

December 7, 2014

Mr. Barry Mardock  
Deputy Director, Office of Regulatory Policy  
Farm Credit Administration  
1501 Farm Credit Drive  
McLean, VA 22102-5090

Dear Mr. Mardock,

First I would like to thank you for the opportunity to comment on the FCA's proposed capital rule.

After receiving our patronage checks since 2005 we have come to depend on it and have very proudly watched it grow. We have recommended Capital Farm Credit as a loan company, saying where else can you take out a loan and invest in your own future all while receiving a bonus check at the end of the year.

I might see withholding patronage on new loans for a period of time, thought being you dont miss what you've never had. To take it from those of us who have already been receiving it, would be a little like telling your cattle that they are no longer eligible to partake in the coastal you have been growing. However, after a said amount of years, you will allow them to partake of it again.

When we spend our patronage checks it not only helps us but it helps the economy as well. The checks are an added benefit that we hope will encourage the younger new farmer to invest in owning his own small farm, which in-turn produces new loans.

I know this is not an eloquent letter but hopefully you will understand my meaning.

Thank you again for your time.

Sincerely,  
Mrs. Donald O'Dell