

Leader

A Colonial Farm Credit Member Publication

2019 - Issue 2

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 \$8.9 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 J.N. Mills, Jr. (King William County), Kevin Monahan (Surry County), and Frankie Large (Buckingham County) on their election to our board of directors. Please see the list of 2020 nominating committee members later in this newsletter.

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. We are excited to have Aldyn Abell share her CAEF experience. I encourage you to mark your calendars and get started on your applications early.

We started another AgBiz Planner group with a kickoff meeting on September 9th 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 environment 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 an upcoming edition. You'll also see that we have started 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 this opportunity, as it is a great way to get started planning your financial future.

We've had a busy year with events hosted at farms that are taking advantage of trends with agritourism and the farm-to-table movement. I want to thank farmers who are telling their stories to people who have limited knowledge of agriculture. I think anyone who spends some time on a farm 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 July, several of our employees and directors went to Washington, D.C., to meet with our members of Congress. During our visits, we emphasized our mission to serve agriculture and rural communities, and encouraged support for the Farm Service Agency, crop insurance, and rural infrastructure. Our visits were successful and spawned follow-up meetings on the farm with representatives. We also continue to promote the social, economic, and environmental benefits of our agricultural and forestry industries with our colleagues at Farm Bureau, the Virginia and Maryland Agribusiness Councils, and the national Farm Credit Council.

After many years of service with us, Sandra Brown and Darlene King have retired, and Debbie Inge will retire November 1st. I want to thank Darlene, Debbie, and Sandra for their dedicated service to our organization. They set the bar high with their performance and customer service. We will miss seeing them every day, but we will stay in touch!

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



Ballot Results

Congratulations to Frankie Large, Kevin Monahan, and J.N. Mills, Jr. on being reelected to the Colonial Farm Credit board of directors for four-year terms.

The following members were elected to next year's Nominating Committee:

- Parran B. Briscoe and James K. Raley, Jr. (District 1)
- Thomas O. Longest, Jr. and Bruce G. Taylor (District 2)
- Joel B. Gilman and Forrest C. Nuckols (District 3)
- Charles E. Fariss and David K. Stratton (District 4)
- Wayne C. Barnes and Marvin Lewis Everett, III (District 5)
- Stephen W. Berryman and Charles H. Owen (District 6)

Alternates:

- Joe-Sam C. Swann (District 1)
- Benjamin D. Cole (District 4)
- David M. Moore (District 2)
- Dixie Watts Dalton (District 5)
- Susan H. Parrish (District 3)
- Warren B. Clements (District 6)

Farm Credit Fly-In

Over 750 Farm Credit customers, directors and employees were in Washington D.C. on July 24th to speak with their respective local representatives about the importance of agriculture in our country and to share Farm Credit's efforts in supporting rural America.



Giving Back

Colonial Farm Credit continues to support various local organizations through our Jeans Day program, including Team Rubicon (hurricane relief for the Bahamas), Voices for Kids CASA, CARITAS, Appomattox County HS Land Lab, The Genieve Shelter, the Southeast 4-H Educational Center, and the Hanover Humane Society.



Farm Tours

Farm Credit hosted Representatives Rob Wittman and Abigail Spanberger on farm tours in August. Both representatives visited various farms and chatted with farmers to learn about agriculture in their respective districts.



Director Spotlight

Director Jeff Griffith's family was honored in Anne Arundel, Md. with the dedication of a livestock pavilion at the county fairsgrounds.

2 July 30, 2016, The Delmarva Farmer

Creamery attracts visitors with variety of features

By BRENDA CLEMONS
Staff Correspondent

SMITHSBURG, Md. — Nestled among the green pastures and fields of Maryland's Washington County is Misty Meadows Farm Creamery, part of the Maryland Ice Cream Trail, which boasts award-winning creamery.

There are 20 flavors of ice cream available at Misty Meadows ranging from the ordinary vanilla to the extraordinary "Dairy Cow." Seasonal varieties include buttermilk and peppermint stick. There are even sugar free, non-dairy and gluten-free varieties.

The all-time favorite flavor is "Creamy's Cream," according to owner David Harbit.

Visitors and regulars alike enjoy stopping for a sandwich and ice cream while children play on the wooden tractor that is a playground.

Afterwards, families are invited to stroll around the farm enjoying the cows, goats and other farm animals.

"The Harbit family has been on the land since David Harbit's grandfather bought it in 1920."

"We always had cows," said Harbit, "back in the '60s, we started having chickens and pigs."

The creamery was developed as a way for extra income, explains Harbit. "The children wanted to take over the farm but it doesn't produce the income to support two families. So, this was a way to expand the operation and get income."

"The children now own and deal with the creamery and they took over the farm."

Misty Meadows Farm Creamery's

See CREAMERY Page 20

Hogans host Buy Local Cookout in Annapolis

ANNAPOLIS, Md. — Gov. Larry Hogan and First Lady Yvett Hogan hosted the 12th annual Buy Local Cookout at Government House July 29, and officially inaugurated July 29 as "Maryland Buy Local Week."

The Buy Local Challenge is a statewide program in which Marylanders take the Buy Local Challenge by incorporating at least one locally grown, produced, or harvested product into their meals each day.

"The Buy Local Cookout and Maryland Buy Local Week allow our citizens to celebrate our local cooking while showcasing our state's vibrant culinary offerings," said Hogan. "Each year I am excited by the creativity of the recipes and the wide variety of buys in Maryland. I want to encourage all Marylanders to participate in the Buy Local Challenge, to incorporate at least one local product in each of your meals throughout the week."

The Buy Local Challenge created through the Southern Maryland Agricultural Development Commission, has grown into a statewide initiative that has continued to expand. In its 12th year, the Buy Local Challenge is the University of Baltimore's Center for the Public Policy found that more than 78 percent of Marylanders said they want to buy products grown by a Maryland farmer.

"In addition to providing fresh, nutritious products throughout the region, Maryland's agriculture and seafood industries are the economic engine of our rural communities," said Maryland Agriculture Secretary Joe Bertolini. "The Buy Local Challenge is a great opportunity to support local farmers and producers in our state's top industry and learn more about where our food comes from."

Earlier this year, Hogan invited chefs, local chefs and producers to submit original recipes that highlight the diversity of Maryland's products. More than 80 recipes were submitted.

See COOKOUT Page 8

Anne Arundel Co. FB dedicates new livestock pavilion in honor of Griffiths

By JONATHAN CRIBBS
Assistant Editor

CROWNSVILLE, Md. — This month dedicated a new livestock pavilion at the county fairsgrounds to the Earl Griffiths family, a prominent farming presence in the county for four generations.

A large group of friends, farmers and supporters gathered beneath the pavilion for the dedication on July 29 despite a scorching heat wave that with temperatures reaching close to 100 degrees.

"This has been a long time coming," said John Fisher, president of the county Farm Bureau. "If you don't know what the Griffiths family has done for Anne Arundel County, first of all, you don't."

Earl "Moosey" Griffith died in 1987 after a lifelong career as a farmer and entrepreneur. He was inducted into the Governor's Agricultural Hall of Fame in 2006 for his career and commitment to conservation.

The Griffiths farm was one of the county's first to adopt a nutrient management plan in 1992. The family ad-

opted a motto: "If you take care of the land, the land will take care of you."

Earl Griffith's wife, Lillian Griffith, died in May, also at 82 years old.

The couple's son, Jeff Griffith, a former county Farm Bureau president who runs the farm, thanked the county for honoring his father's legacy by dedicating the pavilion.

"Mom and Dad would be proud," he said.

The ceremony also included the unveiling of a pavilion sign, which includes the dedication.

"In the community, the GRIFTHS

See PAVILION Page 14

Colonial Events

Farm Credit was a proud sponsor of various ag events in our territory this summer.



AgExpo at Charity Hill Farms in Caroline, Va.



Lavender Festival at Sweethaven Lavender in James City County, Va.



Virginia Peanut Tour at the Tidewater AREC in Suffolk, Va.



VA Dairy Expo at Richland's Dairy and Creamery in Blackstone, Va.



On Farm Test Plot Field Day in Saluda, Va.



Windsor branch tobacco and hemp farm tour in Windsor, Va.

Colonial Agricultural Educational Foundation

Applications for the 2020-2021 academic school year scholarships will be accepted beginning November 1, 2019. The application can be found on our website, and only online applications will be accepted. The deadline for all applications is March 1, 2020!

Colonial Agricultural Educational Foundation 





Previous CAEF Recipient

Aldyn Abell | King George, VA

We always say, “It’s a small world,” and in the agriculture community, it truly is a small world.

As an undergraduate, I was one of the very fortunate students to be awarded a scholarship from the Colonial Agricultural Educational Foundation for three consecutive years. Now, I am proud to work within the same Farm Credit System as a member of CoBank’s Government Relations team, where I am able to help support rural communities and agriculture and give back to those who helped get my career started.

A native of the Northern Neck, I call King George, Va., home. My passion for agriculture was sparked at the age of six through involvement in my local 4-H livestock program, where I grew up raising market lambs and feeder cattle. In May 2016, I graduated from Virginia Tech with a bachelor’s degree in agribusiness management and minors in political science, animal science, and leadership and social change.

Thanks to the continued support of Farm Credit, I was able to pursue my undergraduate education without the additional financial stress of having to work a full-time job or take out student loans to pay tuition. As a result, I was able to become heavily involved in a variety of organizations on campus during my undergraduate career including: Pi Beta Phi Sorority, Block and Bridle, Ag Econ Club, Kohl Agribusiness Centre, and the National Agri-Marketing Association

competition team. Each summer, I completed an internship that allowed me to apply what I learned during the academic year to gain real-world experience in the industry. These internships included working for the King George Farmers Market, Virginia Cooperative Extension in Orange and Fairfax Counties, Virginia Cattlemen’s Association, Virginia Tech Alumni Association, and for former U.S. Rep. Bob Goodlatte.

My undergraduate experiences allowed me to develop both personally and professionally. Following graduation, I was hired by the American Farm Bureau Federation in Washington, D.C., to work with their Young Farmers & Ranchers program. I recently left this position to become a Government Affairs Specialist with CoBank. CoBank is a proud member of the Farm Credit System serving vital industries and communities across rural America. The bank provides loans, leases, export financing, and other financial services to agribusinesses and rural power, water, and communications providers in all 50 states. In my position, I am part of the government relations team which supports lobbying, industry relations and grassroots advocacy activities on behalf of CoBank and Farm Credit in Washington, D.C.

I am forever thankful to the Colonial Agricultural Educational Foundation for investing in my education so that I could have the opportunity to learn and grow into the professional I am today. ■



Employee News

New Employees

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



Jacob Beville began employment as a loan officer in the Windsor/Dinwiddie offices on August 26, 2019. Jacob is a graduate of Virginia State University with a bachelor's degree in agriculture (concentration aquatic sciences) and minor in biology. He served in the Youth Conservation Corps at Shenandoah State Park as a crew leader in charge of ten youth whose primary responsibility was park restoration.



Shelby Hiner began employment on September 9, 2019, as a loan specialist in our Mechanicsville office. Shelby is a native of King William County, Va., and has worked at several community banks in the area, most recently EVB and Essex Bank. Her most recent position was loan servicing specialist, where she gained experience in processing bankruptcies, 1098 corrections, charge offs, participation loan payments, payoff, and lien releases.



Anne Good began employment on September 3, 2019, as assistant corporate secretary in our Administrative office. Anne has over four years of assistant corporate secretary experience handling all aspects of board of director meetings for four corporations including agenda and meeting minute preparation; food and travel arrangements; meeting logistics; annual conference project management; and, corporate filings. She also has ten years'

experience as office manager and paralegal handling business startup/set up and commercial real estate closings for a local law firm. Anne received her bachelor's degree from Virginia Tech.



Colin May began employment on September 23, 2019, as accounts payable specialist in our Finance department. Colin received his bachelor's degrees from Oklahoma State University in finance and in economics and his master's degree from American University in economics. Prior to his move to Virginia, he served as an accounts receivable specialist in Tulsa, Okla.

Retirements

Please join us in thanking these employees for their collective 123 years of dedicated employment with Colonial Farm Credit!



Sandra Brown, branch operations coordinator in our Courtland office, retired effective August 1, 2019 after almost 40 years of employment with Farm Credit. Sandra began work with the Waverly Farm Credit Association in October 1979 as an office assistant in the Courtland office. Her contributions and accomplishments have been many and her service to the Courtland customer base has always been one of her hallmarks.



After 43 years of dedicated service, **Darlene King**, loan specialist in our South Hill office, retired effective October 1, 2019. Darlene began employment with the Farmville Farm Credit Association in July 1976 as an office assistant in the South Hill office. Her strong work ethic and vast knowledge have contributed greatly to the successes of the Farmville and South Hill offices.



In her 40th year of employment with Farm Credit, **Debbie Inge**, accountant in the Finance Department, will be retiring effective November 1, 2019. Debbie began her career with the Richmond Farm Credit Association in June 1979 as an office assistant. During her tenure, Debbie has been a valuable team member covering a wide variety of accounting related responsibilities.

Note: Waverly Farm Credit Association, Farmville Farm Credit Association, and Richmond Farm Credit Association were predecessors of Colonial Farm Credit prior to a merger in 1988.

Unclaimed Equities



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 Kristen Helms at 804-746-4581, ext. 1109, by November 29, 2019.

Borrower	City,State
Anna Cahoon Christopher Cahoon	Hopewell, Va.
David Arnold Beal Beale, Kathryn Parker	Disputanta, Va.
Carter M. Bordem Borden, Martha B.	Hayes, Va.
Vernon W. Cabe Cabe, Catherine C.	Montpelier, Va.
Catherine Grimes Richard C. Grimes Sr.	Bowling Green, Va.
Charles R. Warren Jr. Carolyn E Warren	Chesapeake, Va.
Charles Wade Wyant Brenda S. Wyant	Stanardsville, Va.
Christian H. Hertzler Mary A. Hertzler	Mechanicsville, Md.
Daniel E. Collins	Saint Leonard, Md.
Daniel M. Kohout Sr. James T. Kohout Sr. Teresa G. Kohout	Chesterfield, Va.
Donald M. Pearson Teressa A. Pearson	Hanover, Va.
Donna K. Patton J. Scott Patton	Troy, Va.
E. Miles Hastings	Dogue, Va.
Emory J. Austin Pauline C. Austin	Zuni, Va.
Everett Ronald Johnson A. Louisa A. Johnson	Amherst, Va.
Frank O. Brooks Jr. Laura Anne Brooks	King William, Va.
George C. Rogers	Locust Grove, Va.
George H. Sydnor	Haynesville, Va.
Harry Cross III	Suffolk, Va.
Herman B. Chapman Jr. Virginia B. Chapman	Mineral, Va.
Jack W. Peoples Annette D. Peoples	Chesapeake, Va.
James F. Andrews Linda K. Andrews	Petersburg, Va.
James T. Briscoe Cassandra Parran Briscoe	St Leonard, Md.
James C. Osborn III	South Mills, N.C.
Jeffrey Lavin Shirley Lavin	Kents Store, Va.
J. Jerry Mays Deborah B. Mays	Amherst, Va.
Jerry T. Roach Jr. Jennifer Roach Jerry Roach Sr. Joyce Roach	Moneta, Va.
Joe W. Walton	Lawrence, Va.
John Bruce Smith	Buckingham, Va.

Borrower	City,State
John A. Spalding Michele A. Spalding	Leonardtown, Md.
Joseph O'malley Sr.	Bethesda, Md.
L. S. Thomas	Pamplin, Va.
N. Macon Edwards III	Windsor, Va.
Melville Services Inc. Renee H. Savedge A. Randolph Savedge	Surry, Va.
Melvin A. Jarratt	Jarratt, Va.
Melvin A. Rapovy Lori A. Rapovy	Richmond, Va.
Natalie Schermerhorn	Ashland, Va.
Oscar Gilbert III Patricia Gilbert	Va Beach, Va.
Patricia Melville	Lothian, Md.
Priscilla Gannicott Geoffrey Gannicott Eric Gannicott	Evergreen, Va.
Raymond R. Rowland	Evington, Va.
Rhoderick Parker Beth Parker Christopher Parker Elizabeth Parker	Oak Grove, Va.
Richard Epps Hugh Epps	Surry, Va.
Roger Buckler Ky-Huong Phan	Mechanicsville, Md.
Samuel Monroe	Midlothian, Va.
Shannon Farms LLC J. Patrick Kosek B. Shannon Kosek	Aylett, Va.
Steven Coryell Victoria Coryell	Leonardtown, Md.
Summerfield Farms LLC Brian Keith Harris Kathryn Harris	Heathsville, Va.
Terry Rector Deborah Rector	Amelia, Va.
Thomas E. Moore Jr.	Appomattox, Va.
Thomas Parrott Kriss Parrott	Jetesville, Va.
Thomas Wright III Peggy P. Wright	Windsor, Va.
Timothy Alridge Judith Alridge	Poquoson, Va.
Tracy Bednarz	Hobbsville, N.C
Wayne Crandell	Lothian, Md.
William Sydnor Catherine Sydnor	Hague, Va.
William Wise Travis Wise	Lynchburg, Va.
Jerrold H. Wooden Sr. Joseph H. Wooden Jr.	Spring Grove, Va.



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Recipes



Rustic Apple Pie Crostada



Recipe and photo from foodnetwork.com

For many people, fall means taking a trip to a nearby orchard for apple picking! Here is an easy, fun apple dessert recipe that you can prepare with your orchard bounty!

Ingredients

- 5 medium apples, peeled, cored and sliced into 1/8-inch-thick slices (about 4 cups)
- 1/2 cup plus 3 tablespoons lightly packed dark brown sugar
- 2 tablespoons cornstarch
- 1 tablespoon fresh lemon juice
- 2 teaspoons ground cinnamon
- 1/4 cup old-fashioned rolled oats
- 3 tablespoons unsalted butter, melted
- 2 tablespoons all-purpose flour
- 1/4 teaspoon kosher salt
- One 9-inch piecrust, store-bought or homemade, such as Butter Pie Crust, rolled to an 11- to 12-inch diameter, recipe follows
- 1 egg, lightly beaten
- 1 tablespoon raw (turbinado) sugar

BUTTER PIE CRUST

Ingredients

- 1 3/4 cups all-purpose flour, plus more for dusting
- 1/2 teaspoon salt
- 2 tablespoons sugar
- 12 tablespoons (1 1/2 sticks) unsalted butter, diced and chilled
- 4 teaspoons apple cider vinegar or white vinegar

Directions

1. Pulse the flour, salt and sugar in a food processor. Add about one-third of the butter; process until the butter is combined. Pulse in the remaining butter in 5 or 6 pulses to form coarse crumbs. Add the vinegar; pulse quickly a few times while adding 1/3 cup ice water. Squeeze some dough between your fingers. It should just hold its shape; if it's still crumbly, quickly pulse in more ice water by the tablespoonful. (Do not overwork the dough.)
2. Turn the dough out onto a large piece of plastic wrap. Wrap the dough, then press and flatten into a thin round. Refrigerate 1 hour.
3. Roll out the dough into an 11-to-12-inch round, about 1/8 inch thick, on a lightly floured surface. Center over a 9-inch pie plate. Fold in the edges and crimp as desired. Refrigerate at least 30 minutes before using.

Directions

1. Preheat the oven to 400 degrees F. Line a baking sheet with parchment paper.
2. In a large bowl, combine the apples with 1/2 cup of the brown sugar, the cornstarch, lemon juice and cinnamon. In another small bowl, combine the remaining 3 tablespoons brown sugar, the oats, butter, flour and salt.
3. Place the piecrust on the prepared baking sheet. Spoon the apple mixture in the middle of the pie, leaving about a 1-inch border. Fold the crust edges over the filling, pleating occasionally. Spoon the oat mixture over the apples. Brush the crust with the egg and sprinkle with the raw sugar. Bake until the crust is golden brown and the apples are tender, 40 to 45 minutes.