

A Message from the CEO



PAT CALHOUN

In July, AgSouth, together with the rest of the Farm Credit System, celebrated the 100th anniversary of the system's founding. As farming and rural America has transitioned, Farm Credit has been here through the good times and the bad, supporting growth and innovation. You, our stockholder/members, have a reason to be proud of your cooperative! Not only have we been here for a century

to meet your financing and related service needs, we have done it in a cooperative manner ... making a real difference not only to you, who benefit directly from our patronage returns, but to your communities as the patronage returns you receive pass through them.

As I shared with many of you at your recent stockholders' meetings, your cooperative remains strong and well situated to continue to provide the quality service and products that you deserve. In addition to helping you meet your financing objectives, your association has returned nearly \$140,000,000 in cash to our stockholders over the last five years and nearly half a billion dollars since 1991. That's performance you can be proud of. We plan to continue to be a stable and competitive source for financing and financially-related services as we move forward together.

This quarter's *Out in the Country* has useful information about upcoming events from South Carolina's AgriBiz and Farm Expo to the Southeast Regional Fruit and Vegetable Conference. You will find AgSouth staff members at these and other events as we keep current on the commodities and regions we serve and engage with customers and prospects. You will also find articles related to your association's recent board elections, outreach activities, and more. We hope you enjoy reading this issue and welcome ideas for future publications.

Finally, I'm excited about the opportunity to serve you as the new CEO of AgSouth. I take the responsibility seriously and find it to be a great honor to have been selected by your board. Know that we will do our best to keep our eyes on how we got here as we navigate the path forward into continued success.

Look for AgSouth at these UPCOMING EVENTS

Date(s)	Event
Jan. 5-8	Southeast Regional Fruit & Vegetable Conference Savannah, GA
Jan. 11-12	SC AgriBiz and Farm Expo Florence, SC
Jan. 31-Feb. 2	International Poultry Production & Processing Expo Atlanta, GA
Feb. 17-19	Southeastern Wildlife Expo Charleston, SC
Feb. 21-28	National FFA Week
March 19-25	National Ag Week
March 21	National Ag Day

Holiday Office Closings

Nov. 24-25	Thanksgiving	Jan. 16	Martin Luther King, Jr. Day
Dec. 23 & 26	Christmas	Feb. 20	President's Day
Jan. 1	New Year's Day	April 14	Good Friday

CONGRATULATIONS!



Harold Garner accepted the award from Joe Ghent, Chairman of the organization, with wife Betty by his side

AgSouth member Harold Gardner received the Conservationist of the Year Award from the Lancaster Soil and Water Conservation District. The award goes "to a farmer or landowner who has demonstrated excellent conservation of natural resources on his or her land." To read more about Mr. Gardner or the award, please visit: www.lancasterswcd.com/newsletters/Sept%202016.pdf.

Incumbents Re-elected to Board of Directors

The following directors were re-elected to four-year terms at the association's annual meeting, held in August:



WILLIAM T. ROBINSON, of Orangeburg County, S.C., is a hay, cattle, and timber farmer. Current Chairman of AgSouth's board of directors, he also serves on the board of directors of the AgFirst Farm Credit Bank and the AgFirst Farm

Credit Bank/Farm Credit Bank of Texas Benefits Plan Sponsor Committee. He is a member of the Orangeburg area Cattleman's Association and the South Carolina Farm Bureau. He also serves on the Parent Advisory Council for Wofford College. Robinson has been a director of AgSouth since 2011.



LEE H. DELOACH, from Bulloch County, Ga., has served as the county's Probate Judge for 30 years. He is a beef cattle, timber, and hay farmer and a member of the Bulloch County Cattleman's Association and the Ogeechee

River Soil and Water Association. DeLoach has been a director of AgSouth since 2002.



JIMMY B. METTS of Atkinson County, Ga., is a cattle, row crop, and hay farmer. He is also a tree farmer and produces pine straw. Metts has been a director of AgSouth since 1978.

Make Plans to Attend the Southeast Regional Fruit & Vegetable Conference



AgSouth is proud to be part of the Farm Credit Associations of Georgia, a premier sponsor of the Southeast Regional Fruit and Vegetable Conference. 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 #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, #331.

We hope to see you there!

AgSouth is Proud to be a Sponsor of the 2017 SC AgriBiz & Farm Expo



Make plans to attend the 2017 SC AgriBiz and Farm Expo located at the Florence Civic Center on January 11-12.

9 a.m. – 5 p.m. on Wednesday

9 a.m. – 4 p.m. on Thursday



The AgSouth-sponsored Taste of SC event will be held Wednesday evening from 6:30 p.m. until 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, agribusinesses 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 2017 outlook for agriculture in the state of South Carolina.

This is two-day event you don't want to miss. For more information, visit the website at www.SCAgribizExpo.com.



AgSouth Helps Bulloch County Schools Receive \$25,000 Grant



Bulloch County STEM teachers, members of the Board of Education and Monsanto representatives present the grant check to Bulloch County School Superintendent Charles Wilson (center).

Earlier this year, Bulloch County Schools reached out to the Statesboro Bulloch County Chamber of Commerce's Agribusiness Committee and AgSouth Farm Credit to help encourage local farmers to nominate the district for consideration for a \$25,000 STEM grant. The businesses were instrumental in getting 15 farmers to nominate them for the grant.

As part of AgSouth's 100 Days of Giving Campaign earlier this year in celebration of our centennial, the Statesboro branch pledged to gather donations for the Bulloch County STEM project based on a list developed by the district's STEM teachers. The company made multiple deliveries of donated items like basic school supplies, consumables such as straws, Q-tips, craft sticks and cotton balls, and recycled items like 2-liter soft drink bottles, milk jugs and egg cartons. The items are used for various lab projects and experiments.

Dr. Virginia Bennett, executive director of academic support services and STEM for the school district, developed the grant, and a group of national science and math teachers reviewed submissions from throughout the country. Bulloch County Schools was selected as a finalist. Next, AFGRE's Farmer Advisory Council, which is composed of approximately 30 farmer leaders from across the United States with an interest in agriculture and education, selected the school system for one of the Grow Rural Education Grants.

Bennett says that local farmers were the key to Bulloch County Schools receiving a \$25,000 grant from America's Farmers Grow Rural Education (AFGRE, which was based in part on merit and community support. The grant will provide enhanced math and science learning resources for the school system's elementary students.

These are the Georgia farmers, who helped make this grant possible: AgSouth members, Will Anderson, Tommy Anderson, John Emery Brannen, and Barbara Rushing, of Register; Kathryn Bowen, Gina Deal, Amanda Klingel, Shelly Phillips, Trey Renfro, Alan Spence and Chris Thompson of Statesboro; Neville Rawls and Ray Sanders of Brooklet; Melanie Reddick of Portal and Angela Wofford of Jacksonville.

The America's Farmers Grow Rural Education program began in 2011. Since 2011, more than \$11 million has been awarded to over 700 rural school districts to enhance STEM education. In 2016 AFGRE donated \$2.3 million to rural public school districts. For a complete list of winners and to learn more about the America's Farmers Grow Rural Education program, visit www.GrowRuralEducation.com.

MEMBER REFERRAL CONTEST WINNER

Congratulations to AgSouth member Sammie Wooten of Denton, Georgia. Wooten (with Relationship Manager Chad Guthrie) won \$1,000 in AgSouth's Centennial Member Referral promotion.

Want to get \$100 for your referrals? Send us a referral, and if that referral results in a loan or lease of \$10,000, we'll send you your choice of a \$100 check or an AgSouth barn jacket. It's that easy!

As of Sept. 20, 2016, your referrals resulted in more than \$9.5 million dollars in new loans to the association, strengthening your opportunities for a larger patronage return.





AGSOUTH CROP INSURANCE SAVES THE DAY!

Many of our members will remember 2015 as the year of historical flooding. Row crop farmers in South Carolina experienced nearly \$300 million in crop losses from the October rains and subsequent water overflows and dam breaks.

However, blueberry farmers in South Georgia had another problem to contend with this year – warm weather. Many blueberries need at least 500 “chilling hours” (45 degrees) to bring them to their perfect sweetness, and 2016’s mild winter left them with an average of only 200 total chilling hours. The crop – the hard work – the long hours – all were gone for many farmers.

AgSouth members Suzanne Courson and Chris White of Appling County, Georgia, say they were fortunate to have purchased crop insurance from AgSouth’s insurance department. When the unrelenting heat devastated their blueberry crops, they had a check within ten days of finalizing their claim, and it was thanks to AgSouth crop

insurance agent Sandra Meeks. Sandra has been with AgSouth for 27 years, and has been working in the crop insurance department for the past 16. She has worked with Courson and White for the past 14 years. In fact, they were purchasing crop insurance from AgSouth before they became co-operative members in 2003.

Chris grew up on a farm, and Suzanne’s late husband Timothy and she started farming with blueberries beginning in 2002. Their farms consist of 1,300 acres of cotton and peanuts, 300 acres of blueberries, and 30 acres of pecans. All of the crops are insured by AgSouth. “You work hard and you do your best,” says Courson, “but in the end it’s in God’s hands. That’s just farming. AgSouth’s crop insurance is our backup plan. And getting those crop insurance patronage checks sure make us look forward to April [when the checks are delivered].”

“Our goal is to have a good crop – period.” says White, “But without AgSouth’s insurance coverage, we wouldn’t be standing here talking to you today. Even if we do everything right, nature doesn’t always cooperate. We can rest a little easier knowing that we’ll be covered in the event disaster strikes.”



Suzanne Courson (L) and Chris White (R) with AgSouth Crop Insurance Agent Sandra Meeks in front of Courson's body shop in Baxley, Georgia.



CONGRATULATIONS TO ONE OF OUR OWN!

AgSouth's South Carolina President Ronnie Summers was just selected to receive the Honorary American FFA Degree by the National FFA Organization's board of directors. The award is given to "those who advance agricultural education and FFA through outstanding personal commitment" and "who have gone beyond valuable daily contributions to make an extraordinary long-term difference in the lives of students."

Congratulations, Ronnie! We appreciate all of your hard work on behalf of agriculture.



Farm Credit and Farmers WORKING TOGETHER FOR A CENTURY



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!



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