AgSouth is Proud to be a Sponsor of the 2016 SC AGRIBIZ AND FARM EXPO

Make plans to attend the 2016 South Carolina AgriBiz and Farm Expo located at the Florence Civic Center January 13-14. The event is open from 9 a.m. – 5 p.m. on Wednesday and 9 a.m. – 4 p.m. on Thursday.

Van McCall with AgSouth Farm Credit will be a featured speaker on Wednesday, January 13, presenting educational information at the Small Farmer Symposium. McCall will be sharing portions of AgSouth’s national award-winning AGAware® program, which is designed to educate young, beginning, and small farmers and promote agriculture to the general public.

Wednesday will be Youth Day, where local students will learn more about advanced technology and other tools that increase efficiency on the farm.

The AgSouth-sponsored Taste of SC event will be held Wednesday 6:30 p.m.-8:00 p.m. This is an event favorite and a unique opportunity to taste some of the finest products produced in South Carolina and speak with many farmers, agribusiness owners, and exhibitors.

South Carolina Commissioner of Agriculture Hugh Weathers will speak at the Commissioner’s Breakfast Thursday morning. Commissioner Weathers will provide agriculture and economic news from around the state and deliver a very informative presentation on the 2016 outlook for agriculture in the state of South Carolina.

This is a two-day event you don’t want to miss. Make plans to attend and start the year with knowledge that may make a big difference in the success of your operation. For more information, visit the website at www.scagribizexpo.com.

Make Plans to Attend the SOUTHEAST REGIONAL FRUIT AND VEGETABLE CONFERENCE

AgSouth is proud to be one of the Farm Credit Associations of Georgia, a premier sponsor of the Southeast Regional Fruit and Vegetable Conference planned for January 7-10 in Savannah. The conference is the LARGEST educational conference and trade show in the southeastern United States, uniting growers, vendors, and suppliers all in one place.

Stop by booth No. 123 to visit the Farm Credit Associations of Georgia’s booth to register for a door prize and speak with loan officers about our services. You can also find out how to get more out of your crop insurance and learn about the benefits of leasing by visiting AgSouth’s Leasing and Insurance booth, No. 145.

Register and sign up for our Business Operations session on Thursday, January 7, 2016, where you’ll learn about everything from the business of farming to making your operation more successful. To register, visit www.seregionalconference.com. We hope to see you there!
Farmers help provide the clothes on our backs and the nourishment in our bellies. AgSouth Farm Credit keeps the wheels of agriculture turning, through the good times and the bad. AgSouth Farm Credit is proud to be a part of this legacy.

Millions of people rely on what you do every day – and you can rely on us. Farm Credit has been supporting Georgia and South Carolina farmers and rural communities for 100 years, and we’ll be here for generations to come.

Let us lend a hand when you need one. We’re thankful for the services you provide and your business!

Loans for land, farms, and homes

Farm Credit and Farmers
WORKING TOGETHER FOR A CENTURY
THANK YOU FOR YOUR SERVICE

Lydia Yon, a board member who has been a director since 2012, retired from her position in October. She was appointed by the board in July of 2012 to fill an unexpired seat from Region 1.

Yon is co-owner of Yon Family Farms, Inc. along with her husband, Kevin Yon. Yon Family Farms, located in Ridge Spring, S.C., is a purebred cattle farm, with Angus making up the majority of the herd. In 2009, the farm received the National Environmental Stewardship Award at the National Cattlemen’s Beef Association Convention. Yon is a past director of the S.C. Cattlemen’s Association, the S.C. Angus Association, and served as Secretary of the S.C. Angus Association. In 2003 she represented the American Angus Association at the National Cattlemen’s Conference. Yon has also been a guest speaker for the National Angus Summer Tour. She currently serves as an advisor to the S.C. Junior Angus Association and has previously served on the Animal, Dairy & Veterinary Sciences Departmental Advisory Council at Clemson University. For the past 12 years, Yon has served on the S.C. Farm Bureau National Legislative Committee. In 2012 she was appointed to the Clemson University Board of Visitors, and she and her husband, Kevin, received Honorary State FFA degrees in 2012.

We will miss Ms. Yon’s input on the board as she goes on to pursue more of her agricultural passions, and thank her for her leadership.

“Serving on the AgSouth Board has been such a great learning experience. The Board is made up of a fine group of people who represent a diverse cross-section of agriculture and have tremendous integrity. It has been an honor to serve and I appreciate the opportunity I had during the past three years to learn more about the inner workings of Farm Credit and AgSouth from fellow board members and the staff.”

DIRECTORS RE-ELECTED

The following directors were re-elected at the Association’s annual meeting, held in October:

<table>
<thead>
<tr>
<th>Board Member</th>
<th>Region</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jerome G. Parker</td>
<td>Region 3</td>
</tr>
<tr>
<td>Hugh E. Weathers</td>
<td>Region 4</td>
</tr>
<tr>
<td>Thomas H. Coward</td>
<td>Region 4</td>
</tr>
</tbody>
</table>

John Jay Peay
FOUR-YEAR TERM | REGION 1
Laurens County, S.C.

John Jay Peay, from Laurens County, S.C., manages 550 acres of hay, timber, and row crops. He is a CPA and a Registered Investment Advisor.

Hugh F. Ables, Jr.
FOUR-YEAR TERM | REGION 1
Oconee County, S.C.

Hugh F. Ables, Jr., of Oconee County, S.C., is a poultry and beef farmer and also grows row crops, wheat, corn, and soybeans. He serves on the Oconee County Conservation Bank board.

NEW BOARD MEMBERS ELECTED
I
t’s not every day you come across a field of
ginger, turmeric, and galangal while traveling
through Chatham County in Southeast
Georgia. In fact, it’s not every day you come
across those plants anywhere in North America.
Ross Harding of Verdant Kitchen would like to
change that. By growing and using these plants to
craft everything from artisan ginger ale to natural
supplements, Harding has been introducing his
customers to a healthier lifestyle.

Following a conversation about “superfoods”
and crops that could be grown in the coastal
lowlands of Georgia, Harding and his business
partner, Howard Morrison, began to toss around
the idea of identifying something to grow that
would not only be delicious but healthful as
well. Being a native Australian, Harding was
familiar with ginger cultivation and the climate
needed to grow the crop. Harding says he was
“struck by how similar the climate was where
he grew up and Savannah.” After doing a lot of
research, the partners realized that almost all
of the ginger consumed in the United States is
imported. After two years of experimenting and
further research, they discovered that it was in
fact possible to grow ginger and related plants
in the lowlands of Georgia. Being an industrial
chemist with no agricultural background, Harding
describes himself as a “terrible farmer.” Despite
his lack of experience, though, he had the work
ethic and passion to keep experimenting and
learning. He credits the UGA Extension and
the Georgia Department of Agriculture with
providing information and support during the
experimentation phase of his business.

After fine-tuning their farming abilities,
producing their first crop of ginger, turmeric, and
galangal, and gaining an organic certification,
Harding and Morrison began offering value-added
products to introduce their crops to the local
market. Today their business, Verdant Kitchen,
offers nearly 30 products, including turmeric-
infused honey, ginger syrup, crystallized ginger,
and ginger ale. Verdant Kitchen sells directly
to customers through its online store as well as
through select retailers throughout the United
States.

Despite his long and complicated journey
into agriculture, Harding finds great satisfaction
in “producing something real.” He says, “It’s
very satisfying to put on a pair of boots and walk
across a field to see something growing that you
have planted, worked hard for, and worried over.”
With customers seeking out his products for health
benefits, Harding also finds great satisfaction in
growing something that’s tasty and healthy.

As for his advice to beginning farmers,
Harding advises to start small. Don’t get ahead
of yourself: Scale up slowly as you need to grow.

According to Harding, “AgSouth has
supported Verdant Kitchen by providing working
capital, without which we wouldn’t function.
AgSouth makes that experience easy. They have
good people who understand agriculture. Beyond
that, they have introduced us to a lot of really
great people. They’ve introduced us to people
within and outside of agriculture to grow a really
great network.”

The future looks very bright for Harding and
Verdant Kitchen. Harding hopes to help make a
Southeastern United States spice industry possible
by one day assisting in processing other crops
grown by area farmers through a network of
growers for a whole new industry.

To learn more about Verdant Kitchen
or to purchase some of their products, visit
verdantkitchen.com.
If you know someone who is changing the face of agriculture, nominate them for Farm Credit’s national Fresh Perspective Program. They could win $10,000 and a trip to D.C.

The Fresh Perspectives search will identify and honor 100 people across the nation who are changing the future of rural America. Once Farm Credit has received all the submissions, a panel of experts on rural matters, including Farm Credit leaders and representatives from around the agriculture industry, will evaluate and help select the top 100 honorees in 10 categories. These individuals will be announced in March 2016, and each will receive a commemorative item in recognition of their achievements. The top 10 honorees — one from each category — will also receive a $10,000 cash prize to help further their community and ag industry contributions. These 10 winners and their guests will also be invited to Washington, D.C., to participate in a special Farm Credit recognition event.

We need your help in nominating the next pioneers of rural living. To nominate someone, visit www.FarmCredit100.com for rules and categories. You may nominate the same person in several categories, and nominations are accepted from anyone. You can even nominate yourself! Nominations will be accepted through December 31.

Georgia Commissioner Gary Black has Fun at the Farm Credit Ag Expo Games

Georgia Commissioner of Agriculture Gary W. Black joined in the fun at Farm Credit’s Minute to Win It games during the 2015 Sunbelt Farm Expo in Moultrie, Georgia, in October. The event incorporated territory commodities from Georgia and Florida, like oranges, peanuts and cotton, in a race to see who could fill up containers of each commodity the quickest. He competed against Georgia FFA Leader Chip Bridges.

The game was just part of the fun at the Farm Credit building during the event. Farm Credit also sponsored country singer Heath DeLoach for shows at the building and on the roving stage. Winners of the Georgia FFA Talent Show also displayed their talents in a special show on October 21.

Help us send one of our members to Washington!

AgSouth Farm Credit loan agreements stipulate that borrowers obtain and maintain insurance on property pledged as security for loans where AgSouth Farm Credit is named as mortgagee or loss payee, as appropriate.

This notice is to serve as a reminder that the minimum amount of coverage required to be maintained is the lesser of the actual cash value of the property, the replacement cost of the property, the amount stipulated by your loan officer, or the balance(s) of your loan(s) secured by the collateral property. Since the amount required may be less than the amount for which the property can be insured, you are encouraged to consider higher limits where applicable to adequately protect your equity interest in the property.

• If the property securing your indebtedness consists of improved real estate, your coverage must insure against the following causes of loss: fire and lightning, wind, hail, aircraft or vehicle damage, riot or civil commotion, explosion, and smoke damage. If the property is in a government-mandated flood area where participation in the National Flood Insurance Program is required, flood insurance must also be maintained.

• If the property securing your loan consists of personal property such as vehicles, machinery, or equipment, in addition to the causes of loss cited in the preceding paragraph, the property must also be insured against the following causes of loss: theft, vandalism, and, where applicable, collision or upset.

• If your current coverage does not conform with these requirements, please contact your insurance representative and make the necessary changes to insure your coverage does comply with these requirements.
Have you been following AgSouth on Twitter and Facebook? We now have nearly 150 followers on Twitter and more than 1,300 on Facebook. Follow us on Twitter@AgSouthFC or look us up on Facebook for information on what we’re doing to promote agriculture in our territory, plus information on ag-related events and news. AND PLEASE SEND US YOUR PHOTOS AND VIDEOS! For our centennial celebration, throughout the year we’re featuring old and new photos of our members and employees working on their farms. If you’d like to be featured in our photo expo, send your photos to RUzzolino@AgSouthFC.com or send a 10-second or less video telling us why you do business with AgSouth!

WHAT ARE WE DOING TO PROMOTE AGRICULTURE?

Have you been following AgSouth on Twitter and Facebook? We now have nearly 150 followers on Twitter and more than 1,300 on Facebook. Follow us on Twitter@AgSouthFC or look us up on Facebook for information on what we’re doing to promote agriculture in our territory, plus information on ag-related events and news. AND PLEASE SEND US YOUR PHOTOS AND VIDEOS! For our centennial celebration, throughout the year we’re featuring old and new photos of our members and employees working on their farms. If you’d like to be featured in our photo expo, send your photos to RUzzolino@AgSouthFC.com or send a 10-second or less video telling us why you do business with AgSouth!
On October 1, AgSouth Farm Credit launched a new blog designed to prepare the next generation of farmers and future business owners for success. The blog, called AGAware, is based on AgSouth’s national award-winning AGAware Program.

AG Aware is written by AgSouth’s Education, Outreach & Special Programs Manager Van McCall, whose column focuses on different aspects of the program designed to support young, beginning, small, and minority farmers. McCall, along with other loan officers and industry experts, will write about the things that help a business grow and be profitable. Among the topics covered will be completing a balance sheet and income statement, budgeting, risk management, preparing a business plan, and the importance of keeping accurate records, and other topics covered in the AGAware Program.

McCall says that he got the idea to write the blog because of the many successes of more than 500 people who have completed the training in the past four years. “The blog will serve as a referral guide to those graduates and hopefully be useful to others going through the same experience who are unable to attend the free programs.”

For more information about AGAware or to read the quarterly blog, visit AgSouthFC.com.

Now you can visit our website to find not only property the association may have for sale, but to search for property throughout the United States. AgSouth is providing this service to our members as part of an agreement with Lands of America.

To view our properties for sale, click on the green “Services” tab at the top of the page and scroll down to “Property for Sale.” In the right-hand column of the page, you can view South Carolina and Georgia properties the Association has for sale. Below that, you’ll find a link for properties for Lands of America. And don’t forget to ask your loan officer about financing any property you find. We offer low, fixed-rate loans on real estate for up to 20 years!

If You’re Interested in Growing a Successful Ag-Related Business, YOU NEED TO READ AGSOUTH’S NEW AGAWARE BLOG

On October 1, AgSouth Farm Credit launched a new blog designed to prepare the next generation of farmers and future business owners for success. The blog, called AGAware, is based on AgSouth’s national award-winning AGAware Program.

AGAware is written by AgSouth’s Education, Outreach & Special Programs Manager Van McCall, whose column focuses on different aspects of the program designed to support young, beginning, small, and minority farmers. McCall, along with other loan officers and industry experts, will write about the things that help a business grow and be profitable. Among the topics covered will be completing a balance sheet and income statement, budgeting, risk management, preparing a business plan, and the importance of keeping accurate records, and other topics covered in the AGAware Program.

McCall says that he got the idea to write the blog because of the many successes of more than 500 people who have completed the training in the past four years. “The blog will serve as a referral guide to those graduates and hopefully be useful to others going through the same experience who are unable to attend the free programs.”

For more information about AGAware or to read the quarterly blog, visit AgSouthFC.com.
AgSouth’s Out in the Country Newsletter is published for stockholders, directors and friends of AgSouth Farm Credit. Address changes, questions, comments or requests for copies of financial reports should be directed to AgSouth Farm Credit by writing Lisa Gunter, PO Box 4966, Spartanburg, SC 29305-4966 or calling 800-310-4805 ext. 6737. If you prefer, you may send your request via email to lgunter@agsouthfc.com.

BOARD OF DIRECTORS:
Charles C. Rucks (Chairman)
William T. Robinson (Vice Chairman)
Hugh F. Ables, Jr.
Arthur Q. Black
James C. Carter, Jr.
Thomas H. Coward
Loy D. Cowart, Jr.
Lee H. DeLoach
Walter W. Douglas
A. Harvey Lemmon
Philip E. Love, Jr.
Jeremy B. Metts
Jerome G. Parker
John Jay Peay
Hugh E. Weathers
David H. Womack

We’ve got you covered
When Mother Nature takes her toll on your crops, you don’t have to worry if you’ve got AgSouth behind you.

We offer multi-peril crop insurance so you can relax no matter what Mother Nature throws your way.

Protect your livelihood.
Protect your family.
Call 1-844-AGSOUTH to speak to your crop insurance today.