A message from Paul



Paul Franklin President, Colonial Farm Credit

As this is written, Hurricane Florence has worked its way through the Carolinas. Our thoughts and prayers are with those impacted by the storm. We will be working to reach out to those most affected both inside and outside of our area to help support them.

We continue to see positive financial results this year that will help deliver a significant patronage refund. Year to date net income (unaudited, through 8/31) is \$8.9 million which compares favorably to 8/31/17 net income of \$7.5 million. We also continue to see strong increases in new customer activity.

Director and nominating committee elections were held in September via mail ballot. Many of you had active roles that ensure that we have strong

governance of your cooperative by serving on the nominating committee, agreeing to run for a position, and casting your ballots. Congratulations to Paul Rogers, Jr. (Surry County), Steve Walter (Charles County), and Robert Womack (Cumberland County) on their election to our board of directors. Please see the list of 2019 nominating committee members later in this newsletter.

You will also find in this edition of the Leader that Paul Rogers, Jr., who has served on Colonial's board since 1988, has won another award – he is the Virginia state winner of the Swisher Sweets/Sunbelt Expo Southeastern Farmer of the Year. He is now competing with other state finalists. The overall winner will be announced on October 16th. Good luck, Paul!

I serve on the board of an educational foundation for Hanover County. At our most recent meeting, the superintendent of our school system announced that the incoming kindergarten class will graduate in 2031. Of course, this immediately made me feel old. This young generation will one day be taking care of my generation. I think we all have a duty to support our young ones. With that in mind, I'm excited to let you know that scholarship applications to the Colonial Agricultural Educational Foundation (CAEF) will be accepted beginning November 1st. A donation in late 2017 by our Association is enabling the CAEF to significantly boost all scholarship amounts – see the details later in this newsletter. This is a great opportunity for those in need of educational assistance. I encourage you to mark your calendars and get started on your applications early. We began another AgBiz Planner group with a kickoff meeting on October 1st. You will see more about these emerging agricultural leaders in our next edition.

We are also recognizing two board members who retired in August after many years of service – Susie Hance-Wells and Robert Spiers. We are grateful for their contributions and will miss them at our meetings. Robert and Susie brought specific and valuable knowledge to our organization, but more importantly, they brought a passion for supporting agriculture and rural communities. Their leadership helped us make sound long term decisions that will continue to benefit our stakeholders for many years to come. We are thankful for their service. \blacksquare

Farmers' Market Program

Colonial Farm Credit continues to sponsor farmers' markets throughout the territory. Support comes in the form of signs and banners, reusable and compostable bags, and monetary donations to help market specific initiatives. Many markets run through the fall so be sure to support your local markets for the remainder of the season! For a listing of markets in your area, visit the farmers' market pages of www.vdacs.virginia.gov or http://mda.maryland.gov.



On the Square VA Farmers' Market at Capitol Square in Richmond, VA is very popular amongst the downtown crowd for stocking up on fresh produce for the weekend.



Emma Meadows, daughter of relationship manager Ashley Meadows, is a happy shopper at the Blackstone Church Street Farmers' Market.



Dorey Park Farmers' Market is new to the market scene this year. Colonial Farm Credit sponsors the Power of Produce program, whose purpose is to educate kids on the importance of fresh fruits and vegetables.

Previous CAEF Recipient

Connor Edwards | Isle of Wight, VA

I am honored to have been a recipient of a Colonial Agricultural Educational Foundation scholarship multiple times throughout my college career. Thanks to their support, I was able to ease the financial burden that many young professionals face when entering the work force. I deeply value the investment they made.

I graduated from Virginia Tech in May 2018 with dual degrees. I received a B.S. in agribusiness and a B.S. in accounting and information systems. Growing up as a horse enthusiast, I was excited to be able to carry over my passion into Virginia Tech's Equestrian Club, where I was a member all four years. I made some of my closest friends while participating in this club, as well as developed leadership and public speaking skills. As a way to push myself outside of my comfort zone, I enrolled in professional development activities, including the College of Agriculture and Life Science's Mentorship Program and the Pamplin Leadership Academy through the College of Business. These programs were tremendously useful in continually enhancing my professional presentation.



Mud bog at the Fredericksburg County Fair

Each summer I had a very unique internship experience that I believe helped shape me into a well-rounded individual. These internships included trading hog and corn contracts at Smithfield Foods, taking tissue samples of various crops at Helena Chemical Company, Inc., and learning about different accounting systems at Virginia Tractor. During my senior year I began the job interview process and signed to join Yount, Hyde, and Barbour, CPA, where I began in August as an associate in the Richmond office. I recently passed all parts of the CPA exam and am now a Certified Public Accountant. I was also accepted to the University of Mary Washington to begin the M.B.A. graduate program, which is an achievement I plan to pursue in the future. I am excited to see where this career path leads me and how I can tie agriculture into it.

Colonial Agricultural Educational Foundation's contribution has made a tremendous impact on my life and I am very appreciative. I hope I have made them proud in their selection to support my education.



Tractor pull at the Isle of Wight County Fair



Graduation day at Virginia Tech



Taking care of miniature donkeys with the Equestrian Club at Virginia Tech tractor pull at the Isle of Wight County Fair

Cotton Field Day





Employees from the Windsor office attended the Virginia Cotton Growers Association's Field Day in August. Colonial Farm Credit is a proud sponsor of the event as well as an annual sponsor of the Virginia Cotton Growers Association. Board member Paul Rogers, Jr. was also recognized at the event for being named Virginia's Farmer of the Year (see article *Board Member Spotlight*).

Board Member Spotlights



Colonial Farm Credit board member, **Paul Rogers, Jr.** of Wakefield, Va., was selected as the Virginia state winner of the Swisher Sweets/Sunbelt Expo Southeastern Farmer of the Year award. Paul's farm encompasses 1,680 acres of owned and rented open land, where he grows corn, cotton, peanuts, soybeans,

and wheat. He is also a very active member in his community, serving on several agricultural related boards and has coached baseball for more than 50 years. "I am guided by my passion to be a role model as a father, coach and mentor, and to give back to the field of agriculture. My wife Pam and I have incorporated this passion into our lifestyles." Paul joins nine other individuals as finalists for the overall award that will be announced on Tuesday, October 16 at the Sunbelt Expo farm show in Moultrie, Ga.

For more information on Paul and the Farmer of the Year award, visit sunbeltexpo.com.



Colonial Farm Credit would like to thank **Robert Spiers and Susie Hance-Wells** for their many years of dedicated service as association board members.

Robert served on the board for 39 years, including service on all committees, and was Colonial's first and longest serving chairman (from 1988–1997). He also served on the AgFirst (Colonial's funding bank) board for 12 years, including as its chairman for two years. His service also includes the AgFirst Plan Sponsor Committee for 22 years, the Farm Credit Council board for 16 years, and Colonial's District Advisory Committee (DAC) representative to AgFirst for several years.

Susie served for 14 years, including on the legislative, executive, and compensation committees. She served on the governance committee from inception in 2005, serving as its vice-chairman from 2006 – 2017. In addition, Susie served on the Colonial Agricultural Educational Foundation board for four years and was also a member of the Southern States Co-op board. Her father was the Secretary of Agriculture for the state of Maryland and she followed his path by representing small farms, horse farms, and rural Maryland in an urban environment.

Both Robert's and Susie's guidance and insight will be missed by the entire Farm Credit System. ■

Youth in Ag



Colonial Farm Credit was a sponsor of the YQCA (Youth for the Quality Care of Animals) recently at the Southern Piedmont Agricultural Research and Extension Center in Blackstone. Youth from Southside Virginia participated in this workshop.

Scholarship Applications for 2019-2020

The Colonial Agricultural Educational Foundation board has approved an increase of scholarship amounts, thanks to a donation in 2017 by Colonial Farm Credit. There will now be three \$6,500, one \$6,000, one \$4,000, five \$2,700, and 75 \$2,000 scholarships available each year.

Applications for the 2019-2020 school year will be accepted beginning November 1 on our website at www.colonialfarmcredit.com. All graduating seniors and current college students in the Colonial Farm Credit territory are encouraged to apply. You don't have to be a Farm Credit member to be eligible for a scholarship so please encourage your friends and family members to submit an application. For more information on each individual endowment, please visit our website.

Colonial Agricultural Educational Foundation



VSU Outreach

Jordan Scott, relationship manager in our Dinwiddie office and a Virginia State University graduate, has been participating in various outreach events at her alma mater. Many of the events include those that are geared towards students interested in or currently in an ag related program at the university.

"Being a student of Virginia State University taught me a great deal that aided me becoming a relationship manager with Colonial Farm Credit, including the value of networking and how to be self-sufficient. Now that I've graduated and entered the work force, my greatest goal is to provide students resources I wish I'd had and give back whenever possible to the university that helped mold me into the person I am today. Since being with Colonial Farm Credit, we've been able to bring a number of educational resources and opportunities to Virginia State University, spreading tips and information on how to develop an effective business plan, how to get to and make it through college and what agricultural career opportunities are available both statewide and nationwide."



Jordan Scott (right), along with VSU graduate Kinea Adkins (left) and Extension Specialist Dr. Maurice Smith, served on a panel at the 4-H iLeadership Institute hosted by VSU



Kinea Adkins (left) and Jordan Scott (right) answering questions about careers in agriculture



Jordan Scott (right) and Megan Harrison, Program Coordinator for the Socially Disadvantaged and Veteran Beginning Farmer and Rancher Program of VSU's Small Farm Outreach Program (right-center), spoke with high school seniors and incoming freshman on the transition phase from high school to college



Participants of the VSU Youth Agricultural Development Program listened to Jordan Scott speak about successful studying techniques and financial management, as well as the importance of intern- and externships

Check out our new website!

Colonial Farm Credit has a new website! Next time you're on the web, take a few minutes to check it out. Don't forget to find us on Facebook, Instagram, and Twitter!



Unclaimed Accounts

To see a complete list of unclaimed accounts, please visit the Financial Reports page of our website at www.colonialfarmcredit.com. The persons listed, at their last known address, are the rightful owners of unclaimed funds held by Colonial Farm Credit. To claim these funds, the owners or legal heirs should contact Kristen Helms at (804) 746-4581 extension 1109 by October 31, 2018.

Nominating Committee

District 1	Parran B. Briscoe; Calvert County, MD Alternate: Joseph Leroy Russell; St. Mary's County, MD
District 2	Thomas O. Longest, Jr.; King and Queen County, VA Alternate: Bruce G. Taylor; King and Queen County, VA
District 3	Forrest C. Nuckols; Hanover County, VA Alternate: Jack E. Bulls; Amelia County, VA
District 4	David K. Stratton; Appomattox County, VA Alternate: R. Kinckle Robinson; Appomattox County, VA
District 6	Marvin Lewis Everett, III; Southampton County, VA Alternate: S. Bruce Phillips; Southampton County, VA
District 7	G. Henry Goodrich; Surry County, VA Alternate: Warren B. Clements; Prince George County, VA

Employee News

Employee Transfer



Sam Drewry transferred to the position of West Point/Mechanicsville relationship manager. Sam began employment with the Association in December 2017 and currently resides in Richmond, VA. He is a graduate of Radford University and his previous employment experience included commercial credit analyst and universal banker with the Bank of Lancaster. He serves in the Virginia Army National Guard with the rank of staff sergeant and is also a master mason in both the Richmond and Boykins Lodges.

Employee Promotion



Jordan Scott was promoted to the position of Dinwiddie/Windsor relationship manager. Jordan began employment with the Association in January 2018 and currently resides in Petersburg, VA. She is a graduate of Virginia State University with a BS in agriculture business and economics and previously had employment experience as an administrative assistant in the Virginia State University Small Farm Outreach Program and as an agribusiness intern in the Knowledge Center at Farm Credit of the Virginias.

New Employee



Kristal Westbrook began employment on October 1, 2018 as a loan specialist in our Mechanicsville office. Kristal was previously employed with Wells Fargo, where she held several roles throughout her career, most recently as personal banker and service manager. She has initiated loan applications, closed loans, and served as a liaison between underwriters and customers. Please join us in welcoming Kristal to the Colonial Farm Credit family!

Giving Back

Some of the organizations that have been supported recently through our Jeans Day charity program are the Make A Wish Foundation, Franklin Cooperative Ministries, Lunenburg and Appomattox Counties 4-H Camp Scholarships, the Farmer Veteran Coalition, and the James House.



Farmville office



Mechanicsville office



Windsor office

OFFICES CLOSED

Thanksgiving | Nov. 22 & 23

Christmas | **Dec. 24 & 25**



PRSRT STD U.S. POSTAGE PAID COLUMBIA SC PERMIT 1160

or breasts

2 cans black beans

I can white beans

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Serves: 6 - 8

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Total Time: 10 mins

Prep Time: 10 mins

1 pound boneless skinless chicken thighs

1 can (10 ounces) green enchilada sauce

Chicken Enchilada Soup

football gatherings and cozy, lazy days at

great "fix it and forget it" soup recipe for

L epically hearty soup ones! Here is a

all is a great time for crockpot recipes,

Crockpot Green Chile

Colonial Farm Credit 7104 Mechanicsville Tnpk Mechanicsville, VA 23111

> cilantro, and chicken broth or stock. teaspoon pepper, coarsely chopped fresh salt (I prefer seasoned salt), about 1/4 powder, cumin, paprika, about 1 teaspoon it's great with or without them), chili green chiles, diced tomatoes (if desired, 2. Add the undrained diced fire-roasted skinless chicken thighs or breasts. black beans, and fat-trimmed boneless and rinsed white beans, drained and rinsed pour in the green enchilada sauce, drained 1. In a large crockpot (I use a 6-quart crockpot)

Directions

sour cream, fresh lime, additional cilantro Pick your favorite add-ins: pepper-jack cheese, I package (8 ounces) cream cheese, softened 2 cups chicken broth or stock 2-3 tablespoons fresh cilantro (optional)

1/4 teaspoon pepper

1 teaspoon salt

3/4 teaspoon paprika

1 tablespoon ground cumin

4 teaspoons ground chili powder

I can (10.5 ounces) diced tomatoes (optional)

green chiles 2 cans (4 ounces EACH) diced fire-roasted

cream, a wedge of lime, and some cilantro! handful of pepper-jack cheese, fat-free sour 7. Serve with desired toppings. I love a big then add back into the soup. 6. Shred the chicken with 2 forks and cheese completely incorporated. into the soup. Briskly whisk to get the melts completely and is easily stirred 30 minutes or until the cream cheese 5. Cover and cook on high for another in the microwave) into the crockpot. cheese (cube into smaller pieces and melt place in another bowl. Add softened cream 4. Remove the chicken from the crockpot and the chicken easily shreds. or high for 3-5 hours or until

mos.norqayssəmsasləhs.www Recipe and photo courtesy of Chelsea's Messy Apron

3. Cover and cook on low for 5-7 hours

