

PHOTO CONTEST WINNERS



Gus Loves His Dayla by Sarah Thornton



Walker and Friend by Brittney Boykin



Growing into my Saddle by Melissa Cody



Dog Days on the Farm by Teresa Motley

Congratulations to Sarah Thornton of Appling County, Ga., Brittney Boykin of Screven County, Ga., and Melissa Cody of Whitmire, S.C., who won first, second, and third place, respectively, in AgSouth's 2017 Calendar Photo Contest! A special Grand Prize was awarded to Teresa Motley of Kershaw County, S.C. She received the honor of having her photo on the calendar cover.

Thank you for your votes! We received more than 10,000 of them for the contest! We are proud to use these photos to highlight rural living in our territory. These photos and more from our contest will be featured in our upcoming calendar.

It's Almost Time to Vote: Annual Meeting

Don't forget to attend the annual meeting of your choice. Voting for the directors who lead and guide your Association is one of the main benefits of doing business with AgSouth.

Open Seats:

Region 3 – Seat 1 4-year term

Jimmy B. Metts (Incumbent) – Pearson, Ga.
Jerry McKinnon – Douglas, Ga.

Region 3 – Seat 2 4-year term

Lee H. DeLoach (Incumbent) – Statesboro, Ga.
Wade C. Hodges III – Statesboro, Ga.

Region 4 – Seat 1 4-year term

William T. Robinson (Incumbent) – St. Matthews, S.C.
Don Turno – Aiken, S.C.

Expect something special as a giveaway for this year's centennial meeting. We're celebrating 100 years of serving our farmers and rural areas, and we have something to celebrate! And don't forget that voting stockholders who attend have an opportunity to win a truck!

AgSouth Farm Credit IMPORTANT DATES

Date	Event
Aug. 22 New Date!	AgSouth Stockholders Meeting Statesboro, Ga.
Aug. 23 New Date!	AgSouth Stockholders Meeting The Rock, Ga.
Aug. 29 New Date!	AgSouth Stockholders Meeting Orangeburg, S.C.

Date	Event
Aug. 30 New Date!	AgSouth Stockholders Meeting Clinton, S.C.
Sept. 5	AgSouth Offices Closed for Labor Day
Sept. 16	AGAware Workshop Spartanburg, S.C.



Insurance Coverage Requirements

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.

We Are Moving! Carrollton Office

If you're a member of our Carrollton, Ga., office, please note that the office is relocating from 809 South Park St. to 2520 Highway 27 South in September. If you're in the area, stop by and let us show you around our new space!

Visit the Farm Credit building and help us celebrate our centennial!



SUNBELT EXPO
OCTOBER 18-20

Moultrie, GA | SunbeltExpo.com

 **AgSouth**
Farm Credit, ACA

844.AGSOUTH | AgSouthFC.com

Interested in AGRITOURISM?



It's an industry that's thriving as farmers diversify and educate future generations of farmers about their industry, and their (barn) doors are open and waiting for visitors!

Each fall thousands of children and families visit farms to learn about agriculture, take wagon rides, play games, try their hand at milking cows, and pick their own pumpkins. And who doesn't love a corn maze?

If you're looking for good, wholesome fun for your family, take them on an adventure to agriculture!

For agritourism places near you, visit your Georgia and South Carolina Agritourism Associations at Georgia-Agritourism.org or Agriculture.SC.Gov/Divisions/Agency-Services/Agritourism/Agritourism-Farms/.

AGSOUTH'S PRIVACY PROCEDURES

Your privacy is important to us. At AgSouth Farm Credit, we want you to know that we hold your financial and other personal information in strict confidence. Since 1972, Farm Credit Administration regulations have prohibited institutions from disclosing personal borrower information to others without the customer's consent. We do not sell or trade our customers' personal information to marketing companies or information brokers.

The FCA allows us to disclose customer information to others only in the following situations:

- We may give it to another Farm Credit institution with which you conduct business.
- We can be a credit reference for you with other lenders and provide information to a credit bureau or other consumer-reporting agency.
- We can provide information in certain types of law enforcement proceedings.
- FCA examiners may review loan files during regular examinations of our Association.
- If one of our employees applies to become a licensed real estate appraiser, we may give copies of real estate appraisal reports to the state agency that licenses appraisers. We will first remove as much personal information from the appraisal report as possible.
- We may disclose customer financial information in the ordinary course of business to third parties when seeking government guarantees, loan syndications, participations, etc., or when loans are being sold on the secondary market to Fannie Mae, Farmer Mac, etc. These activities all involve actions on your AgSouth loan, and information may not be used for other purposes.

As a borrower of this institution, your privacy and the security of your personal information are vital to our continued ability to serve your ongoing credit needs.

AGAware®
Promoting & Educating the Next Generation of Farmers

AGAware® for Beginning Farmers!

Our National Award-Winning Training for Young Farmers is returning to South Carolina. If you're considering a career in agriculture or want to expand your business, you're invited to our FREE AGAware workshop. The program provides young and beginning farmers with the information and tools to help them prosper.

Since 2012, more than 500 farmers have attended our seminars. To learn more about it, visit our YouTube site or our website and look for the AGAware logo! Here you'll find a video of an interview AgSouth Farm Credit Education and Outreach Manager Van McCall did for FarmHer television in July for the summer programs held in Georgia.

Topics include: Balance Sheets & Work Projects, Income Statement & Work Projects, Family Finance & Budgeting, Risk Management, Accrual Income, Applying for Financing, Introduction to Business Planning, FSA/SBA and Other Programs. The program is certified for FSA Direct Borrower Training Credit.

The next workshop will be held:

Friday, Sept. 16

9 a.m. – 4 p.m.

**Spartanburg Community College
Spartanburg, S.C.**

(Lunch will be provided.)

Seating is limited, so register early at AgSouthFC.com or contact Rhonda Jernigan at 844-AGSOUTH or RJernigan@AgSouthFC.com.



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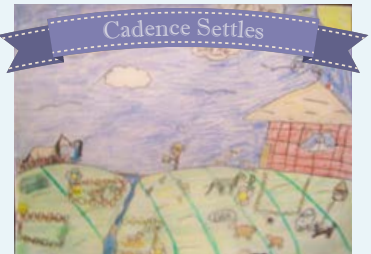
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NMLS#619788

THANKS, KIDS!

Our many thanks to the kids who entered our Farm Credit 100 birthday poster contest, which were proudly displayed at our local offices! We wish we could post all of the wonderful entries here, but you can see them on our Facebook page! We received entries from children ages 5-11, and one lucky winner, [Cadence Settles](#), of [Coffee County, Ga.](#), took home the grand prize of \$100! This was a great way to honor Farm Credit's birthday and educate up and coming young farmers about the importance of agriculture.





Holly with children (l to r) Olive, Asa, Addison, and Ivy (Photo by Nicole Bolinger)

SHE'S A FREEBIRD, YEAH!

AgSouth member Holly Longino of Freebird Farm in Fayette County, Ga., is many things: mother, wife, farmer, craftsman, teacher, home renovator, graphic designer, blogger, inventor, environmentalist, artist, website creator, marketing guru. But most of all, she is an example of what an enormous impact a woman with a passion for agriculture (and a lot of energy) can have on future generations of farmers.

Holly lives in the house she was born in with her husband, Jeff, a software engineer, and their four children, twins Asa and Addison, 13, Ivey, 7,

and Olive, 6. She has a passion for her community, a passion for agriculture, and a passion for passing all of that enthusiasm along to children so that they'll know exactly where their food comes from and can develop an appreciation for the work it takes to get the food from the farm to the table.

Her children are homeschooled and share her love of farming. On their 10-acre farm, they raise Ossabaw hogs, turkeys, chickens, dairy goats, donkeys, guineas, and rabbits. They also have a horse and a cow and a group of stray farm cats that

always seem to be lazing around. And to guard all of those animals, they have two Karakachan dogs, which originate in Bulgaria and are specifically bred to be livestock guardians. They use rotational pasturing, and the children help with moving the fences, gathering eggs, and caring for the animals. Although the children have yet to master the art of milking, you can bet that's soon to be on their agenda.

As a former health teacher with a BSEd in Public Health, Holly decided in 2011 to combine her



education with her love of agriculture and created “Farm Fusion,” a hands-on learning experience for children ages 5-12 who want to learn about agriculture. While she was getting the school started – and renovating the farm house with Jeff at the same time – she taught her first classes at the church next door. Indoor classes have since been moved to the house, where you’ll find incubators filled with eggs and chicks at various stages just waiting for little eyes to take a peek at them in their different stages of growth.

Topics are ever evolving, but Holly makes sure to incorporate hands-on activities into each new subject. She says that the interaction is vital to keeping the children interested and the reason they continue

Holly met AgSouth Regional Vice President Ricky Grice in 2007. He connected her to the AgSouth’s AGAware program a few years ago, which Holly says was helpful in growing her business.

to come back year after year. She’s incorporated into her classes everything from having the students create art and comic book heroes for the “Guardians of the Farm” classes to making homemade incubators. And there are plenty of outdoor classes where students observe and even work with the animals. More than 100 students have attended classes since she began the school, and they’re not all local. Many of Holly’s students come from miles away to attend the four-week classes, which meet weekly, and most return year after year. The kids call themselves the “Inman Kids,” christened after the small, close community that’s home to Freebird Farm. Classes have become so popular that Holly is adding more intensive workshops for upper grades as well as camps that reach out to those outside the homeschooling community.

Three years ago Holly decided to start her own soap line so her goats could “pay their own way” and because she “had a few extra minutes.” She played with different essential oils and scents until

she decided on the eight varieties she makes now. (Her personal favorite is orange, but her customers love the lavender vanilla.) The soaps are gentle, and are especially good for those with allergies. Holly currently makes about a thousand bars a year and is creating her own “farm-to-tub” movement, as she laughingly says. You can purchase her soaps at the Freebird Farm website or the occasional local festival. And, yes, she is working on a “Chemistry

of Soap Making” class for the older children.

Holly met AgSouth Regional Vice President Ricky Grice in 2007, when she and Jeff purchased additional farm land. He connected her to the AgSouth’s AGAware program a few years ago, which Holly says was helpful in growing

her business. Through the class she learned about AgSouth’s microloan program for small farming operations. She says that her FastCash loan “is an easy way to get the supplies I need for my classes when I need them.”

Holly is living her passion, and that passion is contagious. Three of her former students with no previous background in agriculture before taking her classes now live on small farms, and that is very rewarding to her. Everything Holly does is a learning experience, and her passion is to share every bit of it with the world. This is how you grow farmers! If you’d like to learn more, there are plenty of opportunities online. Visit her Facebook page at Freebird Farm Fusion or find her website at FreebirdFarm.com. She’s also on YouTube. Just look up “hmlongino” to see what her classes are all about. You can also follow her “Shameless Mommy Blog” where she blogs about everything she does – in her spare time, of course.



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