

LEADER

FARM CREDIT OF THE VIRGINIAS

WINTER 2023



Photo by Roberta S. – Fauquier County, VA

MESSAGE FROM THE PRESIDENT

LEADER

is published twice per year 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. 5224.

FINANCIAL REPORTS

Questions, comments or requests for copies of our financial reports should be directed to Farm Credit of the Virginias, ACA, by writing 102 Industry Way, Staunton, VA 24401 or calling 800.919.3276.

Our annual and quarterly financial reports can also be obtained by visiting our website at FarmCreditofVirginias.com.

In the last edition of this magazine, I shared details regarding the major technology projects our cooperative was preparing to take on with AgFirst Farm Credit Bank. The first of those projects went live when we transitioned our accounting function from two antiquated systems to a single modernized product in July. Related to this change was the rollout of the Digital Banking platform, formerly AccountAccess, in June. A learning curve and service disruptions are expected with technology changes of this scale, however, the transition resulted in far more customer-facing complications than we anticipated. I would like to take this opportunity to apologize personally to those of you who experienced billing delays, complications with Digital Banking or other instances where we did not provide the service you expect and deserve. Thank you for your understanding as our team worked diligently to remediate these issues. As we close out 2023, we promise to do better and look forward to leveraging these new systems and other industry-leading technologies to meet your financing needs for years to come.

Our cooperative remains laser-focused on helping our customer-owners navigate a challenging economic landscape. The Association concluded the third quarter with a total loan

volume of \$2.17 billion compared to \$2.09 billion at December 31, 2022, representing 3.8% growth in loan volume. The increase in loan volume was mainly due to an increase in real estate mortgage, processing and marketing, and rural infrastructure loans made during the first nine months of the year. Portfolio credit quality remains at an acceptable level and credit administration remains satisfactory.

One method in which our cooperative meets our mission to be an engaged partner to our rural communities is through our charitable giving efforts. In August, we invested \$115,000 into our rural communities through the Farm Credit of the Virginias (FCV) Charitable Contributions Fund, which was inceptioned in 2022. This year, 13 organizations were awarded up to \$10,000 to support community projects and initiatives that benefit the future of agriculture and preserve the great quality of life in the rural communities we serve and call home. I look forward to seeing the lasting impact these funds will have throughout our footprint. Learn more about the 2023 FCV Charitable Contributions Fund grant recipients on page 11.

Every year around the holidays, our cooperative is proud to support and strengthen



the rural communities we serve through making donations to a number of charities across our territory on behalf of our customer-owners and business affiliates. Learn more about the recipients of our annual Christmas donation on page 10.

As the year draws to a close, sadly so does customer appreciation event season here at FCV. I thoroughly enjoyed visiting with you all at the many fun-filled events that were hosted throughout our footprint. If you were not able to join us for your branch customer appreciation event this year, I highly encourage you make plans to attend next year. Check out the recap of our 2023 customer appreciation event season on pages 6-7.

In November, we joined more than 800 Farm Credit representatives from across the country on Capitol Hill to participate in the Farm Credit Fly-in and Marketplace Reception. Our team members, directors and customer-owners conducted visits with our Congressional delegation and their staff to share the Farm Credit story, discuss the challenges facing rural America and advocate for a strong Farm Bill. With the quick and steep rise of interest rates, volatile markets and high input costs, a strong Farm Bill will be crucial

in providing our producers some much-needed predictability and certainty. Learn more about our trip to Washington, D.C. on pages 16-17.

To provide additional support to our borrowers, the Farm Credit Knowledge Center continues to offer a growing library of timely resources and event programming, ranging in topics from industry trends, financial literacy, business planning, transition planning and more. In other Farm Credit Knowledge Center news, the team welcomed Stacy Swain to the role of knowledge center educational program and relationship specialist in November. Stacy joins the team with industry knowledge and experience serving farmers, which she gained from her former role in extension. Welcome, Stacy!

In closing, I would like to wish you and your loved ones a blessed holiday season and happy New Year. We appreciate your business and look forward to serving your credit needs for years to come.

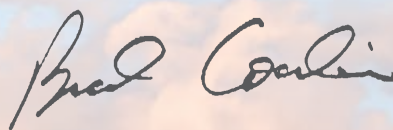


Photo by Heather H. – Montgomery County, VA

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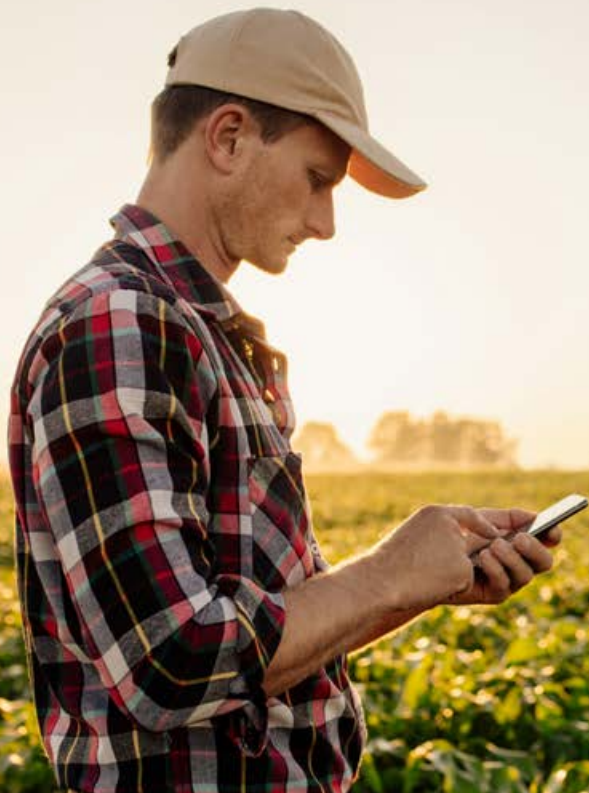
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Transfer Funds Conveniently

FastCash – Quick and easy fund transfers by phone—no more wire charges. **FastCash** is the safe, dependable way to draw funds from your line of credit. Call us, let us know how much you need and we'll deposit that amount electronically into your checking or savings account.



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FARM CREDIT

Holiday Schedule

Offices will be closed on the following days:

2023

December 22 & 25 Christmas Observed (Friday & Monday)

2024

January 1 New Year's Holiday Observed (Monday)

January 15 Martin Luther King, Jr.'s Birthday (Monday)

February 19 Presidents' Day (Monday)

May 27 Memorial Day (Monday)

June 19 Juneteenth (Wednesday)

July 4 Independence Day (Thursday)

September 2 Labor Day (Monday)

October 14 Company-wide Meeting (Monday)

November 11 Veterans Day (Monday)

November 28 & 29 Thanksgiving (Thursday & Friday)

December 24 & 25 Christmas (Tuesday & Wednesday)



Photo by Kevin M. – Patrick County, VA

EMPLOYEE SERVICE ANNIVERSARIES

Each year, FCV leadership is honored to celebrate employees who have five year increment service anniversaries. This year, we celebrated employees who had five years of service, up to forty years of service. We gathered at House Mountain Inn, in Lexington, VA to enjoy each other, the views and a delicious lunch. Our employees are committed to excellence and we are proud to congratulate them for reaching service milestones.

5 YEARS

Nitisha Aryal	Katie Frazier	Heather Rowe
Chris Baylor	Morgan Meador	Sarah Scyphers
Tammy Beachy	Ian Mongold	Lindsey Shartzler
Sharon Beckner	Casey Northrop	Justin Weekley
Carrie Casto	Marie Rothwell	Jason Welch

10 YEARS

Kyley Cleverger	Lacey Radabaugh	Vinson Snuffer
Shirley Poling	Becky Ramsey	Angie Weaver

15 YEARS

Megan Bowen	Brad Hewitt	Melvin Woodson
	Nina Rexrode	

20 YEARS

Joey Cornwell	Lisa Phipps	Jill Richter
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25 YEARS

Mike Jonas	Kim Rittenhouse
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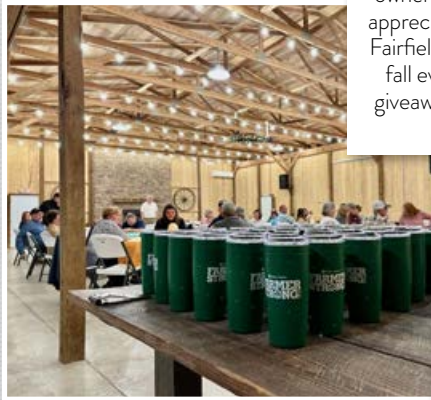
40 YEARS

Donna Earhart	Paula Grimm	Bobbi Loudermilk
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CUSTOMER APPRECIATION EVENTS

Throughout the year, our branch offices have hosted and sponsored events to celebrate our members and engage with our rural communities. We have had a blast catching up with you and your families at our customer appreciation events this year. Thank you for your attendance, and for your continued support of our cooperative as valued member-borrowers!



The Lexington team invited our customer-owners and friends to join us for a customer appreciation event at Whistle Hollow Farm in Fairfield, VA. We were blessed with a perfect fall evening to enjoy good company, prize giveaways and Pure Eats Lexington catering at a picturesque, local event.



Our Culpeper branch invited customer-owners and friends to join us at the Culpeper Downtown Farmers Market for free ice cream, in addition to all the locally grown produce and crafted goods for sale.

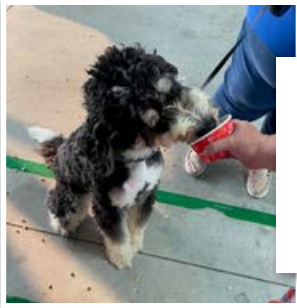


The Abingdon branch celebrated our customer-owners at a customer appreciation event hosted at the Southwest Virginia 4-H Educational Center. Attendees were entertained by local musicians, The Virginia Boys and Morgan Culbertson, and enjoyed a BBQ dinner from Patt's BBQ and s'mores at the fire pit.



The Oakland team invited customer-owners and friends to join us for a customer appreciation dinner hosted at Pretzel Arena. Guests enjoyed great company, door prizes and a delicious, locally sourced meal by Bar-B-Qed Beast!





The Harrisonburg branch invited customer-owners to the Shenandoah Valley Produce Auction for an ice cream social. Guests enjoyed mingling with the Harrisonburg team, local Smiley's Ice Cream, door prizes, kids' activities and more!



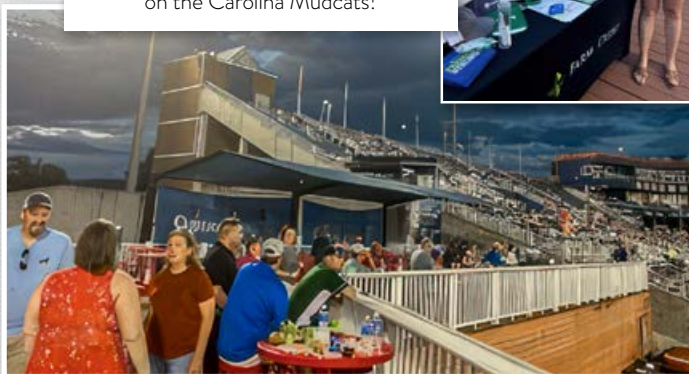
The South Boston and Chatham branches invited our customer-owners and friends to join us for a shared customer appreciation event at the Sutherlin Barn. Guests enjoyed dinner, door prizes and great company!



The Roanoke branch had a "ball" hosting a picnic for our customer-owners and friends at the Salem Red Sox game. Guests enjoyed dinner, games and prizes, while watching the Red Sox take on the Carolina Mudcats!



The Warrenton branch invited customer-owners to stop by for free document shredding courtesy of Document Destruction of Virginia, along with door prizes and Farm Credit swag too.



The Wytheville team invited our customer-owners and friends to join us for a customer appreciation event at Rocky Hollow Farm & Venue. Guests enjoyed Farm Credit bingo (with some awesome prizes on the line!) and a delicious BBQ dinner catered by our friends at Hethwood Market based out of Blacksburg, VA.



DIRECTOR ELECTION RESULTS

The ballots have been counted and the following individuals have been elected to serve as members of our Board of Directors: Charles (Chuck) E. Horn, Jr., Charles B. Leech IV and Caitlin M. Bailey.



Charles (Chuck) E. Horn, Jr.

(incumbent)

Mr. Horn operates Delta Springs Farm, LLC with his family. Along with producing 1.8 million broiler chickens annually for George's Foods, the operation consists of replacement dairy heifers, beef cattle, sheep and grain in Mt. Solon, VA. Mr. Horn has been a member of the North River Ruritan Club for 34 years, currently serving as treasurer.



Charles B. Leech IV

(incumbent)

Mr. Leech is an owner/president of the family's dairy farm, Ingleside Dairy Farm, Inc., and an owner/manager of Ingleside Land, LLC. Other than a 400 head milking herd and 400 head of replacements, the operation consists of raising trout, crops, and managing timber in Lexington, VA. Mr. Leech currently serves on the Board of Directors for the Rockbridge Farmers' Cooperative and the Virginia State Dairymen's Association.



Caitlin M. Bailey

Ms. Bailey is owner/operator of Next Level Cattle Company. The farm consists of a commercial beef cow/calf, hay and field corn operation in Smithville, WV. Along with overseeing the farm operation, she serves as a part-time substitute elementary school teacher. Ms. Bailey is a member of the West Virginia Cattlemen's Association.



CALL TO SERVE

Do you want to get more involved with your local Farm Credit cooperative? Well here's your chance! Each year, Farm Credit of the Virginias (FCV) holds elections for its Board of Directors and Nominating Committee.

Annually, FCV holds elections for director positions. The Board of Directors is responsible for the oversight and conduct of the Association's affairs. The Board determines the strategic direction for the Association, formulates policies, provides supervision and promotes the Association's welfare. Directors serve a four-year term. In 2024, four director seats will be up for election. Potential director candidates will be selected from the following counties:

Seat 1 – Kyle E. House, incumbent director: Arlington, Fairfax, Fauquier, Loudoun and Prince William Counties, VA

Seat 3 – Kevin C. Craun, incumbent director: Greene and Rockingham Counties, VA

Seat 7 – Charles R. King, Jr., incumbent director: Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA

Seat 8 – Alfred W. Stephens, Jr., incumbent director: Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA

Also annually, members are elected to serve on the Nominating Committee. This committee is responsible for selecting a slate of candidates for the next year's election. The Nominating Committee that is elected in 2024 will be looking at director candidates for 2025. Nominating Committee members serve a one-year term. In 2024, potential nominating committee candidates will be selected from the following counties:

Seat 6 – Donald W. Reese, incumbent director: Halifax and Pittsylvania Counties, VA

Seat 10 – Ronald L. Bennett, incumbent director: Alleghany, Bath, Craig and Highland Counties, VA and Fayette, Greenbrier, McDowell, Mercer, Monroe, Nicholas, Pocahontas, Raleigh, Randolph, Summers, Upshur, Webster and Wyoming Counties, WV

Seat 12 – James F. Kinsey, incumbent director: Allegany and Garrett Counties, MD and Barbour, Harrison, Marion, Monongalia, Preston, Taylor, Tucker and Wetzel Counties, WV

Seat 13 – Donna M. Brooke-Alt, incumbent director: Grant, Hampshire, Hardy, Mineral and Pendleton Counties, WV

NOMINATING COMMITTEE

The elected members of the 2024 Nominating Committee are:

Seat 1

(Arlington, Fairfax, Fauquier, Loudoun and Prince William Counties, VA)

Benjamin Gray Smith
Stephen (Steve) E. Mayes
Dennis M. Virts *(alternate)*

Seat 3

(Greene and Rockingham Counties, VA)

Craig J. Bailey
Daniel Martin King
Richard (Dickie) J. Morris *(alternate)*

Seat 7

(Floyd, Franklin, Henry, Montgomery and Patrick Counties, VA)

Terry E. Winkle *
James Leeland Gardner, Jr.
Levi Steven Cox *(alternate)*

** Unfortunately, we are sad to report, Mr. Winkle passed away November 2nd. In accordance with our bylaws, "In the event a member of the nominating committee is unable or unwilling to serve, the alternate from the Nominating Region to which the vacancy relates shall become a member of the nominating committee". Mr. Cox will serve as a member of the 2024 Nominating Committee.*

Seat 8

(Bland, Carroll, Giles, Grayson, Pulaski, Smyth, Tazewell and Wythe Counties, VA)

Jeremy James Harmon
Nathan Andrew Aker
James (Jimmy) H. Durham *(alternate)*

If you are interested in serving on either the Board of Directors or the 2025 Nominating Committee, please contact your local branch office or Melissa Driver, Corporate Secretary, at 540.248.0294, Ext. 5246, or by e-mail at MDriver@FCVirginias.com.

CHRISTMAS DONATIONS

Above all else, FCV values our customer-owners and the rural communities we serve. Each holiday season, we make it a priority to give back to those rural communities through charitable donations.

Our cooperative is so thankful to have had your trusted business in 2023. To show our appreciation, we have donated more than \$13,000 to 25 local charities and worthwhile efforts across our footprint in honor of our member-borrowers and business affiliates. The following organizations have received a donation on your behalf:

Operation Welcome Home – Veterans Agriculture Training Program (Morgantown, WV)

Toys for Happiness (Moorefield, WV)

Sheriff of Hampshire County Toy Campaign (Romney, WV)

Mineral County Family Resource Network – Toys for Joy (Keyser, WV)

Toys for Tots (Elkins, WV)

Lynchburg Community Action Group – Bedford Head Start (Lynchburg, VA)

Bedford Humane Society (Bedford, VA)

Young Life of Pittsylvania County (Chatham, VA)

Jane Jones Food Pantry (South Boston, VA)

Franklin County Perinatal Education Center (Rocky Mount, VA)

Garrett County Community Action – Meals on Wheels (Oakland, MD)

BetterALife (Purcellville, VA)

Middleburg Humane Foundation (Marshall, VA)

Carver Food Enterprise Center (Rapidan, VA)

Orange County Children's Toy Box (Orange, VA)

Yellow Door Foundation (Charlottesville, VA)

Hope Distributed (Rockingham, VA)

Verona Community Food Pantry (Verona, VA)

Boys Home of Virginia (Covington, VA)

Rockbridge Area Habitat for Humanity (Lexington, VA)

Jackson County Community Foundation – Shop with a Cop (Ripley, WV)

The Marvel Center (Rupert, WV)

LEAP: Local Environmental Agriculture Project (Roanoke, VA)

Wythe County Social Services – Shop with a Cop (Wytheville, VA)

Scott County Christmas Cart (Gate City, VA)



Farm Credit of the Virginias' CHARITABLE CONTRIBUTIONS FUND

Farm Credit of the Virginias' Charitable Contributions Fund (CCF) was created in 2022 to provide grant funding to charitable organizations that promote agriculture within our footprint. The fund allows our cooperative to support the growth of agricultural programs, invest in the future of agriculture and enhance the quality of life in the rural communities we serve.

In 2023, we were pleased to award 13 deserving organizations a total of \$115,000 in grant funding to support their initiatives.

- **Africulture** – Agricultural and conservation education (Orange County, VA)
- **Augusta County Fair** – Improved fair infrastructure, including new pens (Augusta County, VA)
- **Blairs Fire & Rescue** – Purchase lifesaving equipment for farm accidents (Pittsylvania County, VA)
- **Calhoun County Livestock Program** – Improved infrastructure for livestock show, including a scale and storage facility (Calhoun County, WV)
- **Eastern Workforce Opportunity Regional Center and Services** – Business and mental health training for agriculturalists (Hardy County, WV)
- **Fauquier Education Farm** – Hands-on agricultural education and food distribution through food banks (Fauquier County, VA)
- **Franklin County High School Agriculture Program** – Mobile Agriculture Classroom (Franklin County, VA)
- **Greene County Livestock Show** – Improved infrastructure for livestock show, including a new PA system (Greene County, VA)
- **Piedmont Environmental Council** – Educational, technical and on-the-ground support for agriculturalists (Fauquier County, VA)
- **Virginia Association of Biological Farming** – Educational workshops for farmers focused on soil health (Roanoke County, VA)
- **Virginia School for the Deaf and Blind Foundation** – Agricultural education through urban farm and greenhouse (Augusta County, VA)
- **West Virginia Food and Farm Coalition** – Training, mentorship and resources for youth agriculture entrepreneurs (Kanawha County, WV)
- **West Virginia University Foundation** – Hands-on instruction through a Large Animal Module for U.S. Army/ U.S. Navy Special Operations Force Medic candidates (Hardy County, WV) [read more about this program on pages 12-13 of this Leader]

Be on the lookout for more updates from our 2023 CCF recipients throughout the year on our social media channels and in our monthly customer-owner e-newsletter! Stay tuned for more information on next year's grant program by visiting FarmCreditofVirginias.com/CCF.



Franklin County High School Agriculture Program



Greene County Livestock Show



Piedmont Environmental Council



West Virginia Food and Farm Coalition



Virginia School for the Deaf and Blind Foundation



Virginia School for the Deaf and Blind Foundation



Virginia School for the Deaf and Blind Foundation

MILITARY RECEIVES AGRICULTURE, ANIMAL HUSBANDRY TRAINING FROM WVU DAVIS COLLEGE

Written by: Leah Smith, Communications Specialist, Davis College of Agriculture, Natural Resources and Design

While service members are trained to deliver human medical care in combat and civil affairs arenas, there is lacking knowledge of animal care skills among the recruits—something that is often needed in the areas they serve. The military partnered with Davis College of Agriculture, Natural Resources and Design to teach the members proper handling techniques and routine care.



The Reymann Memorial Research, Education and Outreach Center has been part of West Virginia University since 1917 and has been used to raise sheep, cattle, pigs and poultry. Known also as the Wardensville Farm, the 996-acre property began training Special Operations Independent Duty Corpsman in the Navy and Special Forces Medical Sergeants in the U.S. Army in 2016. With an annual gift of \$10,000, the Farm Credit of the Virginias sponsors the trainings.

“Because farming is no longer a primary source of employment or way of life, people don’t have in-depth knowledge of agricultural practices — particularly when it comes to farm animals,” said Jerry Yates, Reymann Memorial REOC manager.

The Reymann Memorial REOC was chosen as the training location for its proximity to WVU Hospitals, where the service members were also learning medical care at WVU Health Sciences. The farm’s infrastructure including a large test barn, several animal species and the availability of subject matter experts, made the location perfect for the military’s needs.

John Yost, former assistant director of REOC operations and administration, assisted in designing the program. Several times a year, he teaches animal handling and behavior to classes of six service members at a time. The two-day

training provides soldiers and corpsmen with basic livestock knowledge, which allows them to more easily connect and develop rapport with local people when deployed. In total, 370 service members have been trained in animal husbandry, gaining both experience and understanding.

“These individuals are going into places where it’s vital to understand the significance of the human-animal bond and just how interrelated and interdependent it is,” Yost said. “That bond has no language barrier; it’s a connection that’s universal.”

Serving as sources of food and livelihood, animals play an essential role in the health and well-being of the villages, securing agriculture as an integral part of the culture.

Because of courses in WVU Health Sciences and at the REOC, the service members are able to help the local people with injured or sick animals (including everything from falcons to goats), giving them an opportunity to build a positive relationship and connection with the village people.

“The Special Forces training is an opportunity for the Davis College to give back and help our service members,” Yost said. “We’re giving them tools to stay safe in the field and help them complete their mission. And after their service, they may even consider an agriculture-related career.”

The Davis College of Agriculture, Natural Resources and Design envisions a world sustainably fed, clothed and sheltered. To learn more about the Davis College, visit davis.wvu.edu. Keep up with the latest updates and news on Facebook, Twitter, Instagram and YouTube by following [@WVUDavis](https://www.instagram.com/WVUDavis).



FROM THE GROUND UP

Matt Hall and Chris Ziems of High Mountain Timber (Dailey, WV)



Matt Hall (left) and Chris Ziems (right)

In the heart of the Appalachian Mountains of West Virginia, Matt Hall and Chris Ziems have built a timber empire. The pair met while working together at Coastal Lumber Company in the 1990s and in 2002, they took their combined considerable experience and branched out on their own to form High Mountain Timber in Dailey, West Virginia, where they've been going strong ever since.

Matt Hall is originally from Rockville, Maryland but he had family ties in West Virginia. He graduated from West Virginia University (WVU) with a degree in Forest Resources Management and began working for Coastal Lumber Co. straight out of college in 1990. Chris Ziems is originally from Toledo, Ohio and graduated from the forestry program at Glenville State College, then stayed to work for Hinkle Lumber Company in Buckhannon following graduation. Matt and Chris had the opportunity to get to know each other while buying timber together at Coastal Lumber Co. Then, they both transitioned to work for Appalachian Forest

Products where they served as foresters, buying timber and managing several log crews. In 2002, they decided to take a leap of faith and start their own timber company in Randolph County, a major hub for the industry. They were both very grateful to have the support of their families as they took this leap, and HMT is now proud to employ Meghan Hall, Matt's wife, as the office manager, bookkeeper, human resources director, etc. and Samantha Hall, Matt's daughter, as the director of sales and marketing for the growing by-products division. Chris's wife, Sarah, has played a support role with Chris on equipment and yard maintenance over the



The team at High Mountain Timber

years, and while his two children are not directly involved in the business, they have always been supportive.

HMT was quite literally built from the ground up. When Chris and Matt started out, they worked out of their pickup trucks and had an office at Matt's home. As the company began to grow, they bought a shed to serve as their office. Finally, in 2013, they built an office building and were able to bring Meghan on full-time. Samantha started working for HMT part-time remotely in a marketing role. She graduated from WVU as well, with a degree in Communications and Public Relations, so she has been an asset to the team in growing their by-products division. This division was actually started by the Halls' older son, Robert, and was born from a need to manage their waste when the company began debarking their logs to export. Robert now helps at HMT when he can, but works full-time as a teacher. Since Samantha came on board full-time, she has been able to develop and grow the program. Mulch and firewood are the main by-products. The bark that comes off of the logs is broken down into mulch, while the wood chunks from manufacturing the logs becomes firewood. "We're trying to use the whole tree, from veneer to pulpwood," said Matt. HMT sells their mulch and firewood through both retail and wholesale outlets. While by-products are by no means the bread and butter of the operation, this facet of their company has allowed them to become more environmentally conscious while bringing in additional revenue.

In addition to the headquarters location in Dailey, which consists of the office and main log yard, HMT also owns a 10-acre yard a few miles south, in addition to thousands of acres of land, from which they harvest timber. However, more than 90% of the timber is bought from private landowners. Matt and Chris employ a head forester, Jason Brock, who purchases all of

the timber standing then runs three to four crews to harvest and truck the timber to the main yard for processing before the logs get shipped out. “Jason scouts the local area, deals with the private landowners, cruises the timber and estimates its worth in board feet volume. Then he’ll make an offer to the landowner and negotiate the contract. After the purchase, he handles the log crews that come in to harvest the property,” shared Matt. Matt and Chris are in close communication with Jason throughout the process as he manages the different sites. The loggers harvest everything and bring it into the main yard, where it is then sorted, scaled, graded, processed and, finally, sold. Chris primarily works to clean up the logs and prepare them for sale, while Matt primarily coordinates buyers and builds loads that are either exported or sold domestically, though they both wear many hats, and fill in anywhere when needed.

The main challenges HMT faces are labor and trucking. Labor has been an issue across the region for several years now, so they have had to maximize efficiency within their team when they’ve been unable to hire more labor. Trucking companies experience labor issues as well, which puts a strain on shipping and delivery schedules. HMT leverages both the Port of Virginia in Norfolk, as well as the Virginia Inland Port in Front Royal, so trucks come to the yards multiple times per week to take logs back to both ports for export or domestic distribution. Much of the higher end veneer is exported, while the majority of sawlogs stay within a three or four state radius. This breakdown also depends on the ever-changing markets, tariffs, interest rates and the housing market. Right now the timber market is a bit unsteady, which has been hard on the smaller companies. During the last economic downturn back in 2008, a number of

timber companies went out of business, including Coastal Lumber Co. The bulk of HMT’s products end up in flooring, furniture, trim and cabinets, so demand is closely tied to the housing market.

It is clear that Matt and Chris are both passionate about what they do. They both wanted to enter the forestry industry from a young age. As they have grown in their business, their priorities have shifted some. They are content with their current production level and understand the challenges in buying more land and the competition that exists in the region. The business has been around long enough at this point that Matt and Chris are starting to log areas again that they harvested when they were first starting out. They are happy to see the business come full circle in that way and to see that the management practices put in place have allowed the land to produce.

Matt and Chris have enjoyed a great working relationship with Farm Credit over the years. Matt shared, “Farm Credit understands our industry, and they’re not afraid of it. They know agriculture very well, but they also understand timber and its long-term nature. It’s hard to explain to people that we’re going to manage land throughout our lifetime and get one, two or three cuttings off of it, then plan for the next generation to have a harvest.”

When asked about their favorite aspect of the business, Matt and Chris gave very different answers, but that is what makes them such great partners.

“I really like managing the business end of it – dealing with other businesses, building relationships, learning what their needs are, then taking that product from the woods to market. Trying to coordinate loggers, truckers and buyers to get your product all over the world is challenging but also very rewarding,” answered Matt.

“I like the work. I keep saying I’m getting too old



to do it, but every day I go out there and do it. I get to do everything – run the chainsaw, run the excavator, run the debarker, load trucks, unload trucks and do most of the maintenance,” answered Chris.

Matt and Chris both shared some advice to young foresters or people interested in the industry. “You better be willing to live, eat and breathe it every day. If you have a doubt, don’t do it. And the hard work does pay off,” offered Matt. “There’s no end – you’re constantly getting ready for the next thing. You’ve got to be committed,” offered Chris.

Matt and Chris are proud of the business they’ve built and the fact they built it in a highly competitive market, right under the noses of several large companies. They credit their success with staying flexible and being able to adapt to changes quickly. Building HMT from the ground up was extremely risky and Matt and Chris put their all into it. Rather than paying themselves that first year, Matt and Chris chose to re-invest almost everything they made back into the business. Thankfully, both Meghan and Chris’s wife, Sarah, worked full-time and provided their families with a steady income as HMT got off the ground. Today, they employ four people on the yard, in addition to Meghan and Samantha in the office, and work with about 18 men on the subcontracted crews. Plans for the future include more of the same from the log yard, with growth in the by-products division, which has already grown 50% in the last two years. They have even started purchasing other companies’ waste to generate more supplemental income. HMT is comfortable at their current level of harvesting and processing timber, with three or four crews running, even though their yard can handle six crews. Matt and Chris feel they are most efficient at their current level they have found a groove there. There’s no slowing down in sight.



CAP News (Congressional Advocacy Program)

FARM CREDIT GOES TO WASHINGTON TO ADVOCATE FOR A STRONG FARM BILL

Farm Credit is known for building relationships with its customers, but it goes further than that. The Farm Credit System was established by Congress 107 years ago, and the directors and employees of Farm Credit understand the importance of sharing the Farm Credit story with those key members. Relationships are built by visiting and meeting with representatives in Washington, D.C. and the states within our territory, making trips to locations they are visiting and participating in events where we can share our story.

Farm Credit of the Virginias' support for agriculture and our rural communities takes on many forms, one of which is our legislative activity at the state and federal level. In November, our directors, customers and team members joined more than 800 Farm Credit representatives and customer-owners from across the country in Washington, D.C., to partake in the Farm Credit Fly-in. We know efforts to share our customer-owners' stories and the Farm Credit mission with legislators are always important. Especially in a "Farm Bill" year, as the House and Senate were voting to extend the Farm Bill by one year and continuing their work to develop long-term Farm Bill legislation, it was critical to bring the Farm Credit mission to life and garner continued support of our mission from Capitol Hill.

The Farm Credit Fly-in kicked off with opening remarks and industry updates from the "4 Chairs" of the House and Senate Agriculture Committee, just as Congress was getting set to vote on a one-year extension of the Farm Bill. We heard from each about the importance of agricultural issues and the prospects of passing a 5-year Farm Bill in 2024.

On Capitol Hill, team members and directors conducted visits with our Congressional delegation and their staff, including the offices of Senator Capito (WV), Senator Manchin (WV), Senator Warner (VA), Senator Kaine (VA), Rep. Cline (VA), Rep. Good (VA), Rep. Griffith (VA), Rep. Miller (WV), Rep. Mooney (WV), Rep. Spanberger (VA) and Rep. Wexton (VA). We also visited members from suburban/urban

districts, including Rep. Beyer (VA) and Rep. Connolly (VA). In each meeting, we discussed the importance of the Farm Bill for agriculture and rural America, highlighted Farm Credit's vital contribution to our communities and our customer-owners shared their personal Farm Credit story, bringing our mission to life.

To close out the Fly-In, we reconvened with our counterparts from the Farm Credit System for a record-breaking Farm Credit Fly-in Congressional Reception and Marketplace event. We invited congressional representatives and their staff to engage with our team and peruse products provided by our customer-owners to take home. Our customer-produced offerings that we shared ranged from fresh fruits and vegetables, hot cider, pumpkins, mums and more.



Senator Capito (WV) Visit



Senator Warner (VA) and Senator Kaine (VA) Visit



Rep. Spanberger (VA) Visit



Rep. Mooney (WV) Visit



Rep. Miller (WV) Visit



Rep. Griffith (VA) Visit

We used our product to create teachable moments for our congressional visitors, in addition to providing “AgBite” resources and recipes developed by our own Knowledge Center for the produce we featured! Farm Credit of the Virginias featured the following customer-owners and their products at the reception:

- **Harmony Harvest Farms**
(Augusta County, VA)
- **Middle River Farms**
(Augusta County, VA)
- **Reese’s Farm Fresh Produce & Market**
(Halifax County, VA)
- **Spring Valley Farm & Orchard**
(Hampshire County, WV)

We know our collective work to advocate for agriculture and a strong Farm Bill is far from complete, but we left D.C. knowing that we successfully advocated for our farmers and rural communities, and garnered continued support for Farm Credit on Capitol Hill. If you’d like to help share our message with elected officials, join our grassroots advocacy team! Just visit FarmCredit.com/TakeAction and sign up for our action alert system. You’ll get a message when we need you to contact your elected officials, and will be provided with an easy resource to do so. Join us to “Stand Up for Agriculture!” today!



“AgBite” resources and recipes at Marketplace Reception



Marketplace Reception



Marketplace Reception



Marketplace Reception



Women's Breakfast



Russell Senate Office Building

The Farm Credit Knowledge Center: CELEBRATING 10 YEARS

A decade ago, Farm Credit of the Virginias (FCV) began the journey to fill a need within our footprint: education and connection for all interested in or a part of agriculture. From this need, the Farm Credit Knowledge Center was developed with the mission: to facilitate the sharing of knowledge and resources for the betterment of all farmers and those interested in agriculture. Since the inception of our educational arm ten years ago, the development of resources and partnerships has grown immensely. The Knowledge Center team is comprised of four members who focus on young, beginning and/or small farmers, part-time and full-time farmers, youth and educators, as well as consumers.

Over the past several years, the depth of the resources and curriculum has expanded and enhanced. Initially, Farm Credit Knowledge Center programming was limited to in-person events and seminars; however, the program has grown to include digital and print resources, webinars, blog content and much more.

Knowledge Center Director, Kyley Clevenger, stated, “Our team believes in bringing farmers and those interested in agriculture around a table and equipping them with tools and resources to enhance their farming operations and agribusinesses. There is power in gathering.” The value of having the opportunity to create an experience for farmers to gather in one place, learn solutions and tools to utilize when approaching an obstacle, and be able to do this in fellowship with other farmers is priceless. Regardless of the commodity, location or size of the operation, the agriculture industry is fueled by opportunities to engage and network with others face-to-face.

In-person offerings occur throughout the year in various locations throughout the Association’s footprint, focusing on topics ranging from business planning and financial literacy to succession planning and risk management. “If there is a need, our team strives to address that need. We also believe in the power of partnerships; we want to provide a connection to experts within the field or topic area,” said Clevenger.

As with evolving technology that farmers adopt to support and advance their operations, the programming of the Knowledge Center has evolved to meet the changing needs of their audience in a digital world. Agriculture is 24/7, and it can be



challenging to ‘fit’ everything in one day, which challenged the team to build the online component of Knowledge Center programming. Business and financial literacy, as well as production-specific resources, are vitally important to all operators within the industry. The Business ToolKit and the AgHub were developed with the time constraints and diverse needs of the audience in mind. Courses and curriculum can be accessed conveniently, whether from a tractor seat or around the dinner table after the animals and kids are fed.

Today, the content and materials available online continue to evolve and expand. Online audiences will find advocacy tips, farm safety, marketing and more. The Knowledge Center’s online portals contain education in multiple formats to meet users’ needs, whether that is through recorded webinars, tip sheets, blogs or infographics. The key to education is creating a space that allows the audience to learn in the best manner suited to their preferences, and that is what the Knowledge Center has strived to create.

The agriculture industry and society as a whole are increasingly connected through social media. Because of this, the Knowledge Center has developed and maintained a strong presence on several platforms, including Facebook and Pinterest. Social media enables the team to easily share resources, advocate for agriculture in the FCV footprint and beyond, and forge connections with stakeholders, industry partners, farmers and consumers.

In 2023, the Knowledge Center celebrates a decade of existence. The team has provided over 400 educational engagements across the Farm Credit of the Virginias’ footprint, reached over 10,000 followers on social media platforms, and engaged with thousands both face-to-face and digitally across the country and even overseas.



The Knowledge Center team remains dedicated to meeting its mission, working in close partnership internally with members of the FCV

team across all departments. All are committed to recognizing ‘pain points’ faced by member-owners and working to identify solutions through education, resources or connections. “We are fortunate to have an extremely supportive team that values continued education and being a resource for those that we serve. This partnership within the Association is what makes the educational arm work,” said Clevenger.

“The Knowledge Center is a team of four, but it is a community, and we are so thankful for the invaluable partnerships and relationships that allow us to be a part of the education and growth of the agriculture industry. I would be remiss not to share about the power of a team who is dedicated to meet the needs of our audience. The team is devoted to and passionate about being a resource for the agriculture community. They go above and beyond to ensure that needs are met, and that the resources continue to evolve and develop,” Clevenger shared. “There is great joy in being a part of a farmer’s success story through watching dreams come true, seeing new generations come home to the family farm, helping to improve a farm’s financial well-being through educational resources and making lasting connections with those who have walked before us. Agriculture is a supportive community that expands well beyond your next-door neighbor. The Knowledge Center team is thankful for the past ten years and everyone who has supported our journey. We are excited for the next decade as we will have exciting opportunities and partnerships, all for the betterment of our farmers.”

To stay up-to-date with happenings and educational offerings within the Knowledge Center, visit FarmCreditofVirginias.com and sign up for their e-newsletters, which deploy regularly. Through these newsletters, you will be notified of educational programs, blog articles, partner events, infographics, commodity pricing and more.

***Cheers to 10 years,
Farm Credit Knowledge Center!***





A Virtual Course To Kick-Start and Energize Your Planning Process



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- A flexible program for new, expanding or transitioning agricultural businesses.
- An online tool to help you balance the passion of farming with the economic and financial side to help you work with your lender and be successful in your business.
- A hands-on program that helps you to establish written goals and get your financial business documentation, cash flow statements, balance sheets and cash income statements, in order.

High-speed Internet access is strongly recommended.



The Program Features Four eLearning Modules:

1. Side by Side with your Lender - Planning, Goal Setting & Financial Documentation
2. Do You Cash Flow? - The Business Side of Production Planning
3. What are You Worth Financially? - Business and personal Balance Sheets
4. Did You Make a Profit? - Income Statement

Course Includes:

- 4 mobile-friendly eLearning modules with multiple choice quizzes
- Workbook with financial spreadsheet templates

Time Commitment:



Designed to be completed in approximately 2 hours.



Additional time spent on workbook applications, including goal setting and financial statement construction, will vary.

Tuition:

Tuition rates may apply, contact us to learn more.



Developed by Dr. Dave Kohl, Virginia Tech Academic Hall of Famer, and reviewed by practitioners in the field.



Dr. David Kohl
Professor Emeritus
Ag Finance & Small
Business Management
Virginia Tech

For more information, or to register, please contact:
KnowledgeCenter@FCVirginias.com
or contact your loan officer.



FROM LOG TO LIVING ROOM

Will Walker of Wm. Walker Co. and Ursa Timber (Barboursville, VA)



Will Walker (left) and Taylor Pippins (right)

Will Walker is a furniture maker and sawyer; however, upon hearing his story, entrepreneur is also a very fitting title. Will's creative spirit and entrepreneurial mindset have driven him to identify and pursue business opportunities which span different industries. He has even built a substantial following on YouTube where he is able to educate others around the world while demonstrating his craftsmanship.

Will grew up helping his dad, a general contractor, build houses, where he gained valuable skills that would come in handy down the road. In high school, he also developed a passion for photography, so he decided to attend art school at Virginia Commonwealth University where he was able to foster his craft of photography and spend time in the wood shop, as well. After apprenticing with a photographer in Richmond, Will was able to come back to his hometown of Charlottesville, Virginia to begin his own photography business in 2006, where he photographed weddings, portraits, stories for newspapers, corporate events and more. Later,

Will met his wife and decided to build a house on the family farm property out in the beautiful countryside of Albemarle County. Since Will still enjoyed woodworking, when he built his home, he knew he wanted to add a workshop to the basement. When their first child was due to be born, he did not take any weddings or large photography jobs around the due date. With a little more free time on his hands, Will decided to turn his camera gear on himself and document the process of building his shop then posting the videos to YouTube. He thought this might drum up a little business locally, but he soon learned that people around the world were interested in

what he had to say and were following along his journey. And so, the adventure of Wm. Walker Co. began in 2015.

As Will began to dive headfirst into furniture making, he started sourcing hardwoods and quickly discovered that they were often difficult to find on the scale he needed. From there, he began working with a local community of people who were sawing their own wood and before long, he had the opportunity to get his very own small sawmill in 2020. This enabled Will to source logs that had fallen during storms, trees that were destroyed by pests (including ash trees which have been destroyed by the Emerald Ash Borer across Virginia and other states) or trees that people were having removed and would otherwise have been burned. At this point, Will began to see that there was a great deal of potential in this industry. "I started milling those and realized that there was a whole lot of interest in the wood that I was milling in addition to the furniture that I was making," Will reflected. He began selling his own hardwood lumber from these salvaged, mostly fallen or unwanted trees and was met with great demand.

As demand rose, so did the need for a larger sawmill. Will began looking into larger capacity sawmills but needed a place to station the mill, so he turned to his friend, Taylor Pippins. Taylor is a farmer and he offered to house the larger mill on his own property, and even help Will in this new venture. As Will researched his options for a larger sawmill among the well-known companies after the height of the pandemic, he learned the wait times were tremendous (upwards of one-two years) and financing options were slim from traditional banks. Taylor has been a Farm Credit customer-owner since he was 22 and he suggested Will reach out to Farm Credit. Will gave the Charlottesville branch a call and explained that he was looking at potentially purchasing a used sawmill or one from a smaller company that didn't offer its own financing option. "Farm Credit just made the process easy, painless and understood the implements and equipment that we need," said Will. Will credits the speed of financing he received from Farm Credit in the summer of 2023 as being key to his operation and being able to get up and running with the new sawmill. He now has the ability to

Will's following has now grown to nearly 80,000 subscribers on YouTube, and more than 11,000 followers on Instagram. Find him [@wmwalkerco](#) on both platforms.

"When Will finishes a piece, he burns his brand into the underside of it, then he'll sign it, date it and add the wood species, as well," said Taylor. "One thing that resonates with me about what Will is doing is that he is crafting these quality pieces that will hopefully outlive him and leave a legacy for the generations to come."



mill logs that are up to 21 feet long and make 48 inch cuts, whereas he could only mill logs that were 14 feet long and make 21 inch cuts with his original mill. The new mill is also mobile, so Will and Taylor can take it to farms or other rural properties to pick up the timber where it is.

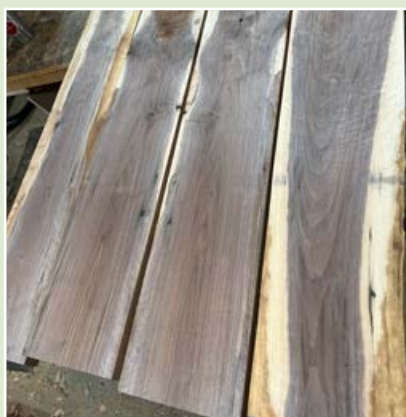
"I'm pretty passionate about sustainably harvested hardwoods and taking the wood through its lifecycle from the log to the living room," said Will. He loves including his clients in the journey, showing them where the tree came from, what species it is, why it came down, and then showing the process of cutting it, air-drying it, kiln-drying it and finally processing it in the shop to create their dream table or cabinet. The business is split between custom commissioned furniture under the Wm. Walker Co. label and the sawmilling process, which includes lumber

sales to other furniture makers and woodworkers, which falls under Ursa Timber and is a partnership between Will and Taylor. The custom pieces of furniture have a longer timeline to complete, so the lumber sales originated as a way to make supplemental income during the longer build process of the custom furniture (which can take 14-16 weeks in a perfect scenario, from tree in the ground to table in a home). However, the hardwoods Will harvests and mills have become so popular that those projects now take up about 60% of his time, while the custom commissions take up roughly 40%. Will works with a local friend and fellow sawyer to source other sustainably harvested lumber for his custom commissioned projects when he can't meet those needs with his own supply. This friend also has a kiln where the lumber is dried to the correct moisture content and then stored on the property in an old barn that has been retrofitted as a wood storage facility. Hardwoods increase in value throughout the drying process, so the longer the boards are able to dry, the more valuable it will be, in theory. Through networking in the woodworking community, Will has found different audiences who are interested in all different products along the spectrum, from freshly cut, green lumber to a completed piece of furniture. He has repeat customers who

return time and time again because they value the quality of the lumber produced by Will and Taylor, as well as the sustainability aspect of their business. Future plans for Will and Taylor include adding their own kiln, storage outbuildings and retail barn to serve as a showroom when clients visit to pick out wood for furniture pieces or to purchase for their own projects.

When asked what his favorite aspect of his business is, Will answered with a word he learned in art school, "Gestalt is when the sum of all of the added parts are greater than the individual parts themselves. It's the idea of taking a tree that would otherwise rot in the ground or be burned for heat and giving it a second life as a beautiful, functional piece of furniture."

Will and Taylor's advice to young people looking to break into the woodworking or sawmill industry is to find someone who knows a lot and is willing to share that knowledge. "Listen to people who have done it for a long time, and try to love what you do. If you're not having fun, it's not worth doing," said Will. Will's dad served as a great mentor during his formative early years when Will helped build houses. Will also worked under a cabinetmaker when he was a young photographer getting started who taught him everything there was to know about cabinetmaking and served as a valuable mentor, as well. Will even enjoys learning from the "old masters," furniture makers from centuries ago, by reading books and studying their craft. Many pieces from centuries ago are still around today, so those makers knew what they were doing, and some of those methods can still be put into practice today. If you ask questions, listen to the answers and are willing to get your hands dirty, older generations love to share their wisdom — and there is much to be gained from their experiences.



"Right now I'm working on a solid walnut dining table for a couple in Charlottesville. They were able to come out and pick the lumber, and as we cut the boards for the tabletop, we kept them in sequence. So as you open it up, it is what's called a 'book match,' which means the wood mirrors itself across the tabletop."

— Will Walker



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HOLIDAY APPETIZERS: THEN & NOW

Want to add a special appetizer with an old-fashioned flare to your holiday meal this year? Check out this Olive Bread Ring and Bacon-Cheddar Cheese Spread recipe from the 1974 customer-owner magazine. If you're not up for making your own bread, try using crescent roll dough to make tasty Cranberry Brie Bites. Try sourcing local cheese and herbs in your dish!

Cheese For The Holidays

Olive Bread Ring

Ingredients

1 package (13 3/4 oz.) hot roll mix
3/4 cup warm buttermilk
1 egg
2 tablespoons sugar
3/4 cup (3 oz.) shredded Swiss cheese
3/4 cup chopped walnuts
3/4 cup thinly sliced pimiento-stuffed olives

Directions

Sprinkle yeast from roll mix over buttermilk; thoroughly blend in egg with fork or wire whip. Set aside; cool to room temperature. In a bowl, mix together roll mix and sugar; stir in cheese, walnuts and olives. Add liquid ingredients and stir until dough clings together. Turn onto lightly floured board and knead 5 or 6 times. Place in buttered bowl; cover and allow to stand in warm place until doubled (about 1 1/2 hours). On lightly floured surface knead 8-10 times. Shape into roll about 16-18 inches long

and place in well buttered bundt pan making certain to seal ends together. Cover and let stand in warm place until doubled (about 45 minutes). Bake in a preheated 325 degree oven 35-40 minutes or until done when tested with a cake tester. Turn onto wire rack to cool. Serve with Bacon-Cheddar Cheese Spread.*

*Bacon-Cheddar Cheese Spread

Ingredients

2 cups (8 oz.) shredded Cheddar cheese
1/3 cup dairy sour cream
2 tablespoons finely chopped green onion
3 slices cooked bacon, crumbled

Directions

In a mixing bowl, beat together thoroughly cheese, sour cream, onion and bacon. Serve as a spread with Olive Bread Ring. Makes approximately 1 1/2 cups.



Cranberry Brie Bites

By Lauren Miyashiro

Made from crescent dough, cranberry sauce, and beloved brie, these cranberry brie bites are one of our most popular Thanksgiving appetizers of all time (for very good reason). This bite-sized app has everything you could ever want in a holiday appetizer, all in one bite: a flaky pastry base, sweet cranberry sauce, rich, cheesy brie, and crunchy pecans. Ready in a little over 30 minutes, these bites are the perfect last-minute appetizer that just might steal the show

INGREDIENTS

1 (8-oz.) tube crescent dough
Cooking spray, for pan
Flour, for surface
1 (8-oz.) wheel of brie
1/2 c. whole berry cranberry sauce
1/4 c. chopped pecans
6 sprigs of rosemary, cut into 1" pieces.

DIRECTIONS

Step 1

Preheat oven to 375° and grease a mini muffin tin with cooking spray. On a lightly floured surface, roll out crescent dough, and pinch together seams. Cut into 24 squares. Place squares into muffin tin slots.

Step 2

Cut brie into small pieces and place inside the crescent dough. Top with a spoonful of cranberry sauce, some chopped pecans, and one little sprig of rosemary.

Step 3

Bake until the crescent pastry is golden, about 15 minutes.



This recipe was published on the Delish website at <https://www.delish.com/cooking/recipe-ideas/a56610/cranberry-brie-bites-recipe/>. Visit the web page for recipe variations and storage suggestions.



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