting board or an operation and several others in the works. 10-15 years ago, we never talked about solar. The technology was not there. Well it's here now. Pipelines. People hear about E.T. Rover. They hear about Nexus, they hear about Kinder Morgan Utopia and Buckeye Express. Those are hitting a number of counties in northeastern and northwestern Ohio. What people need to understand is that we have a huge pipeline system in the state of interstate, intrastate, local collection line systems, utility service lines, independence trying to do gas service to large industrials out in a rural area. Right now, you are going to see between now and probably 2030, 39,000 miles worth of pipeline refits.

Dale: A lot of pipelines that we have in this state were all installed before the Korean conflict. Many of the major public utilities have what's called an infrastructure renewal program that where every pipe that's been in the ground since 1955 is being inspected and probably being replaced. Many farmers can remember their Grandpa probably signing an easement and a pipeline being put into or installed across the farm for one of those projects. As the grandchild or the great grandchild, who now has a farm will be faced with having to deal with the upgrades on those projects going forward. A number of things are happening, yes, so I guess I know it's different between all the different energy entities. What should someone do when someone knocks on the door or sends them a letter? What should be the quick steps that someone should do to try to get as much information about the project as possible? One thing all these projects basically have in common is the number of subcontractors that are working with energy development companies and utilities. The first person that will see a farmer will usually be in a shiny white pickup truck because that's usually what they drive. They'll come up the front front door and say, "Hey my name is such and such. I work as a land agent for X Y Z which is an energy development company and we're thinking about a pipeline project, an electric transmission line project, an oil and gas drilling project, a natural gas fired turbine generation station," could be a number of particular things. Get the name of that person. Also ask that person, who are you working for or working with? I want to know the name of the company. If it's going to develop and own the project. I want to know exactly what the project is. Who has state or federal jurisdiction over the project because a lot of these folks are going to find out this that some of these are federal in nature, some are state nature, and about 55 percent of them have no jurisdictional authority whatsoever. Finding out who you're going to be working with is very important. After you start a working relationship or discussing with them we can help you find legal counsel because legal counsel is becoming very specialized with the contract and it goes on with these energy projects. Also, references. Talk to the company and say I want five, not three. Don't be a bit surprised if those references are all out of state. There's nothing wrong with that because many of these larger companies have four or five projects in the United States going at any one time. Take your time. Talk with those people and ask what their relationships are with the company. Are they easy to work with? Are you being paid your royalty or your easement or your fees regular and on time? Was a repair and mediation basically with the project to get you back into farming? Was it done to your specifications as well as what your state and local law

had said? Are you having any problems now working with the company? Those are just all things to take a look at first.

Dale: It's also interesting that one of the things farmers really take a look at is that many of our farming operations are multi-generational, which means I think one of the first real conversations you need to have is not necessarily with an energy service provider. Yes. Once you get everything done, but, we have farms right now where you have grandpa as a major partner, dad who is my age in his late 50's into the partnership with that and usually one or two sons or grandsons who are also working on the farm. Two or three generations. The question is, and people need to understand when you think of utility service project regardless of what it is, the time period they are trying to address is a 30 year time block.

They're thinking that is how far out you need to think, too. I've done kitchen table meetings where when you take a look at some of the money and prices, grandpa will sit there and say "gosh, this is great and this is my retirement income." Dad will sit there and say "you know dad, we've been working with each other for a number of years. I want to keep this operation going and when we take this ground out of production I'm going to have to buy or rent ground someplace else to keep us operational and that's going to impact the income and the expenses on the operation." The grandson will be sitting there going "you know, I really want to come in on the operation but if this is going to happen it looks like I'm going to be working full or part time off the farm for a few more years." What looks good for one generation might not look good for the other. And so having that conversation early and often, saying if this energy project is coming here and this is what we're seeing with regard to income or settlements or cash flow, this is the impact on the ground and the operation, we have to make sure it's beneficial for grandpa, dad, the sons and grandsons all at the same time. And sometimes, you need to sit and talk about those things before you proceed. That's kind of like the quiet type of discussion you need to have. People don't realize it till it's almost too late that, Oh gosh. We need it. Think about that.

Jordan: That is probably one of the harder discussions, just like passing the farm down or farm land or succession planning is always the hardest thing between generations. When we look at the different types of energy, what's the main differences if someone that's coming there in the shiny white pickup truck, what's the biggest difference between one that's there for a solar company versus a wind company, versus oil and gas, is there a big difference that jumps out in terms of washouts on those?

Dale: I want you to think about this because farmers really get it. In agriculture, we're a commodity intensive business. Corn, wheat, beans, dairy. Many of our inputs for fuel fertilizer are all based on commodities. Calls, puts, Kollars, futures contracts everything indexed to Chicago.

Dale: We take a look at prices and payments with regard to supply and demand over time and that whole system has worked well for us for over a century. I want you to think about this, just like corn, wheat and beans, natural gas, electricity and fuel are commodities. Calls, puts, Koller's futures, contracts, anything you can do to create a risk management or marketing strategy for corn, wheat and beans, they've been doing for fuel, natural gas and electricity for over a century through the New York Mercantile Exchange. Some of our folks think that an energy contract is

kind of like a printing press to make money. I don't think so but it's not chump-change either. Yes, you're going to be seeing some substantial income come during a certain period of time. But just like with agriculture, if you take a look at a technical analysis chart, it's not a nice flat, kind of curvy wave. It looks like a Cedar Point roller coaster. In energy, it's the same way, all of them in that particular pattern. I don't care if it is electricity, I don't care if it's fuel, I don't care if it's oil or natural gas, they are all the same. Which means there is going to be times where you're going to see in market conditions, a lot of money coming through these companies that are high risk, razor-thin margins. However, they need to have a business plan that is very structured. There's going to be times where you are going to be seeing a tremendous amount of income and other times when it's going to be flat or negative. And even though you might have a royalty or a fee, you are going to be impacted by that.

Dale: So taking a look at those energy markets, just like corn, wheat and beans, taking look at the risks, the opportunities and the responsibilities is huge to be able to understand a long term.

Jordan: Does it matter when some of the technologies are newer? I mean I think there's more competition, maybe, when it comes to some of these newer frontiers. So does that make some of the contractors from the offers a little stickier or anything?

Dale: Yeah, 10-15 years ago in energy production, when it came to fuel you had two choices. You had diesel fuel or gasoline. Electricity in the 20th century, you either generated by using coal or nuclear. Now when you take a look at it, I call it a tool box because take a look at fuels; oil, natural gas, bio-fuels, diesel, gasoline, hydrogen. There are several different ones there. We have folks right now, large truck fleets down to cars and trucks. If you're deciding to buy a car or truck in the future, you're going to be taking a look at fuel and depending on where you live, depending on the range of miles you have to drive on a daily basis, depending on the prices of those fuels in some way shape or form, that's going to be making your critical decision in agriculture. I'm just now starting to work with service providers who are taking a look at electric vehicles, natural gas vehicles, hydrogen fuel cell vehicles for farm applications. That is something a farmer is really going to need to take a look at in the future

Dale: Electricity, same way.

When you take a look at wind, when you take a look at solar, when you take a look at biomass energy projects, they're all coming into fruition. What's nice about them too is that there is no one silver bullet. There's no one all encompassing technology that is going to take our need for electricity and address it in the future. You have communities, you have governments, you are going to have farmers relying on electricity coming from several different sources; on site, wind solar biomass fuel all basically working in conjunction or tangent with each other. They compete yes but they also work together to make sure that you have electricity 7-24-365. The question for farmers is going to be, take a look at where do you live? If I lived in eastern Ohio what are some tools net tool box that are going to ensure I can control my energy costs. Am I going to use oil and gas? You bet. Because the resources are there. Am I going to use on site generation with solar? Yes, you are because it's shown you can do that. Wind? Probably not, because the wind resources are not there. Is nuclear going to be part of that particular process? Well by the mid part of this century probably yes with utilities and different things, coal the same way, so you

have a mix there. If you're in western Ohio, is coal and nuclear going to be part of that? Probably not, because of the distance traveled.

Dale: Now you know why you're seeing nexus and E.T Rover and a number of pipelines being installed in those areas because the next step is going to be that type of generation very much on a local level. Will solar be part of that? Yes. Will wind? Yes. The question is, what combination maximizes your potential to save cost, give you some control and do things. We're not even talking about what's on site. Farmers are going to be taking a look at within the next seven years that analog meter you have on the side of your house or your barn. If you're with an investor owned utility it's going to be switched out with a digital two way communication device. You're going to be able to buy electricity on time in 15 minute installments. You're going to have be asked to take a look at appliances with V.G. chips, appliances that talk to each other over a wireless network with the computer on your desk or on the kitchen counter you're going to be able to program it on a daily basis on what your electric load basically is. They're going to share that load. Keep the demand structure down and give you the best possible cost on doing a number of things. It's going to be basically a decision that you'll be you and a farm manager will be making almost on a daily basis. It will be very similar to some of the decisions that you're making now. People who are able to embrace that kind of technology are going to save money and be leaders in this particular industry or see greater degrees of success in an agricultural operation and those who don't, well as the utilities say, if you don't, we have a rate for that. So, it's going crazy.

Jordan: It's really interesting to me, I think you know for the future I mean I think the farmers are going to be equipped with so much more technology than anyone ever believes. You know with the efficiencies that are coming through when you're planting your crop or even just managing animals in the environments and some of the buildings and some of those things. I can imagine that energy-use is going to be just the same as all those.

Dale: Yeah, I tell you I think our kids really get it because where I live here in central Ohio, Vance metering infrastructure, AM-I is coming. I have a digital two way communication device on the side of my house. They're saying here's the products and different things you can use to control your energy costs. That sounds great but but I still don't know how to program my cable box for my television. But my son when he was a sophomore in high school, he did his science fair project on AM-I. He knows the system, understands the system, and appreciates the system. My 5-year old, excuse me I have two grandsons. One's five and the other is seven. My seven year old grandson who's in first grade, Augie's his name. When we go to program the house, I just give him a Snickers bar and say can you do this here's the computer, and he knows how to do it.

Dale: It all depends on that collective consciousness and I tell ya, our children and our grandchildren understand the technology, understand how to use different things and will be the embracers of this particular technology going forward. My focus is to make sure that all this is available for them when they're ready to make those critical decisions for the farm.

Jordan: And then it's your role to tell them about back in your day we had to change fuses out.

Dale: Yes. They are just amazed when I talk to them about breaks and Straton 5 horsepower gas powered motor on the elevator instead of electric motors all over the place.

Jordan: What was the biggest mistake that landowners make? When someone with the shiny truck comes in, what's the biggest mistakes?

Dale: Remember this statistic. Sixty-eight percent. Sixty-eight percent of our friends and neighbors, When it comes to creating agreements talking about the relationship between a farmer and an energy service provider, either for an oil and gas lease, a transmission line easement, a contract that puts solar on the barn, a contract to take a look at energy management services. Those guys will sign on the hood of their pickup truck. It's been interesting, a lot of my time is helping folks realize or try to correct errors after they've signed on the hood of that pickup truck. Getting legal counsel and others who understand, appreciate this technology to take a look at a number of agreements making sure to understand that there's no such thing as a group agreement. Your needs for your farm, yes, there's a lot of similarities between you and your neighbors but you're as unique as a fingerprint.

Dale: You have the right and responsibility of creating any kind of energy contract that fits the needs of your individual farm. Sitting down doing that negotiating those particular agreements to maximize your savings potential or ability to make a living are going to be huge going forward and you need to do it.

Jordan: I think that's very useful information to me. I sit a few cubes down from you and I hear the phone ringing and you say "yes, this is Dale Arnold." And then say, "well, did you talk to anybody before you signed?" And I think I've heard that conversation quite a few times so I'm sure that can be a little confusing and a little bit scary for people. What do you think is the biggest unknown when it comes to this whole energy world? You're so immersed in it and I wouldn't say you don't have a side you that you pick, one of Farm Bureaus policyholders, the members that dictate the policy, what's the biggest hidden gem in this whole energy world that you've seen?

Dale: The biggest hidden gem is until very recently people my age and older when you thought about energy, you basically thought about electricity is coming in-line, gas is coming from the ball carrier. I take a look each month at the end of the month how much it cost me per gallon or how much it costs me for kilowatt, if I don't get sticker shock, I pay the bill.

Dale: Energy was something that just naturally came and it was cheap. I'm finding out now that for many folks that if you're going to continue to have energy that is cheap, the way it was explained to me was that in the 20th century, you relied a lot on government commissions to control costs and different things. That is going away. The responsibility for making sure that you have cost effective energy in different things is you and that's how you exercise different options. You're going from wells to gas or diesel and what's the electric bill this month? And when am I going to run the arc welder to taking look at a number of different fuels, a number of different technologies and a tailor making program. Yeah a lot of us don't have that knowledge, skill and expertise but the number of very good service providers that we can hire to do a number of things is huge. You know, the biggest person that we had when I was young was the farm

business and Planning Analysis person. The guy who could crunch the books, take a look at the costs and help with the feed ration, help you with the farm automation part of it to take a look at management to take a look at labor, to take a look at the data and crunch it for you. You're going to need the same kind of person with knowledge skill and expertise when it comes to energy. There are several of them out there and hiring those people to help you with that is going to be crucial going into the future.

Jordan: And as always, you know if you're in a county somewhere or talk to your county board or your Organization Director, they will certainly say, "oh energy," and say no more, and Dale's phone will ring.

Dale: There's nothing wrong with that because I tell my folks that I come in and just tell the staff I'm alive. I come in once or once or twice a week the rest the time I travel and that's always been nice with regard to farm bureau. Farm Bureau gives me the ability to do that. I spent a lot of time out in counties with county farm bureau boards and different things. We tend to make a lot of information and programs for them on what's happening with energy and just getting them some answers and helping their folks. I think our biggest focus here is that we don't tell anybody exactly what to do but we give them a number of options and we give them a number of tools and we give them the ability to make their own choices to control energy cost.

Jordan: With the plethora of energy sources, I feel that at least in my 33 years on the planet, we're in kind of an energy boom a little bit in terms of choices in abundance. What's the future hold for Ohio?

Dale: Ohio basically I tell it's going to be very much at the energy crossroads. We are still within a matter of eight to 12 hours. The vast majority of US population.

Dale: Take a look at energy infrastructure for natural gas for electric transportation. We are going to be in a leadership position just by virtue, geographically where we're at, by the size of our industries and our particular need. The question is this, when you take a look at electricity, we are involved with 13 other states in what's called PJM, which is the Pennsylvania, Jersey, Maryland interconnection network. It's the independent service operator for electricity. It's a collection of generation and transmission systems all coming together in a 13-state area that help with regard to energy delivery and utility service work. That's been in operation for almost 20 years. PJM takes care of all generations in energy transportation and delivery, for utilities as far south as the Carolinas' to Chicago. 13 states, Ohio was one of them. Ohio regulatory wise, policy and law wise, legislation wise, business wise, has the decision that you are either going to work and take a leadership position with other states and when you're talking about generation and transmission and distribution of energy, you're going to make sure and advocate our position - is this what we need as Ohioans to maintain our businesses, our homes, our quality of life. Our leadership position in a lot of industry relies on energy. If you don't take a leadership position and you don't advocate for your position here in Ohio, those 12 other states are going to eat you alive. You need to advocate and different things. That's the easy way to say it, we need to take a look at what we need for energy.

Dale: We need to maintain our leadership position in all facets of energy. I say, let the economic system dictate who the winners and losers are because the winners will succeed and the losers will go by the wayside. And we've seen that over the last 20 to 30 years. We need to continue that happening and we need to be involved in the process.

Jordan: Oh I know we're kind of wrapping up here but this just popped in my head, those who don't survive go to the wayside. Do you run into issues with companies that have contracts with people? Wind or solar and they go under, what happens?

Dale: Well it's interesting in Ohio, if you have a wind energy development project or solar development project, that's the first thing you take a look at when you are getting a permit with the Ohio Power signing board to the public utilities commission. Long range planning comes first. Contracts and financial position comes after you are able to take a look at it and have been able to address a number of long term power delivery agreements. The average size of a contract has a 30 year time block from any of these folks. After you do that then you're allowed to take a look at and create a permit for establishing and constructing power generation in the state. And also again, one of the things you want to have in those contracts is what happens if the market does change? What happens if we do come up with cold fusion in 10 years and this entire energy complex changes again?

Dale: If you are with states with wind, there's a performance bond. Before you are allowed to start construction, you have a performance bond already in possession by the state of Ohio, which says if this particular project goes belly-up, the money's already there to dismantle it, decommission it and put the ground back into agriculture production in the landowners to pay for it. You're seeing the same thing with solar. You're seeing the same thing with all of those particularly going forward. And so that's the first question a lot of people ask state leaders is that if the market does change again, how are you going to act and react to it? We understand this and you're seeing this right now on coal and nuclear fire generation. They did not act or react accordingly. 10-15-20 years ago. And we're seeing them having to reshape themselves very quickly right now. Wind and solar, that's part of their particular system. Are they are also going to have to refit themselves to act and react in the future? You bet. And what people are understanding is that the way the future is going to be. Being able to take a look at and make decisions and planning ahead. Energy basically is not like it was in the 20th century. You take a look at the bill make a couple of choices. Don't get too concerned with sticker shock that kind of attitude is going by the wayside too.

Jordan: Yeah with the refitting of plants and stuff, the coal issue has been a contentious one around the area and not to get into regulation as much, but I think people think that with deregulation or with a different policy that we can breathe life into Kolber, really there's not an avenue for it to go, correct? Don't get me wrong because this my family, I'm from Eastern Ohio, I grew up with the coal industry. And what's interesting is that it all comes down to sheer economic decision. You know, 20 years ago at the beginning of the century coal was very well developed. You could probably generate electricity base-load very cheaply and very efficiently. They basically were the competition to be. It's now 18 to 20 years later. When you take a look at the technologies coming in line with wind, solar, natural gas, fired turbine generation, right now to generate a megawatt of electricity using coal cost you somewhere around thirty two dollars.

To do the same thing with natural gas fired turbine generation, now cost you 16. When it comes to wind and solar and remember their fuel is free, I think you get the picture. I asked some friends I grew up with and went to college with that our energy buyers or large utilities for large industrial. And they say to me, Dale you know this is pure commodity play. I take a look at what the cost is per megawatt. My boss says for us to compete in our industry you need to get it as cost effective as possible. I don't care if it comes from wind or solar or natural gas or coal, it's cost effective.

Dale: It's a sheer commodity play. It's a sheer economic call and I buy accordingly. If you think about that, that's what's happening. It's not necessarily what past government administrations have put in with regard to rules. It's not about subsidies. It's not about environmental concerns. It's become basically a pocket book issue. When I sit and look at a bulletin board and I'm buying generation long term for my industry and I'm taking a look at price offers, whoever's cheapest and who can ever deliver it firm and follow the contractual requirements will get the contract. You're seeing that playing out right now.

Jordan: That's a good point to make. Well is there anything I have missed for you? I know you are kind of all over the state. Is there anything wrap-up wise that you'd say?

Dale: I'd say this, cause if we leave you with more questions than answers we're just scratching the surface. I would say this to our friends who are listening out there if you have any question whatsoever about anything from On-Site generation on your farm to your electric bill or one of these guys in a shiny white pickup truck pulls up and says I want you to be involved in this project, you have a friend here in Columbus. You give us a call or give your county farm bureau call you have us out. That's what we're prepared to do. I do a lot of talking at kitchen tables and with folks to start with about what they're saying what questions that they have. That's what a Farm Bureau is all about.