

PFB EXHIBIT 1

**Testimony Offered for
Pennsylvania Farm Bureau
Before the Pennsylvania Milk Marketing Board
Regarding the Level and Duration of
the Class I Over Order Premium**

September 4, 2019

**Presented by Michael Volinskie
Manager, MSC Business Services
PFB Members' Service Corporation**

Introduction

This testimony is offered at the request of Pennsylvania Farm Bureau, which represents over 53,780 farm and rural family members in 63 counties. Dairy farmers comprise the largest segment of agricultural producers who are members of the Farm Bureau.

I am Michael Volinskie. I currently serve as Manager of MSC Business Services, a division of PFB Members' Service Corporation (an affiliate company of Pennsylvania Farm Bureau). I have served in this position since September of last year. MSC Business Services provides an array of services to assist farmers economically manage their farm operations. The services provided include income tax planning and preparation, business and tax accounting, payroll services and recordkeeping, business analysis and benchmarking, and business consulting.

Appendix 2 provides a background of my professional experience and education. To quickly summarize, the predominant majority of my professional carrier has been with MSC Business Services. I was initially hired by MSC in May of 1999. At that time, I was hired as an Account Supervisor, performing accounting and business analysis services for farm clients in Snyder and Union Counties. Shortly thereafter, I was appointed to the position of Regional Manager for MSC's Northeastern Region of Pennsylvania, where I served until July 2017. In addition to performing accounting and business analysis services for my clients

in Snyder and Union Counties, I was responsible for overseeing and managing six other Account Supervisors (on average) who serviced farm clients in that region. After leaving shortly to take a position with M&T Bank, I returned to MSC last September to fill the position of Manager of MSC Business Services, when Michael Evanish retired.

As Manager of MSC, I am responsible for overseeing the administration of tax and business accounting and business analysis services for the division's approximately 4,000 contracts, and the supervision of its 30 Account Supervisors who service MSC farm clients and 20 support staff.

In my capacity as Manager of MSC Business Services, it is imperative that I have a working knowledge and understanding of existing economic and financial conditions in Pennsylvania's dairy industry and the financial impacts these conditions will likely have on the current and future operation of the dairy farms. To maintain this working knowledge, I am in daily contact with Account Supervisors who share the conditions their clients are experiencing, including prices received for their products.

Important services that MSC Business Services provide are business consulting and benchmarking. As part of these services, we provide historical cost of production figures and projections. I personally review and approve all reports produced by MSC Business Services.

The purpose of my testimony today is to give the Board perspective of what MSC-client dairy farmers have experienced, on average, during these past several years. It is important for the Board to consider the financial health and stability commonly experienced by dairy farm operations in Pennsylvania in the Board's determination of the level of over-order premium required to be paid to farmers. I believe my testimony about cost and income generally experienced by MSC-client dairy farms will give you a proper perspective.

To provide our clients with insight on their relative financial health, we prepare comparisons of their operations to all-client averages. One key measurement is how an individual client compares with other MSC dairy clients of similar size and make-up. For the past several years, each dairy farm has received a *Dairy Profitability Comparison* that provides a side-by-side listing of their income and costs with the same from "comparably sized" dairy farms and the "top 10% farms" serviced by MSC. A sample of this report is provided in Appendix 1 to this testimony. 2018 was the latest year that analysis of MSC dairy farm clients was performed and completed by my office in the production of *Dairy Profitability Comparison* information for our individual farm operators.

Financial data from approximately 350 MSC-client dairy farms were evaluated and selected in the production of aggregate averages of cost and income that are contained in Tables 1 through 3, which accompany my testimony. And it

serves as the basis for the aggregate average of costs, incomes and net margins generally experienced by MSC-client dairy farms for 2018 and preceding years that I am providing in today's testimony.

At the Board's March 8 hearing to consider the level and duration of over-order premium, I presented testimony and a supporting table that compared annual average incomes, costs and net margins per hundredweight of milk sold by MSC-client dairy farms for the period of 2010 through 2017. Table 1 of my testimony is the same table that I offered at the March 8 hearing.

I would remind the Board that the beginning year of the period reflected in Table 1 is immediately after 2009. That year, dairy producers experienced a drastic economic downturn, with MSC-client dairy farms on average experiencing losses of \$2.53 per each hundredweight of milk produced.

I also presented testimony at the March hearing on the serious and prolonged downturn that MSC clients experienced during the two-year period of 2015 and 2016. Table 1 shows that MSC-client farms incurred average net losses from dairy production of \$0.82 per hundredweight in 2015 and \$1.68 per hundredweight in 2016.

I would also point out from Table 1 that MSC-client dairy farms only experienced appreciable annual incomes from dairy production in 3 years of 8 years represented in the table. In 2011, MSC farms had a net margin of \$1.04 per hundredweight. And during the 2013-2014 period of unusually high producer prices, MSC-client farms had average annual net margins of \$1.41 and \$3.58 per hundredweight respectively.

The profits received by MSC dairy farmers in 2013 and 2014 were financially important and helpful. But when compared to the losses incurred in 2009 and 2010, 2013 and 2014 did little more than offset the financial losses they incurred during the 2009-2010 downturn.

Table 2 of my testimony contains an updated comparison of annual average incomes, costs and net margins per hundredweight of milk sold by MSC-client dairy farms for the 8-year period of 2011 through 2018. As mentioned earlier, 2018 is the latest year that income and cost data of MSC-client dairy farms has been reviewed and verified by my office for accuracy and reliability.

A comparison of 2018's cost and income data with those of the prior 7 years clearly show the dismal financial trend for MSC-client dairy farms that began in 2015 and 2016 has continued throughout 2018, and in a very acute way. Average losses in 2018 for MSC-client farms were even worse than in 2016 – the year that many financial experts highlight as extremely bad for dairy farmers during the

recent economic downturn. MSC farms lost, on average, \$2.17 per each hundredweight of milk produced – \$0.49 per hundredweight (29 percent) more than serious losses incurred in 2016. And 2018 marks the fourth straight year that average MSC-client dairy farms failed to show an annual profit.

On average, MSC-client dairy farms in 2018 experienced both lower prices and higher costs than in 2016. The average annual price per hundredweight for 2018 (\$20.06) received by MSC-client farms was the lowest for any year during the 8-year period. And MSC-client farms could not sustain in 2018 the reductions in average annual costs they previously were able to achieve in both 2016 and 2017.

At the March over-order premium hearing, I testified on the basis of cost and income data provided through 2017 that the financial futures of Pennsylvania's dairy farmers continue to be gravely challenged by the current and prolonged downturn in dairy prices. Inclusion and consideration of 2018's data contained in Table 2 not only reinforces this opinion, but it demonstrates an even worse financial situation that many Pennsylvania dairy farmers are in currently, and even lower optimism for their financial future in dairy production.

Table 1 and Table 2's "Yearly Net Margin" figures give a more concrete picture of the severity of financial impact that the most recent 4-plus-year downturn has had on the on the Pennsylvania dairy farm operator. These figures show on average the monetary "reward" earned each year by a MSC-client dairy farm for each of the averages of "Net Margins" per hundredweight attained in those years represented in the tables.

The number appearing under the heading of "Total" in the last column of "Yearly Net Margin" is running total of average yearly profited and lost dollars incurred by MSC-client dairy farms for the 8-year period represented on each table. Table 1 shows the "Total" of what MSC-client dairy farms received on average from 2010 through 2017. And Table 2 shows the "Total" of what MSC-client dairy farms received on average from 2011 through 2018.

The numbers appearing under the heading of "Avg" in the last column of each table represents what the "Total" Margin would be annually if averaged over the 8-year periods represented on each table.

As shown in Table 1, total net earnings by the average MSC-client dairy farm for the 8-year period of 2010 through 2017 was \$97,776, or \$12,222 per year when years of profits and losses are averaged. When annual losses for 2018 are included, as shown in Table 2, total net earnings by the average MSC-client dairy farm for the 8-year period of 2011 through 2018 , was \$20,744, or \$1,424 per year.

And at risk of stating what should be very obvious to the Board, these are not financially sound financial numbers for Pennsylvania dairy farms. Business operators in other industries would widely reject these annual “returns” in operation as successful. And no family today could sustain any meaningful family livelihood from such meager returns.

From the standpoint of each operator of the farm business, continuation of these meager returns has a depressing impact on farmers’ future business decisions and enthusiasm to continue making investments in their businesses. Without enthusiasm for the future, owners are far less likely to take on the additional financial risk necessary to modernize their operations. They are also far less likely to promote dairy farming as a career to the next generation, placing the future of dairy farming in Pennsylvania in greater jeopardy.

At past hearings, witnesses for MSC Business Services have offered testimony to demonstrate the recent trend and need of dairy farmers to commit a greater portion of their milk income for purchases of feed and the production of feed crops. Table 3 shows the percentage of milk income that was spent, on average, for purchased feed and for crop expenses (seed, fertilizer, chemicals and fuel) for the 10-year period ending in 2018. Keep in mind that these costs are out-of-pocket costs for MSC-client dairy farms.

As mentioned at previous over-order premium hearings, in years prior to 2008, dairy farms traditionally needed to commit about 30% of their milk income to purchase feed and feed crop production inputs. From Table 3, you can see that the trend of dairy farmers to commit more than 40% of their milk income for feed and crop production expenses has continued in 2018, and to a very high level compared to previous years. The percentage of income dedicated by MSC-client farms in 2018 for purchase of feed and feed crop production inputs was well above 40%, and was the highest since 2012.

The necessity for Pennsylvania's dairy farmers to commit a high percentage of their milk income to purchase feed and inputs for feed crops remains a significant concern, and highlights why there is a continuing need for efforts by the Board and the milk industry to sustain as high a level of milk prices for dairy farmers as feasible under existing market conditions.

Conclusion

The persistent and dismal financial experiences incurred by Pennsylvania dairy farmers throughout the 2015 through 2017 period have continued during 2018 to an even worse degree. Pennsylvania's dairy farms today continue to face very real and critical financial challenges, which imminently threaten their continued operation in dairy farming.

My testimony should convince the Board that there is continued financial need for the Board to provide additional income to Pennsylvania dairy producers through its Class I over-order premium. And based on that need, adoption by the Board of the recommendations of Pennsylvania Farm Bureau and other interested parties to continue the current level of base Class I premium at \$1.00 per hundredweight for the upcoming six months is warranted. I would recommend and encourage the Board to continue the over-order premium at its current level.

I would like to thank the Board for the opportunity to offer testimony today.

TABLE 1

**MSC Business Services
Key Dairy Benchmarks per CWT**

	2010	2011	2012	2013	2014	2015	2016	2017	Avg
Income									
Milk	\$18.05	\$21.87	\$19.77	\$21.40	\$25.57	\$18.14	\$16.97	\$18.66	\$20.05
Livestock Income*	\$1.11	\$1.20	\$1.50	\$1.48	\$1.87	\$2.27	\$1.61	\$1.46	\$1.56
Other	\$1.36	\$1.35	\$2.06	\$1.59	\$1.28	\$1.25	\$1.55	\$1.31	\$1.47
Total Income	\$20.52	\$24.42	\$23.33	\$24.47	\$28.72	\$21.66	\$20.13	\$21.43	\$23.09
Expenses									
Management Labor	\$2.14	\$2.22	\$2.20	\$2.10	\$2.19	\$1.92	\$1.84	\$1.86	\$2.06
Feed*	\$5.72	\$7.07	\$6.60	\$6.20	\$6.97	\$6.17	\$6.02	\$5.40	\$6.27
Hired Labor	\$1.56	\$1.70	\$1.84	\$1.97	\$2.06	\$1.99	\$2.03	\$2.00	\$1.89
Interest	\$0.77	\$0.79	\$0.69	\$0.63	\$0.63	\$0.55	\$0.59	\$0.58	\$0.65
Rent	\$0.56	\$0.59	\$0.69	\$0.77	\$0.84	\$0.84	\$0.91	\$0.90	\$0.76
Milk Marketing	\$1.02	\$1.06	\$1.09	\$1.11	\$1.14	\$1.22	\$1.24	\$1.27	\$1.14
Dairy Expenses	\$2.05	\$2.21	\$2.30	\$2.23	\$2.47	\$2.10	\$2.11	\$2.07	\$2.19
Crops (Seed, Chem, Fert, Fuel)	\$1.97	\$2.43	\$2.85	\$2.74	\$2.89	\$2.22	\$1.95	\$2.05	\$2.39
Depreciation	\$1.49	\$1.53	\$1.63	\$1.55	\$1.62	\$1.63	\$1.69	\$1.67	\$1.60
Other	\$3.36	\$3.78	\$3.43	\$3.77	\$4.33	\$3.86	\$3.43	\$3.67	\$3.70
Total Expenses	\$20.64	\$23.38	\$23.32	\$23.07	\$25.14	\$22.50	\$21.81	\$21.47	\$22.67
Net Margin	-\$0.12	\$1.04	\$0.01	\$1.40	\$3.58	-\$0.84	-\$1.68	-\$0.04	\$0.42

*Adjusted for Inventory Change (Livestock Inventory for Livestock Income and Crop Inventory for Feed)

Avg # Cows	127	132	134	149	164	161	160	169	150
Milk Sold per Cow	20,061	19,992	20,036	20,466	20,909	20,970	21,236	21,248	20,615
Yearly Net Margin	-\$3,057	\$27,445	\$268	\$42,997	\$122,761	-\$30,321	-\$61,802	-\$515	12,222

TABLE 2

**MSC Business Services
Key Dairy Benchmarks per CWT**

	2011	2012	2013	2014	2015	2016	2017	2018	Avg
Income									
Milk	\$21.87	\$19.77	\$21.40	\$25.57	\$18.14	\$16.97	\$18.66	\$17.10	\$19.94
Livestock Income*	\$1.20	\$1.50	\$1.48	\$1.87	\$2.27	\$1.61	\$1.46	\$1.02	\$1.55
Other	\$1.35	\$2.06	\$1.59	\$1.28	\$1.25	\$1.55	\$1.31	\$1.94	\$1.54
Total Income	\$24.42	\$23.33	\$24.47	\$28.72	\$21.66	\$20.13	\$21.43	\$20.06	\$23.03
Expenses									
Management Labor	\$2.22	\$2.20	\$2.10	\$2.19	\$1.92	\$1.84	\$1.86	\$1.77	\$2.01
Feed*	\$7.07	\$6.60	\$6.20	\$6.97	\$6.17	\$6.02	\$5.40	\$6.09	\$6.32
Hired Labor	\$1.70	\$1.84	\$1.97	\$2.06	\$1.99	\$2.03	\$2.00	\$2.11	\$1.96
Interest	\$0.79	\$0.69	\$0.63	\$0.63	\$0.55	\$0.59	\$0.58	\$0.68	\$0.64
Rent	\$0.59	\$0.69	\$0.77	\$0.84	\$0.84	\$0.91	\$0.90	\$0.91	\$0.81
Milk Marketing	\$1.06	\$1.09	\$1.11	\$1.14	\$1.22	\$1.24	\$1.27	\$1.31	\$1.18
Dairy Expenses	\$2.21	\$2.30	\$2.23	\$2.47	\$2.10	\$2.11	\$2.07	\$2.01	\$2.19
Crops (Seed, Chem, Fert, Fuel)	\$2.43	\$2.85	\$2.74	\$2.89	\$2.22	\$1.95	\$2.05	\$2.04	\$2.40
Depreciation	\$1.53	\$1.63	\$1.55	\$1.62	\$1.63	\$1.69	\$1.67	\$1.65	\$1.62
Other	\$3.78	\$3.43	\$3.77	\$4.33	\$3.86	\$3.43	\$3.67	\$3.66	\$3.74
Total Expenses	\$23.38	\$23.32	\$23.07	\$25.14	\$22.50	\$21.81	\$21.47	\$22.23	\$22.87
Net Margin	\$1.04	\$0.01	\$1.40	\$3.58	-\$0.84	-\$1.68	-\$0.04	-\$2.17	\$0.16

*Adjusted for Inventory Change (Livestock Inventory for Livestock Income and Crop Inventory for Feed)

Avg # Cows	132	134	149	164	161	160	169	180	\$156.13
Milk Sold per Cow	19,992	20,036	20,466	20,909	20,970	21,236	21,248	21,095	20,744
Yearly Net Margin	\$27,445	\$268	\$42,997	\$122,761	-\$30,321	-\$61,802	-\$515	-\$89,442	1,424

Table 3

MSC Business Services

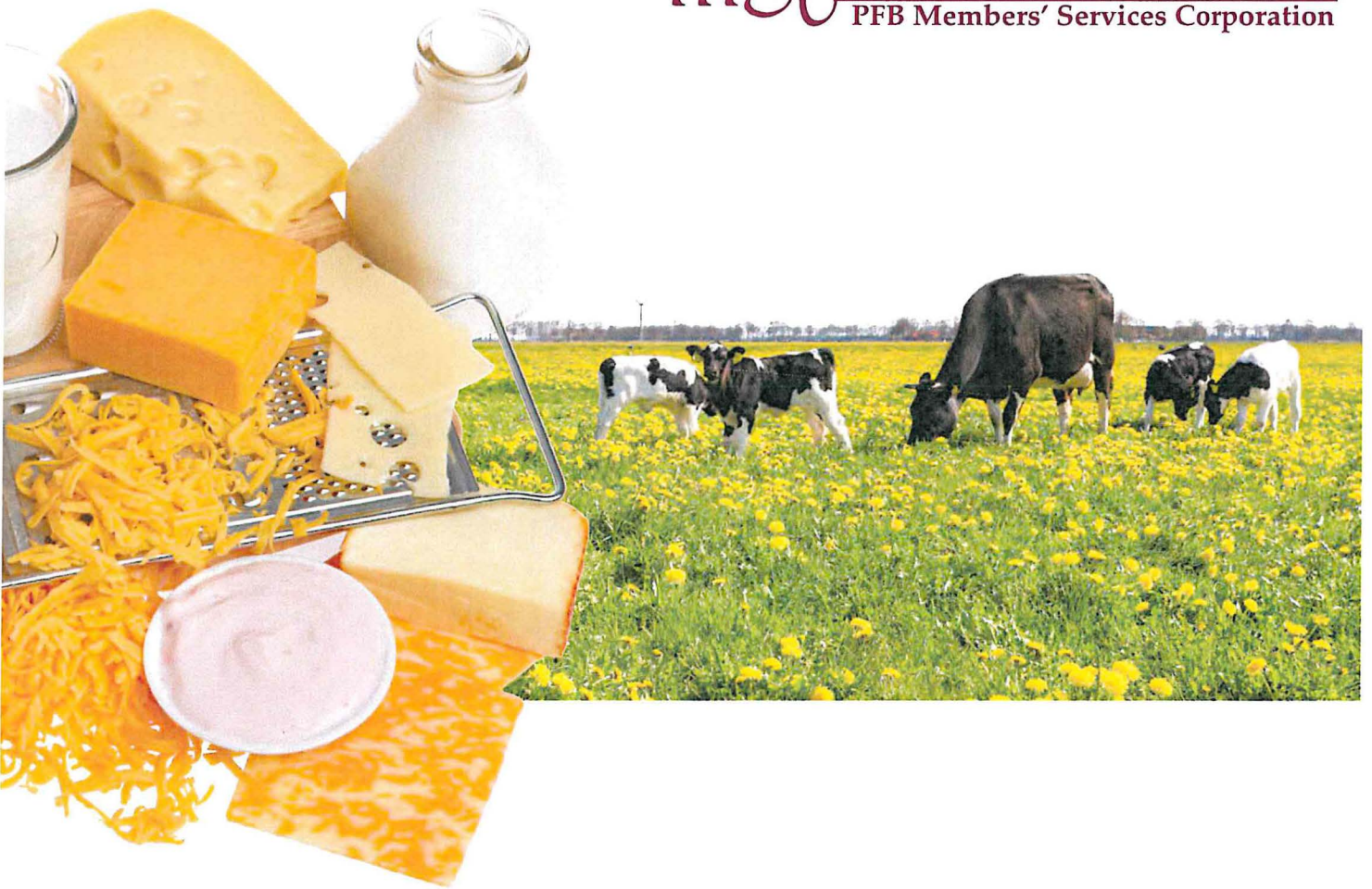
Key Dairy Benchmarks - Purchased Feed and Crop Expense to Milk Price

Year	Purchased Feed & Crop Expense (Per CWT)	Avg. Milk Price (Per CWT)	Percent of Feed & Crop Expense to Milk Price
2009	\$7.02	\$13.91	50%
2010	\$7.69	\$18.05	43%
2011	\$9.50	\$21.87	43%
2012	\$9.45	\$19.77	48%
2013	\$8.94	\$21.40	42%
2014	\$9.86	\$25.57	39%
2015	\$8.39	\$18.14	46%
2016	\$7.97	\$16.97	47%
2017	\$7.45	\$18.66	40%
2018	\$8.13	\$17.10	48%

Appendix 1

2018 Dairy Profitability Comparison

MSC **Business Services**
PFB Members' Services Corporation



Specially Prepared for:

Management Study Comparison 2018

	My Farm			Comparable Size Farms			Top 10%		
	Avg # Cows	89.00		Avg # Cows	83.96		Avg # Cows	266.85	
	Milk Sold /Cow	19,912		Milk Sold /Cow	20,728		Milk Sold /Cow	23,689	
	Dollars	\$/Cow	\$/CWT	Dollars	\$/Cow	\$/CWT	Dollars	\$/Cow	\$/CWT
Revenue									
Milk, Sold	\$302,401	\$3,398	\$17.06	\$290,786	\$3,463	\$16.71	\$1,068,514	\$4,004	\$16.90
Livestock Income	3,309	37	0.19	15,347	183	0.88	104,541	392	1.65
Ag Program Payments	13,665	154	0.77	11,527	137	0.66	34,701	130	0.55
Crop Income	0	0	0.00	8,551	102	0.49	27,620	104	0.44
Patronage Refunds	6,652	75	0.38	1,890	23	0.11	12,433	47	0.20
Miscellaneous	7,628	86	0.43	3,363	40	0.19	9,230	35	0.15
Other Income	13,698	154	0.77	8,305	99	0.48	9,632	36	0.15
Total Revenue	\$347,353	\$3,904	\$19.60	\$339,769	\$4,047	\$19.52	\$1,266,671	\$4,748	\$20.04
Production Costs									
Feed Expenses	\$107,858	\$1,212	\$6.09	\$105,374	\$1,255	\$6.05	\$308,924	\$1,158	\$4.89
Labor Expenses	24,610	277	1.39	18,011	215	1.03	110,713	415	1.75
Rent - Lease of Real Estate	0	0	0.00	10,844	129	0.62	63,590	238	1.01
Supply Expenses	15,170	170	0.86	17,387	207	1.00	45,428	170	0.72
Repairs (Machinery)	10,047	113	0.57	19,046	227	1.09	44,917	168	0.71
Machine Hire (Custom Work)	33,407	375	1.89	17,390	207	1.00	38,555	144	0.61
Gasoline, Fuel, Oil (Business)	2,992	34	0.17	11,342	135	0.65	35,256	132	0.56
Fertilizer	2,723	31	0.15	10,262	122	0.59	31,826	119	0.50
Seeds & Plants	9,856	111	0.56	12,684	151	0.73	29,483	110	0.47
Utilities (Business)	5,458	61	0.31	11,871	141	0.68	27,736	104	0.44
Vet and Medicine	9,469	106	0.53	6,777	81	0.39	27,343	102	0.43
Chemicals (Sprays or Pestic.)	1,510	17	0.09	6,851	82	0.39	21,506	81	0.34
Breeding Fees	5,475	62	0.31	4,483	53	0.26	15,628	59	0.25
Other Production Costs	35,205	396	1.99	15,447	184	0.89	62,475	234	0.99
Total Production Costs	\$263,780	\$2,965	\$14.91	\$267,769	\$3,189	\$15.37	\$863,380	\$3,234	\$13.67
Administrative Costs									
Economic Depreciation	\$19,000	\$213	\$1.07	\$40,380	\$481	\$2.32	\$87,411	\$328	\$1.38
Management Labor	43,421	488	2.45	47,430	565	2.73	78,038	292	1.23
Marketing Expenses	26,831	301	1.51	24,405	291	1.40	75,843	284	1.20
Insurance (Business)	11,076	124	0.62	9,603	114	0.55	24,969	94	0.39
Other Administrative Costs	4,892	55	0.28	8,673	103	0.50	24,840	93	0.39
Total Administrative Costs	\$105,220	\$1,181	\$5.93	\$130,491	\$1,554	\$7.50	\$291,101	\$1,091	\$4.59
Interest Expense	\$2,766	\$31	\$0.16	\$10,971	\$131	\$0.63	\$29,359	\$110	\$0.46
Net Margin	(\$24,413)	(\$273)	(\$1.40)	(\$69,462)	(\$827)	(\$3.98)	\$82,831	\$313	\$1.32

Disclaimer:

Numerous factors, many beyond the scope of the data in this summary, influence individual results. All data reported reflects past performance and does not predict or forecast future results. The data reported is believed to be accurate, but Pennsylvania Farm Bureau, MSC Business Services makes no warranty or representation, expressed or implied, as to its suitability or fitness for any purpose. The user of this data is cautioned to utilize the data at their own risk, recognizing that Pennsylvania Farm Bureau, MSC Business Services disclaim all liability for any damages, however occurring, to any person or entity as a result of such use.

Analytical Study Comparison 2018

	My Farm	Comparable Size Farms	Top 10%
Dairy Productivity Factors			
Total # Milk Shipped (CWTs)	1,772,170	1,740,301	6,321,331
Somatic Cells (1,000s)	205	205	162
Cow Cull Rate	36%	34%	37%
Dairy Animal Inventory Change	(\$19,550)	(\$553)	\$9,427
Internal Herd Growth	-11.11%	-2.85%	1.66%
Replacements per Cow	0.42	0.87	0.90
Purchased Feed & Crop Exp / CWT	\$5.96	\$7.61	\$6.66
Net Milk Price / CWT	\$15.55	\$15.42	\$15.52
Total Cost Prod Milk / CWT	\$18.44	\$21.37	\$15.09
Pur Feed / Milk Income	30%	32%	30%
Milk Shipped / Man	957,930	890,662	1,252,821
Total Feed Fed / CWT	\$10.51	\$12.38	\$8.98
Milk Inc. over T. Feed / Cow	\$1,306	858	1,783
Return per \$100 Feed Fed	\$164	\$150	\$132
Ratios			
Return on Assets	-1.06%	-4.90%	5.60%
Current Ratio	0.43:1	10.28:1	4.11:1
EBITD / Cow	\$458	\$426	\$1,281
Percent Net Worth	64%	61%	53%
Operating Expense %	106%	121%	92%
Interest Expense %	1%	3%	3%
Asset Turnover (years)	5.88	4.77	2.59
Total Business Prod / Man	\$178,975	\$179,249	\$271,564
Labor Productivity Ratio	4.87:1	5.48:1	7.31:1
Total Man Equivalents	1.85	2.13	5.74
Dairy Debt per Cow	\$2,963	\$3,546	\$3,220
Cows / Man	48	44	55
Other Cost Analysis			
Total Fixed Costs / CWT	\$5.15	\$10.02	\$7.30
Total Variable Costs / CWT	\$15.83	\$15.85	\$13.21
Direct Crop Expense / Acre	\$123	\$119	\$140
Crop Margin / Acre	\$111	\$44	\$46
Value Forage Harv / For Acre	\$731	\$457	\$545
Value Grain Harv / Grain Acre	\$509	\$392	\$428
Machine Op Cost / Acre	\$368	\$206	\$255
Total Mach Op Cost / Acre	\$447	\$317	\$362

* Comparable Size Farms

The data in the Comparable Size Farms column is designed to average, as closely as possible, farms with roughly the same number of cows milked as your farm. The data is not from all farms in the MSC Business Services database, but is only from those utilizing conventional feeding systems that have been designated as included in this summary by their Account Supervisor.

* Top 10%

The Top 10% Farms were chosen based on Net Margin per cwt within the MSC Business Services database. These farms utilize conventional feeding systems and have been designated as included in this summary by their Account Supervisor.



P.O. Box 8736 | Camp Hill, PA 17001-8736
Phone 717-731-3517 | Fax 717-731-3546
mscbs@pfb.com | www.mscbusiness.net

APPENDIX 2

Michael E Volinskie, Manager

MSC Business Services

Michael Volinskie is the Manager of MSC Business Services, a division of PFB Members' Service Corporation (an affiliate company of Pennsylvania Farm Bureau). MSC Business Services employs approximately 50 professional and support staff providing services to members consisting of income tax preparation, record keeping, payroll services, financial statements, benchmarking and consulting.

Michael Volinskie started his career with MSC Business Services in May of 1999. At that time he was hired as an account supervisor for primarily Snyder and Union Counties. Shortly thereafter he was promoted to Regional Manager where he still maintained clients in Snyder and Union Counties as well as managed six account supervisors in the Northeast region of Pennsylvania. In July of 2017 he decided to make a change and took a position with M&T Bank as hybrid business/ag lender. In September of 2018, Michael Evanish retired as the manager of MSC Business Services, and he returned to fill that position.

Michael attended Lycoming College receiving degrees in Accounting and Music performance. After college he worked in various roles in the accounting field through small businesses and a CPA firm. His intention upon graduation was to work for the Federal Bureau of Investigation. He was hired by the Internal Revenue Service and declined the appointment as he chose a career with MSC Business Services instead. He has been working with agriculture since that time, a span now approaching approximately twenty years.