### A Message From Paul



**Paul Franklin**President,
Colonial Farm Credit

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 \$8.5 million with new customer activity remaining strong.

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 Clarke E. Fox (Capron, VA), Hugh S. Jones (Blackstone, VA) and Robert (Bobby) M. Jones (Rice, VA) on their re-election to our board of directors.

Congratulations also go to our Nominating Committee members. Please see the list of the 2022 Nominating Committee members and alternate members below. We thank you for your service to our cooperative.

Scholarship applications to the Colonial Agricultural Educational Foundation (CAEF) will be accepted beginning November 1st. This is a great opportunity for those in need of educational assistance. I encourage you to mark your calendars and get started on your scholarship applications early. We are excited to have Dakota Jennings share his CAEF experience. I want to commend Dakota for his hard work and service to his community and wish him the best as he pursues his goals. Our future is bright because of people like Dakota.

We started a new AgBiz Planner group with a kickoff meeting on August 30th led by Dr. Dave Kohl, professor emeritus of agricultural and applied economics and member of the Virginia Tech College of Agriculture and Life Sciences Hall of Fame. Over 1,000 people have participated in the

AgBiz Planner program since its inception. AgBiz Planner combines a unique series of online studies and lectures that examine the dynamic and challenging environments that farmers face. Participants apply what they learn to their own operations and develop business plans that help them manage risk and take advantage of opportunities. You will see more about the emerging agricultural leaders in the current AgBiz Planner class in our next edition. We also offer an AgBiz Basics program, which is a condensed version of the "Planner" curriculum for those desiring a shorter time commitment. I encourage you to inquire about these opportunities, as they are a great way to help ensure your business's success.

This past spring, several of our employees and directors met virtually with our members of Congress. During our visits, we emphasized our mission to serve agriculture and rural communities and encouraged support for programs that help family farms. We were able to talk about the challenges faced on the farm and the benefits that every farm brings to its community. I want to thank farmers that are telling their stories to people that have limited knowledge of agriculture. I think that anyone that spends some time on a farm or talking to a farmer will quickly understand and appreciate the commitment and care that producers take to protect their land, crops, and animals for the benefit of everyone.

In closing I want to thank all of our employees for their teamwork and dedication as we navigate the continuing challenges and hardships caused by COVID-19. We have been able to operate with a high level of productivity despite the tough environment. A large part of our success comes from the pride we feel serving our most important industry and helping people achieve financial success.

Please enjoy this edition of the Leader and thank you for allowing us to serve you.

Paul B. r' Si.

#### **Nominating Committee Members and Alternate Members**

Congratulations to those chosen as Nominating Committee members.

**District 1** – Jeffrey D. Hinton and Justin A. Welch; Alternate: Craig H. Giese

**District 2** – George David Black and Bruce G. Taylor; Alternate: L. Fred Browning

**District 3** – Joel B. Gilman and Richard M. Watkins, Jr.; Alternate: Stephen P. Lawson, Jr.

**District 4** – Daniel Edward Glenn, III and Bruce G. Jones; Alternate: Phillip E. Whitlow

**District 5** – Dixie Watts Dalton and Robert H. Spiers, Jr.; Alternate: Jeannette S. Everett

**District 6** – Michael W. Griffin and Christopher T. Parker; Alternate: Clayton Brent Lowe

## **Employee News**

## **New Faces**

Please join Colonial Farm Credit in welcoming the following new employees!



#### Arathi Salotti

Arathi Salotti began employment on July 12, 2021 as a loan specialist in our Mechanicsville office. Arathi's employment history includes real estate paralegal with a local law firm and a position with Boston National Title Agency where she gained additional real estate loan knowledge. Her skill sets are a great addition to the Mechanicsville office. Arathi and her family reside in Hanover County, VA.

#### **Brooke Belfield**

Brooke Belfield began employment in our Tappahannock office as a loan specialist on August 2, 2021. Brooke has an associate's degree in health information management and technology from Liberty University. She has employment experience as an accounts receivable specialist at American Retirement Homes and as a remote capture specialist at EVB. Her professionalism, work ethic, and accounting experience are a perfect addition to the Tappahannock office. Brooke and her family reside in Essex County, VA.





#### **Linda Peterson**

Linda Peterson began employment as a loan specialist on August 2, 2021 in our Hughesville office. Linda has extensive executive administrative experience at a local medical center, where she began her long career as a scanning technician and most recently as benefits coordinator. Linda enjoys working with people and her strong administrative background and professionalism transferred nicely to her new loan specialist position. Linda and her husband recently relocated to Charles County, MD.

Please join us in welcoming these employees to the Colonial Farm Credit family!

## **Colonial in the Community**

#### **Ag Expo**



The Virginia Ag Expo was held at Corbin Hall Farm on the Rappahannock River. The weather was perfect and many of Virginia's farmers enjoyed checking out the show. Pictured left to right: Patrick Tewell, Mason Pope, Kirby Lingenfelser, Woody Dunn, and Clay Roberts

#### **VSU Field Day**



Colonial Farm Credit was a proud supporter of Virginia State University's annual field day, complete with tours and demonstrations.

Pictured: Bobby Locke (left) and Seretha McHugh (right)

#### **AREC Field Day**

On Thursday, July 29th Colonial Farm Credit sponsored the 2021 Annual Research and Extension Field Day at the Southern Piedmont Agricultural Research & Extension Center in Blackstone, VA. There were over 100 attendees present consisting of tobacco, hemp, hay, and cattle producers. The day started with field tours of the research being conducted on tobacco, hemp, and forage and ended with lunch and remarks from the Virginia Secretary of Agriculture and Forestry, Bettina Ring.



## AgBiz Planner Sucessfully Kicks Off 2021-2022 Program

The 2021-2022 class of AgBiz Planner had their kickoff webinar with Dr. Kohl on August 30th. Participants will work through online modules over the next several months, wrapping up the program with a meeting in Raleigh, NC with several other Farm Credit associations. AgBiz Planner is a great program for young, beginning, and small farmers, as well as those going through a transition. We also offer the AgBiz Basics program, which is an all-online, four module course that is great for those who may one day be interested in AgBiz Planner. If you would like more information on either of these programs, please ask your relationship manager.

Mentor Rachel Shupe (left) and participant Chelsea Bickley (right) joined the kickoff webinar from the Mechanicsville office. Joining the meeting from remote locations and not pictured are participants Cyndi Knudson and Daniel Tinsley and mentors Forrest Sanford and Sam Drewry.



## Money Available To Farmers July 1st For Improvements To Water Quality With "Best Management Practices" (BMPs).

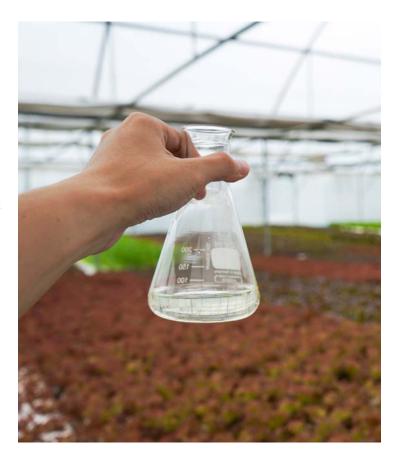
Goochland and Powhatan farmers can take advantage of money designated to improve water quality on their farms. These funds are available via the **Virginia Agriculture Cost Share** (VACS) program administered by Monacan Soil and Water Conservation District. Increased cost-share funding was a top priority for Virginia Farm Bureau during the recent General Assembly session. As a result of VFB's efforts, these increased monies are now available.

With over 100 different Best Management Practices (BMPs) available to farmers, these funds can be used for a wide variety of conservation practices. The most popular uses include livestock stream exclusion fencing and watering system, no-till planting, nutrient management, permanent vegetative cover on cropland, and cover crops.

VACS BMPs focus on improving water quality and minimizing soil erosion. Farmers may qualify for up to \$150,000 in cost-share funds in a fiscal year. Cost-share practice payment rates range from flat rate up to 100%.

BMPs do require a commitment from the farmer to maintain the program for a specific period of time. Cover crop programs usually are one-year (annual) commitments. BMPs such as livestock exclusion fencing and watering troughs can have 10-year or 15-year maintenance commitments.

For Goochland and Powhatan farmers, applications are now being accepted for the '21-22 program year. To learn more about the VACS program, call Keith Burgess or Betty McCracken at the Monacan SWCD office at 804-556-4936.



## **Previous CAEF Recipient**



## Dakota Jennings Varina, VA







I am honored and blessed to have been awarded a Colonial Agricultural Educational Foundation scholarship for three consecutive years.

This financial assistance has been paramount in me continuing my education and excelling at Virginia Commonwealth University where I am a Homeland Security &

Emergency Preparedness and Applied Psychology double major. I am also a member of the Honors College, an Army ROTC cadet, and a volunteer EMT-all opportunities that have enriched my academic and community involvement. This is a slice of who I am, but my impact is much more valuable.

Education is a dear passion of mine, and winning scholarships has naturally followed as an acquired skill. This is not a skill to keep to oneself so beginning my freshman year, I returned biannually to my alma mater to present a scholarship workshop to high school seniors. It was extremely important to me to help the next in line succeed. Early this year, I decided to expand and formalize this service with the help of family and friends. I decided to do what I love with who I love, and we started Student2Scholar, a Richmond-based 501(c)(3) nonprofit dedicated to providing scholarship resources to high schoolers. Not even a year old, we have already started offering scholarship coaching and group workshops as well as awarded our own scholarship this past spring. This rewarding journey has been a tremendous learning opportunity for not just our students but also me.

One main takeaway I have learned that I stress to my students is the power of future-orientation. I strongly believe the reason I have been so successful with scholarships is not due to what I have or am doing but rather what I will do. This is a future-oriented mindset, and this is how the world should think: not complacent with the past or content with the present but rather envisioning the future. The past and present are important, but the future is what truly matters. To paraphrase Søren Kierkegaard, life must be lived forward.

In my future, I will commission into the U.S. Army as either an Explosive Ordinance Disposal or Military Intelligence Officer. I will be a part of the 1% of this nation that stands up to defend it while also planning to continue my education in a master's program. After discharging honorably from the military and becoming an expert in my field with graduate education and experience, I will transition to the civilian sector among the various agencies and departments of the federal, state, or local government. At this moment, I am open-minded and curious for the best fit for me among the organizations I will interact with; however, I am extremely interested in serving as a Special Agent for the Federal Bureau of Investigation. Later in life, I hope to utilize my educational and career expertise to become a professor, using my knowledge and experience to guide the next generation. Along the way, I will continue my service as a volunteer first responder, expand Student2Scholar, and create a big-dog rescue foundation and facility.

The Colonial Agricultural Educational Foundation and their generous investment in my future has allowed me to accomplish my past, tackle the present, and most importantly impact the future. For this, I thank you and will make you all proud.

## **Unclaimed Equities Funds**

#### Colonial Farm Credit, ACA located at 7104 Mechanicsville Turnpike, Mechanicsville, VA 23111

The persons listed below 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 November 1, 2021.

Borrower	City, State
Adams, Joyce A.	Gladys, VA 24554
Adkins, W. Lee	Lynchburg, VA 24502
Ambler, Wayne S.	Ashland, VA 23005
Anderson, Thomas L.	Louisa, VA 23093
Avery, William R.	Mckenney, VA 23872
Bagley, Edward G, III	Springfield, VA 22153
Balmer, Jr, Fred C.	Charles City, VA 23030
Barton, Charles E.	Burkeville, VA 23922
Beahm, Bruce R.	Hauge, VA 22469
Beazley, E. Wade	Bowling Green, VA 22427
Bell, Jeffrey W.	Quinton, VA 23141
Bonello, Wendy	Woodford, VA 22580
Booker, William H.	Richmond, VA 23229
Braxton, Benson C.	Kinsale, VA 22488
Brazill, Carolyn K.	Amherst, VA 24521
Breedlove, R. M.	Phenix, VA 23959
Bright, James W.	Virginia Beach, VA 23457
Brindle, Howard M.	Louisa, VA 23093
Brubacher, Ethan W.	Leonardtown, MD 20650
Cash, Stephen Berkley	Heathsville, VA 22473
Cassort, David W.	Hopewell, VA 23860
Clay, Jonathan R.	Chase City, VA 23924
Clifton, Kimberly L.	Richmond, VA 23222
Copland, A. Garnett	Charles City, VA 23030
Creps, Morris L.	Mechanicsville, VA 23111
Currie, James P.	Virginia Beach, VA 23456
Deskins, David L.	Barhamsville, VA 23011
Dipasquale, Charlie Joseph	Woodbine, MD 21797
Dunkirk Farms LLC	St Stephens Church, VA 23148
Estate Of Arthur B. Chisholm	Hopewell, VA 23860
Estate Of Christopher C. Talley	Montpelier, VA 23192
Estate Of Henry J. Pfeiffer	Midlothian, VA 23111
Estate Of Kenneth Studer	Montpelier, VA 23192
Flournoy, Richard W., III	Ashland, VA 23005
Gallo, Frank .J	Keswick, VA 22947
Gannicott, Priscilla J.	Evergreen, VA 23939
Gilliam, Glover D.	Concord, VA 24538
Goin, Dewitt T., II	Prospect, VA 23960
Gonchigar, Mruthyunjaya	Potomac, MD 20854
Grubbs, Gary C.	Concord, VA 24538
Guethlein, James T.	Chesapeake, VA 23322
Haynes, Joseph H.	Shacklefords, VA 23156
Heneveld, Alex	Lauder Scotland, Uk

Borrower	City, State
Hill, Melvin E., Jr.	Warfield, VA 23889
Hoffman, Stephen G.	Waldorf, MD 20601
Holland, Jason Dale	Suffolk, VA 23437
Hooks, Herbert R.	Montross, VA 22520
Horne, John Oliver	Clarksville, VA 23927
Jordan, Johnnie A.	Fairfax, VA 23901
Kreykenbohm, Warren C.	Phenix, VA 23959
Langley, Crystal Jennell	St Inigoes, MD 20684
Leblanc, Marvin L., Jr.	La Crosse, VA 23950
Lester, Harold D.	Broad Run, VA 20137
Luter, Rosser Mark	Suffolk, VA 23437
Mitchell, Robert M.	Dunnsville, VA 22454
Murdoch, Angus Alexander	Kents Store, VA 23084
Owens, Bradley S.	Lexington Park, MD 20653
Parelius, Daniel A.	Louisa, VA 23093
Patterson, Mitchell, Jr.	Chester, VA 23831
Rhoten, Daryl W.	Charles City, VA 23030
Robbins, John Daniel, III	Dinwiddie, VA 23841
Rogers, George C.	Locust Grove, VA 22508
Rountree, Jeremy J.	Suffolk, VA 23434
Russell, Michael W.	Leonardtown, MD 20650
Seamster, John W., II	Kenbridge, VA 23944
Shamburg, Tyler D.	Manquin, VA 23106
Slye, Mark D.	Charles City, VA 23030
Snead, John W.	Mineral, VA 23117
Spalding, David S.	Port Tobacco, MD 20677
Sprouse, Ronnie C.	Saluda, VA 23149
Staniszewski, Walter P.	Norfolk, VA 23510
Stanley, Lester T.	Beaverdam, VA 23015
Stephenson, Christopher A.	Windsor, VA 23487
Stover, Daniel S.	Ruther Glen, VA 22546
Sydnor, Brandon C.	Dunnsville, VA 22454
Talley, Stephen L.	Montpelier, VA 23192
Tanner, Robert Edward	Alexandria, VA 22305
Tyree, Anne M.	Arrington, VA 22922
Vaughan, Donna M.	Virginia Beach, VA 23457
Verebely, Paul F.	Virginia Beach, VA 23457
Walters, James G.	Midlothian, VA 23112
Wells, Robert W., Jr.	Carrollton, VA 23314
Whitney, Christopher, Jr.	Oilville, VA 23129
Wiles, Jerry Wesley	Sutherlin, VA 24594
Vouna Crosom F	
Young, Gregory F.	Blackstone, VA 23824





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# **Colonial Agricultural Educational Foundation**

Congratulations to all of the 2021-2022 scholarship recipients through the Colonial Agricultural Educational Foundation. A list of recipients can be found in the Annual Report on www.colonialfarmcredit.com/scholarships.

The application for the 2022-2023 school year will be available on November 1 at the same website. Applications will be accepted through March 1, 2022.



colonialfarmcredit.com/scholarships

