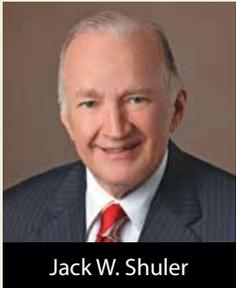


Leader

An ArborOne Farm Credit Member Publication

Summer 2011

President's Message



Jack W. Shuler

Congratulations to Whit Player, newly elected to the ArborOne Board of Directors. A Lee County native, he farms and lives in Elliott. We welcome Whit and look forward to working with

him. I would also like to thank Billy K. Phillips for his four years of service on our Board.

This July, the Farm Credit System will be celebrating 95 years in existence. In 1916, President Woodrow Wilson signed the Farm Credit Act into law, creating the national Farm Credit System to provide affordable credit for farmers and rural America. Happy Birthday Farm Credit!

It is always our goal at ArborOne to serve our customers—whether it's offering dependable credit or valuable information, we are here for you. So we are pleased to again offer the Marketing Symposium to be held in January 2012 at the Pee Dee Research & Education Center/Clemson Extension on Pocket Road. The details of the agenda are still being finalized, but rest assured it will be time well spent.

ArborOne Farm Credit is a great place to work—and we have the awards to show for it. But nothing says as much about a company as the people who work there. We recently recognized employees who had been with us for 5, 10, 20 and 25 years. That's a lot of knowledge, expertise and loyalty. That's ArborOne.

As always, thank you for trusting ArborOne Farm Credit with your business. I encourage you to contact me with any questions or concerns you may have.

Jack W. Shuler
President and CEO

Coming to a TV Near You!

We've got a new commercial that's airing on WFXB-FOX. It features five of our seven relationship managers with customers, as well as the entire ArborOne staff in front of our Florence office. The stills included in the commercial are below.

If you haven't caught our commercial on FOX, visit our Web site www.ArborOne.com, and click on the icon on our home page. While you're there, listen to our radio commercial, too. ☺



1. Lewis Walker and Jesse Walker farm in the Wedgefield Community of Sumter County. Walker Farms have a poultry operation, raise beef cattle and row crops. They are pictured with their relationship manager, Chris Collins.



2. Jimmy Miller and his son, Jamie, pictured with Clay Ward, their relationship manager, own Miller Farms in Salters, SC. When asked what radio station they listen to in the John Deere Sprayer pictured, Mr. Miller replied, "Better not be listening to anything but the engine," (so that any changes in the engine can be heard and checked on immediately).



3. Duff Williams, of Ketchup Town, is pictured with relationship manager Johnson Atkinson. Williams grows tobacco, corn, peanuts, soybeans, and wheat in Horry County.



4. Whit Player of Player Farms in Lee County shows relationship manager Chris Bradham just how easy it will be to program his new irrigation system.



5. Tony Williamson of Williamsburg County is the owner/operator of Black River Hunt Club/Black River Sporting Clays in Kingstree. Williamson is pictured at his 5-Stand with Charles Vernon, his relationship manager.

Leader is published for stockholders, directors and friends of ArborOne Farm Credit.

Address changes, questions, comments or requests for copies of the association's financial reports should be directed to ArborOne, ACA at 1-800-741-7332 or P.O. Box 3699, Florence, SC 29502. Contact us by e-mail: mdickson@arborone.com. Our quarterly financial statement can also be obtained from our Web site, www.ArborOne.com.

BOARD OF DIRECTORS:

DuPree Atkinson Jr. | Harry B. DuRant | John Lee Newman
J. Whit Player | Jimmy D. Poston | Harold C. Stowe
James (Mickey) Ward | Kelly Wiseman

Young Producers: Opportunities and Stakes are High

By Dr. David M. Kohl



Dr. David M. Kohl

Recently, I participated in a press conference concerning the future of agriculture, and one of my comments was taken out of context. My quote was, “There will be more opportunity in agriculture in the next 10 years;” however, the press stopped there. They

“The good thing about being young is that you are not experienced enough to know you cannot possibly do the things you are doing.”

—Gene Brown



failed to mention that I also said, “...but the stakes will be higher with greater possibility of failure.” This is particularly true for the young producers, women, and minorities I have seen attending agricultural seminars in increasing numbers.

To ensure that this younger generation of producers is ready for the challenges of the next decade, the Farm Credit System and others have made a concerted effort to provide educational venues covering a wide range of subjects for a diverse set of business models. Programs range from online courses intermixed with face-to-face sessions, to those that are extended multi-day programs in seminar format. Young agriculturalists are eager to apply their talents to an industry being called upon to provide food, fiber, and fuel to a growing world population.

It has been very enjoyable and rewarding to conduct many of these young producer programs where the objectives are not only to inform, but motivate participants to action, and provide networking opportunities.

This group faces challenges including high startup costs, obtaining capital, maintaining balance in business and family dynamics, and overall time

management. Others in family businesses are challenged by intergenerational family issues and communications, along with the economics of buying-out parents, relatives, or siblings while still maintaining a positive bottom line.

That being said, this generation of “cup half-full” thinkers is intrigued by the possibilities of being entrepreneurial, with an attitude that one size of business does not fit all. Other producers are challenged to engage consumers and the public that has grown distant from their agricultural roots. Some young families cherish the possibility to teach work ethic and value systems to their children and other youth through their farm or ranch.

In an environment that will be more challenging with volatility at the extremes, what actions will place the ledger in the young producers’ favor? While this list is not comprehensive, here are a few ideas for success.

- First, keeping accurate financial records and an overall management system is not an option, but a requirement.

- Second, developing and placing into action a sound business plan that is flexible enough to adjust to the rapidly changing business environment is critical.
- Having a good team of advisors, including lenders, suppliers, mentors, and positive-thinking peers will be vital in managing the emotional roller coaster.
- The new generation will be interdependent and interconnected for success. Enhancement of people skills whether dealing with suppliers, consumers, the public, or employees and family members is an element that needs to be stressed.
- Knowing your strengths and compensating for your weaknesses will develop a balanced approach to a sustainable business model.

In this high opportunities and high stakes environment, the following quote by Gene Brown sums it up. “The good thing about being young is that you are not experienced enough to know you cannot possibly do the things you are doing.”

Director Election Results



J. Whit Player

ArborOne Farm Credit is pleased to announce the election of Mr. J. Whit Player to the Board of Directors. Members of the agricultural financial cooperative elected Mr. Player to serve a six year term.

Mr. Player, who resides in Lee County, will join the Board at

its next meeting. A graduate of Clemson University, he has been farming full-time for twenty years. Player Farms is a diversified farming operation

in Lee County with approximately 1,400 acres in row crop production; consisting of cotton, corn, peanuts and sunflowers (which are used for a dove hunting operation). Player Farms also has eight turkey grow-out houses for Prestage Farms and a small amount of acreage in the Conservation Reserve Program. In addition to farming, Mr. Player is a Forestry Technician with the South Carolina Forestry Commission, a member of the First Presbyterian Church, a Dixie Youth Baseball coach, and the President of St. Charles Gin Company. Whit and his wife, Beth, have four children and live in Elliott.

“I’m looking forward to the opportunity to serve farmers and farm businesses in the Pee Dee region of South Carolina as a member of the

ArborOne Farm Credit Board,” Player said. “Farm Credit serves us by being a safe, sound and reliable source of credit. The Association’s strength translates to opportunity for the local agricultural community.”

Other members of the Board include Mickey Ward, Jimmy Poston, John Lee Newman, DuPree Atkinson, Harold Stowe, Harry DuRant, and Kelly Wiseman. Elected to serve on the 2012 Nominating Committee were: Dale Player, William Lawson, Jon Stuckey, E. Cullen Bryant, Thomas Durant, and Johnny Shelley. Alternates include: Jim Chapman, Doyle O’Neal, H. Steven Brunson, and Thomas Lee.

S.C. Farms of the Year Announced at Farmers Festival

A beautiful Saturday, June 18th, in Lake City was the setting for the Fifth Annual Farmers Festival Parade, farmers market and presentation of S.C. Farms of the Year (Large and Small). ArborOne Farm Credit was proud to be the sponsor of these awards.

“We consider it an honor to sponsor this award and be a part of recognizing the farms and farmers of South Carolina,” said Jack Shuler, President and CEO of ArborOne, who was on hand Saturday to present the awards.

Thompson Farm & Nursery of Conway was the SC Small Farm Winner. A family operation, Thompson Farm began as a working farm in 1845. Through the years it has expanded to include educational opportunities and become an agritourism destination. Classes from all over Horry County visit Thompson Farm to see the animals, learn about farming and choose pumpkins. A highlight of the fall is the corn maze and family night movies are a fun way to enjoy the cooling weather of Saturday evenings in October and November. To learn more about Thompson Farm & Nursery, please visit their Web site, www.thompsonfarmandnursery.com.

McLeod Farms of McBee was the S.C. Large Farm of the Year winner. The orchards have been in the McLeod family since 1916. Today, Kemp McLeod represents the fourth generation to work the family orchards. Famous for their peaches, visit them year-round for black berries, strawberries, pumpkins, and many other treats that are available at the McLeod Farms Roadside Market & Museum. For more information and event dates for the annual Fall Festival, please visit McLeod Farms' Web site, www.MacsPride.com.



Amanda McNulty of Making It Grow, Jack Shuler of ArborOne, Gaie McLeod, Scott Thompson, and Tony Melton of Making It Grow.



The Thompson Farm and Nursery Family



McLeod Farms peaches!

Don't Miss Us!

You can hear and see ArborOne Farm Credit all over the Pee Dee. We're on the radio on the Sunday Night Beach Show with Grady Brown on WIBZ-FM, WSIM-FM/WKDK, WGFG-FM and WSCZ. Our newest TV commercial is on the local FOX station WFXB.

Don't forget to visit our Web site to see what's going on from farming meetings to local festivals (SC Farmers Festival in Lake City) to 4-H and FFA sponsored events. You'll also be able to see and hear our commercials on the homepage, www.ArborOne.com.

We have billboards (new ones in Dillon and Chesterfield counties) and storefronts, magazine



ads, and newspaper (new in *The Manning Times*) advertisements. Look for us—see how we can help you finance that new piece of farming equipment or purchase that recreational property. Call your relationship manager with questions. Don't know who to call? You are always welcome to call our office 800.741.7332 or check the contact page on our Web site. There you will find a map with names and contact information for each county.

Important Crop Insurance Dates

Acreage Reporting Dates

Tobacco (tobacco only insured)	6/1/11
Corn	6/30/11
Cotton	6/30/11
Peanuts	6/30/11
Soybeans	7/15/11
Gr. Sorghum	6/30/11



Congratulations ...

To **Ryan and Kari Schuberth** on the birth of their son, Nathan Alexander, on Monday, May 30, 2011.

And to the following employees who celebrated “milestone anniversaries” with ArborOne Farm Credit.

- 5 Years** Genny Hayes, Sarah Jackson, and Mary Dickson
- 10 Years** Carey Middleton
- 20 Years** Tammy Smith
- 25 Years** Tammy Doyle and Debbie Fowler
- 35 Years** Lynette McKenzie

Online options

Just when you thought it couldn't get any easier to do business with us, ArborOne has several online payment and banking services available. AccountAccess gives you your loan information 24/7. You can make or schedule payments; transfer funds with your line of credit loan; review your account activity; and get a copy of your 1098 or 1099. You can also sign up for online statements and auto draft of your payment when it's due.

There are more opportunities and we encourage you to take advantage by signing up on our Web site, www.ArborOne.com.



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Holidays

ArborOne Farm Credit Offices are Closed

Independence Day	July 4
Labor Day	September 5

Plan to Attend ...

Florence Red Wolves Baseball on June 28th and August 1st when Pee Dee State Farmer's Market vendors will be on hand with fresh produce and plants, sponsored by ArborOne Farm Credit. Home games are played at the American Legion Field, 340 S. Stadium Road, just past the Florence Airport on E. Palmetto Street, Florence. Parking is free. www.FlorenceRedWolves.com

Save the Date ...

The **2012 Marketing Symposium** is already in the planning stages. The tentative date is Thursday, January 12, 2012, at the Clemson Extension/Pee Dee Research & Education Center on Pocket Road in Florence. Mark your calendar now to attend this valuable meeting. More details to come!



Happy Birthday, Farm Credit!

The national Farm Credit System will be lighting 95 candles this July. President Woodrow Wilson signed the Farm Credit Act in 1916, creating the Farm Credit System and giving farmers the opportunity of affordable credit. ArborOne Farm Credit invites you to send in your "Farm Credit Moment." We'd love to hear how Farm Credit has helped you. Please send your anecdotes and stories to Mary Dickson at mdickson@arborone.com.

Help us celebrate our history of lending support to farmers and rural America!

Show Your Ag Roots on our Facebook Page!

As we celebrate our 95th birthday, we invite you to post your photos of how agriculture looked in your family five, ten, even 95 years ago on our Facebook page. Please put the approximate date and general location of the photos you post. While you are there, why not like us and wish us happy birthday!

If you have a smart phone with a QR code reader, the QR code to the right will take you to our Facebook page. Or you can look for ArborOne Farm Credit on Facebook.

