

Leader

A Colonial Farm Credit Member Publication

2021 - Issue 3

A Message From Paul



Paul Franklin
President,
Colonial Farm Credit

The harvest has gone well this fall overall, due to favorable weather. While there is concern about high input costs for 2022, we anticipate that 2021 will prove to be a good year for most producers, and we are well positioned to help customers if challenges emerge. We have seen a record number of new people become customers in 2021 with the highest demand coming from land financing.

Our financial performance continues to look good as we move through the final month of 2021. The quality of the loan portfolio remains sound and stable. Income has been better than budgeted, and we will receive another special distribution from our funding bank,

AgFirst Farm Credit Bank. This special distribution will help position us to pay a good patronage refund to customers this spring. Our financial performance has also allowed us to make special donations to local agricultural and youth organizations. We are proud to support organizations helping develop the next generation of farm and rural community leaders.

In early November, 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. We also discussed the many things farmers do as stewards of the environment to protect our soil, water, and air quality. Our visits were successful and spawned follow up to ensure that Congress continues to understand the contributions that agriculture makes to our country. 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 Agribusiness Council, the Maryland Agriculture Council, and the national Farm Credit Council.

I want to thank our employees for their leadership, team work, dedication, and good judgment, all of which have made this a successful year. We are blessed to have a great team.

We hope you had a very merry Christmas and enjoyed the holiday season. We look forward to working with you in 2022!

Giving Back to the Community



CEO Paul Franklin (right) presents William Crutchfield, Director of the Small Farm Outreach Program at VSU, (left) with a donation to the SFOP program to assist with their outreach efforts.

In an effort to assist fellow rural organizations, Colonial Farm Credit was proud to make 2021 donations to the following organizations:

Colonial Agricultural Educational Foundation

Virginia 4-H

Maryland 4-H

Virginia FFA

Maryland FFA

Virginia Ag in the Classroom

Maryland Ag in the Classroom

Virginia Farmers Market Association

Virginia State University Small Farm Outreach Program

Farmer Veteran Coalition - Virginia Chapter

VA Federation of Food Banks

Virginia Agriculture Leaders Obtaining Results (VALOR)

Kentucky Agriculture Relief Fund

Previous Scholarship Recipient

Sophie Chance Anne Arundel, MD



I am extremely thankful and honored to have been the recipient of a Colonial Agricultural Educational Foundation scholarship each year of my undergraduate education. These scholarships have allowed me to be successful during my time at North Carolina State University. It has allowed me to learn, grow, and explore. I will graduate this December with a bachelor's degree in Poultry Science and minors in Genetics and Biology. The Foundation's assistance has been beneficial in reducing the costs of my undergraduate education that would have then hindered opportunities to go on to graduate school.



As I was growing up, I found that the agriculture community in my home county was always supportive of each other and strived to share and support the youth and students in our area. From the Anne Arundel County Farm Bureau, to the Southern High School FFA Alumni, to the 4-H leaders, everyone wanted to share their knowledge, support, and experiences. As you venture out into the world you wonder if you will find the same networks and support. I have found that not only is the agriculture community supportive at home in my own county, but as I have met people across the United States, I find the same willingness to share knowledge, mentor, and develop relationships. Although I am at NC State and call Anne Arundel County, Maryland home, I have friends and colleagues that are studying agriculture at universities across the country. I have previously met people at FFA and 4-H conferences and am now meeting up with them in Kansas City at Agriculture Future of America and the International Production & Processing Expo (IPPE) in Atlanta, GA. These conferences give so many opportunities to network and build relationships. It is exciting to have a national network of friends and colleagues that I can collaborate with and discuss ideas. My friends in other areas of study do not seem to have the opportunities that the agriculture community and industry offer.

During my undergraduate career, I have studied and worked hard, that is a given, but I have also had so many opportunities and experiences to enhance my education. I have worked as a lab assistant, served as a club officer for poultry science, was a member of the Western Riding Team, lived with a family in Spain and studied Spanish, and was able to share my passion for agriculture and the opportunities it presents as both a College of Agriculture and Agriculture Future of America (AFA) ambassador. In addition to being a lab assistant this year, I am currently a Teaching Assistant for two professors, assisting with their classes in Poultry Anatomy and Physiology and Intro to Poultry Science. The opportunities never seem to end.

I have worked in the lab at NC State, for the past two and a half years, gaining hands-on experience and knowledge in immunology, pathology, nutrition, and parasitology through our lab research on histomoniasis in turkey poults. I had the opportunity to analyze data and create graphics, which I used for a poster that I presented at the national Food Animal Innovation Summit. It was very exciting! My poster from this research was entered into a graduate student poster competition, in which my poster was selected for first place. I have also had the opportunity to participate and assist in running numerous commercial company-sponsored trials to evaluate potential treatments for histomoniasis.

I have had internships with two top poultry breeding/genetics companies. My first internship was at the initial onset of COVID and luckily was not canceled. I spent the summer in Siloam Springs, Arkansas with Cobb Vantress, where I spent time working on a pedigree farm, shadowing the geneticist and learning management practices from incubation in the hatchery to artificial insemination of breeders. The following summer I earned a position as a veterinary service intern with Aviagen, Inc. in Elkmont, Alabama. This opportunity not only brought me face to face with the issues the poultry industry is struggling with but also gave me actual field practice in taking viable cell counts, isolating bacteria, taking on-farm samples, performing necropsies, and recognizing abnormalities in flocks and bio security procedures. Not only did I have exceptional internship opportunities, but the relationships I developed with other interns and the teams at Cobb and Aviagen have been instrumental in determining my plans for the future.

Animal agriculture is an extremely important commodity and I want to contribute to the poultry industry because of its extreme value to our economy and the nutritional value it holds. I am hoping to work for a company or land grant university that shares my passion and interest for the development of innovative alternatives to antibiotics

and immunological research. I have a particular interest in the evolving, increasing antibiotic resistance that is being experienced in both human and veterinary medicine. The poultry industry is moving toward antibiotic-free production of meat and eggs but that movement has encountered problems with certain diseases, which has on occasion limited the production of poultry products in some companies.

The lack of permissible antibiotics in the industry makes treatment limited and difficult. This is one of the driving reasons for my interest in researching immunology and, more specifically, antibiotic resistant pathogens.

I plan to go on to graduate school next fall and I am still waiting on my application submissions. Wish me luck! I believe graduate school will give me the foundation and investigative skills necessary to contribute to the immunological research community and give me inspiration as I look for ways to support animal agriculture and continue to do research in this discipline. Public understanding and perception are important so I would like to fully develop my science communication skills as I believe that it is important for scientists to communicate their research well to different audiences.

I am excited as I look towards the future and am sincerely thankful to the Colonial Agricultural Educational Foundation for investing in my education so that I could have the opportunity to learn and develop into a professional in the agriculture industry. I hope to mentor and inspire others that are just starting their educational path in the coming years.



Employee News

New Faces

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



Lindsey Anderson

Lindsey Anderson began employment on September 27, 2021 as a loan officer in our Lynchburg office. Lindsey was raised on a farm in Louisa County, VA and she received her Bachelor degree (dual majors) in Animal and Poultry Sciences and Dairy Science from Virginia Tech.

Marva Moseley

Marva Moseley began employment as a loan specialist trainee in our Farmville office on October 11, 2021. Marva resides in the Farmville area and brings years of banking experience and customer service skills to this position.



Doreen Almodovar

Doreen Almodovar began employment on November 1, 2021 as a loan accountant in our Finance department. Doreen holds a Bachelor's degree in Sociology from the State University of New York at Geneseo. She comes to us with over 20 years of experience in various roles with a local credit union, which will be an asset to our team.

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

Promotion

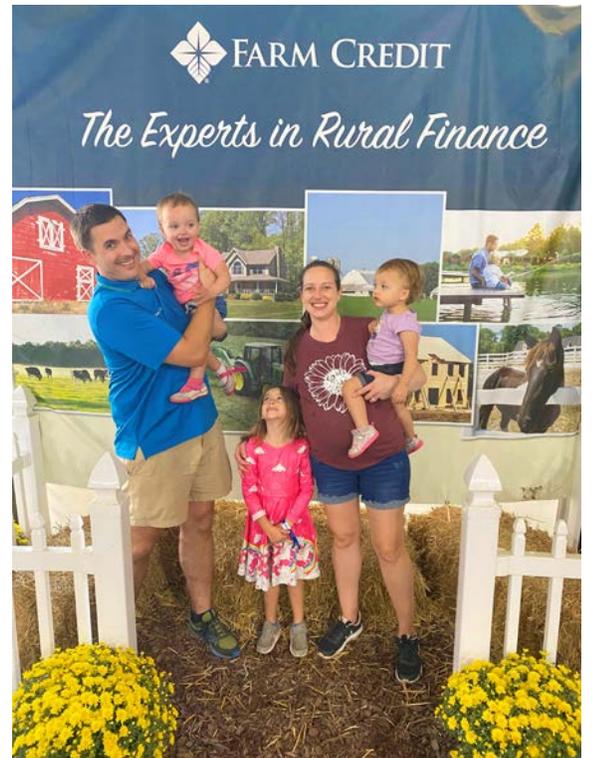
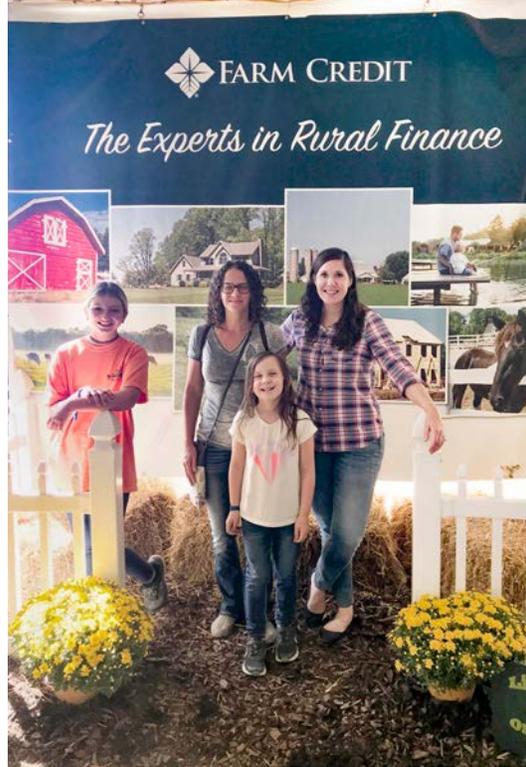
Congratulations to Jeana Thompson on being promoted to the position of Windsor loan operations supervisor effective October 1, 2021. During her six-year tenure as a loan specialist, Jeana has promoted teamwork, displayed leadership skills, and been dedicated to maintaining efficiency in daily operations and thus brings a wealth of knowledge to the new role.



Colonial in the Community

State Fair of Virginia

Colonial Farm Credit, along with Farm Credit of the Virginias and MidAtlantic Farm Credit, sponsored Young MacDonald's Farm and livestock competitions at the 2021 State Fair of Virginia. Folks who visited the fair also got to see the new Farm Credit Pavilion that held several of the livestock competitions. Colonial Farm Credit employees visited the fair with their families to enjoy this year's festivities.



Colonial in the Community

Virginia Farm Bureau Annual Convention

Colonial Farm Credit was a proud sponsor of the Young Farmers Achievement Award at the Virginia Farm Bureau Annual Convention. Several Farm Credit employees participated in the event to chat with attendees.



Ronnie Gill (Chief Lending Officer – Branch Operations) was geared up and ready to chat with folks at the exhibitor hall during the Virginia Farm Bureau Annual Convention



VALOR

Colonial Farm Credit sponsored and prepared a steak dinner at the Northern Neck Farm Museum during the Virginia Agriculture Leaders Obtaining Results Class V seminar in September. Ronnie Gill (Chief Lending Officer – Branch Operations) prepared the steaks and Paul Franklin (CEO) was a speaker during the dinner. Seminar themes for the group were around business diversification, perseverance and resiliency, intergenerational transition, minorities in agriculture, community and cultural survival, environmental issues and climate impacts, export trade, and value-added agriculture. The class visited Three Rivers Seafood, Montague Farms, Healthy Harvest Food Bank, Kellum Seafood, the Northern Neck Technical Center, and Haynie Farms. They also took a boat ride to visit Tangier Island.

Farm Credit Fly-In

Farm Credit employees, directors, and customers gathered in Washington, D.C. November 3-5 for the Farm Credit Fly-In. During the Fly-In they met with their state legislators to talk about the current issues impacting farmers and the agriculture industry, as well as how Farm Credit supports the industry in good times and bad. The event also included a women's breakfast and the infamous Farm Credit Marketplace reception, featuring products from Farm Credit customers all across the United States.



Representative Abigail Spanberger visit



Senators Mark Warner and Tim Kaine visit



Representative Rob Wittman visit



Representative Bob Good visit



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Apply for a Colonial Agricultural Educational Foundation Scholarship Today!

Applications are now being accepted for scholarships for the 2022-2023 school year. The application can be found at colonialfarmcredit.com/scholarships and only online applications are accepted. If you know anyone who is eligible to apply, please have them submit their applications by the end of the day on **March 1, 2022.**

Colonial Agricultural
Educational Foundation 

