

RURAL LIVING YOUR WAY

LEADER

Farm Credit of the Virginias *∞* Winter 2011

**Farm Credit Celebrates 95 Years
of Service to Agriculture & Rural America**

**Adam Musick Plays a Unique Tune
in Southwest Virginia**

Step Up and Be a Leader

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is published quarterly for stockholders, directors and friends of Farm Credit of the Virginias.

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Farm Credit of the Virginias furnishes data to credit reporting agencies. The association's reporting efforts are important for aiding consumers in obtaining credit, assisting businesses in credit approval, providing consumers with timely and accurate personal credit information, reducing fraud and abuse, helping prevent identity theft and minimizing errors in credit reporting. If you have questions regarding this process, please contact our Credit Desk at 540-886-3435 ext. 5021.



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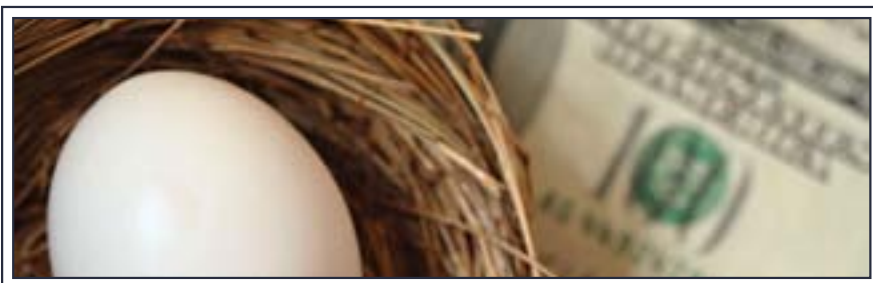
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In This Issue

ASSOCIATION NEWS

| | |
|---|---|
| Message from the President | 4 |
| Director Elections | 4 |
| Farm Credit Celebrates 95 Years of Service to Agriculture & Rural America | 5 |

YBS FEATURE



| | |
|--|---|
| Adam Musick Plays a Unique Tune in Southwest Virginia | 6 |
|--|---|

INDUSTRY NEWS

| | |
|-------------------------|----|
| CAP News | 9 |
| Step Up and Be a Leader | 10 |

FINANCIAL PLANNING

| | |
|-----------------------------|----|
| Shape Your Financial Future | 12 |
|-----------------------------|----|

ASSOCIATION NEWS

| | |
|------------------------------|----|
| 2012 Young Farmer Institutes | 14 |
|------------------------------|----|



| | |
|--|----|
| West Virginia Department of Agriculture Honors 2011 'Women in Agriculture' | 14 |
| Unclaimed Funds | 15 |

Holiday Schedule

December 23 & 26—Christmas Holiday (Friday & Monday)

January 2—New Year's Holiday (Monday)

January 16—Martin Luther King, Jr.'s Birthday (Monday)

February 20—Presidents' Day (Monday)

Message from the President

Director Elections



Dave Lawrence

Your Farm Credit & Country Mortgages team is busy taking care of your year-end lending needs and preparing for the upcoming lending needs during 2012.

Financial Results

Your association continues to experience strong earnings year-to-date 2011. This is primarily due to the team's focus on operating efficiently and customer/owners paying their loans on time, which make it possible for the association to pay a patronage. Your Board of Directors will make this decision after the final numbers are known for the year, but if the current earnings track continues through year end, I anticipate the patronage paid level to be comparable to last year. Yes, we continue to experience some loan losses, but the association is working with each customer to resolve the challenging situations. Net portfolio loan growth is stable and may reach one percent level for the year.

Director Election Results

All current directors were re-elected to the Association Board of Directors for another term. One new director, Mr. Bobby Gray from the Abingdon, Virginia area, will join the board on January 1, 2012, and serve a three year term. More information about the election results is included inside the Leader. THANKS to every customer/owner that made the time to participate in the election process of your board of directors.

Upcoming Events

AgBiz Planner

AgBiz Planner is a program for young and beginning farmers. With Dr. David Kohl's assistance we have developed a multiple module program providing a business management focus that culminates with a business plan for each participant. We are excited about beginning the program with 11 young farm couples this fall.

Young Farmer Institutes

Once again your association will sponsor Young Farmer Institutes in Virginia and West Virginia. It is our pleasure to welcome back Dr. David Kohl and Dr. Alex White to lead the institutes. Given the current volatile times we live in, it is not enough to know only about agriculture in the United States, but it is more important than ever to know about agriculture on a global basis and how this impacts the business plan for your operation. I hope you will take time to read the information inside the Leader and mark your calendar to attend one of the sessions during the spring of 2012.

In conclusion, the Farm Credit of the Virginias team wishes you Happy Holidays and we look forward to working with you during the New Year. ∞

Charles Leech and John Wells have been reelected to serve four year terms beginning January 1, 2012.

A new member of the board, Bobby C. Gray of Abingdon, Virginia, will join the group on January 1, 2012. Gray has been raising dairy breeding stock for the last five years as well as maintaining a beef cow herd. Mr. Gray raises approximately 120 acres of corn, 300 acres of hay, approximately 500 acres of pasture and close to 300 acres of woodland. In addition, he continues to manage real estate investments in rental and commercial property. Mr. Gray has served as a director for Washington Farmers Cooperative and is an active member of the Washington County Farm Bureau. Mr. and Mrs. Gray are members of the Abingdon Methodist Church where Mr. Gray has served on the Church Council. Mr. Gray started a dairy farm in Washington County in 1972 and milked for approximately 25 years. The Grays raised three sons on the farm and the dairy was operated as a family operation. Mrs. Gray recently retired from the Washington County School system, in addition to working on the family farm, after a 30-year teaching career. Mr. Gray has been a Farm Credit member since 1972 and strongly supports the Farm Credit philosophy and has always tried to be an ambassador for Farm Credit in the community. Mr. Gray credits Farm Credit with helping him realize his goals and would like to see Farm Credit continue to help other members realize their goals. ∞

Farm Credit Celebrates 95 Years of Service to Agriculture & Rural America

In July, the Farm Credit System kicked off a year-long celebration of its 95th anniversary. As part of that celebration, the System is recognizing the agricultural producers it serves. Through its “Producing Excellence” program, Farm Credit is honoring the strength, ingenuity, and perseverance of our nation’s farmers, ranchers, and agribusinesses.

The Birth of the System

On July 17, 1916, President Woodrow Wilson signed the Federal Farm Loan Act, which established 12 Federal Land Banks throughout the United States, including the Federal Land Bank of Columbia.

The Federal Land Banks were chartered to provide long-term loans to farmers through local National Farm Loan Associations. By November 1919, farmers across the nation had established more than 4,000 National Farm Loan Associations (later called Federal Land

Bank Associations). In 1933, the Production Credit Associations were established to provide short- and intermediate-term loans to farmers.

Today, the Farm Credit System serves nearly 500,000 borrowers. With more than \$173 billion in loans outstanding, the System is the largest agricultural lender in the United States.

Producing Excellence

During its 95th anniversary year, each Farm Credit association in the nation will publish a profile of one of its customers online at www.FarmCredit.com/ProducingExcellence. On this same site, users can learn more about Farm Credit’s 95-year legacy through an interactive historic timeline.

Farmers, ranchers, and agribusiness leaders are constantly implementing new, more efficient and sustainable ways of producing safe, high-quality food and fiber. Each Producing Excellence profile highlights people

who have dedicated their lives to agriculture; examples include

- **Steve and David Gill**, owners of Gills Onions in Oxnard, Calif., who process 80 million pounds of onions a year and run a groundbreaking waste-to-energy system.
- **Lisa and Gerry Kasberg**, owners of Birome Gin Company in Birome, Texas, who are turning trash into cash through an innovative cotton composting operation.
- **Edrick Grier**, owner of Grier Farms in Hemingway, S.C., who has grown his family farm from 15 to 2,000 acres over five decades and is working with three generations of his family to build a lasting legacy for future generations.

Farm Credit is planning additional 95th Anniversary initiatives throughout the coming year, including activities around its partnership with “America’s Heartland,” a PBS television program featuring American farmers and ranchers who share a passion for hard work and excellent products, as well as a commitment to food safety, sustainability, environmental stewardship, and animal welfare. ∞



President Woodrow Wilson (seated) signing the Federal Farm Loan Act on July 17, 1916.



Scan this QR code with your smartphone for more information.



Left: Adam Musick (left) and Loan Officer Jason Aker spend an afternoon in the field

Adam Musick Plays a Unique Tune in Southwest Virginia

By: Justin Cruise, Marketing Specialist

As the editor of Farm Credit of the Virginias' *Leader* magazine, I am tasked with finding interesting stories about our member-owners. The best way to find those people is to recruit the help of our loan officers as they are the relationship builders of our association. Jason Aker, a loan officer in our Wytheville branch, e-mailed me to tell me about a farmer for whom he recently originated a revolving line of credit to purchase stocker cattle. He went on to tell me that the gentleman also raises hogs and grows hay for horses. Stocker cattle operations, while being a significant and important part of the association's lending portfolio, are quite common and typically operated in a uniform fashion across our territory. It was the hogs that caught my attention and convinced me to schedule an interview with Adam Musick.

Four Years?

Upon meeting Adam for the first time at the farm he rents in Wythe County, his energy

and enthusiasm were obvious. Knowing very little about him, I assumed he had been raised around agriculture by his in-depth knowledge of hog species and their unique histories and characteristics. He went on to talk about his plans for the operation and impressed me with his mix of patience and persistence. He moved on to discuss forage types and their influence on meat flavor, fat marbling and animal health and how he was able to supply his hogs with low cost, high quality forage. I felt like I was in Porcine 101 class with a professor going into great detail about everything from farrowing to finishing. As I scribbled furiously in my notebook to try to keep up, I asked one of my standard questions: How long have you been farming? The answer: four years. I thought to myself that my question was misunderstood, but it was not.

"I had two dreams in life," Adam said. "One was to play music, and the other was to be self-sufficient, to be able to provide my own

food." He was able to realize his first dream of playing music as a member of a rock and country band in Athens, Georgia, for 10 years. When he was not playing shows in one the country's most notable music scenes, he began working on his second dream of providing food for himself. With a just a small garden, Adam began growing vegetables and caught the farming bug. He and his wife, Wendy, purchased a home outside of Athens shortly thereafter and began a micro-farm on just under three acres of land. Adam said he began growing enough greens to allow him to sell his surplus to local markets and chefs.

No Experience Required

Good fortune found Adam a few years later when his mother, who lived on the family's farm in Wythe County, asked her family members if they would be interested in coming home to pursue a different calling in life. With nearly 400 acres of pasture and wooded property, the farm was large enough to support a substantial

agricultural endeavor. Originally a dairy, it had been leased out to others over the years but was in need of repairs and someone to oversee it full time. Adam, who was raised in nearby Abingdon, and Wendy, who is from Phoenix, Arizona, moved to the farm in 2007 with the plan to raise grass fed beef cattle.

Getting Started

Cattle prices over the last few years have been volatile and risk runs high for stocker operations under those circumstances. Additionally, a newcomer to the stocker business needs significant capital to get started. These barriers to entry were not lost on Adam. "You're really at the mercy of the market in that business," he said when reflecting on his initial decisions upon starting up the farm. "I just knew I wanted to do small numbers of valuable animals." He purchased some used equipment and eventually learned about Farm Credit. Jason Aker reflected on his first meeting with



Free range hogs graze on winter forage



Walnuts and pumpkins are staples in the hogs' fall diet

Adam. "I remember Adam coming in at first just to learn how to go about getting a loan. I gave him a checklist of things we needed as a lender and he left. I guess it was a year or so before I saw him again and every single item I had asked for was taken care of. I knew then that Adam was someone who we would want to do business with. His preparation to be ready to get a loan really impressed me and showed me he was serious about his business."

The Right Fit at the Right Time

Between meetings with Farm Credit, Adam was put in touch with a company called EcoFriendly Foods based in Moneta, Virginia. The company markets itself as "growers, buyers, and eaters" of pastured meats to support healthy family farms, small businesses, and dinner tables across the country. That connection led to Adam becoming a contract grower of the Ossabaw species of hogs. Despite having little to no knowledge of hog farming, Adam took up the opportunity to give contract growing a try. He began with his first hogs in November of 2009 and has been learning ever since. "I've learned a lot in two years. It's been a steep curve," he said. As I heard this story, I could not help but think that someone without preconceived notions about farming is less likely to talk themselves out of an opportunity that others might consider implausible. Adam's attitude was consistently positive as we visited his place and I suspected he was most likely that



An Ossabaw hog on Musick's farm in Virginia

way about life in general. After two years, he continues to raise Ossabaws under contract and has also added his own hogs to the operation.

Ossabaw, Berkshire and Crossed Hogs

Adding to the complexity of farming itself, there are different varieties of hogs on the farm. Adam grows Ossabaws, Berkshires and also some crossed varieties, totaling nearly 200 head. All of the animals are free ranging and are not given sub-therapeutic antibiotics. The Ossabaw is the more exotic of the species there and presents its own management issues. Adam explained to me in great detail the history of the species, from the time it was left by Spanish explorers on Ossabaw Island, Georgia until its establishment on American farms. The hog is only recently removed from its feral ancestors and looks like what one would expect to see in the wild. Its snout is long and its hair is long and bristly. With that closeness to being wild, comes a different demeanor, different reproduction periods and growth rates. They have small litters and their offspring are ready to reproduce at 45 days. There is a good reason that the heritage breeds like the Ossabaw have become favorites with growers, however. The reward for the hard work is a delicious meat with rich, marbled fat for which buyers are willing to pay a premium to enjoy. The species has made a name for itself in the southern United States and has become a fantastic addition to many chefs' menus, particularly in the South Carolina lowcountry. New markets in urban areas are also presenting themselves, including Baltimore and New York City.

The Berkshires and crossed hogs are more like the typical hogs we think of around the farm. The crosses are a mix of five different kinds of hogs including Duroc, Poland China and Chester White along with some Berkshire and Hampshire genetics. Berkshires in

CONTINUED ON PAGE 8

CONTINUED FROM PAGE 7

particular are popular in fine dining because of their rich, red meat and what is considered by many to be a near perfect muscle to fat ratio.

What really makes the finishing process stand out is the forage that the hogs eat. The menu changes with the seasons and does include some corn and soybean meal like traditional hog farms, but the animals are allowed to graze in the woods for acorns, in the sorghum and corn fields and in plots of turnips and pumpkins. They are also given black walnuts, garlic, honey and rye among other things.

Adam says the different types of food have a significant impact on the fat in the animals, and thus the taste of the meat. We had a laugh at the thought of overfeeding garlic, but I got the feeling he stays right on top of their nutrition. “That’s what excites the chefs,” he said about the seasonal aspect of the flavor. He also noted that there is niche market for free-range animals raised on small farms. “There’s a market for animals raised and handled humanely and not given sub-therapeutic antibiotics. I also look for foods that are naturally beneficial to the hogs. I want forage that is vitamin rich and naturally helpful to their immune system.” As a newcomer to livestock farming, operating as a small farm suits him well. He shared his philosophy of growing only as the market and finances allow and transitioning from one thing to the next slowly and deliberately.



Hogs wander the forest looking for acorns

Marketing Today and Tomorrow

“The real way to make money doing this is to add value and then take the hogs directly to the customer and sell it retail,” Adam says. He has established a relationship not only with EcoFriendly Foods, but also several chefs and restaurant owners along the east coast. “We need to eat and some of the things we eat can be really special. Food can be a real experience for some people, even bringing them to tears it can be so good,” he says. He explained that chefs are using nearly every part of the hogs in recipes that range from the usual to the unusual. From head cheese to bacon to chicharrones to tenderloin, menus are expanding to offer more pork and buyers are demanding unique flavor. Adam’s company, Appalachian Heritage Foods, is marketed as a provider to these niche markets. He works diligently on his marketing efforts and carries a camera in his truck to capture his hogs doing what they do best: eating like there’s no tomorrow. As the three of us walked through one of the farm’s wooded areas with several hogs following us, he exclaimed, “I just love seeing hogs in the woods!” As a consumer, I really appreciated seeing a producer as excited about making my food as I am about eating it. He talked about his idea to make a 12-month calendar with a photo for each month that highlights a hog eating the seasonal forage on which it was finished. He envisions a chef and his or her staff looking at the calendar as they prepare their menus and tell their customers about how the food they are about to eat was raised. And, having spent nearly a decade in Georgia, it only seems natural that he has ideas about opening a barbecue restaurant in the Wytheville area. That vertical integration can improve profit margins and with the owner also acting as the supplier, quality can be assured. Lastly, at least for now, Adam wants to develop an annual catalog that features locally grown foods that do not require refrigeration bundled and sold for certain holidays and seasons of the year.



Crops await hungry hogs

Time Again For Music

After two years of long days and a few sleepless nights on the farm, Adam has found some friends in Wytheville who share his love for playing music. They have played in public a handful of times and you could tell he was excited to get back to writing songs and playing his guitar. “I really love music,” he said. “I like rock and old country.” Having played years ago in a town that saw the formation of the B-52s, R.E.M., The Drive-By Truckers, Widespread Panic, and the Georgia Satellites, Wytheville might seem too far removed from the bright lights on a big stage, but Adam certainly didn’t show it. “We just have a great time,” he said as we wrapped up our interview. From what I saw, he should pen a tune titled Living the Dream.

Young, Beginning, and Small Farmers

Seeing a beginning farmer with such an adventurous spirit and eye for entrepreneurship makes working at Farm Credit so enjoyable for its employees. It was also a reminder that you do not always have to be born and raised on a farm to become a farmer. Success in the agricultural industry takes a lot of hard work, dedication, maybe a little luck and the development of a network of resources. While Adam Musick is not the only person in our association’s territory operating this kind of farm, his business model is not yet part of the mainstream. As farmers adapt to feed a growing global population and Farm Credit continues to adapt to suit their needs, I look forward to working with more people like Adam in the future. ∞

CAP News

Communications Advocacy Program

Farm Credit of the Virginias is part of the Farm Credit System which was formed in 1916, literally by an act of Congress. The Farm Credit Act was approved by Congress and amended over time to keep Farm Credit in a position to provide a consistent source of credit to farmers and ranchers and rural communities. While each Farm Credit Association has its own management and a member—elected board of directors, the actions of Congress have a significant impact on how we are able to serve your needs as a customer. That is why Farm Credit of the Virginias works hard to convey to our elected officials in Washington, D.C. your needs and concerns with regard to your ability to make a profit and continue in farming. As more and more members of Congress come from the more urban areas of our states, it becomes even more important for the voice of rural Virginia, West Virginia and Maryland to be heard. To be most effective, the FCV team and directors work on an ongoing basis to know not only the congressmen and women, but also their staff members who deal with agricultural issues. From time to time, we can be even more effective if you were willing to contact your government representatives on behalf of Farm Credit. As a voter, your voice does get noticed! We plan to continue to use the Leader Magazine to keep you informed of our legislative activities. We also plan to begin using the FCV Facebook page, our Twitter feed (@FarmCreditVAs), emails and other technology to contact you and seek your help on more time sensitive issues. If you would like more information or are willing to work with us to contact our elected officials, please contact Bette Brand at BBrand@agfirst.com or 540-309-1187.



Jim Belfield (Compliance Officer, Colonial Farm Credit), Thomas Thacker (board chairman, Farm Credit of the Virginias), David Sauer (Chief Financial Officer) and Bette Brand (Chief Sales and Legislative Affairs Officer) attend the Blue Ribbon Tastes of Farm Credit in Washington, D.C.

Farm Credit staff and directors attended the following events to help convey the importance of agriculture to our representatives in Washington, D.C. and our state capitals:

August 9 — Joint meeting and PAC check delivery to U.S. Congressman Morgan Griffith (VA – 9) at the Scott County Telephone Cooperative in Gate City, Virginia. Loan Officer Stacy Ervin, Relationship Manager Ed Blevins, Branch Manager Gail Sykes, Chief Credit Officer Scot Davis, Regional Manager Mike Jonas, Chief Sales and Legislative Affairs Officer Bette Brand, Chief Executive Officer Dave Lawrence and Board of Directors member Bill Franklin were in attendance.

August 22 — Chief Financial Officer David Sauer and Chief Sales and Legislative Affairs Officer Bette Brand attended a luncheon with U.S. Congressman Bob Goodlatte (VA – 6) in Waynesboro to discuss issues affecting agriculture in Virginia

September 12–13 — Bette Brand attended the 2011 Virginia Rural Summit in Richmond, Virginia. The Summit featured speakers representing industry, health and energy, government policy makers, academia. Technical experts presented and discussed strategies, techniques and best practices regarding a pro-active move to prepare for rural economic transformation.

September 22 — Bette Brand, Loan Officers John Brickey, and Blair Elsea attended a Town Hall Meeting with Virginia Secretary of Agriculture and Forestry Todd Haymore in Abingdon, Virginia. Haymore oversees Virginia Department of Agriculture and Consumer Services (VDACS), the Virginia Department of Forestry (DOF) and the Virginia Agricultural Council.

October 20 — The Annual Blue Ribbon Tastes from Farm Credit was held for the U.S. Senators and their aides. The event was held in the Hart Senate Office Building on Capitol Hill and was hosted by United States Senator Mark Warner (D – VA). ∞



Farm Credit employees and directors pose for a photo prior to meeting representatives and aides in the U.S. Senate

Step Up and Be a Leader

By: Dr. David M. Kohl



David Kohl

While listening to side conversations traveling through airports, discussion at producer seminars, and at the community church picnic, everyone is

asking, “Where has the leadership gone?” Whether you flip on cable television, or follow the soap opera politics playing out at all levels, leadership is being questioned.

Society and the world have become more fragmented by information and technology, which tends to create a loss of focus. In a world where economic volatility and speed of change are accelerating, the opportunities for success are plentiful; however, the opportunities for failure are also abundant. Proactive, strong leadership is essential to maintain focus.

Leaders at All Levels

Leadership can be demonstrated in many forms at all levels given the situation or timing of an event. For some, leadership is shown by providing guidance to a 4-H project or FFA event, supporting the local rescue squad, or coaching a football or basketball league. Serving on church, community, or agricultural boards, or representing your industry locally, regionally, or nationally can be a context for leadership. Often an unusual event or emergency brings out the best leadership qualities of everyday normal people. However, for many the day-to-day interaction with family, employees, suppliers, and the community shows evidence of leadership and focus on success.

Great leadership is built on the art of communicating a vision, core value, or principle. Moreover, it involves inspiring a person or group of people with common values and ideals to create and pursue within their personal skill sets.

The “Why” Connection

The foundation of great leadership is the “why” connection. I recently watched a video of Simon Sinek on the TEDTalks YouTube Channel in which he explained how leaders inspire action through the power of “why.”

(<http://youtu.be/qpoHIF3Sfl4>) The main idea of his message was that people connect with you when they believe what you believe, or have a similar purpose, motivation, or “why.” After sharing this video at a strategic planning conference of an agricultural cooperative, I asked the group a simple question. Why do you work for this particular agricultural cooperative? Many in the group thought responses would be picking up a paycheck or providing for the family.



It is up to all of us to be advocates for our industry and cultivate an environment that sets us beyond the status quo.

Agriculture has been and will always be the foundation of the pyramid of success of our country.

To everyone's surprise, we received a different set of responses. Many felt that it was empowering to work with farms engaged in producing food, fiber and fuel for a growing world population. Others stated they enjoyed having coworkers with similar beliefs and a work environment that is like family. Some stated their lives are enriched by the challenge and fun of helping agricultural producers solve problems. One person stated that he enjoys working in this business because the people are more important than the quarterly financial bottom line. The special relationships that they have with their customers rank much higher than a paycheck.

The leadership of this management team suddenly realized that the connection between employees and customers who have very similar "whys" set them beyond the status quo of the competition. Knowing the "whys" took them to another level. As a matter of fact, this organization now has established a "why statement" that speaks from the heart and goes beyond the traditional mission, vision, and core values. The same can apply to your situation whether it is work, family, or a community setting. Effective leaders are able to connect with people who have a similar purpose, cause or belief.

Key Elements of Leadership

Over the years I have been in a position to examine many outstanding leaders while involved in athletics, teaching, and facilitating numerous agricultural groups. The following list, though not exhaustive, provides key elements of leadership that I have observed.

- Building a team on a single purpose, vision, and focus

- Knowing how to gain commitment of others with goals and actions
- Creating an environment of empowerment
- Thinking and acting independently and creatively, but also gaining consensus with balanced input
- Remaining believable and positive, while understanding the capabilities of others
- Praising, reinforcing, critiquing, and sometimes working through others as agents of change
- Making others better, lifting, and enriching lives

Many great leaders never forget their roots; they are humble and always remember the people who got them where they are today. Good leaders tend to be superior listeners and observers of people's verbal and nonverbal communication. They know how to motivate others and realize that each individual is unique, having special experiences and talents that, if unlocked, can make them blossom. Outstanding leaders never forget that change starts bottom-up, not top-down, and they value people and input from the front lines.

What is fun to observe about great leaders is some are fiery like Bob Knight, while others are quiet and subtle, but passionate. One quality that all great leaders possess is the ability to connect with people by establishing a common purpose. Sometimes leaders can be subservient, or engaged with people in an activity side-by-side, "walking the talk." However, they are keen on the art of connecting with the minds and the hearts of others to further a common cause with balance and common sense.

Agriculture and rural America have many of the old-time values that have made America great. It is up to all of us to be advocates for our industry and cultivate an environment that sets us beyond the status quo. Being leaders by connecting and communicating the "whys" from our day-to-day tasks on farms to working with families, employees, consumers, and stakeholders in our industry is imperative to lead the industry forward. Agriculture has been and will always be the foundation of the pyramid of success of our country. Are you ready to step up and be a leader? ∞

David Kohl received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. For 25 years, Kohl was Professor of Agricultural Finance and Small Business Management and Entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, Virginia. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years, and also assisted in the launch of the successful entrepreneurship program at Cornell University. Kohl is Professor Emeritus in the AAEC Department at Virginia Tech.

Kohl has traveled over 7 million miles throughout his professional career! He has conducted more than 5,000 workshops and seminars for agricultural groups such as bankers, Farm Credit, FSA, and regulators, as well as producer and agribusiness groups. He has published four books and over 1,000 articles on financial and business-related topics in journals, extension, and other popular publications. Kohl regularly writes for Ag Lender and Corn and Soybean Digest.

Shape Your Financial Future

Get the Help You Need for a More Secure Retirement

Most news stories about baby boomers and retirement have focused on the first wave of boomers turning 65 and getting ready to retire. But while the younger boomers aren't quite making retirement headlines yet, those in their late 40s are realizing what retirement will look like for them in a few years—and they're worried.

According to the Reclaiming the Future study by Allianz Life Insurance Company of

North America (Allianz Life), 54 percent of 44 to 49 year olds are feeling totally unprepared for retirement. They also feel a strong need to take more control of their financial future, attain more financial security and reduce their financial vulnerability.

Their worries are not without cause. A July 2010 Retirement Readiness Ratings report from the Employee Benefit Research Institute (EBRI) shows that as many as 43.7 percent of younger boomers (ages 46-55) are at risk of

not having enough retirement income to pay for basic retirement expenses or uninsured health care costs.

"The economic downturn woke up many Americans to the challenges of securing retirement income, but this younger boomer segment seems to have taken the lesson even more seriously," said Katie Libbe, vice president of Consumer Insights for Allianz Life.

"Our study also told us that security and guarantees with retirement-income solutions are now very important to Americans," said Libbe. "But there are so many options to choose from that it can be overwhelming. A financial professional can help you make sense of it all and create a financial strategy that works for you."

Working with a Financial Professional

Finding the right financial professional takes some time and effort on your part. A good financial professional will develop a realistic retirement strategy that helps meet your specific needs, puts that strategy into action, then monitors its progress and guides you on managing it.

A word of caution—the Financial Planning Association (FPA) says to be wary of those who call themselves financial planners but who appear more interested in pushing specific products at the expense of your needs and goals. There are a number of legitimate titles held by financial professionals (see sidebar), but you want to make sure you choose one who not only has the training needed, but who is also obligated to act in your interest.

Financial Professional Designations

Terms such as financial analyst, financial advisor, financial consultant, financial planner, investment consultant or wealth manager are generic terms or simply job titles.

"Unfortunately, anyone can call themselves a financial planner or advisor," said Libbe. "Make sure you understand what kind of financial professional you really need, and be sure that they have the education and experience to serve you well."

- **Certified Financial Planner (CFP):** Provides financial planning and advice on retirement, investments, tax and estate planning, employee benefits and insurance needs. They must pass college-level courses in those topics, then pass a two-day, 10-hour exam. They must also have a college degree and a minimum of three years of professional experience working with clients.
- **Personal Financial Specialist (CPA/PFS):** A Certified Public Accountant who can also provide financial planning advisement in the areas of retirement planning, investment planning, goal setting, tax planning, and estate planning. These members of the American Institute of Certified Public Accountants must meet recertification requirements every three years.
- **Investment Advisor:** Anyone who is paid to provide securities advice must register as an investment advisor with the Securities and Exchange Commission or relevant state securities agencies, depending on the amount of money he or she manages. Because financial planners often advise people on securities-based investments, many are registered with The Financial Industry Regulatory Authority (FINRA) as registered representatives. Investment advisors cannot sell securities products without a securities registration; only registered representatives may sell securities or investment products.

Where to Start

Begin your search by getting references from friends and relatives. But don't stop there. You need to check their credentials, first.

- Verify a financial planner's Certified Financial Planner (CFP) status and background with the Certified Financial Planner Board of Standards - www.cfp.net.
- The FPA recommends checking with the Securities and Exchange Commission (www.sec.gov), state agencies, your local Better Business Bureau and CFP Board at 888.CFP.MARK (237.6275) to find out if there have been any complaints filed against the planner you are considering.

Questions to Ask

- **What kind of experience do you have advising on each of these topics—retirement, investment, taxes, estate planning, and insurance?** Someone who has spent years setting up trust funds for the wealthy might not have the relevant experience you need.
- **Do you work with an independent custodian?** The National Association of Personal Financial Advisors (NAPFA) says that your money should be held by an

independent custodian company, not your advisor. Find out the name of the company, how to contact the appropriate people, and your account numbers. Make sure that checks you write will be made out to the custodian, not the advisor.

- **How are you paid?** Financial professionals work under a number of compensation methods. For example, fee-only financial professionals do not receive commissions based on investment purchases. They charge a fee, based on services such as an hourly rate, an asset-based fee, or combinations of both. If the financial professional you're interviewing won't disclose how he or she is paid, find another candidate.
- **Do you have any questions for me?** A good financial professional will find out more about you than just your income and net worth. Asking about your goals and your family will help them understand the bigger picture, and therefore help you meet your financial objectives. If they only ask about your money, it's time to move on.

By doing your homework and asking the right questions, you can find the right professional who will help you shape your financial future and help make it more secure. ∞

Preparing for Your Meeting

The Financial Planning Association (FPA) says there are a number of documents you'll need for a meeting with your financial planner. A comprehensive list may be customized by your planner for your specific needs.

- Bank statements
- Pay stubs
- Check registers
- Credit card balances
- Mortgage or loan payment books
- List of assets and liabilities
- Completed expense worksheet
- Wills, trusts, healthcare powers of attorney
- Business agreements
- Titles for homes, cars, real estate, etc.
- Retirement account statements
- Social Security statements
- Pension benefit statement and booklet
- Investment statements
- Listing of available investment options in investment and retirement accounts
- Stock options
- Homeowner and automobile declaration pages
- Life, disability or long-term care insurance policies
- Business liability, director and officer insurance policies
- Tax return
- Tax estimate for next return (e.g., deductions, credits, etc.)
- List of employee benefits



Article courtesy of Family Features

Photo courtesy of Getty Images

2012 Young Farmer Institutes

Dates have been set for the 2012 Young Farmer Institutes! We look forward to seeing another strong turnout of agriculture's future leaders.

March 7 – Virginia Farm Bureau's Headquarters, 12580 West Creek Parkway, Goochland, Va.

March 8 – Wytheville Meeting Center, 333 Community Boulevard, Wytheville, Va.

April 3 – WVU Jackson's Mill, Weston, W. Va.

Check our website (www.farmcreditofvirginias.com) in January for detailed information. ∞



West Virginia Department of Agriculture Honors 2011 'Women in Agriculture'

Two Farm Credit & Country Mortgages customers were recently honored for their work by the West Virginia Department of Agriculture.

Jennifer Ours Williams is the first permanent female director of the Agriculture and Natural Resources Division of the West Virginia University Extension Service and is co-owner of Ours Valley View Poultry Farm, which raises more than 1 million birds yearly.

Williams was a member of both the winning state FFA and 4-H poultry judging teams, and placed in the top five at the national 4-H contest. As an undergraduate, she represented WVU at the National Poultry Judging Contest. She was the first livestock marketing specialist at the WVDA. Jennifer has served on the statewide committee for the Summer Agriculture Institute, which provides educators from around the state with ideas on how to incorporate agriculture-based curriculum into their classrooms.

Cinda Francis is a registered forester and is employed as the sustainable forestry initiative forester with the West Virginia Forestry Association (WVFA). She and her husband also own Farmer's Feed, a farm supply store in Ripley. She has given numerous presentations on safety, wood preservation, OSHA compliance and tax issues at numerous conferences. She has chaired the Jackson County Junior Fair Association's trophy and ribbon committee for the past eight years and was also instrumental in raising funds for the construction of a new hog barn at the Jackson County fairgrounds. She is completing her fourth year as president of

the Jackson County Chamber of Commerce and just completed a four-year term as president of the Gilmore Elementary PTO. She was WVU's Outstanding Forestry Senior in 1993, WVFA Forester of the Year in 2008 and was selected as one of the State Journal's "40 Under 40" in 2009. ∞



Jennifer Ours Williams



Cinda Francis

Unclaimed Funds

If your name is listed, we may have funds for you!

Please review the following list of unclaimed property. Unless these funds are claimed, they will be considered forfeited to Farm Credit or sent to the Unclaimed Property Division, depending on state law. Please contact our office at 540-886-3435 or 800-559-1016 ext 0 to inquire about unclaimed property.

Alton, Arthur B & Terecia A, *Weston, WV*
 Anderson, Charles Arthur, *Gretna, VA*
 Anderson, Dale, *Stanardsville, VA*
 Anderson, Jennifer L, *Haywood, VA*
 Armentrout, Christine D, *Ashburn, VA*
 Arney, A J & Lisa D, *Troutville, VA*
 Ashcraft, John Jay, *Lost Creek, WV*
 Baer, Kevin D, *Wirtz, VA*
 Bailey, Lester H & Sharon A, *Castlewood, VA*
 Bartlett, John & Beulah I, *Montrose, WV*
 Basso, Philip M & Carol J, *Smithfield, VA*
 Beargie, Heather T, *Middleburg, VA*
 Bennett, Cecil L & Betty J, *Alderson, WV*
 Bernard, Jennie L & John H, *Vinton, VA*
 Blackwell, Robert J & Mary Ann, *The Plains, VA*
 Boggs, Marvin Dale & Debra Faith, *Second Creek, WV*
 Boice, Larry C, *Ravenswood, WV*
 Boice, Larry C & Mary Pat Boice, *Ravenswood, WV*
 Bowers, Brian K, *Mims, FL*
 Bowyer, David E & Norma C, *New Milton, WV*
 Bracewell, Robert E & Margaret G, *Amissville, VA*
 Briscoe, Charles V & Phyllis E & Betsy H & John T & Richard L & Robert O, *Chapel Hill, NC*
 Broaddus, Randall S, *Leesburg, VA*
 Brown, Howard T, *Lincoln, VA*
 Brown, Martha J, *Stuart, VA*
 Buena Vista Farms Inc., *Pulaski, VA*
 Cabtree, Gary D & Carol C, *Saltville, VA*
 Caldwell, Marnie P, *Lexington, VA*
 Caldwell, Michael L & Lois M, *Riner, VA*
 Canter, Kyle D, *Bristol, VA*
 Caplinger, Eric F & Laura A, *Leesburg, VA*
 Christensen, Kenneth L & Carol A, *Stafford, VA*
 Clay, John Nelson, *Mooreville, NC*
 Cooper, Ammie J & Jerry R Mullins & Wanda J Mullins, *Unionville, VA*
 Corddry, Margaret L, *Hume, VA*
 Covert, Robert W, *Faber, VA*
 Creekside Enterprises, Inc., *Maysville, WV*
 Cruelle, Mark, *Waverly, WV*
 Cuddy, Robert F, *Meadowview, VA*
 Dahl, Robert A & Lynne K, *Warrenton, VA*
 Daniels, David W & Darlena, *Yellow Springs, OH*
 Depriest, Sandy G & Rachel B, *Trout, WV*
 Dillard, Otho & Helen, *Liberty, WV*
 Domingoes, Laura L, *Front Royal, VA*
 Doyle, Thomas M & Pauline Bradley & Dennis L Bradley Sr, *Greenville, VA*
 Dunbar, Jack A & Barbara A, *Union, WV*
 Duncan, Claude D, *Abingdon, VA*
 Eades, Norman L & Velma Gaye Eades, *Goodview, VA*
 Edwards III, Sheffield & Howard P Walker, *Rixeyville, VA*
 Elkin, Randy D & Susan K, *Morgantown, WV*

Epperly, Jill Annette, *Moneta, VA*
 Estate of Mary McCoy Kain, *Richmond, VA*
 Estate of William H. Leceese, Jr. Daisy M Leceese,, *Belmont, WV*
 Ferratt, John P, *Abingdon, VA*
 Fisher, Gary B, *Herrndon, VA*
 Fittro, Mary, *Clarksburg, WV*
 Foster, Barry S & Suzanna L, *Manassas, VA*
 Freeze, Timothy W, *Fishersville, VA*
 Frye, Curtis H & Cynthia R, *Saltville, VA*
 Frye, Thomas L & Edwin D Robertson, *Axton, VA*
 Furr, Joseph E & Terrie P, *Staunton, VA*
 Gardner, Reginald M & Janice H, *Galax, VA*
 Gibson Jr, John William, *Boones Mill, VA*
 Gingerich, Jesse J & Mary Ann, *Nathalie, VA*
 Gonzalez, Daniel S & Hilary L Gonzalez & Larry P Blankenship & Bonita L Blankenship, *Bridgeport, WV*
 Haddox, Gregory L & Jane E, *Letart, WV*
 Haga, Nancy B & Elmer S, *Glade Spring, VA*
 Hall, Suzan N, *Manassas, VA*
 Hanks, Jeffrey D & David L & Debby M & Karen B, *Max Meadows, VA*
 Henderson, Charles W & Dorothy M, *Middlebourne, WV*
 Henry, Michael T & Bonnie W & Velma, *Nickelsville, VA*
 Henry, Richard C, *Reston, VA*
 Hicks, Curtis W, *Megaheysville, VA*
 Hilton Jr, Martin Lee, *Nickelsville, VA*
 Holdaway, Edgar E & Rebecca H, *Troutdale, VA*
 Holt, Charles E & Melissa L, *Clarksburg, WV*
 Hopkins, Kenneth L, *Romney, WV*
 Hott, Janet L, *Winchester, VA*
 Hubbard, R Philip, *Norton, VA*
 Hughes, Charles R, *Camp Springs, MD*
 Hunter, Joseph E & Debra P, *Swoope, VA*
 Jackson, Robert P & Ralph E Phillips, *Harrisville, WV*
 Jarvis, Leonard H, *Mount Pleasant, SC*
 Johnston, Bobby M., *Gallatin, TN*
 Jolicoeur, Pierre P, *Wellington, FL*
 Jones, Samuel C & Ila R Jones, *Vinton, VA*
 Jones III, Stanley E & Tammy L Jones & Bertha A Ward & Charles K Ward, *Henderson, WV*
 Kenny, Gerard T, *Philomont, VA*
 King, Tony A & Cynthia T, *Callands, VA*
 King, Jeremy C & Timothy C & Joyce L, *Evans, WV*
 King, Lewis B & Jean H, *Cottageville, WV*
 Kiser, Tommy E & Peggy C, *Cleveland, VA*
 Knight, Daniel L & Emma, *Farmington, WV*
 Knowles, Michael Ray & Marylou Karpa Knowles, *Ruckersville, VA*
 Koogler, Glenn R & Laura R, *Singers Glen, VA*
 Labombard, Bryan B & Kelli A, *Warrenton, VA*
 Lapsley, Norvell A & Sara H, *Lexington, VA*
 Lennard, Gus W & Martha B, *Port Saint Lucie, FL*
 Looper, C Daniel & Kathleen K Johnson, *Middleburg, VA*
 Lothes, Neil A & Y'Vonne, *Montrose, WV*
 Lowther, Brenie M & Carolyn S, *Linn, WV*
 Lynch III, Dewey A & Melissa A, *Ripley, WV*
 M D Boggs Inc., *Marvin Dale Boggs & Debra Faith, Second Creek, WV*
 Madden, Elizabeth Anne, *Marshall, VA*
 Mallow, David N, *Kirby, WV*
 Mallow, Michael L, *Upper Tract, WV*
 Marion, Barry G & Faye R, *Halifax, VA*
 Martin, Leona B & William E, *Narrows, VA*
 Martin, Kevin W, *Ripplemead, VA*
 Mathes, Candy L & Jeffery R, *Ft Blackmore, VA*
 Mauldin, Julie, *Reston, VA*
 Mazer, Charles T, *Salem, WV*
 McCauley, William D, *Romney, WV*
 McConnell, Gail L, *Ft Blackmore, VA*
 McGuire, Forrest W, *Nokomis, FL*
 Mckinney, Dickie L, *Nokesville, VA*
 McMillion, Judd L & Melissa D McMillion & Julie M & Robert M Carter & Thomas R Williamson, *Frankford, WV*
 Merklinger, A Dennis, *Norfolk, VA*
 Miles, Joan P & Robert L c/o Scott Miles, *Salem, WV*
 Milgraum, Leonard, *Charlottesville, VA*
 Miller, Jeffrey W & Pamela K, *Sissonville, WV*
 Mongold, David W & Shawn M, *Baker, WV*
 Moore Jr, John H & Penny P, *Leesburg, NC*
 Morris, Carolyn A & Steven R, *Flemington, WV*
 Myers, Justin W & Alison F, *Dayton, VA*
 Myers, Sheri L & Galen R, *Lost Creek, WV*
 Nantier, Terry and Judy W, *Manassas, VA*
 Nease, Richard M & Mary Persinger Nease, *Given, WV*

Newell, Richard L & Michael H Summers, *Mt Clare, WV*
 Nickerson, Gary F, *Goldvein, VA*
 Nies, Thomas N & Barbara J, *Cottageville, WV*
 Nolley, Vernon B & Phyllis S, *Pilot, VA*
 Old Jr, John S, *Oak Island, NC*
 Ole McDonald's Farm LLC, *McDonald, Michael L & Deborah A, Steven C, Sarver, PA*
 Overstreet, Kenneth B & Sherry L, *Bedford, VA*
 Owen, Brian K & Austin E Whitaker, *Draper, VA*
 Pancake III, John A & Amy Y, *Junction, WV*
 Park, Moon Bok & Carolie, *Roanoke, WV*
 Parks, Gabriel & Hubert H, *Nickelsville, VA*
 Parsons III, Charles H & Garrett Timothy Parsons, *Romney, WV*
 Partlow, Gregory S, *Manassas, VA*
 Pearcy, Andrew B, *Shepherdstown, WV*
 Pearson, Christian W & Sarah W, *Marshall, VA*
 Pelletier, Robert R & Polly B, *Chantilly, VA*
 Price, Thomas J & Patricia J, *Marion, VA*
 Purvis, Brett L & Linda A, *Norfolk, VA*
 Radney Jr, Walter Sparks & Patricia Karen, *Bluemont, VA*
 Ray, Mark V & Sherry A, *Moneta, VA*
 Reasor, Joe B, *Dryden, VA*
 Riley, Timothy A & Deborah J, *Fredericksburg, VA*
 Ritchie, Robert L & Carrie L, *Mt Crawford, VA*
 Robey, Nancy L, *Clarksburg, WV*
 Rockbridge Regional Fairs Inc., *Lexington, VA*
 Roher, Hugh L, *Chatham, VA*
 Roland, Harold D & Harold Dean Roland Jr & Larry G Stevenson, *Chilhowie, VA*
 Rowan, James E & Sherri K, *Elkview, WV*
 Rowe, Larry S & Marie V, *Abingdon, VA*
 Salyer, William D & Vickie L, *Lebanon, VA*
 Schoumacher, David E & Leonie K, *Hume, VA*
 Scott, O Raymond, *Boones Mill, VA*
 Seaman Jr, George & Tammy S, *Mount Morris, PA*
 Shull, Kimberly C & Linda N Cole & W Stanley Cole, *Rougemont, NC*
 Simmons, James P, *Rural Retreat, VA*
 Smith, Myrtle E, *Nickelsville, VA*
 Sowers, Joseph L, *Willis, VA*
 Sproles Jr, Robert V & Vicki C, *Bristol, VA*
 Stalnaker, Charles E, *Statts Mill, WV*
 Stanley, Maurice D, *Meadows Of Dan, VA*
 Stemple Sr, Viri R & Anita M, *Tunnelton, WV*
 Stevens, David L & Joyce, *Middlebourne, WV*
 Stevens, John W, *Vinton, VA*
 Stockton, William T & Katie L & Stephanie A, *Mitchells, VA*
 Stovall, George W & Coreen P & George T, *Halifax, VA*
 Suter, Frederick D & Terry D, *Creswell, NC*
 Sypolt, Leonard A & Kelly A Sabol, *Core, WV*
 T A Geer & Sons Inc., *Brightwood, VA*
 Taylor, Herman E & Judy M, *Gate City, VA*
 Taylor, Kathleen W & Jane Parr Taylor, *Marshall, VA*
 Taylor, Michael E, *Weston, WV*
 Tedder, Douglas N & Susan W, *Blairs, VA*
 Terry, J Bradley & Kimberly B Terry & Paul L Belcher, *Grundy, VA*
 Thompson, Joan M, *Scott Depot, WV*
 Thompson, Larry W & Sandra K, *Bee, VA*
 Threedens, LC, *Harrisonburg, VA*
 Toler, Carroll, *Floyd, VA*
 Tompkins, Thomas D & Virginia Friend Tompkins, *Stanardsville, VA*
 Turner, Janice L, *Warrenton, VA*
 Tyree, George E, *Goodview, VA*
 Varner, Bill D & Martha J, *Beverly, WV*
 Wagner, Edward L & Laurie J, *Union Hall, VA*
 Webb, Marlin D & Beverly R, *Hillsville, VA*
 Weese, Scotty A & Lisa A, *Warrenton, VA*
 Welling, Ronald L & Michele L Fisher, *Ripley, WV*
 Williams, Donald R & Terri L, *Leon, WV*
 Williams Jr, Charles D, *Lexington, VA*
 Willis, Arthur R, *Rectortown, VA*
 Winter, Juanita, *Ripley, WV*
 Wise Jr, Robert E & Sandra Casber Wise, *Charleston, WV*
 Wolfe, Lewis & Wilma, *Arthurdale, WV*
 Woodson, Timothy N & Virginia S, *Stanardsville, VA*
 Worley Jr, Raymond L, *Danville, VA*
 Worley Jr, Raymond L & Phyllis S, *Danville, VA*
 Wright, Estate of Suzanne W, *Leesburg, VA*
 Yates, W Rodger & Nancy J, *Summersville, SC*



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