By the time you are reading this, summer will have nearly come and gone. Kids will be going back to school, vacations will be winding down, and the harvest season will be right around the corner in much of the Association’s territory. We will also have just concluded our 2017 annual meetings.

The summer months are pretty active ones around AgSouth. In this edition of Out in the Country, you will read about our intern program and our participation in Annie’s Project. We also have several new faces to introduce and some long-time employees who are moving into retirement. Our member focus article is on Orange Grove Plantation in Beaufort County. I’m sure you will find it an interesting read.

Finally, some of your board and management team spent time in Washington, D.C., in July. We spoke with members of the Georgia and South Carolina congressional delegations about the importance of a strong, on time Farm Bill to support agriculture and rural America. During times like these, making sure our voice is heard by our representatives is essential. We’re doing our best to advocate our position of support for rural communities with reliable, consistent credit and financial services ... today and tomorrow.

I always like to close with a heartfelt THANK YOU for your business. We know you have a choice when it comes to your source of financing and related services. We are thankful you have made the cooperative choice in AgSouth Farm Credit! Please refer a neighbor or a friend. We would love to talk with them.

Look for AgSouth at these
UPCOMING EVENTS

<table>
<thead>
<tr>
<th>Date(s)</th>
<th>Event</th>
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<tbody>
<tr>
<td>Oct. 17-19</td>
<td>Sunbelt Ag Expo, Moultrie, Ga.</td>
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<tr>
<td>Nov. 1-3</td>
<td>SC Forestry Association Meeting</td>
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Holiday Office Closings

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<tr>
<th>Date(s)</th>
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<tr>
<td>Nov. 23-24</td>
<td>Thanksgiving</td>
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<tr>
<td>Dec. 25-26</td>
<td>Christmas</td>
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It’s not too late to enter your rural and ag-related photos in our mAGnificent Photo Contest. Contest entries are being accepted online through October 15, 2017. The top 50 photos will be placed online for voting the week of October 16. Submit your entries (up to 3 per email address) now for a chance to win up to $300 and bragging rights for a year! Visit AgSouthFC.com to read the rules and submit your photos.
Incumbents Re-elected to Board of Directors

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

ARTHUR BLACK, of York County, S.C., is a peach, strawberry, hay and produce farmer. He operates a retail roadside market and bakery with his wife and daughter. He is president of York County Farm Bureau and serves on the board of the Fruit Advisory Committee of the South Carolina Farm Bureau. Black also serves as president on the board of Farmers Mutual Insurance and is a member of the York Investment Association. He has been a director of the Association for 21 years.

CHARLES C. RUCKS, from Fayette County, Ga., is a retired dairy farmer. He also produces hay and raises beef cattle. Rucks is president of the Spalding County Farm Bureau and serves as a board member for the Upper Flint Water Council. He has been a director of the Association for 28 years.

JAMES C. CARTER of Henry County, Ga., is a beef cattle, hay, blueberry, blackberry and strawberry farmer. He has expanded his operation to include agritourism with a corn maze and educational field trips. He also operates a feed business and provides artificial insemination services for cattle. Carter is the Vice President of the Henry County Farm Bureau, the board chairman of the Henry County Water and Sewage Authority, and serves on the board of the Henry County Cattlemen’s Association. He also serves on the board of directors of the AgFirst Farm Credit Bank and the Farm Credit Council. Carter is vice chairman of AgSouth’s board of directors and has served the Association for 37 years.

SEAN LENNON, of Meriwether County, Ga., is the owner of Fitzgerald Fruit Farms, LLC, where he grows peaches, blackberries, and strawberries and operates a commercial packing operation. He also contracts for various processors of fruit products. Lennon is the vice president of the Georgia Peach Commodity Commission, is on the board of the Meriwether County Farm Bureau and is a member of the North Carolina Blue Ridge Apple Growers Association Lennon is also a member of the Georgia Peach Council, the Georgia Agribusiness Council, and Georgia Fruit and Vegetable Growers Association. He has been a director of the association since 2017.

Over taxing of Georgia’s Family-Owned Farms

Family-Owned Farms, AgSouth and Other Farm Credit Associations Lead Support of Legislation to Prevent Over taxing of Georgia’s Family-Owned Farms

Legislation drafted by a workgroup headed by AgSouth Farm Credit’s Christian Taylor and sponsored by Senator Tyler Harper (R-GA-007), Georgia HB 290, passed the Georgia Senate 51-0 this spring and was subsequently signed into law by Governor Nathan Deal.

The Equipment Leasing and Financial Association (ELFA), and a group comprised of representatives from AgSouth Farm Credit, AgGeorgia Farm Credit, Southwest Georgia Farm Credit (the Georgia Farm Credit Associations), Farm Credit Leasing, Co-Bank, and John Deere – worked closely with Ga. Rep. Sam Watson (R-Moultrie), a member of the House Agriculture & Consumer Affairs Committee, for several years to develop the legislation.

This measure addresses a personal property tax dilemma that has faced Georgia’s family-owned farms for more than 10 years, namely, inconsistent application, by both local assessors and state auditors, of the personal property tax exemption for equipment with a lease-purchase agreement. The ELFA-backed legislation provides for consistent treatment across the state and ensures that certain farm equipment owned or leased by family farmers in Georgia will be exempt from property tax as intended by O.C.G.A. § 48-5-41.1.
Earlier this year, a group of 20 women from across the state of South Carolina graduated from Annie’s Project, a three-day educational retreat designed to empower women in agriculture. The retreat, sponsored by AgSouth Farm Credit and Arbor One Farm Credit, was held at Clemson University in May.

Annie’s Project is a national program and is facilitated by professionals and experts in the fields of business and agriculture. This year’s diverse group included a young woman whose father wants her to take over his buffalo ranch, a woman whose goal is to educate people about nutrition by growing healthy foods, and several women starting second careers in agriculture after retirement.

Topics included risk assessment, business and financial planning, insurance, legal concerns, personal development and retirement and transition.

AgSouth’s Lynne Christiansen and Will Peeler of the Spartanburg office led a session on loan preparedness and how AgSouth and other Farm Credit associations help young and beginning farmers.

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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 a crop insurance agent today.
AgSouth employees and directors were among 630 Farm Credit representatives across the nation who visited our representatives in Washington in July to talk about Farm Credit’s One Mission Many Voices campaign. We’re excited to be a part of this advocacy for agriculture and our nation’s farmers. For more information, visit FarmCreditVoices.com.

AgSouth representatives were on hand to recognize Rep. Austin Scott as he received the Advocate for Agriculture Award for his support of Georgia agriculture in April.

AgSouth’s interns for the summer of ’17 Front Row: Mary Katherine Bamberg, Kayla Jackson, Drew Myers, Gage Patton and Krystle Kearns
Back Row: Carter Turner, Ashlyn Hatcher, Drew Hale and Chase Cothern

Congratulations

Dewey Newton, AgSouth’s Vice President of Corporate Lending, was one of twenty-five Georgia professionals chosen to attend the Advancing Georgia’s Leaders in Agriculture and Forestry (AGL) 2017-2019 class. The program, organized by UGA’s College of Agricultural and Environmental Sciences and the Warnell School of Forestry and Natural Resources, educates and empowers Georgia’s ag leaders to become effective advocates for the state’s largest economic drivers, agriculture and forestry.

Statesboro’s Andrea Whitfield received the Honorary Chapter FFA Degree from Statesboro High School FFA.

Douglas’ Chad Guthrie received the Honorary Chapter FFA Degree from Coffee County High School FFA. The honorary degree is given for “outstanding service to agricultural education and FFA.”
We’re very happy for AgSouth member, Everett Williams, who was named Georgia’s Farmer of the Year by Swisher Sweets. He will be one of the farmers considered for Southeastern Farmer of the Year at this year’s Sunbelt Ag Expo! We’ll be there to cheer you on, Mr. Williams. Good luck from AgSouth!

For 29 consecutive years AgSouth has distributed profits to our members. Since the Association instituted the patronage program, we have returned more than $460 million in cash to our members, proving that We Put our Profits in Your Pockets®!

WANT TO MAKE SURE YOU CONTINUE TO RECEIVE A PATRONAGE CHECK?

- Continue to borrow from AgSouth for all your farm, agribusiness, real estate, and equipment needs.
- Refinance loans you may have with other lenders through the cooperative you own and govern.
- Tell your friends and family about AgSouth.
- Use AgSouth Mortgages for your new home purchases or refinances. We offer competitive rates and a variety of loan programs to fit your particular needs.
- Use AgSouth for all of your leasing and crop insurance services. The more profits we make, the more we share with our customers!
The historic Orange Grove Plantation is located on Capers Creek on St. Helena Island in Beaufort County, S.C.

The entrance to the plantation house is lined with a grand stand of moss-covered live oak trees. The planted fields of corn and tomatoes, combined with the lush foliage of magnolias, pines, and hardwoods make a colorful landscape. With a place on the National Register of Historic Places, Orange Grove joins 40 other St. Helena Island plantations that are old enough to have seen colonial times when the main crops were indigo and Sea Island cotton.

In the early 1960’s, John M. Trask, Sr., a businessman and farmer, purchased Orange Grove Plantation as part of his vegetable farming operation. Included was a plantation house which became the home of his son, John M. Trask, Jr., who has lived there since 1964 with his wife Caroline where they raised their four children. Over the years, Trask has made extensive improvements to the house and landscape.

Three years ago, he established South Carolina’s first commercial citrus orchard, planting over 400 trees consisting of satsuma, kumquats, grapefruit, lemons, and several varieties of oranges.

The citrus groves have a drip irrigation system. For frost protection, there is a high rise sprinkler system in addition to frost protection blankets.

The sales outlet for the crop is the Charleston-based Grow Foods Carolina Cooperative which has been established to assist Lowcountry farmers. The products are distributed to high-end grocery stores and gourmet restaurants.

Trask, in a bit of humor, said, “We are moving the citrus belt north from Florida!”
**Welcome New Employees**

*AgSouth is growing, and we’ve added 16 employees since January.*

**Please welcome:**

- **Heather Overstreet**
  Exec. Assistant
  Statesboro, Ga.

- **Wendy Kappler**
  Loan Assistant
  Summerville, SC

- **Jeffrey Mills**
  Mortgage Loan Originator
  Lugoff, S.C.

- **Brody Buffington**
  Loan Officer
  Laurens, S.C.

- **Dana Evans**
  Loan Processing & Closing Specialist
  Statesboro, Ga.

- **Paul Logan**
  Accounting Intern
  Statesboro, Ga.

- **Katy Galbreath**
  Crop Insurance
  Vidalia, Ga.

- **Nick Jordan**
  Accounting
  Statesboro, Ga.

- **Sharmequa Franklin**
  Human Resources
  Statesboro, Ga.

- **Adriane Wood**
  Loan Assistant
  Anderson, S.C.

- **Beth Harris**
  Loan Assistant
  Rock Hill, S.C.

**Retirees** We’d like to thank the following employees for their years of service to AgSouth and wish them a happy retirement:

- **Bill Spigener**
  30 Years of Service

- **Sandra Sports**
  35 Years of Service

- **Cherry Smyly**
  16 Years of Service

- **William West**
  32 Years of Service
Visit the Farm Credit building for fun, games & prizes!