

Leader

A Colonial Farm Credit Member Publication

2015 - Issue 1

Virginia Agriculture Literacy Week

"My Virginia Plate"

Colonial Farm Credit employees read to elementary school students during Virginia Agriculture Literacy week in March sponsored by Virginia's Agriculture in the Classroom program. The featured book was "My Virginia Plate," a book teaching children about nutrition through preparing a Virginia-grown meal.



Loan Officer Hilary Thompson spent the morning with first-graders at Concord Elementary School.



Tg Hawaz (finance department) read to the 3 and 4 year olds at Bundle of Joy Daycare in Glen Allen.



Loan Officer Brenda Sims read to students at Windsor Elementary School.



Loan Officer Gene McNabb gave a presentation on Virginia-grown foods and read "My Virginia Plate," to second-graders at Goodview Elementary School.



Loan Officer Connie Bailey visited First Christian School and read to kindergarteners, first-graders, and second-graders.



Loan Officer Kevin Sutton read to 100 students in four classes at Nottoway Elementary School.



Colonial's CEO Greg Farmer, CFO Diane Kersey, and Relationship Manager Jim Schroering read to several classes at Woodville Elementary school.



A note from Greg



Greg Farmer
President,
Colonial Farm Credit

It was good to see so many of you at our customer appreciation dinners in May. Total attendance was 935 guests. If you have never attended one of these events, I urge you to make room for one on your 2016 calendar. In addition to a great meal and some good fellowship, you will

receive your patronage refund check and get a brief update on the business of your cooperative.



The patronage refund checks distributed at these dinners and in person or by mail shortly afterward, totaled \$7.1 million, the equivalent of 25 percent of the interest earned on customer accounts during 2014. So, for every \$1 you paid in interest, you're receiving a quarter back! We feel very fortunate to be able to return such a large amount relative to interest paid, significantly lowering your effective borrowing costs. This is a benefit only a cooperative can provide!

During the two weeks following these dinners, we personally distributed 502 checks to customers who could not attend a dinner. I had the pleasure of visiting about 20 customers with eight of our credit officers, and our other senior managers made similar customer visits. We find this to be an excellent way of staying close to our customers, thanking you for your business and gaining a better understanding of your concerns and challenges.



Colonial CFO Diane Kersey (left) and Loan Officer Hilary Thompson (right) present patronage checks to Frankie, Sarah, and Gaye Large (middle – from the left) and family.

I know that one of your concerns is lower commodity prices, which are tightening many budgets this year. This may necessitate increased use of your operating line of credit (or establishing an operating line for those of you not previously needing one) to help bridge temporary cash shortfalls. We also encourage you to use these lines in order to take advantage of cash discounts, avoid expensive supplier carrying charges and manage your tax liability by pre-paying expenses prior to year-end. Fortunately, interest rates are still very low, and when combined with our patronage refund, your borrowing costs relative to most other operating expenses remain minimal. We are committed to working with you through this period of lower prices and tighter cash flow, and we need you to work with us by keeping your credit officer informed of your situation in a timely manner.

Next year marks the 100th anniversary of the establishment of the Farm Credit System. Congress established the System in 1916 due to a lack of reasonably-priced credit available to farmers on terms they could afford. The System is structured as a network of locally-managed, borrower-owned cooperatives and related service organizations. While initially capitalized by the federal government, all government funds were repaid in the 1950s, and the System is now fully self-funded (through retained earnings and the issuance of debt in the international financial markets), even to the extent of paying the full cost of federal regulator oversight and establishing a \$3 billion insurance fund to protect System debt investors. Today the System has over 500,000 thousand borrowers and over \$200 billion in loans outstanding. Our flawless performance during the most recent economic recession evidences our high-quality loan portfolio and financial strength. You will be hearing more about the Farm Credit System's history and our centennial celebration later this year and into next year.

The week of March 16 was Virginia Agriculture Literacy Week, sponsored by Virginia's Agriculture in the Classroom program. Hundreds of volunteers across Virginia visited kindergarten and elementary school classrooms to read from the book, "My Virginia Plate." This is an opportunity to help educate our children, many of whom have no connection to agriculture, about the important role agriculture plays in our economy and help them make the connection between farms and their food and clothing. Thirteen Colonial Farm Credit employees read to several hundred children that week.

In July, you will receive our Annual Meeting Information Statement, describing the election process and listing board and nominating

committee candidates. I urge you to take an active role in the governance of your cooperative by reviewing the election material and casting your ballot when it arrives in early September. Should you have any questions about the election process, please call me.

Thank you for your continued loyalty and support, and best wishes for a successful and healthy year! ■

Service awards

On behalf of the Leadership Team and Board of Directors, CONGRATULATIONS to the employees listed below who will receive milestone service awards in 2015. This list represents a combined total of 175 years of service to Farm Credit:

1 Year

Dustin Bresnock (Hughesville)
Tanvir Chowdhury (Finance)
Carter Harvie (Tappahannock)
Dianne Pillsbury (CMU West Point)
Jim Schroering (CLG Mechanicsville)

5 Years

Laura Huber (Hughesville)
Kevin Robertson (CMU Hughesville)

10 Years

Rob Andrews (Farmville/Lynchburg)
David Cooper (CMU Farmville/Lynchburg)
Jessica Cruise (Tappahannock)
Corey Robinson (CLG Mechanicsville)
Debbie Schools (Mechanicsville)

20 Years

Lori Ford (Hughesville)

25 Years

Lavan Dauberman (CLG Mechanicsville)
Julia Talton (Windsor)

40 Years

Gene McNabb (Farmville/Lynchburg)

HOLIDAYS

Farm Credit Offices are Closed

Independence Day July 3

Labor Day September 7

Governor Recognizes Farmers for Conservation Contributions

Gov. Terry McAuliffe presented 10 farmers with 2014 Virginia Grand Basin Clean Water Farm Awards for implementing practices to protect water quality. The governor also recognized the first Virginians to implement an agricultural resource management plan under a newly created program.

The presentations took place in Roanoke at the annual meeting of the Virginia Association of Soil and Water Conservation Districts.

"I applaud these farmers and farm owners for doing what's right for their businesses and what's right for our natural resources," Gov. McAuliffe said. "They have chosen to take important steps toward protecting water quality across the Commonwealth. Winners of the Virginia Grand Basin Clean Water Farm Award stand out because of their exemplary implementation of conservation practices that, in many cases, also improve their financial bottom line. They truly are role models for producers across the state."

The Clean Water Farm Award recognizes farm owners and operators who have adopted and implemented innovative conservation tools, technologies and practices that reduce the amount of runoff pollution entering local waters. Each recipient was nominated for the award by their

"I applaud these farmers and farm owners for doing what's right for their businesses and what's right for our natural resources." ~ Governor McAuliffe

local Soil and Water Conservation District. Top winners are selected from each of Virginia's 10 major river drainage basins.

"Only with the continued hard work and commitment of our agricultural producers will we be able to meet our water quality goals for all of Virginia, including the Chesapeake Bay," said Secretary of Natural Resources Molly Ward. "These farmers show that water quality protection and profitable and sustainable farming go hand in hand and I applaud their accomplishments."

In addition, Gov. McAuliffe recognized Clem and Keith Horsley, who own and operate Holly Springs Farm in Gloucester County. The Horsleys are the first to fully implement a resource management plan through a new state program that encourages farmers to use high-level conservation practices to reduce runoff pollution

into local waters. The voluntary program launched in July. Farmers and farm operators who implement resource management plans are deemed to be in compliance with any new state water quality and sediment requirements for nine years.

"Resource management plans are a key part of Virginia's strategy to clean up rivers, streams and the Chesapeake Bay," Gov. McAuliffe said. "In addition to expanding farmers' use of conservation practices, the program also will give us better data about practices already being implemented. I'm proud to join Virginia's conservation community in recognizing the Horsleys for their contribution to clean water." ■

Contacts: Office of the Governor: Brian Coy, (804) 225-4260, Brian.Coy@governor.virginia.gov | Department of Conservation and Recreation: Darryl Glover, (804) 627-3278 or Julie Buchanan, (804) 786-2292

Ag Biz Planner

Colonial Farm Credit's fourth class of participants completed the Ag Biz Planner program in March. The program concluded with a wrap-up meeting in Raleigh, N.C., with guest speakers Dr. David Kohl and Dr. Alex White. For more information on the Ag Biz Planner program, please visit our website.



From the left: Michael Lacks (mentor), Ryan Johns (mentor), Sterling Wilkinson (participant), Alicia Morris (FCU Director), Brandon Moyer (participant), Jeremy Moyer (participant), Dr. David Kohl (program developer and speaker), Torri Wray (participant), Kevin Goerger (mentor), Chris Wray (participant), and Greg Farmer (Colonial Farm Credit CEO)

Colonial Farm Credit events

IAA's 1st Annual Impromptu in the Garden



On Tuesday, April 21, the Institute of Applied Agriculture (IAA) hosted its first Impromptu in the Garden, an event that celebrated the University of Maryland's Fearless Ideas theme and our fearless students taking INAG 110: Oral Communication. Fearlessness is nothing new for IAA faculty and students. As they like to say in IAA, "We take the fear out of public speaking." So it was no surprise that the event sponsored by Colonial Farm Credit yielded a dozen contestants.

The IAA Teaching Garden showcased the spring plantings of Meredith Epstein and her students and demonstrated once again the relationship between public speaking and agriculture. The winning dyad went to Mickey Brock and Eden Watterson. Brock's enigmatic speech was aimed at dissuading his daughter from dropping out of school rather than searching for her inner zen in a lotus pose under a tree. All of the participants displayed a fearless attitude toward public speaking, making their IAA oral communication instructors proud and making the judges' job difficult. As difficult as the decision was, Colonial Farm Credit President Greg Farmer who served as a judge, said, "I'd much rather be a judge than stand up there and give an impromptu speech."

VSU program



Loan officers Chris Simms and Kevin Sutton presented at the Virginia State University Agribusiness Production and Financial Management Program. There were 20 farmers in attendance for the program, which includes 3 1/2 days covering 6 modules and includes an on-farm portion. The program is designed to meet the mandatory USDA/FSA financial and production management borrower training requirements, assist in boosting farm profitability and income for farm families and local communities, offer hands-on training to farmers and assist them in developing valuable skills in financial management and crop production.

Taste of Maryland



Directors Susie Hance-Wells and Jeff Griffith, along with their spouses and Hughesville branch employees Laura Huber and Dustin Bresnock, attended the annual "Taste of Maryland Agriculture" networking event on Feb. 5 at Michael's Eighth Avenue in Glen Burnie, Md.

Gov. Larry Hogan was in attendance to induct a farming family from Maryland into the Governor's Agriculture Hall of Fame. Joe-Sam Swann (above) from Calvert County was the Master of Ceremonies for this event.

Livestock shows



"Lots of fun." "Hard work." "Met new friends." "Great experience." These were just a few comments shared by exhibitors of the Central Virginia Junior Livestock Show and the Piedmont Junior Livestock Show, both held in May. 4-H and FFA exhibitors use this arena to exhibit their year-long lamb, swine, beef, and goat projects. Colonial Farm Credit was a proud sponsor of both events.



Customer Appreciation dinners

Clements



Customers enjoy a nice dinner at Belmont Farm in Maryland.

Montpelier



Good food and conversation were had by all at the Montpelier Center for the Arts and Education.

Franklin



CEO Greg Farmer and Curtis Byrd with Rep. Forbes' office discuss issues in agriculture at the customer dinner held at the Franklin Workforce Center.

King William



Colonial employees are gloved up and ready to serve their customers at the King William Ruritan Club!

Farmville



At Longwood University, Lauren Andrews from Rep. Hurt's office spoke with several customers, including director Robert Jones, about their operations and listened to their concerns in the industry.

PHOTO  CONTEST

Thank you to all who participated!

Stay tuned to our website for the announcement of the winners coming later this summer!

www.colonialfarmcredit.com

Unclaimed Accounts

The persons listed below at their last known addresses are the rightful owners of unclaimed funds held by Colonial Farm Credit. To claim these funds, the owners or legal heirs should contact Tanvir Chowdhury at 1-800-777-8908 extension 1114 by September 1, 2015.

ADAMS, KENNETH JAMES
ADAMS, M SCOTT
ADAMS, ROBERT W
ADKINS, BRIAN A
AGNOR, MICHAEL F
ALFORD, WILLIS C
ALLEN, RODNEY W
ALLEN, SHIREEN R
AMOS, STEPHEN T
ARMSTRONG, FLORENCE MARIE
ARMSTRONG, SEWARD H
ARTHUR, JAMES H
ASHMAN, JOHN C
BAGLEY, GRAYSON H
BAILEY, LEANDER
BALDERSON JR, WILLIAM C
BALDWIN, CALEB A
BALMER, JR, FRED C
BARKER, CHARLES C
BARKLE, JOHN R
BARLOW, JOHN A
BARNES, NORRIS S
BARNETT, ALICE
BARSTON, CECIL L
BASS JR, KENNETH P
BASTIAN, MICHAEL J
BEALE, DAVID ARNOLD
BERRY, WILLIAM T
BEST, II, ERVIN C
BEUGLASS, LARRY K
BIERNOT, JOSEPH SCOTT
BIGGERS, WILLIAM W
BISHOP, SR, ROGER C
BISSON, CHERYL A
BLACK, TERRY LEE
BLADEN JR, CALVIN P
BLANKENSHIP, THOMAS I
BORDEN, CARTER M
BOUDREAUX, DAWN R
BOWLING III, GILBERT O
BOWLING, DONALD A
BOWMAN, GENEVA N
BOYKIN, GARY W
BRANDT, DOROTHEA L
BRANINE LANDS, INC
BRASWELL, THOMAS LOFTON
BUCHTEL, MICHAEL ALLEN
BUCKLER, SUSAN M
BUFFALO SHOOK COMPANY INC
BURFORD, ALAN L
BURFORD, EDWARD S
BURKE SR, CHRISTOPHER A
BURROUGHS SR, DONALD W
BUTLER, ROBERT L
BYGLEN II, KENNETH
C&N LOGGING INC
CABE, VERNON W
CARTER, JAMES M
CARTER, PATRICK G
CASTEEN, CLYDE E
CHAPPELL, BRIAN K
CHIANCONE, GIANCARLO
CHILDRESS, KEVIN Z
CHRYST, PAMELA BUTLER
CIRCLE C SITE PREP INC
CLEATON, ELIZABETH E
CLEMENTS, CLARK S
CLEMENTS, WAYNE A
COCKRELL, W MALLORY
CONDREY, STEPHEN G
COOK, GEORGE A
CORNETT, ANTHONY B
COSBY, ROBERT R
COSSITT, MARGARET H
COSTOLO JR, EMANUEL C
COURTNEY, THOMAS E
COUTURE, ELIZABETH L
COVINGTON, G WATKINS
COVINGTON, LUTHER L
COX PTRSHIP, C DWAYNE & KEITH W
COX, THOMAS H S
CREIGHTON, WILLIAM F
CRITZER, KEITH E
CROSTON, PAUL W
CROWTHER, III, F BOSLEY
DANSEY, GEORGE W
DAVIS III, ROMIE W
DAVIS, WAYNE A
DENBY, KEVIN D
DESRUCHE, LEELEAND P
DIGIORGIO JR, JOSEPH
DIROLF, JOSEPH A
DIXON, BONNY W
DIXON, LESLIE T
DUNIVAN, JERRY W
DUNN, ALVIN R
DURRETT, DAVID R
EAREHART, JEANINE B
EDWARDS SR, DUDLEY JOE
EDWARDS, GLENN S
EGGLESTON, JAMES W
ELLERD, JOHN R
ELLIOTT, DAVID L
ENGLAND, MANNING E
EPPS PTRSHIP, WILLIAM H & HUGH B
ERWIN, HAL T
ESTATE OF AUDREY BRISTOW SEARS

ELKRIDGE, MD 21075
AMHERST, VA 24521
MIDLOTHIAN, VA 23112
PROVIDENCE FORGE, VA 23140
POWHATAN, VA 23139
CHESTERFIELD, VA 23832
RICHMOND, VA 23223
MASSIES MILL, VA 22954
VICTORIA, VA 23974
MINERAL, VA 23117
RICHMOND, VA 23228
FARMVILLE, VA 23901
AMELIA CTHSE, VA 23002
VICTORIA, VA 23974
CLAREMONT, VA 23899
MONTROSS, VA 22520
URBANA, VA 23175
CHARLES CITY, VA 23030
CHESAPEAKE, VA 23320
WILLIAMSBURG, VA 23188
LANEXA, VA 23124
BRYANS ROAD, MD 20616
TAPPAHANNOCK, VA 22550
LITTLE TORCH, VA 23042
SUFFOLK, VA 23434
CHESAPEAKE, VA 23322
DISPUTANTA, VA 23842
NEW YORK, NY 10011
TOANO, VA 23168
CHESTERFIELD, VA 23832
VIRGINIA BEACH, VA 23454
MONTPELLIER, VA 23192
LAS VEGAS, NV 89119
CHESTERFIELD, VA 23832
CHESAPEAKE, VA 23322
MILLINGTON, MD 21651
LOUISA, VA 23093
HAYES, VA 23072
BRANDYWINE, MD 20613
LA PLATA, MD 20646
LA PLATA, MD 20646
BLACKSTONE, VA 23824
CHESTER, VA 23831
COCONUT GROVE, FL 33133
DURHAM, NC 27705
WINDSOR, VA 23487
WILLIAMSBURG, VA 23188
MECHANICSVILLE, MD 20659
FARMVILLE, VA 23901
MIDLOTHIAN, VA 23113
MONROE, VA 24574
CHESTER, VA 23831
MECHANICSVILLE, MD 20659
NEW YORK, NY 10163
LEONARDTOWN, MD 20650
MIONETA, VA 24121
MONTPELLIER, VA 23192
WHITE STONE, VA 22578
RICHMOND, VA 23294
CHESAPEAKE, VA 23322
DINWIDDIE, VA 23841
GLEN ALLEN, VA 23059
HAMPTON, VA 23669
STAFFORD, VA 22554
RAWLINGS, VA 23876
SOUTH HILL, VA 23970
RICHMOND, VA 23228
GUM SPRINGS, VA 23065
HEATHSVILLE, VA 22473
GLEN ALLEN, VA 23060
SCOTTSVILLE, VA 24590
RICHMOND, VA 23229
POWHATAN, VA 23139
HIGHLAND SPRINGS, VA 23075
HUGHESVILLE, MD 20637
ASHEVILLE, NC 28806
VIENNA, VA 22182
TAPPAHANNOCK, VA 22550
AMELA, VA 23002
WAVERLY, VA 23890
JETERSVILLE, VA 23083
HILTON HEAD ISLAND, SC 29926
SCOTTSVILLE, VA 24590
QUINTON, VA 23141
BOULDER, CO 80303
SCOTTSVILLE, VA 24590
WEEM, VA 22576
CENTER CROSS, VA 22437
SCOTTSVILLE, VA 24590
SUFFOLK, VA 23438
POWHATAN, VA 23139
HUGHESVILLE, MD 20637
MADISON HEIGHTS, VA 24572
NATHALIE, VA 24577
CHESTERFIELD, VA 23832
CHESAPEAKE, VA 23323
CHESTERFIELD, VA 23832
CHARLES CITY, VA 23030
SUFFOLK, VA 23434
ROCKY MOUNT, NC 27803
FARMVILLE, VA 23901
BUMPASS, VA 23024
MECHANICSVILLE, VA 23116
CHESAPEAKE, VA 23322
SURREY, VA 23883
SOUTH HILL, VA 23970
SALUDA, VA 23149

WINDSOR, VA 23487
RICHMOND, VA 23261
IRMO, SC 29063
RICHMOND, VA 23222
FREDERICKSBURG, VA 22405
WINGINA, VA 24599
CHESAPEAKE, VA 23321
DENVER, CO 80218
RICHMOND, VA 23220
LOUISA, VA 23093
SUFFOLK, VA 23434
NORFOLK, VA 23507
MIDLOTHIAN, VA 23112
PETERSBURG, VA 23803
HUGHESVILLE, MD 20637
MOSELEY, VA 23120
JETERSVILLE, VA 23083
DAHLGREN, VA 22448
SUFFOLK, VA 23434
AYLETT, VA 23009
CHARLOTTE CTHSE, VA 23923
POWHATAN, VA 23139
NORFOLK, VA 23507
CAPRON, VA 23829
IVOR, VA 23866
CHESTERFIELD, VA 23832
CHAMPLAIN, VA 22438
SWEET BRIAR, VA 24595
MAIDENS, VA 23102
SOLOMONS, MD 20688
VIRGINIA BEACH, VA 23457
SUSSEX, VA 23884
JETERSVILLE, VA 23083
LANCASTER, VA 22503
KING WILLIAM, VA 23086
CHAPTICO, MD 20621
LOUISA, VA 23093
MIDLOTHIAN, VA 23113
ASHLAND, VA 23005
MECHANICSVILLE, VA 23111
SANDSTON, VA 23150
PETERSBURG, VA 23803
SOUTH HILL, VA 23970
AYLETT, VA 23009
SUFFOLK, VA 23434
CHARLES CITY, VA 23030
BRANDYWINE, MD 20613
MANQUIN, VA 23106
TOANO, VA 23168
EAST ORANGE, NJ 07017
RICHMOND, VA 23223
ROCKVILLE, MD 20854
DISPUTANTA, VA 23842
DISPUTANTA, VA 23842
POWHATAN, VA 23139
LAPLATA, MD 20646
MCKENNEY, VA 23872
REEDVILLE, VA 22539
WEST POINT, VA 23181
MECHANICSVILLE, VA 23111
MECHANICSVILLE, MD 20659
POWHATAN, VA 23139
MECHANICSVILLE, MD 20659
WINDSOR, VA 23487
SUFFOLK, VA 23437
LOUISA, VA 23093
FREDERICKSBURG, MD 22407
CAMP SPRINGS, MD 20746
AMELIA, VA 23002
TOANO, VA 23168
MOYOCK, VA 27958
RICHMOND, VA 23236
VIRGINIA BEACH, VA 23464
FARMVILLE, VA 23901
MANQUIN, VA 23106
PAINTED POST, NY 14870
JARRATT, VA 23867
BRANDYWINE, MD 20613
FARMVILLE, VA 23901
SUFFOLK, VA 23434
ELIZABETH CITY, NC 27909
ROANOKE, VA 24019
RIDGE, MD 20680
RICHMOND, VA 23233
MANQUIN, VA 23106
MADISON HEIGHTS, VA 24572
WINGINA, VA 24599
RICHMOND, VA 23220
SUFFOLK, VA 23434
MECHANICSVILLE, VA 23116
GLENN DALE, MD 20769
MARY ESTHER, FL 32569
HAMPTON, VA 23664
PERRYVILLE, MD 21903
GLOUCESTER, VA 23061
CHARLOTTE, NC 28277
FREDERICKSBURG, VA 22405
ROANOKE, VA 24017
FORT WASHINGTON, MD 20744
ROCKVILLE, VA 23146
MINERAL, VA 23117
ST STEPHENS CH, VA 23148
GUM SPRINGS, VA 23065
ST MARY'S CITY, MD 20686
PRINCE FREDERICK, MD 20678
CAPE CARTERET, NC 28584
YALE, VA 23897
ALBERTA, VA 23821
MONTPELLIER, VA 23192
CHARLES CITY, VA 23030
AMHERST, VA 24521
RICHMOND, VA 23231
HELEN, MD 20635
RICHMOND, VA 23231
CHURCH ROAD, VA 23833
DEWITT, VA 23840
LUSBY, MD 20657
KINSALE, VA 22488
CHESTER, VA 23831
MECHANICSVILLE, VA 23111
HOPEWELL, VA 23860
SUFFOLK, VA 23434
POWHATAN, VA 23139
PORTSMOUTH, VA 23701
HOPEWELL, VA 23860
CLERMONT, FL 34711
CAROLINA BEACH, NC 28428
BROOKNEAL, VA 24528

MOONEY, WILLIAM E
MORERA, DAVID E
MORGAN JR, WILLIAM M
MURPHY, BRIAN P
NAGLE JR, FRIEND RICHARD
NASH, TWYMAN D
NAYLOR JR, JAMES B
NESHHEIM, STANLEY
NOBILT, ALLEN C
NUNN, MARY SUE
NUTTALL, DAVID S
O'BERRY, RONALD F
OGINZ, ARTHUR RICHARD
OLIVER, JOHN F
ORTON, CLIFTON W
OTT, JEFFREY A
PAGLIUCA, BRUCE
PALMER, JOHN G
PARKER, JR, A QUINTEEN
PARRISH, EDDIE LEVI
PATEL, ASHVINKUMAR J
PAYNE, JOHN M
PEACO, WALTER I
PENNEY, MAYNARD G
PEPPER, JOEL L
PETERS, WOLFGANG J
POLLARD, KAREN DELORES
POND JR, R MOYLER
POWERS, TIMOTHY C
PUGH, SR, HERBERT C
RAINEY, EVELYN S
RANDOLPH, RALPH R
RATLIFF, PHILLIP R
REED, CRYSTAL L
RICE, ALVIN F
RICE, JAMES L
RICE, OREN LEROY
RICHARDSON, NOEL F
ROBERT L COPELAND
ROBERTS, HARVEY C
ROBERTSON JR, JAMES H
ROSE JR, CHARLES H
RUSSELL JR, JOSEPH P
RYAN, MARY K
SAN MARTINO SR, PHILLIP
SAUNDERS JR, JAMES A
SCHUYER, STEVEN W
SCHUTT, RICHARD L
SCHWARTZ, WILLIAM H
SHEARIN II, JOHN THOMAS
SHEPPARD, CHERYL F
SHOUSE, RAYMOND L
SHOWALTER, MATTHEW S
SILSLEY, JEROME W
SILVERTHORNE JR, JERRY M
SIMS, LEE V
SISKEL, ROBIN L
SMITH JR, SAMUEL W
SMITH VIOLA J
SMITH, BRYAN W
SMITH, WALTER N
SMITH, JAMES IRA
SMITH, KENNETH J
SMITH, KENNETH K
SPOONER, KARMEN C
STAUFFER, JOSEPH S
STAUFFER, MARTIN S
STEARNS, CLARENCE M
STECH, EMIL P
STOHER, GLEN F
STOKES, JOHN P
STOLTZFUS, DAVID R
STRATTON, KELLY D
SWAREY, HENRY B
SWEARINGEN, MICHAEL D
TALIAFERRO, ANREW B
TEAGLE, JASON L
TECZA, TRACY M
TENNYSON JR, RAYMOND F
THARP, SHERMAN B
THE THORNCROFT CO INC
THOMAS, LEROY W
THOMPSON SR, REESE M
THOMPSON, GREGORY E
THOMPSON, JEAN S
TILLOTSON, MARSHALL CARL
TOOMBS, STEPHEN R
TRAINHAM JR, DOUGLAS W
TROTT, BRIAN E
TRUJILLO, ANTHONY J
TURNER, ROBERT O
TURNER, WILLIAM M
U AND I NEW BEGINNINGS INC
VANIMETER, KENDALL C
VAUGHAN, DONNA M
VAUGHAN, E STEUART
VIAR, ROGER H
WALKER JR, EARL C
WALKER, MALACHI N
WALKER, WILLIAM THOMAS
WATSON, DAVID M
WATSON, MAYLENE
WATSON, RALPH D
WATSON, SAMUEL H
WAYCASTER, WESLEY D
WEBB, JARED L
WEBER, GLADYS C
WENDELL, III, KARL V
WEST, WILLIAM WARREN
WHARTON JR, JAMES T
WHITE II, ROBERT M
WHITE, ROBERT T AND SUSAN ELIZABETH
WHITEHEAD, JAMES H
WILLIAMS, ROY A
WILLIS, JR, THOMAS F
WILSON, DANIEL R
WILSON, ERIK R
WILSON, THOMAS C
WINGFIELD, CHARLES C
WINGO JR, ERNEST J
WOODEN SR, JERROD H
WRIGHT, WILBUR A
WRIGHT, WILLIAM R
YANCEY II, PHILO B
YODER, MORRIS W
YOUNG, LILA CAMP
YOUNG, MHAIRIE T
ZENTGRAFF SR, WILLIAM A

PAMPLIN, VA 23958
NELSON, VA 24580
BRYANTOWN, MD 20617
MECHANICSVILLE, VA 23111
BALTIMORE, MD 21212
APPOMATTOX, VA 24522
UPPER MARLBORO, MD 20772
WASHINGTON DC 20015
CHESTERFIELD, VA 23838
KINSALE, VA 22488
MECHANICSVILLE, VA 23111
IVOR, VA 23866
FT PIERCE, FL 34949
WINDSOR, VA 23487
PETERSBURG, VA 23805
SPRING GROVE, VA 23881
POWHATAN, VA 23139
LANCASTER, VA 22503
COLUMBIA, VA 23038
KENBRIDGE, VA 23944
LAPLATA, MD 20646
TROY, VA 22974
MECHANICSVILLE, VA 23111
BOWLING GREEN, VA 22427
CARTERSVILLE, VA 23027
COLONIAL HEIGHTS, VA 23034
HAMPTON, VA 23663
WAKEFIELD, VA 23888
CHURCH ROAD, VA 23833
WEST POINT, VA 23181
DINWIDDIE, VA 23841
NEW KENT, VA 23124
MORGANTOWN, WV 26505
ROCKVILLE, VA 23146
FREEMAN, VA 23856
COBB ISLAND, MD 20625
KING GEORGE, VA 22485
LOUISA, VA 23093
SUFFOLK, VA 23434
CHESTER, VA 23831
BUMPASS, VA 23024
SUFFOLK, VA 23434
LEONARDTOWN, MD 20650
RYAN, MARY K
LELAND, NC 28451
RICHMOND, VA 23226
EMPORIA, VA 23847
RICHMOND, VA 23228
MECHANICSVILLE, VA 23111
POWHATAN, VA 23139
GOOCHLAND, VA 23063
MECHANICSVILLE, VA 23111
LOVEVILLE, MD 20652
NORFOLK, VA 23506
MECHANICSVILLE, VA 23116
APPOMATTOX, VA 24522
LAS VEGAS, NV 89128
MECHANICSVILLE, MD 20659
SANDSTON, VA 23150
BEAVERDAM, VA 23015
WALKERTON, VA 23177
PROSPECT, VA 23960
SKIPWICH, VA 23968
CULLEN, VA 23934
GLEN ALLEN, VA 23060
LEONARDTOWN, MD 20650
LEONARDTOWN, MD 20650
FARMVILLE, VA 23901
DISPUTANTA, VA 23842
CHURCH ROAD, VA 23833
MANAKIN SABOT, VA 23103
MECHANICSVILLE, MD 20659
CONCORD, VA 24538
MECHANICSVILLE, MD 20659
CHESTERFIELD, VA 23838
TAPPAHANNOCK, VA 22550
LANEXA, VA 23089
ARLINGTON, VA 22201
CLEMENTS, MD 20624
KENBRIDGE, VA 23944
VANCOUVER, BC V6M1E3
MECHANICSVILLE, VA 23111
RUSTBURG, VA 24588
CHESTERFIELD, VA 23838
ROANOKE, VA 24018
BUFFALO JUNCTION, VA 24529
SAXE, VA 23967
JAMAICA, VA 23079
DUNKIRK, MD 20754
EL PASO, TX 79915
NEW CANTON, VA 23123
DOSWELL, VA 23047
BEL ALTON, MD 20611
DORR, MI 48323
VIRGINIA BEACH, VA 23457
PRINCE FREDERICK, MD 20678
GLADYS, VA 24554
RICHMOND, VA 23231
KING WILLIAM VA 23069
CHASE CITY, VA 23924
CHARLOTTE HALL, MD 20622
KEYSVILLE, VA 23947
MECHANICSVILLE, MD 20659
POWHATAN, VA 23139
DILLWYN, VA 23936
YALE, VA 23897
MECHANICSVILLE, MD 20659
UPPER MARLBORO, MD 20772
POWHATAN, VA 23139
NEWPORT NEWS, VA 23601
RICHMOND, VA 23236
CHESAPEAKE, VA 23320
PAMPLIN, VA 23958
LOVEVILLE, MD 20656
JACKSONVILLE, FL 32226
MECHANICSVILLE, VA 23111
MECHANICSVILLE, VA 23111
STONY CREEK, VA 23882
MECHANICSVILLE, VA 23116
GLEN ALLEN, VA 23060
SPRING GROVE, VA 23881
SUFFOLK, VA 23434
VALENTINES, VA 23887
NEW KENT, VA 23124
CHESAPEAKE, VA 23322
RICHMOND, VA 23227
TAPPAHANNOCK, VA 22550
PRINCE FREDERICK, MD 20678

Employment changes



Caroline Coleman

Caroline Coleman accepted the position of Country Mortgage loan originator in the Mechanicsville office effective Jan. 1. Caroline began employment with the Association in December 2011 as a portfolio loan officer in the Tappahannock office, where she built a strong foundation of portfolio lending experience which will be extremely valuable in the residential mortgage lending role. Caroline received her bachelor's degree from Virginia Tech in agriculture and applied economics. She and her husband Douglas currently reside in Caroline County.



Carter Harvie

Carter Harvie transitioned to the loan officer trainee position in the Tappahannock office effective Jan. 1. Carter began working for the Association in August 2014 in a floating loan officer position between the Mechanicsville and Tappahannock offices, which provided him with the opportunity to work with various credit officers and customers. He graduated from Virginia Tech with a bachelor's degree in finance and will be relocating to the Tappahannock area during 2015 from Powhatan County. ■

Colonial Agricultural Educational Foundation

Congratulations to the 2015-2016 scholarship recipients. For a complete list of recipients, please see the Annual Report on our website at www.colonialfarmcredit.com.

Colonial Agricultural Educational Foundation is enrolled in the Kroger Community Rewards program which will assist the Foundation with its fundraising efforts. Anyone can help with this effort if they shop at Kroger and use their Kroger Plus card. Please consider helping the foundation by registering your card with the following simple steps:

- Go to <https://www.kroger.com/communityrewards>
- If you have already set up 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.

Notes:

- If you typically use your phone number at the register, call 800-576-4377 and select option 4 to get your Kroger Plus card number.
- Members must swipe their registered Kroger Plus card or use the affiliated phone number for their registered Kroger Plus card when shopping for each purchase to count.
- Individual purchases will begin counting towards our organization within 7-10 days of registering your Kroger Plus card.
- Individuals will be required to re-enroll their designated organization annually
- The organization will only be informed of the number of supporters and our total amount of donation from Kroger. We will not receive information about individual card usage.
- The following purchases are excluded from card totals: alcohol; tobacco; government assisted pharmacy expenses; postage stamps; gift cards, debit cards, reloadable cards; lottery tickets; money orders; fuel; and sales tax.

Recyclables and donations are always welcome to support the Colonial Agricultural Educational Foundation.

Thank you for your support! ■

Colonial Agricultural
Educational Foundation 

New employees

Please join us in welcoming the following new employees to the Colonial Farm Credit family:



Seth Diggs

Seth Diggs began employment on May 18 as a floating loan officer trainee for our Mechanicsville and Tappahannock offices. Seth is a 2015 graduate of Virginia Tech with a bachelor's degree in agribusiness management. He is a 2011 graduate of Mathews High School where he also attended the Chesapeake Bay Governors School. While at Virginia Tech, he had numerous work and "in-major" activities such as Ag Econ Quiz Bowl team, Ag Econ Club, and the National Agri-Marketing Association.



Ashley Meadows

Ashley Meadows began employment on June 1 as a Country Mortgage loan originator in the Farmville office. Ashley is a Virginia Tech graduate with a bachelor's degree in finance, insurance and business law and comes to us with over eight years of banking experience with BB&T. She currently resides with her husband and daughter in Blackstone. ■



Colonial Farm Credit
7104 Mechanicsville Tnpk
Mechanicsville, VA 23111

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Grilled Shrimp Fajita Foil Pack

Summer time means grilling time! Here's a quick and light grilling recipe that is sure to satisfy on any summer night.



Ingredients

- 2 large bell peppers, sliced 1/2-inch thick
- 1 large onion, sliced 1/2-inch thick
- 1 bunch scallions, quartered crosswise
- 2 tablespoons olive oil
- 1/2 teaspoon chipotle powder
- 1/2 teaspoon ground cumin
- Kosher salt
- 1 1/4 pounds extra-large peeled and deveined shrimp, tails removed
- 2 limes, halved
- Twelve 6-inch flour tortillas
- 1/2 cup loosely packed cilantro leaves and tender stems
- Salsa and chopped avocado for serving, optional

Directions

Prepare a grill for medium-high heat. Toss together the bell pepper, onion, scallions, oil, chile powder, cumin and 1/4 teaspoon salt in a very large bowl. Tear two 18-inch pieces of 18-inch-wide heavy duty foil. Spread the vegetable mixture on one piece of foil, leaving a few inches of exposed foil as a border. Arrange the shrimp on top of the vegetables in a single layer. Squeeze the limes over the mixture. Top with the remaining piece of foil, lining up the edges. Fold the edges and crimp tightly to make a leak-proof packet. Tear two 18-inch pieces of 18-inch-wide heavy duty foil. Arrange the tortillas, overlapping slightly, on one piece of foil. Top with the remaining



piece of foil, lining up the edges. Fold the edges and crimp tightly to make another packet. Put the shrimp packet on the grill, close the grill lid and cook 12 minutes (do not turn the packet over). The packet should puff up and look like a pillow. Slide from the grill onto a baking sheet using tongs. Set aside and let rest while you heat up the tortillas. Put the tortilla pack on the grill and cook until warm, about 2 minutes per side. Carefully open the shrimp packet (hot steam will escape). The shrimp should be pink and cooked through and the onions and peppers just tender. Scatter the cilantro over the shrimp. Serve with the warm tortillas and salsa and avocado, if desired.

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Image from Food Network Kitchen