

Leader

A Colonial Farm Credit Member Publication

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Computer Security and Identity Theft Prevention Tips

by Don Costello, Colonial Farm Credit IT Manager

Colonial Farm Credit is fortunate to partner with AgFirst Farm Credit Bank to provide a safe and secure computing infrastructure to secure the storage and exchange of confidential data with our member/owners. It is equally important for those who own and run small and large businesses (such as farming operations) to put safeguards in place to protect their own personal identity and business data.

Listed below are some useful tips to help keep your personal identity and data secure:

- **Install** a current, supported operating system on your computer (i.e. Windows 7, Windows 8.1 or newer). Older operating systems (such as Windows XP) are no longer supported by Microsoft and security updates for older operating systems are no longer being developed for the consumer.
- **Set** your computer to automatically download and install operating systems updates issued from the manufacturer.
- **Always** keep your computer firewall turned on.
- **Install** a comprehensive and well-reviewed antivirus software program on your computer. Free antivirus programs are available that will minimally protect your computer, but they do not completely protect from spyware, adware, malware, key logger programs (which log keyboard input and send the results back to a malicious site for exploitation), nor do they scan incoming and outgoing email. The most trustworthy full antivirus software packages will require purchase and will offer the most comprehensive solution.
- **On** your internet Wi-Fi router, use WPA2 (or WPA, if WPA2 encryption is not available). Replace older Wi-Fi internet routers that do not support WPA2 encryption.
- **Change** the default password for the administrator account on your router.
- **Set** a 14 to 64 character "complex non-human language character string" password (using upper and lower case letters, numbers, odd combinations of function characters) to connect to your Wi-Fi router.
- **Do not** use an unsecure Wi-Fi connection to access or transmit confidential information (such as bank accounts, making electronic payments,

etc.). When using a smartphone or tablet, using a 3G or 4G cell connection is more secure than using an unsecured Wi-Fi connection.

- **Always** shred, mark through and/or remove personal information from the following before disposal:
 - Junk mail
 - Financial offers
 - ATM receipts
 - Medical bills
 - Anything with SSN numbers, personal signatures, medical information, etc.
- **Decline** any unsolicited request for personal or confidential information over the telephone.
- **If you feel** that you are the victim of identity theft, or if you see any suspicious activity on any of your accounts, you may contact one of the three credit reporting companies (Experian, Equifax, and TransUnion) to place a fraud alert on your credit report. The first company must then tell the other two companies of the fraud alert. A fraud alert can make it harder for identity thieves to open accounts in your name. The alerts last 90 days but can be renewed.
- **Be careful** to review links or attachments embedded in unsolicited, unexpected, or suspicious looking email messages from government agencies, financial institutions, and even friends or relatives. These links may include advertisements on otherwise legitimate websites. Spammers have become increasingly aggressive in their phishing techniques, hoping that someone will click on a link or attachment that will allow them to install malicious software on your computer. Always be sure of what you are opening (or clicking on) in an email, including advertisements on popular websites. ■



A note from Greg



Greg Farmer
President,
Colonial Farm Credit

Your cooperative is experiencing another strong year in all respects. Loan volume is up, credit quality remains very sound, and net income was \$6.7 million through August. The number and volume of loans to new customers are up substantially this year compared to the same

period last year. Activity has been especially strong in our Country Mortgage Unit for home purchase and construction loans.

Early reports indicate a very good corn crop is being harvested, but that the yields of other crops have suffered due to dry weather during the second half of the growing season. New equipment and infrastructure investments by farmers have slowed this year after several strong years, in part due to concern over lower commodity prices.

During the year we've added several new employees as a result of promotions and new positions in conjunction with succession planning. We continue to be pleased with the intelligence, attitude and work ethic of these new folks, and we're confident they will help us grow our business and provide excellent customer service. A key to our success has been our ability to hire

good people and develop them such that most key positions can be filled from within when they become open. An example of this is Chris Simms' recent promotion to regional lending manager in Windsor. Chris, formerly a Commercial Loan Group relationship manager and a 16-year Farm Credit employee, assumes leadership of nine employees in four office locations and approximately \$100 million in loan volume. We are confident he will do an excellent job in his new role.

Director and Nominating Committee elections were held in September via mail ballot. Thank you to all who took an active role in the governance of your cooperative by casting your ballot for the director and nominating committee elections and/or agreeing to run for a position. Congratulations to **John N. Mills, Jr.** (King William, Va.), **A. Kevin Monahan** (Waverly, Va.) and **Duane D. Gilliam** (Appomattox, Va.) on their re-election to our board of directors. Please see the list of 2016 nominating committee members in the table below.

Mr. F. C. Nuckols, board member since 1998, announced his retirement from the board effective with this year's annual meeting. We thank him for his leadership and contributions to our success during his tenure. He served on both the Association and the Colonial Agricultural Educational Foundation boards. We've enjoyed working with Mr. Nuckols and wish him continued success.

Thank you for your continued support and loyalty, and best wishes for a bountiful harvest. ■



Colonial Farm Credit board president Hugh Jones (right) presents F.C. Nuckols with a plaque for his years of dedicated service.



F.C. Nuckols (left) receives a service plaque from Colonial Agricultural Educational Foundation board president Gene Marker.

Nominating Committee

District	Counties	Nominating Committee member	Alternate Nominating Committee member
1	Maryland Counties of Anne Arundel, Calvert, Charles, Prince George's, and St. Mary's; and Virginia Counties of King George, Lancaster, Northumberland, Richmond, and Westmoreland	Christopher D. Parker (Prince George's County MD)	James B. Norris, Jr. (St. Mary's County MD)
2	Virginia Counties of Caroline, Charles City, Chesterfield, Essex, Gloucester, Henrico, James City, King and Queen, King William, Mathews, Middlesex, New Kent, and York and the Cities of Newport News and Petersburg	Howard L. Chandler, Jr. (King and Queen County VA)	Edward Wayne Davis (New Kent County VA)
3	Virginia Counties of Amelia, Cumberland, Fluvanna, Goochland, Hanover, Louisa, and Powhatan	William Roger Bowles (Fluvanna County VA)	Cabell Charles Henry Hatchett (Fluvanna County VA)
4	Virginia Counties of Amherst, Appomattox, Buckingham, Campbell, Charlotte, and Prince Edward	Daniel Edward Glenn, Jr. (Prince Edward County VA)	James Alvin Thomas, Jr. (Buckingham County VA)
5	Virginia Counties of Brunswick, Dinwiddie, Greensville, Lunenburg, Mecklenburg, Nottoway, and Southampton	Marvin Lewis Everett, III (Southampton County VA)	Vance E. Wright (Mecklenburg County VA)
6	Virginia Counties of Isle of Wight, Prince George, Surry, and Sussex; the Cities of Chesapeake, Hopewell, Suffolk, and Virginia Beach	Stephen W. Berryman (Surry County VA)	David A. Bosselman (City of Suffolk VA)

Farm Credit Supports 4-H

The Virginia 4-H Foundation recently recognized the Virginia Farm Credits for their investment and continuing dedication to rural youth.



Farm Credit has a long history of investing in and supporting our rural communities. For many years, this has included support of local 4-H programs through donations, sponsorship of events, purchasing of livestock projects, and providing meeting space for clubs and programs, to name just a few of the multiple ways Farm Credit helps. Additionally, many Farm Credit employees have volunteered as coaches, club leaders, and guest speakers for the 4-H program. Virginia 4-H thanks the Farm Credit Associations doing business in Virginia – Colonial Farm Credit, MidAtlantic Farm Credit, and Farm Credit of the Virginias – for their outstanding support of 4-H. ■

FRESH PERSPECTIVES

In conjunction with the Farm Credit 100 year celebration in 2016, a nationwide search called Farm Credit 100 Fresh Perspectives has been launched to help identify 100 leaders who are changing the future of rural communities and agriculture for the better. Nominations will be accepted through December 18, 2015 with winners being announced in early 2016. There are 10 nomination categories and the top 10 distinguished honorees – one from each category – will each receive \$10,000 and be invited to Washington, DC to participate in a special Farm Credit recognition event in 2016.

If you or someone you know has a fresh perspective in the rural community or agriculture industry, please visit farmcredit100.com for full program details and to fill out a nomination form. ■

Employment Changes



Carter Harvie accepted the position of Loan Officer for the Commercial Loan Group in the Mechanicsville office effective September 1, 2015. Carter began working for Colonial Farm Credit in August 2014 in the

floating loan officer trainee position between the Mechanicsville and Tappahannock offices, then transitioned to the loan officer trainee position in the Tappahannock office in January 2015. These positions have provided him the opportunity to work with various loan officers and customers, positioning him well for his new role in our Commercial Loan Group. Carter graduated from Virginia Tech with a BS in finance in May 2012.



Seth Diggs accepted the position of Loan Officer Trainee for the Tappahannock office effective September 1, 2015. Seth graduated from Virginia Tech with a BS in agribusiness management in May 2015 and immediately

began working for Colonial Farm Credit in the floating loan officer trainee position between the Mechanicsville and Tappahannock offices. Seth has been a valuable asset to the Association in his short tenure and we are confident he will have a long, successful career with us.



Chris Simms has been promoted to the position of Regional Lending Manager of the Windsor office effective September 21, 2015. Chris has been with the Association for over 16 years, having served as a loan officer in the

Waverly office from June 1999 to October 2008 and a relationship manager in our Commercial Loan Group since November 2008. Chris received a BS in agriculture business management from North Carolina State University in May 1999 and is pursuing a Masters in agribusiness from Kansas State University.

Congratulations, Carter, Seth and Chris!

HOLIDAYS

Farm Credit Offices are Closed

Thanksgiving	November 26 – 27
Christmas	December 24 – 25
New Year's	January 1, 2016
Martin Luther King, Jr. Day	January 18, 2016

Scholarships

The online application for 2016–2017 scholarships will be available starting November 1 at colonialfarmcredit.com.

Colonial Agricultural Educational Foundation

Reminder: The Foundation has enrolled in the Kroger Community Rewards program which will assist the Foundation with our fundraising efforts. Everyone can help with this effort if they shop at Kroger and use their Kroger Plus card.

- **Go** to <https://www.kroger.com/communityrewards>
- **Enter** our organization number of 85534.
- **Click** Search and select Colonial Agricultural Educational Foundation, Inc then click Enroll.
- Or, **visit** the scholarship page of our website at www.colonialfarmcredit.com for step by step instructions.

New Employees

Please join us in welcoming the following new employees to the Colonial Farm Credit family:



Lindsay Bunch Miller began employment on September 1, 2015 as a Loan Officer Trainee for the Farmville (South Hill) office. Lindsay is a May 2015 graduate of Virginia Commonwealth University with a BS in business with a

concentration in corporate risk management. She currently serves as Secretary of the Dinwiddie FFA Alumni Chapter of which she and her husband served on the steering committee and were instrumental in forming earlier this year. She enjoys working with her husband, Hucky, on their cattle farm in Dinwiddie County, Va.



Jeana Thompson began employment on October 1, 2015 as a Loan Specialist in the Windsor office. Jeana comes from a farm family in Isle of Wight County, Va., and has a strong real estate paralegal background.

Colonial Farm Credit Events

A Great Day to 'Bee' at Camp



Chris Simms, Regional Lending Manager, attended a Day Camp at Isle of Wight Academy and spoke to the kids about honey bees. Students were able to see a real bee hive and even try on a beekeeper's suit.



Here are some interesting facts about honey bees:

- Approximately one third of all the food Americans eat is directly or indirectly derived from honey bee pollination. Some crops pollinated are cucumbers, almonds, carrot seed, melons, apricots, cherries, pears, apples, prunes, plums, seed alfalfa, cantaloupe, seed onions, avocados, kiwi, blueberries, cranberries, etc.
- There are three members of a honey bee colony: Queen, Worker, and Drone. Each hive has only one queen.
- On average, a worker bee in the summer lives only six to eight weeks. Their most common cause of death is wearing their wings out.
- During the life span of a bee, their average honey production is 1/12 of a teaspoon. In that short lifetime, they fly the equivalent of 1 1/2 times the circumference of the earth.
- The peak population of a colony of honeybees is usually at mid-summer (after spring buildup) and results in 60,000 to 80,000 bees per colony.
- A good, prolific queen can lay up to 3,000 eggs per day.

Leading the Ag Pack



From the left – Production Ag teacher, Jim Pugh, student farm manager, Ryan Hamlet, and Randolph Henry High School FFA Chapter President, Cassie Long, stand in front of the main entrance to the farm.

Farmville's Hilary Thompson and Theresa Hall had the opportunity to tour the Land Laboratory at Randolph Henry High School located in Charlotte County. The Land Lab is a conservation demonstration farm, and is one of biggest and most diverse when compared to other high schools in the state. The farm consists of 165 acres (owned by the school) and the operation includes 20 head of beef cattle with rotational grazing, 3 horses, a

catfish pond, raspberry tunnel, sweet corn and honeybees. The Agriculture program at RHHS is broken down into four divisions – Production Ag taught by Jim Pugh, Carpentry taught by John T. Hunter, Ag Mechanics taught by David Richmond, and Horticulture taught by Bruce Cumbie. The Horticulture department sells mums and pansies in the fall, poinsettias in the winter, spring flowering plants and vegetables in the spring, and is responsible for taking care of the raspberries, which include four different varieties grown in a refurbished tobacco float house. Jim Pugh, along with his student farm manager, Ryan Hamlet, and the other Ag students are responsible for the cattle, equine program, aquaculture and sweet corn. They sell approximately 16 calves each year through the Buckingham Cattleman's Association. They also have two calves processed with the beef being sold to faculty members. Each year they sell approximately 300 pounds of catfish filets and they also hold an annual fishing tournament for their 60+ FFA members. Each spring, their FFA Chapter president hosts an Ag Day for the local kindergarten students. This year Cassie Long holds the office of president. Chandler Vaughan, the current state FFA president, was the RHHS FFA president last year and also served as student farm manager.



Ground beef from cattle raised at the Randolph Henry High School land lab, along with raspberry preserves made by Ag students with raspberries grown on the farm.



Raspberry tunnel built by Randolph Henry High School Ag students.

Colonial Farm Credit Events

Tobacco Associates, Inc. Farm Tour



Several Colonial Farm Credit employees attended the Tobacco Associates, Inc. farm tour which included stops at Jim Jennings' farm and Billy Wilkinson's receiving station in Mecklenburg County.



From the left – Greg Farmer; Lindsay Reames, Governmental Relations with Virginia Farm Bureau; Jim Jennings; and Todd Haymore, Virginia's Secretary of Agriculture & Forestry



Jim Jennings (left); Dr. David Reed, Extension Agronomist with Virginia Tech

Hay Bale Decorating



Employees Chris Simms, Robbie Vaughan, Pam Pantschyschak, and Johanna Wiggins entered Farm Credit into the Isle of Wight round hay bale decorating contest in September. Their hay bale was transformed into a cotton picker, complete with a pumpkin headed farmer adorned in Farm Credit attire. **Farm Credit placed first in the business division.**



Calendar Contest

PHOTO CONTEST

Congratulations to our 2016 Photo Calendar Contest winners!

1st



Terri Aigner of Providence Forge, Va. (August)

2nd



Vickie Evans of Concord, Va. (March)

3rd



Randy Everett of Stony Creek, Va. (January)

Congratulations to those whose photos were chosen to complete the 2016 calendar.

Michelle Vosper of Richmond, Va. (February); Meaghan Ochal of Waldorf, Md. (April); Marlene Watson of Cumberland, Va. (May); Julie Hynson of Colonial Beach, Va. (June); Jan Chappell of Dinwiddie, Va. (July); Betty Shapiro of Dillwyn, Va. (September); Molly Gillingham of Lexington Park, Md. (October); Tracey Jones of Blackstone, Va. (November); Sarah Brooks of Mineral, Va. (December)



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Nothing is better than waking up on a crisp fall weekend morning and eating a nice warm breakfast, especially one that is prepared the night before. And the best ingredient for anything during the fall is — PUMPKIN! This recipe will allow you to kick back and relax, while taking your breakfast from good to great with pumpkin deliciousness.

Baked Pumpkin French Toast

Makes: 16 servings; Cook Time: 45-55 minutes (www.twopandasinthetpot.com)



Ingredients

- 1 loaf French Bread (or challah bread for more decadence)
- 6 large eggs
- 2 1/2 cups milk
- 1 cup pumpkin puree (not pie filling)
- 3/4 cups granulated sugar
- 2 tablespoons vanilla extract
- 1/2 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg

Streusel Topping:

- 1/2 cup all-purpose flour
- 1/2 cup brown sugar
- 1 teaspoon ground cinnamon
- 1/4 teaspoon ground nutmeg
- 1/4 teaspoon salt
- 1/2 cup cold butter, cut into pieces



Directions

Spray a 9 x 13-inch baking pan with cooking spray. Tear French bread into chunks, or cut into cubes, and evenly place in the pan.

In a large bowl, mix together eggs, milk, pumpkin puree, sugar, vanilla extract, cinnamon, and nutmeg. Pour evenly over bread. Cover pan with saran wrap and store in the refrigerator for several hours or overnight.

In a separate bowl, mix together flour, brown sugar, cinnamon, nutmeg, and salt. Add butter pieces and cut into the dry mixture using a fork or your hands. Combine until the mixture resembles sand with a few pea sized chunks. Cover and store mixture in the refrigerator.

When you're ready to bake the French toast, preheat oven to 350 degrees F. Remove French toast from refrigerator and sprinkle crumb mixture over the top. Bake for 45-55 minutes, or until the French toast is set and golden brown.

Serve warm with syrup, if desired. ■