

Out in the Country

An AgSouth Farm Credit Member Publication

Summer 2017

A Message from the CEO



PAT CALHOUN

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

Date(s)	Event
Oct. 17-19	Sunbelt Ag Expo, Moultrie, Ga.
Nov. 1-3	SC Forestry Association Meeting Greenville, SC

Holiday Office Closings

Nov. 23-24	Thanksgiving
Dec. 25-26	Christmas

mAGnificent Photo Contest Continues

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.

Overtaxing of Georgia's Family-Owned Farms

Family-Owned Farms, AgSouth and Other Farm Credit Associations Lead Support of Legislation to Prevent Overtaxing 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.



Marty Moore, COO AgGeorgia Farm Credit; Pat Brown, John Deere – Augusta; Greg Van Bladel, John Deere – Augusta; Senator Tyler Harper; Roy Bowen, President and CEO of the Georgia Association of Manufacturers; Georgia Governor Nathan Deal; Representative Sam Watson; Scott Riehl, VP State Government Relations, The Equipment Leasing and Finance Association (ELFA); Christian Taylor, Leasing Specialist AgSouth Farm Credit; Theron Anderson, EVP AgSouth Farm Credit; Bryan Tolar, President of the Georgia Agribusiness Council

ANNIE'S PROJECT

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.



Congratulations to the South Carolina 2017 graduating class of Annie's Project (with Clemson President James Clements).



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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 Cothorn

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."



Dawson Adams of Douglas, Georgia, the son of AgSouth members Ron and Sheila Adams, won the State Senior prepared public speaking contest at the FFA State Convention earlier this year.



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!



Congratulations to Chris Shimkus (L), an originator in our Blackshear office, and president of the Blackshear Exchange Club. The club received the "Ed Smiley Club of the Year for Small Clubs" earlier this year.



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!

Growing Citrus in South Carolina

ORANGE GROVE PLANTATION, ST. HELENA ISLAND



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:



Heath Wilson,
Crop Insurance
Batesburg, S.C



Seth Lorrens
Farm Credit Express
Carrollton, Ga.



Nate White
Accounting Intern
Statesboro, Ga.



Dana Evans
Loan Processing &
Closing Specialist
Statesboro, Ga.



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.



Todd Wood
Appraiser
Orangeburg, S.C.



Dawn Kasper
Loan Assistant
Griffin



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:



Cherry Smyly
16 Years of Service



Bill Spigener
30 Years of Service



Sandra Sports
35 Years of Service



William West
32 Years of Service

BOARD OF DIRECTORS:
William T. Robinson (Chairman)
James C. Carter, Jr. (Vice Chairman)
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Thomas H. Coward
Loy D. Cowart, Jr.
Lee H. DeLoach
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Moultrie, GA | SunbeltExpo.com

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