

# Leader

A Colonial Farm Credit Member Publication

2017 - Issue 3

## Hanover Ag Day celebrates 25 years

Hanover Ag Day celebrated its 25th year of teaching Hanover third graders about Virginia agriculture. During the two days in October, more than 1,200 students learned about various parts of the agricultural industry including plants, vegetables, grains, farm animals, equine, forestry, aquaculture, and soil and water. The Hanover Ruritan Club has been a main sponsor of Hanover Ag Day since its inception. All volunteers wore bright green shirts to commemorate the 25th anniversary. ■



*Hanover Ruritan members enjoying coffee before the students arrive.*



*Students learned how combines work at the grain station.*



*4-H members taught the students about various farm animals, including the ever popular mini pig.*



*Colonial Farm Credit volunteers take a moment to pose during station rotations.*



# A message from Paul



Paul Franklin  
President,  
Colonial Farm Credit

It's early December, and most crops are harvested. It appears that we have been blessed with good yields in the majority of our territory. There are some localized areas that experienced tough conditions, as expected, given the nature of farming. While commodity prices are still trading in low ranges, there is optimism that most folks will see 2017 as a good year on the farm.

We still have to finish the year and complete final

accounting, but 2017 is shaping up to be a good year for your cooperative, as expenses have been lower than expected, and we will receive another special distribution from our funding bank, AgFirst Farm Credit Bank. The exact amount of the AgFirst distribution will not be determined until late in December, but it will help ensure a solid patronage refund and enable us to contribute funds to help some important organizations serving agriculture – see more on these contributions below.

In keeping with the cooperative principle of providing learning opportunities for our members, we kicked off our seventh annual AgBiz Planner session for young farmers in September. This online course, developed

by Dr. Dave Kohl and offered through Farm Credit University, teaches young and beginning farmers basic financial management and business planning skills. An Association relationship manager mentors each participant, and Colonial Farm Credit covers the majority of the cost of the course. By the conclusion of the course, each participant will have written a business plan for his/her own operation. Our current class will graduate in January 2018.

**While commodity prices are still trading in low ranges, there is optimism that most folks will see 2017 as a good year on the farm.**

You will find updates on our employees in the following pages. I'm excited to welcome Sam Drewry to our team, and to recognize and congratulate Wendy Hale, Lori Ford, and Kim Holland on their promotions. Wendy, Lori, and Kim have contributed to our success for many years, and their new roles will help us deliver better service to you.

Enjoy the final edition of the Leader for this year. We look forward to working with you in 2018! ■



## Colonial donations

Colonial Farm Credit has received another special distribution from their funding bank, AgFirst. With part of this distribution, the Association has made donations to various Virginia and Maryland agricultural groups, including FFA and 4-H, Ag in the Classroom (AIRC), Virginia State University, and others. ■

Above: William Crutchfield, Director of VSU's Small Farm Outreach Program and CEO Paul Franklin.

Right: Kelly Pious, Executive Director of AIRC and CEO Paul Franklin.



## Puerto Rico donation

Colonial Farm Credit employees and directors donated \$2,345 to the Puerto Rico Farm Credit – Maria Relief Fund. Colonial Farm Credit matched the donation for a total of \$4,690 that went to help employees and directors of Puerto Rico Farm Credit that were affected by hurricane Maria. ■



Colonial CEO Paul Franklin and Colonial Director of Human Resources & Corporate Secretary, Sue Nicely with the check that was sent to the relief fund.



*Left: Mechanicsville employees wore jeans in November to support FeedMore Inc.*

*Below: Farmville employees wore jeans in November to support the Heart of Virginia Christmas Mother.*



## Jeans Mondays

Colonial Farm Credit has started Jeans Mondays to raise money for various charities. One Monday a month, all locations allow employees to wear jeans in exchange for donating \$5 towards the chosen charity and each location chooses their own local charity to support. Some of the charities that have been supported thus far are FeedMore Inc. (which also included canned food donations), the Heart of Virginia Christmas Mother, Hunters for the Hungry, and Puerto Rico Farm Credit – Maria Relief fund. ■

## Scholarships now open / Kroger rewards program

Applications are now being accepted for the 2018-2019 academic year scholarships. Please visit [www.colonialfarmcredit.com/scholarships](http://www.colonialfarmcredit.com/scholarships). Current high school seniors and current full-time college students are eligible and encouraged to apply! Deadline is March 1, 2018.

Colonial Agricultural Educational Foundation 

The Foundation is enrolled in the Kroger Community Rewards program which will assist the Foundation with our fundraising efforts. Everyone can help with this effort if they shop at Kroger and use their Kroger Plus card.

Every time a member shops for groceries and scans their card or inputs their affiliated phone number, our organization automatically starts earning a rebate. Kroger will pay up to \$3,000,000 on an annual basis to participating organizations based on their percentage of spending as it relates to the total spending of all participating Kroger Community Rewards organizations.

Thank you for your consideration in registering your Kroger Plus card with the Foundation to support its fundraising efforts! Please share this information with family, friends, etc.

### Please follow these steps to register your card:

- Go to [kroger.com/communityrewards](http://kroger.com/communityrewards)
- If you have already set up on an online account for your Kroger Plus card to view your rewards points, etc., click **Sign In** and proceed to log in (then skip the next bullet).
- If you have not previously set up an online account, please click **Create an Account** and sign up by entering your zip code, clicking your favorite store, entering your email address, creating a password, and agreeing to the terms and conditions. You will then receive a message to check your mailbox. From your Inbox, click the link within the body of the email. Click on My Account and use your email address and password. Click on Edit Kroger Community Rewards information and input your Kroger Plus card number. Update or confirm your information.
- Once logged in, click **Enroll Now**.
- Enter our organization number of **85534**.
- Click **Search** and select **Colonial Agricultural Educational Foundation, Inc** then click Enroll.



# Colonial Farm Credit events

## Brunswick Family Farm Tour



On October 11, 2017, a family farm tour was held in Brunswick County, Va. Students from Brunswick High School were invited to participate in this tour sponsored by Virginia Cooperative Extension. The first tour stop was Agronomy in Action which included a full-time tobacco and grain operation. The second tour stop was Livestock in Motion which allowed the students to experience a full-time beef cattle

operation. The third tour stop was Produce in Season which allowed the students to visit a diverse fruit and vegetable crop operation. The final stop on the tour was a visit to the community garden. Many of the students participating in the tour worked in the local community garden. Approximately 50 students participated in this family farm tour. Colonial Farm Credit was a local sponsor of the tour. ■





## Virginia Farm Bureau Convention



Colonial Farm Credit had a booth at the annual Virginia Farm Bureau Convention. They also sponsored the Young Farmer Achievement award. CEO Paul Franklin addressed attendees at the young farmers breakfast and recognized winners of the award, Justin and Lori McClellan of Smyth County, VA. ■

## Franklin-Southampton Chamber Community Expo



Jeana Thompson, Brenda Sims, and Tammy Warren worked the Farm Credit booth at the Franklin-Southampton Chamber Community Expo, showing attendees that we can “finance all of this and more!” ■







*Left: Selfie with a lemur in Madagascar*

semester I was working with a research team in Madagascar, studying the effects of forest fragmentation on lemur populations. I have also been heavily involved in societies and clubs at my school that promote environmental education and outreach and have been privileged to present my research at multiple conferences across the country. I am passionate about conservation and hope to have a part in making the world a better place for future generations. I am immensely thankful to the Colonial Agricultural Educational Foundation for playing a role in helping me to achieve my career goals and dreams! ■

## Highlighting a recipient of the CAEF scholarship

### Aylett Lipford — Blacksburg, Va.

I have been fortunate enough to receive a Colonial Agricultural Educational Foundation scholarship all four years at Virginia Tech. Currently a senior, I will graduate in May with a B.S. in wildlife conservation. This scholarship has been enormously helpful in

paying for my college education and has helped to give me the experience of a lifetime. During my time at Virginia Tech, I have had the opportunity to be involved in research, volunteer work, and been exposed to several beneficial internships and

jobs. Some research projects include shorebird migration, maternity colonies of endangered bats, habitat use of flying squirrels, and sea turtle rescue and rehab. This past

**I am passionate about conservation and hope to have a part in making the world a better place for future generations.**



*Counting shorebirds on the Virginia coast*

## 2017 Virginia Clean Water Farm Awards — Grand Basin winners

The annual Virginia Clean Water Farm Awards recognize farmers who implement conservation practices and do their part to preserve water quality. The program is sponsored by the Virginia Department of Conservation and Recreation in partnership with Virginia's 47 Soil and Water Conservation Districts. Grand Basin winners represent the most exceptional of these awardees. One winner is selected from each of Virginia's 10 river drainage basins. The winners' conservation practices and dedication to protecting natural resources make them role models for producers across the state. ■



*Colonial Farm Credit directors Robert Spiers and Hugh Jones were recipients of the awards in their respective districts.*

## New employee



**Sam Drewry** began employment on December 4, 2017 as a relationship manager in the Windsor/Dinwiddie office. Sam is a graduate of Radford University and comes to us from a local community bank where he had been employed

as a commercial credit analyst and as a universal banker. He has a strong agricultural background, serves in the Virginia Army National Guard with the rank of Staff Sergeant, and is a Master Mason in both the Richmond and Boykins Lodges. ■

# Employment changes



**Wendy Hale** was promoted to the position of coordinator of loan operations and trainer effective November 1, 2017. This newly created position elevates the loan processing function across the entire Association to

provide consistency in the various areas served by this valued group of employees. Wendy holds a Bachelor's degree in business administration from Strayer University and has nineteen years of experience with Colonial Farm Credit, most recently serving as the Mechanicsville loan operations supervisor. This valuable experience and her vast knowledge will serve Wendy well for her new role.



**Lori Ford** was promoted to the position of Mechanicsville loan operations supervisor effective December 1, 2017. Lori has over twenty-two years of experience with Colonial Farm Credit and possesses extensive

knowledge of loan processes. She will be an asset and an excellent addition to the Mechanicsville office. Her nineteen years of supervisory experience and training capabilities as a branch operations coordinator in our Hughesville office serve as strong support for the Mechanicsville team.



**Kim Holland** was promoted to the position of branch operations coordinator in the Hughesville office effective December 18, 2017. Kim has over four years of experience as a loan specialist in the Hughesville office.

Her in-depth knowledge of loan processes, organizational aptitude, excellent customer service skills, and motivation will serve as strong support for the Hughesville team. Kim's numerous years of experience and knowledge gained from previous processing roles within the banking community have served as a tremendous contribution to the Association.

Congratulations, Wendy, Lori, and Kim! ■



## Recipes

Nothing is better than a warm soup on a cold day. Just add a crusty piece of bread to this cheesy soup and you'll have more reason to not leave the house on a cold day!

### Cheesy Ham Chowder

#### Ingredients

- 10 bacon strips, diced
- 1 large onion, chopped
- 1 cup diced carrots
- 3 tablespoons all-purpose flour
- 3 cups milk
- 1-½ cups water
- 2-½ cups cubed potatoes
- 1 can (15-¼ ounces) whole kernel corn, drained
- 2 teaspoons chicken bouillon granules
- Pepper to taste
- 3 cups (12 ounces) shredded cheddar cheese
- 2 cups cubed fully cooked ham

#### Directions

In a Dutch oven or large soup kettle, cook the bacon over medium heat until crisp. Remove to paper towels to drain. In the drippings, saute onion and carrots until tender. Stir in flour until blended. Gradually add milk and water. Bring to a boil; cook and stir for 2 minutes or until thickened. Add the potatoes, corn, bouillon and pepper. Reduce heat; simmer, uncovered, for 20 minutes or until potatoes are tender. Add cheese and ham; heat until cheese is melted. Stir in bacon. Yield: 10 servings. ■



Photo and recipe courtesy of Taste of Home



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*We've Gone Social.*



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**Colonial Farm Credit** is now on Facebook, Twitter, and Instagram!