



AGSOUTH MEMBERS RECEIVED NEARLY \$30 MILLION IN CASH THIS YEAR!

This year AgSouth Farm Credit distributed nearly \$30 million IN CASH from patronage and allocated surplus to our members! Nearly \$10 million originated from 2018 profits, while more than \$20 million was revolved from 2013 allocated surplus.

For 31 consecutive years AgSouth has distributed profits to our members – nearly **\$519 million** - proving that ***We Put Our Profits in Your Pocket!***

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, construction or refinances.
- Use AgSouth for all of your leasing and crop insurance services.

The more profits we make, the more we share with our customers!

BOARD OF DIRECTORS:
James C. Carter, Jr. (Chairman)
Hugh E. Weathers (Vice Chairman)
H. Frank Ables, Jr.
Arthur Q. Black
Thomas H. Coward
Lee H. DeLoach
Sean Lennon
Philip E. Love, Jr.
Jimmy B. Metts
Jerome G. Parker
J. Jay Peay
William T. Robinson
Charles C. Rucks
David H. Wornack

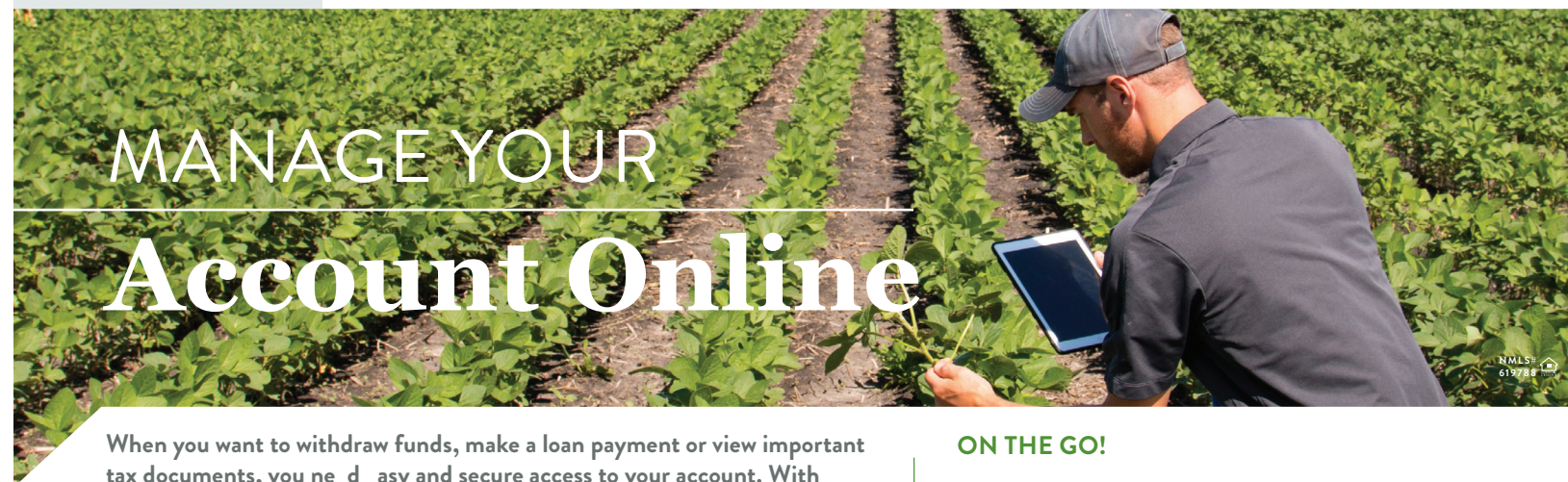


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AgSouth's *Out in the Country* Newsletter is published for stockholders, directors and friends of AgSouth Farm Credit. Address changes, questions, comments or requests for copies of financial reports should be directed to AgSouth Farm Credit by writing Bo Fennell, PO Box 718, Statesboro, Ga. 30459 or calling 912-764-9091. If you prefer, you may send your request via email to BFennell@AgSouthFC.com.



MANAGE YOUR Account Online

When you want to withdraw funds, make a loan payment or view important tax documents, you need easy and secure access to your account. With **AccountAccess™** you can manage your account when it's convenient for you!

TO SIGN UP:

- Locate your account number on your loan documents or a recent bill.
- Visit AgSouthFC.com, Click "Sign up" under "AccountAccess."

**SIGN UP TODAY FOR EASY MONEY MANAGEMENT SO YOU
CAN GET BACK TO WHAT'S MOST IMPORTANT!**



AGSOUTHFC.COM
844-AGSOUTH

LOANS FOR LAND, FARMS AND HOMES



An AgSouth Farm Credit Member Publication

Summer 2019

A Message from the CEO



Pat Calhoun

It is hard to believe that more than one half of 2019 is now in the past. The summer is over, kids are back in school, and harvest time is right around the corner in much of the Association's territory. The old saying, "time flies" is really true. I once read something added to that quote that stuck with me: "It is true that time flies. It is also true that you are the pilot!"

This edition of *Out in the Country* will give you some idea of where AgSouth is flying. With your help and support, we are flying forward and making good progress. Please take some time to read articles about our Patronage Program and your recent Annual Meetings. You will also find information on some new faces around the Association. We're adding value by working with Annie's Project and providing valuable education through our own national award-winning AgAware® program. We have also been advocating for agriculture and rural America with our congressional delegations in both South Carolina and

Georgia. Also, take a few moments to meet a fellow customer in our member-focused article.

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.

Time indeed does fly. We are doing our best every day to pilot AgSouth in the right direction for you, our loyal members.

Sincerely,

Pat Calhoun, CEO

Directors Elected at Annual Meeting

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



H. FRANK ABLES, JR.

is a poultry and beef producer and is a farmer of row crops, wheat, corn and soybeans. He serves on the board of the Oconee County Conservation Bank. He has been a director of the Association since 2015.



J. JAY PEAY

is a Certified Public Accountant and a Registered Investment Advisor. He manages property that produces hay, timber and row crops. He is a partner in Enoree Holdings, LLC, and serves as a board member for Laurens County Healthcare Systems and the Laurens County Cancer Association. He has been a director of the Association since 2015.



HUGH E. WEATHERS

is a dairy and row crop farmer and is employed by the state of South Carolina as the Commissioner of Agriculture. He serves on the boards of Southern United States Trade Association, South Carolina Poultry Federation, the Southern Association of State Departments of Agriculture and the South Carolina Department of Commerce Coordinating Council. He has been a director of the Association since 1998, and currently serves as Vice Chairman of the Board.



DAVID CANTLEY

is a cattle, timber, hay and row crop farmer. He serves on the Board of the First National Bank of South Carolina. Mr. Cantley was elected to his first term as a director in 2019.



PHOTO CALENDAR WINNERS

Congratulations to all of the winners of our mAGnificent Photo Contest! Heather Gaillard of Laurens County, S.C., took first place honors with her entry "Take Time to Smell the Flowers." Kendra Broughton of Colleton County, S.C. came in second with her photo "There's Snow Place like the Farm," and Candy Jones of Greenville County, S.C., won third place with "Feeding Time." Ten others placed in the contest, and all will be in our 2020 AgSouth calendar. To see all of the winners, visit agsouthfc.com/News/Photo-Contest.aspx.



First
Place

**TAKE TIME TO SMELL
THE FLOWERS**



Second
Place

**THERE'S SNOW PLACE
LIKE THE FARM**



Third
Place

FEEDING TIME



ACTIVE MILITARY COUPLE HOBBY FARMS NEAR COLUMBIA

By: Lyndsey Sutherland, Marketing Coordinator

Jess and Mike are spending every spare minute turning MJ's Garen's and Recreation into a place they can share with others.

Standing in the gravel driveway, surrounded by every shade of green imaginable, you would never know that McEntire Joint National Guard Base was just 2.5 miles down the road. For Mike and Jess, this is the perfect spot for their shared vision.

Both active in the South Carolina National Guard, MJ's Gardens and Recreation Area is not only close to the couple's full-time jobs, but is only 30 minutes from the thriving metropolis of Columbia, S.C. Their dream of turning this forgotten farm into the perfect day trip for their surrounding communities started in an unconventional way.

vegetarianism before landing on a plant-based only diet after she reevaluated her environment and the people who surrounded her.

In 2017, maintaining the plant-based diet during her tour in Afghanistan proved extremely difficult. She maintained a vegan status, but had to add processed carbs in order to sustain herself in a rugged terrain. She went back to her raw plant-based diet upon returning home and felt like she had finally found her happy place. When asked about the journey, Jess said, "I've lived it multiple times...due to life circumstances. When I come back to [a plant-based diet], I feel my best."

MIKE'S POULTRY FARM IN SOUTH CAROLINA

As the son and grandson of poultry farmers in Dacusville, S.C., the farm lifestyle was nothing new to Mike.

When asked what his childhood looked like, Mike stated, "You get up in the morning and you start farming. You come back from school and you keep farming." Getting up and working before the sun rises gave him an appreciation for nature and hard work that most kids

don't get at a young age.

Like most young boys, Mike's dad was his "hero," but he saw firsthand how his dad's diet affected his health growing up. He had heard about plant-based diets many years ago but had always been reluctant to try it while in living in the South due to societal impressions.

A "little rowdy" and keen to adventure, Mike was encouraged to join the military at age 17 and has served his country through multiple deployments across many countries. During his deployment to Afghanistan in 2017, Mike decided to try a plant-based diet with his tour mate, Jess. He also took up long-distance running with the encouragement of his fellow soldiers (including Jess) and paired with his new diet, Mike lost 50

pounds. He completed his first 50k run in 2018.

Reflecting back on his most recent lifestyle changes, Mike states how this was more about his health than it was about losing weight – losing weight was "just a by-product of making better choices."

A SHARED VISION

Although she grew up outside of St. Louis, Jess's extended family lived in a rural community in Missouri, where she enjoyed exploring the countryside. With those memories and her new diet guiding her, Jess began to dream of growing her garden to help support her lifestyle while giving back to the environment and her community. And due to his fresh focus on health, Mike saw himself coming full circle in his dreams of honoring his father and his family legacy by running a small sustainable farm that matched his new lifestyle.

Together, the pair found in each other friendship, support, and shared values that lead them to develop the dream of MJ's Garden and Recreation Area, a small blueberry farm located in Eastover, S.C. The couple work on the farm in the evenings after their full-time jobs to turn this farm into their vision.

With the help of friends and family, they've cleared out old sheds, constructed new gates, and tore down by hand an old barn they found on craigslist so they could repurpose the materials for future projects.

Adding locally-brewed beer, a fishing pond, pick gardens, and a walking trail are just some of the goals this couple has for the next 5 years. When asked about the ultimate goal for MJ's Garden and Recreation Area, the couple looked at each other and smiled. Jessica replied, "The main thing we really want to see is just people getting active again... People aren't spending time outside... And that's really what we want to help support for this community."

WANT TO SELL YOUR LAND QUICKER?

By Guest Contributor: National Land Realty

Do you have an amazing property [you want to sell] that's been sitting there for weeks but you're not getting any real movement? The amenities the property offers are everything any landowner could want, but you're starting to think the listing may need a little tweaking? Here are some things you can do to boost your listing and get it to the finish line faster!

1

MAXIMIZE YOUR SOCIAL MEDIA REACH:

You may have already shared the property on your personal and business Facebook pages, but don't forget to also share it on other social media platforms such as Instagram and Twitter. Remember that each platform has a different audience, so you'll be able to reach all kinds of people – some that are more visual (Instagram) or others that just want a quick read (Twitter). You can even post a short video clip on Instagram of things such as the water running through a creek on the property or a prescribed fire that just took place. And don't forget you're also able to post multiple pictures and videos in one post on Instagram!

2

USE DESCRIPTIVE LANGUAGE:

The title is the first thing a person sees when looking at your listing, so make sure you've got a good one! Go back and re check it to make sure it's clear and concise and is a good description of the property. Use words that are strong and describe the property well. (It sounds so simple, but it's something that's easily forgotten!) So, if you have a property with 50 acres of timber, you'll want to use the word timberland in the title and description. Missing little things like that in your listing can have big consequences, so make sure you're using your words wisely.

3

USE TECHNOLOGY TOOLS:

There are a multitude of tools at your disposal nowadays. Thank goodness for the age of technology! Of course, you'll already have numerous pictures of the property, but don't forget about other visual elements you can add to your listing such as property highlight videos with drone footage, panoramic images, interactive tours of the property and 3D virtual indoor tours of any homes that may be on the property. Just remember you want to cater to all types of buyers and different kinds of situations, like buyers that are located out of state who want to look at the property in person, but perhaps can't at that time. That's when tools such as our new interactive touring technology, Land Tour 360™, come in handy.

These three tips won't guarantee 100 percent that you'll sell your listing, but they will definitely help it go farther, reach as many people as possible and will help you sell it faster!

WELCOME NEW EMPLOYEES

Join us in welcoming our new employees (and future ag leaders) to the AgSouth Family!



Gloria Heffner
Loan Processing Coordinator
Batesburg-Leesville, SC



Joseph Branch
Loan Officer Trainee
Greenville, SC



Tyler Wachtel
Credit Analyst
Madison, GA



Terri Anderson
Loan Processing Coordinator
Aiken, SC



Whitney Stull
Loan Originator
Rock Hill, SC



Katie Tuten
Loan Officer Trainee
Spartanburg, SC



ANNIE'S PROJECT WORKSHOP

AgSouth was happy to help sponsor the 2019 Annie's Project Workshop in Hartsville, S.C, in May. The association partnered with Clemson Extension and ArborOne Farm Credit to bring the workshop to South Carolina's beginning women farmers. Many are leaving behind the corporate world to start a new career in agriculture. AgSouth's Credit Administrator Will Peeler presented a course on Farm Financials to the 17 attendees.

SORRY! WE'RE CLOSED

NOTICE: Office Closings

Sept. 2 Labor Day
Nov. 28 & 29 Thanksgiving
Dec. 24 & 25 Christmas

Congratulations to AgSouth's Intern Class of 2019! This next generation of future leaders from Georgia Southern, Clemson and UGA spent their summers working in different departments throughout our branches.

(L to R): Ben Hancock, Kobe Manders, Jena Hanna, John Ruff, Liza Wilson, Renesha Lovette, Morgan (Mollie) Cromley, Zac Miller