

# 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](mailto: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.

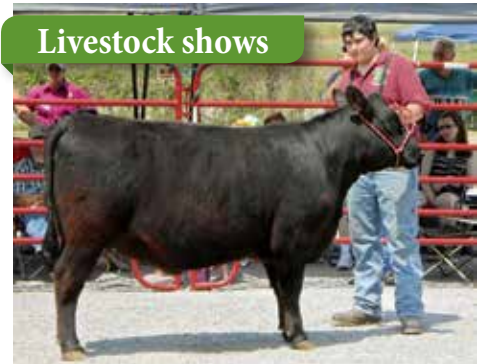
## Taste of Maryland



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](http://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&G 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  
DESROCHE, LEELEND 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  
MONETA, 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  
NESHEIM, 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, WOLFANG 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, ROBERT 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  
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LAPLATA, MD 20646  
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FREEMAN, VA 23856  
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SUFFOLK, VA 23434  
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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  
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VANCOUVER, BC V6M1E3  
MECHANICSVILLE, VA 23111  
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ROANOKE, VA 24018  
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RICHMOND, VA 23231  
KING WILLIAM VA 23069  
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CHARLOTTE HALL, MD 20622  
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MECHANICSVILLE, MD 20659  
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DILLWYN, VA 23936  
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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  
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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](http://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 on 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. ■



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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.

