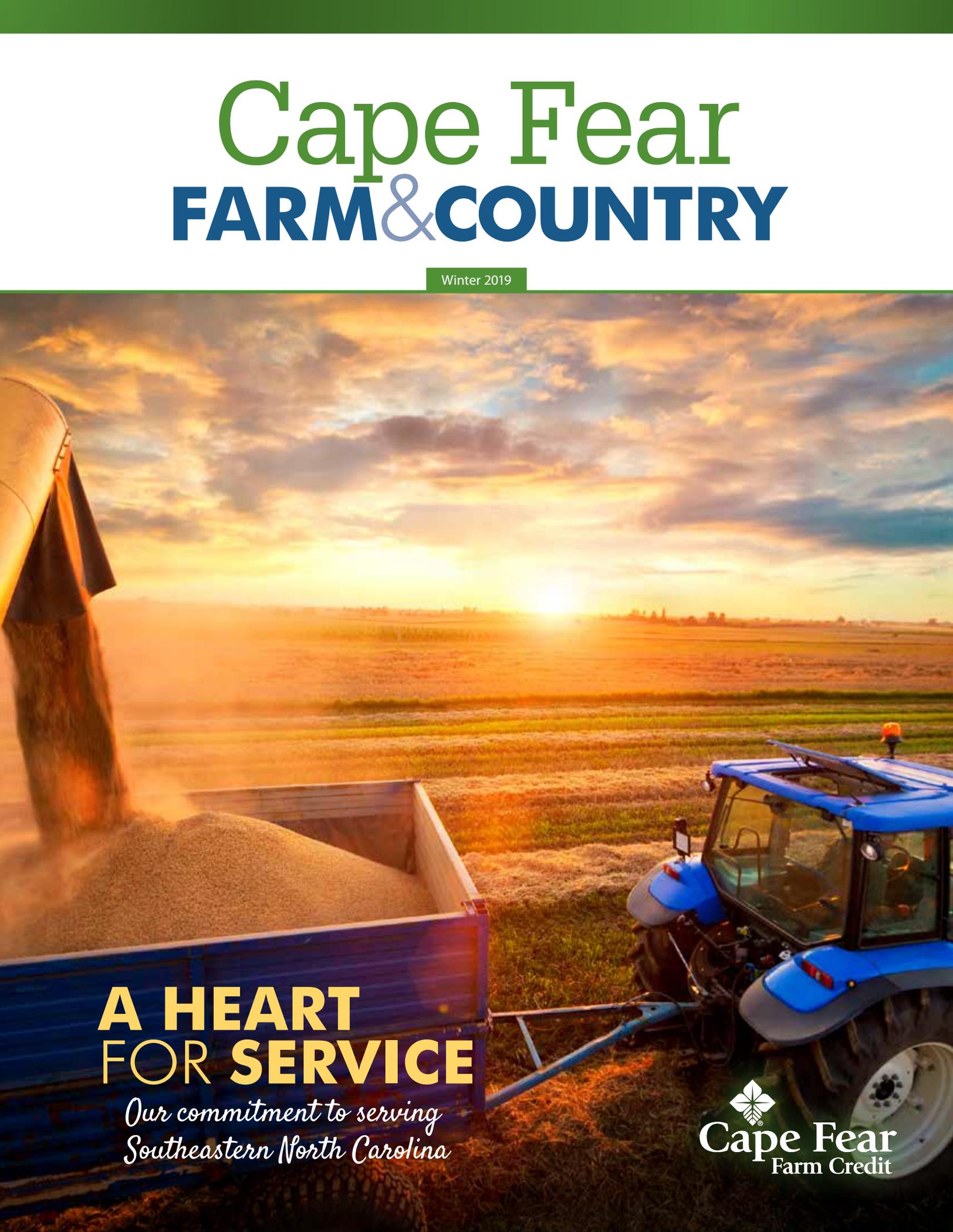


# Cape Fear FARM & COUNTRY

Winter 2019

A blue tractor is pulling a trailer filled with grain. The scene is set at sunset, with a golden sky and a distant city skyline. The tractor is on the right, and the trailer is on the left, overflowing with grain. The sun is low on the horizon, creating a warm, golden glow over the entire scene.

## A HEART FOR SERVICE

*Our commitment to serving  
Southeastern North Carolina*



**Cape Fear**  
Farm Credit



# TELL-A-FRIEND *Referral Program*

Refer a friend or neighbor to  
Cape Fear Farm Credit and receive \$100.\*

\* Loans subject to RESPA regulations are prohibited from including in this promotion.



## Cape Fear FARM & COUNTRY

Cape Fear Country is published twice a year for stockholders, directors and friends of Cape Fear Farm Credit, Agricultural Credit Association.

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Address changes, questions, comments or requests for copies of our financial reports shall be directed to Cape Fear Farm Credit, ACA by writing at PO Box 2405, Fayetteville, NC 28302 or calling 910-323-9188. Our quarterly financial report can also be obtained on our website at [capefearfc.com](http://capefearfc.com).



**Cape Fear**  
Farm Credit

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NMLS# 671714



## HOLIDAY SCHEDULE

OFFICES WILL  
BE CLOSED

Christmas Dec. 24 & 25

New Year's Day Jan. 1

Martin Luther King Jr. Day Jan. 20

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## SCHOLARSHIP APPLICATION NOW ONLINE



Each year, approximately \$18,000 is distributed to high school seniors to support academic excellence, community involvement and leadership for students committed to southeastern North Carolina agriculture and rural development.

The 2020 application period is now open through March 6, 2020, online at [capefearfc.com/scholarships](http://capefearfc.com/scholarships). Scholarship recipients will be notified in May 2020.

Available scholarships include: FFA Scholarship, 4-H Scholarship, At-Large Scholarships, Diversity Scholarship and an AgYouth Leadership Scholarship.

For additional information, contact Janna Bass at 910-323-9188, ext. 2414, or email [jbass@capefearfc.com](mailto:jbass@capefearfc.com).

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I AM HONORED TO SERVE ALONGSIDE SUCH TALENTED AND CARING INDIVIDUALS AT CAPE FEAR FARM CREDIT. TOGETHER, I AM CONFIDENT THAT WE WILL CONTINUE TO SERVE OUR CUSTOMER OWNERS AND HAVE A POSITIVE IMPACT ON OUR AGRICULTURAL INDUSTRIES AND RURAL COMMUNITIES. WE HAVE A BRIGHT FUTURE AND I'M EAGER TO WORK SIDE BY SIDE WITH THE TEAM TO SERVE YOU.

Service is the heartbeat of who we are. At Cape Fear Farm Credit, our purpose is to grow the success of our employees, farm families, agriculture and rural communities. We accomplish this through service, and we are proud to contribute our talents and resources to make a difference in the lives of others.

Farm Credit has been serving customer-owners in Southeastern North Carolina for over one hundred years. Your Association remains in strong financial condition and is well positioned to serve the evolving needs of our customer-owners into the future. As we move into 2020, we strive to fulfill our mission of being the lender of choice to all of agriculture and our rural communities, and we offer the following commitments to our customer-owners:

- To serve with a team of trusted advisors who are knowledgeable, friendly and who are committed to building lasting relationships to help our customer-owners succeed.
- To delight our customers with competitive products, great service and meaningful patronage.
- To act responsibly and ethically in everything we do.
- To grow servant leaders that serve one another, agriculture and our rural communities.

As your local cooperative, that has been serving southeastern North Carolina for over 100 years, we understand how agriculture has evolved and the challenges, yet opportunities, agriculture faces today. We offer a continued commitment to serve the industry year in and year out as we share your passion for agriculture. Our team is inspired by your contributions to the economy and our rural communities.

We greatly appreciate our partnership and we look forward to earning your business for generations to come.

Sincerely,

Evan Kleinhans, Chief Executive Officer  
Cape Fear Farm Credit



# 2020 ANNUAL STOCKHOLDERS' MEETING

## Save the Date

**Thursday, February 13, 2020**

**Dinner at 6:00 p.m. | Business Session at 6:30 p.m.**

**Sampson County Expo Center  
414 Warsaw Road, Clinton, N.C. 28328**

As a cooperative, Cape Fear Farm Credit customer-owners are encouraged to attend the Annual Stockholders' Meeting for great food, fellowship and an Association update. Election of the nominating committee and directors will be conducted by mail ballot following the meeting.



#AgStory

# BRINGING THE FARM TO THE CITY

## CAPE FEAR FARM CREDIT PARTICIPATES IN FLY-IN TO DC

**This past July**, several representatives from Cape Fear Farm Credit flew into Washington, D.C., to attend the Farm Credit Fly-In. We joined more than 700 other Farm Credit representatives from all over the country to demonstrate the impact Farm Credit has on rural communities and the role we play in supporting farmers in both good and bad times. The Fly-In offered a chance for us to share with legislators current issues and hear first-hand stories from the farm. We were thrilled to join with so many individuals committed to agriculture and bring a bit of farm to the city.

For the Fly-In, we were joined by two customers—Sid and Jodi Lanier, farmers from Maple Hill. It was important that legislators heard from not only those of us who work at Farm Credit, but, to hear straight from those living the rural life.

The event was filled with wonderful experiences and meaningful conversations. We heard from U.S. Secretary of Agriculture Sonny Perdue during an opening luncheon, which was an excellent way to start our time in D.C. A women’s breakfast was also held, allowing ladies to network and share stories. There was also a full day of meeting with legislators

where we discussed important issues like rural infrastructure and broadband. Residents like the Laniers are unable to get broadband.

“Hopefully legislators put it on the front burner. We are too far off the road to have broadband. We have to depend on cellular data and internet. A lot of time it is hit or miss. So that’s something important to us because we have to deal with it on a daily basis,” Jodi said of their needs and concerns.

The Laniers were also able to share their story with legislators. They talked about how their farming roots run deep. Sid is a third-generation farmer, while Jodi grew up in a farming family that grew tobacco, row crops and even hogs on the ground during her grandfather’s time. Three years ago, Sid and Jodi transitioned from row crops to focusing on raising hogs. They purchased the hog farm Sid’s parents built in 1992. Today Sid, Jodi and their three boys have 3,600 sows and contract with Smithfield Foods on their farrow-to-wean farm.

The Laniers shared with legislators the impact of recent hurricanes on their farm. For the Laniers, it was a hard hit. They had owned their farm for only a little while before Hurricane Matthew swept through, and not long after Hurricane Florence hit the area, too.

“The hurricanes were a pretty hard hit for us, but Cape Fear Farm Credit was very active with making sure we were doing well after that. We are still recovering from the hurricane, but it is going well, and Farm Credit has made it a smoother process for us,” said the couple.

The Laniers also shared the better parts of farming with legislators like, working together as a family. The two older Lanier boys enjoy working with the pigs, and the 5-year-old is anxiously waiting for the day that he can participate more. Time spent with legislators was a positive one.

“Legislators that we met with were very informed, which we were happy to see that they were on the

same page as us. They were very receptive to what we said and the story we told,” said Jodi and Sid.

The Laniers said that meeting legislators wasn’t the only takeaway they got from the Fly-In. They also benefited from getting to know our Cape Fear representatives better.

“Everyone at Farm Credit feels like family and getting this chance to know them better ... you can take that back with you and feel like you can call on them anytime if we need them,” Jodi said of the event. “We’ve really gotten to know them better, which has been great!”

A good relationship with our customers is invaluable. We love that this event not only brought rural and urban together, but also brought our Cape Fear family closer together.

Perhaps the highlight of the trip for many was the Marketplace, a place for farmers to bring their products to D.C. to share. Legislators anxiously waited to attend this event and were so excited to experience a bit of farm in urban D.C. Products highlighted at the Marketplace were all items produced by Farm Credit customers from all over the country. Cape Fear Farm Credit shared muscadine jelly with all attendees produced by Lu Mil Vineyards in Dublin, N.C.

“Bringing something like that really gives people a full awareness that, hey, we’re agriculture, and we’re out here, and we just need your support. Everyone brought so much to share,” said Jodi about the Marketplace.

In short, we brought the farm to the city and were met with excitement, appreciation, and an open-mind. We are thankful for the Fly-In and opportunity to air drop some North Carolina agriculture to our nation’s capital.

# 7 WAYS TO IMPROVE RECORD-KEEPING

Good record-keeping is directly related to a good business. The problem with record-keeping, is it can have the tendency to be tedious and drive us a bit bonkers. If good records aren't kept though, there's even more stress. Here are seven ways to improve your record keeping that can make life simpler and more productive.

## 1 Audit your records and make sure your bases are covered.

Both personal and business records that deal with income and expenses are important to keep. Other documents and records that should be kept for your business include: income/employment/sales tax records, legal documents, asset records, gross receipts, expense records and purchase records. Audit what records you are currently keeping. Have you missed anything?

## 2 Learn when you can trash documents.

The IRS suggests keeping records for a minimum of three years, but many records should be kept for seven years. If audited, the IRS can go back three years into your records, but they can also request an additional four years before. Some documents such as records connected to property, may need to be kept indefinitely. You should also check with creditors or insurance companies to determine if they require you to keep documents longer than the IRS.

## 3 Choose a system that is right for you.

While there are good rules of thumb to follow when trying to improve record-keeping, realize that there isn't a singular system that works for everyone. Find what is right for you. Look into paper versus digital record-keeping. Paper management systems are nice for their tangibility but can be bulky with their many papers and documents in files. Digital management solves this issue but may only bring confusion along with the new technology. Although, once understood, it may make things easier. When looking for ways to improve your record-keeping, really evaluate your current system and determine if it is working for you. If it isn't, a few tweaks may solve the issues, or it may be time to switch systems entirely.





#### **4** Keep records safe and have a recovery plan.

Regardless of the system you choose, having a recovery plan is crucial to good record-keeping but is often overlooked. If using a paper management system, consider moving your files to an off-site location in case of a disaster. Moving files to a storage facility that is fire-suppressant and climate controlled can give a lot of peace of mind. It may also be a good idea to make duplicates of some files. It is important to choose a filing cabinet or other storage device that can be locked and is fire resistant.

If using a digital system, it is imperative that you have a back-up system. Programs like BackBlaze or Carbonite run regular back-ups. If anything were to happen to your computer, your data is safe online, ready to be downloaded.

A third alternative is to combine both paper and digital systems for a hybrid recovery plan.

#### **5** Have a clean-out day.

At some point, the quantity of records can get overwhelming, especially, if you're using a print management system. We get really good at keeping records but often don't take the time to toss out those you no longer need. Schedule a clean-out day once a year to go through documents that are no longer needed. You can do this in a digital management system to free up space as well.

#### **6** Organize.

Having a clean-out day is one way to help the organization of records. Creating labels (digital or print) can also really help organization. By making sure everything has a place, you know exactly where to go to retrieve it when needed. Organize by year and then folders within the year. File accordingly. You can also organize documents into three categories—action papers (i.e. documents that require you to perform a task like bills), reference documents (i.e. documents that don't need immediate action like magazine articles), and archive documents (i.e. tax returns and financial records would fall under this).

#### **7** Get in a routine.

Perhaps one of the best ways to improve your record keeping is to get in a routine if you haven't already. Develop a system that becomes second nature to you. Set aside certain days of the week to organize or file. For some types of record keeping, immediacy is key. Get in the habit of not putting those types of things off.

There are many dangers to poor record keeping that can include legal and regulatory noncompliance, security risks, and low productivity. Take time to not just keep records, but evaluate your system and identify weaknesses. Keeping good records may seem stressful, but not keeping good records is even more stressful. Besides, once you have created systems and routines that work for you, keeping good records won't seem so stressful anymore.



October 25, 2019

80 Shooters | 25 Volunteers

Benefiting thousands of 4-H and FFA Students throughout North Carolina

Thank you to the many sponsors, volunteers and participants who helped raise money for NC 4-H and NC FFA. The monies raised will be announced early 2020.



# Thank You

for allowing Cape Fear Farm Credit to be your agricultural lender of choice!

Thank you to the many individuals that attended the recent customer appreciation events. We hope you gained insight and knowledge from Dr. Dave Kohl about global economic trends and how it impacts your local agricultural operation. We hope you enjoyed the food, fellowship and value at this year's customer appreciation events.





#AgStory

## LU MIL VINEYARD—FEELS LIKE HOME

**In the small town of Dublin, N.C., lies Lu Mil Vineyard**—78 acres of heaven.

With rows of grapevines laden with delicious muscadine grapes, a tasting room to sample the vineyard's wines, and cabins with views of lakes and the expansive vineyard, Lu Mil Vineyard is a place to get away and enjoy a little slice of heaven right in Bladen County. While heaven for the vineyard's many visitors, it is simply home to those who built it.

Lu Mil Vineyard has not always been what you see today. 50 years ago, you would have found rows of tobacco rather than rows of grapevines on the property. It was the family farm of Lucille and Miller Taylor. In addition to tobacco, the family was also involved with the agricultural equipment manufacturing business (Taylor Manufacturing, Inc.). When the federal tobacco program came to an end, the family knew that things had to change. They began to think of new equipment they could build and sell. In 2001, Ron and Oren Taylor, sons of Lucille and Miller, planted a vineyard of Muscadine grapes to test viticulture equipment on. They created a grape harvester and grape vine pruner that is used by many vineyards today.

The Taylors didn't stop there with their innovations, though. In 2005, the two brothers opened a winery and invited the public to enjoy their vineyard. While their parents did not live to see the creation of the winery or vineyard, they were still at the forefront of their children's minds when developing the operation. The family named Lu Mil Vineyard in honor of Lucille and Miller Taylor, and throughout the vineyard are venues and products named after family and memories.

"The Taylor House" is named such because it was the homeplace of Lucille and Miller. Despite being on a pond, the venue "Creekside" received its name from Denise Taylor Bridgers, who is Oren's oldest daughter and now co-owner of the vineyard after her father's passing in 2007. Denise remembers having to cross the creek to visit Grandma's when she was a girl. Later the creek would be made into a pond, but the memory of crossing a creek would remain. "Lucille's Choice" is an alcohol-free Muscadine wine named after Lucille, who was very much a teetotaler. Denise says they joke that they have to "put a blindfold on Grandma's picture in the gift shop, so she doesn't see the alcohol."



It isn't just the names of locations and products that honors the family's matriarch and patriarch. It's the intentional way that the family has kept the values of Lucille and Miller at the center of the vineyard and everything they do. In fact, they have made it their mission statement:

**To continue to embrace the values of the late Lucille and Miller Taylor as we strive to provide quality educational opportunities with an emphasis on providing an exemplary product that promotes good health.**

The family is putting those words into action by not just promoting their products but promoting the Muscadine industry as a whole. The family is involved in the N.C. Agritourism Association, the Muscadine Grape Association, the N.C. Wine and Grape Council, the N.C. Specialty Foods Association and many other organizations. They want to educate the public about the many benefits of Muscadine grapes and show off North Carolina agriculture to the tens of thousands of annual visitors.

Diversification is important to the family. It is, after all, how Lu Mil Vineyard was born. In addition to producing grapes and wine, the Taylor family wanted to provide jams, jellies and pasteurized juice to their customers. However, there wasn't a local company that would process their fruit and put their private label on it. Realizing that other farmers wanted the same service, the family decided to create D'Vine Foods, a Lu Mil Vineyard sister company.

The passion that the Taylor family has for what they do is obvious. They are innovative and forever looking for new opportunities.

"The reason I get up in the morning is because I look forward to providing opportunities for my family, friends and employees," said Ron Taylor. "I do what

I do because I want to make my parents proud and I enjoy it. I've never been made to feel like I have to do it. I do what I do because I love it."

As with any business, there are challenges, but that doesn't damper the passion the Taylor's have for their business. They eat, breathe and sleep Lu Mil Vineyard and the other businesses.

While thousands visit the property that was once Lucille and Miller Taylor's farm, it is still home for the family. For Denise, the feeling of home is her favorite part of the business (that and the Muscadine Cider Slushies).

When asked by a visitor how long Denise had worked there, she smiled and said, "I was kind of born into it, so a long time." The girl asked her if she liked it. Denise replied and said, "I love it, and I couldn't imagine doing anything else."

Lu Mil Vineyard is no doubt a family-affair. Both Ron and Denise's spouses and children are involved in the businesses, making this the 4th generation on the property. The entire family is passionate about what they do and is committed to creating quality products and experiences. They have never forgotten their roots but aren't afraid to try something new, too. Perhaps Lu Mil Vineyard can be best summed up with the words from a sign posted on the property:

**Our vineyard site is the family farm of the late Lucille and Miller Taylor. Our family friendly atmosphere is a testament to the "important things" we learned from them—religion, family, tradition, honesty and hard work.**

Those "important things" can be found in every glass of wine, in a cup of Muscadine slushie, at the annual Festival of Lights, fishing by the pond or in a night at a cabin. At Lu Mil Vineyard, you'll find heaven, home and the important things.

# FOUR TRADITIONAL CHRISTMAS PLANTS SURE TO BRING JOY TO YOUR HOME

Plants such as poinsettias, Christmas cacti, amaryllis bulbs and paperwhites have been used to decorate homes during the holiday season for generations. Providing a symbol of new life to come in a dormant season, these plants are perfect for decorating during Christmas.

## *Poinsettias*



Although poinsettias are more popular American Christmas plants, its origins are not local. Hailing from Mexico and Central America, the poinsettia or “Christmas Star” was used by the Aztecs for many purposes like making a purple dye from the flowers, which are actually special leaves, not flowers. It wasn’t until 1820s that poinsettias made their way to America via Joel Poinsett, the first U.S. ambassador to Mexico. On his visits to Mexico, he became interested in the plants and sent some of the plants to his greenhouses in South Carolina. Eventually, the plants would be named after the ambassador and gain popularity in America. In Mexico, they are known as “Flores de Noche Buena” or “Flowers of the Holy Night” after local legend. Some also believe the shape of the poinsettia flower and leaves symbolize the Star of Bethlehem.

Today, there are more than 100 varieties of poinsettias, which come in a variety of colors ranging from red, white to salmon. In the wild, they can grow more than 12 feet high. Try replacing your house plants with potted poinsettias during the holiday season for some festive cheer (just don’t forget to water them). Cut poinsettia flowers provide pretty accents for table setting decorations.

## *Christmas Cacti*

Another plant that originated in a warmer climate but has found its way into homes during the colder holiday months is the Christmas cacti. A native of Brazil, this plant looks like Christmas bells when in bloom. Ironically, it doesn’t naturally bloom during the Christmas season. Brazilians commonly refer to the flowering plant as the “May Flower”! With glossy green segments that can grow up to three feet long and bright flowers of various colors, this plant can truly make a statement during the holidays. The best thing is that with care, these plants can remain great house plants for years to come!





## Paperwhites

The small, snowy white flowers that stand to attention, known as paperwhites, are not only beautiful but are fascinating to watch grow. A member of the daffodil family, paperwhites are unique in that they naturally bloom early. Purchasing bulbs in the fall, will allow the plants to bloom within four to six weeks once planted. These extremely fragrant flowers can easily be grown in soil, pebbles or water vases. Using a pebble and water method, choose a clear glass container so the roots and any growth is obvious. Kids will love watching these plants emerge from bulb to full flower. Keep the water level in the containers to the bottom of the bulb. Decorate the glass containers with ribbon for added festivity! To ensure blooms throughout the holidays, plant a container every week in November.

## Amaryllis Bulbs

Known as the "Christmas Lily," the Amaryllis is another bulb plant that when, properly cared for, blooms right around the holiday season. Found in a variety of colors including a candy cane pattern, the Amaryllis makes a beautiful centerpiece and requires very little care. Mix reds and whites together for some variety in your décor, or simply stick with red for a bolder statement. Choose a holiday pot for these plants for some added Christmas pizzazz.

Many of these plants have become a holiday tradition across households. While the twinkling of Christmas lights quite literally brightens up the holidays, the life and freshness that holiday plants bring brighten the home in another way.



# ASSOCIATION NEWS

## Welcome New Cape Fear Farm Credit Team Members!



**Anna Ackerman**  
Corporate Secretary  
Fayetteville, N.C.



**Carrie Cumbo**  
Loan Officer  
Kenansville, N.C.



**Olivia Hill**  
Loan Assistant  
Kenansville, N.C.



**Reva Weathington**  
Consumer Loan Officer  
Fayetteville, N.C.



**James Whitley**  
Capital Markets Loan Officer  
Kenansville, N.C.

[capefearfc.com/careers](http://capefearfc.com/careers)





# 7 COOPERATIVE PRINCIPLES

Farm Credit is proud to be a cooperative because our borrowers are also our members and have a voice in how we operate as an association. We pride ourselves on the community environment created by the cooperative structure and hope that if you're a member, you feel like family.

## 1 Open and Voluntary Membership

Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion or gender.

## 2 Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Representatives (directors/trustees) are elected from among the membership and are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized in a democratic manner.

## 3 Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

## 4 Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

## 5 Education, Training and Information

Education and training for members, elected representatives (directors/trustees), CEOs and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.

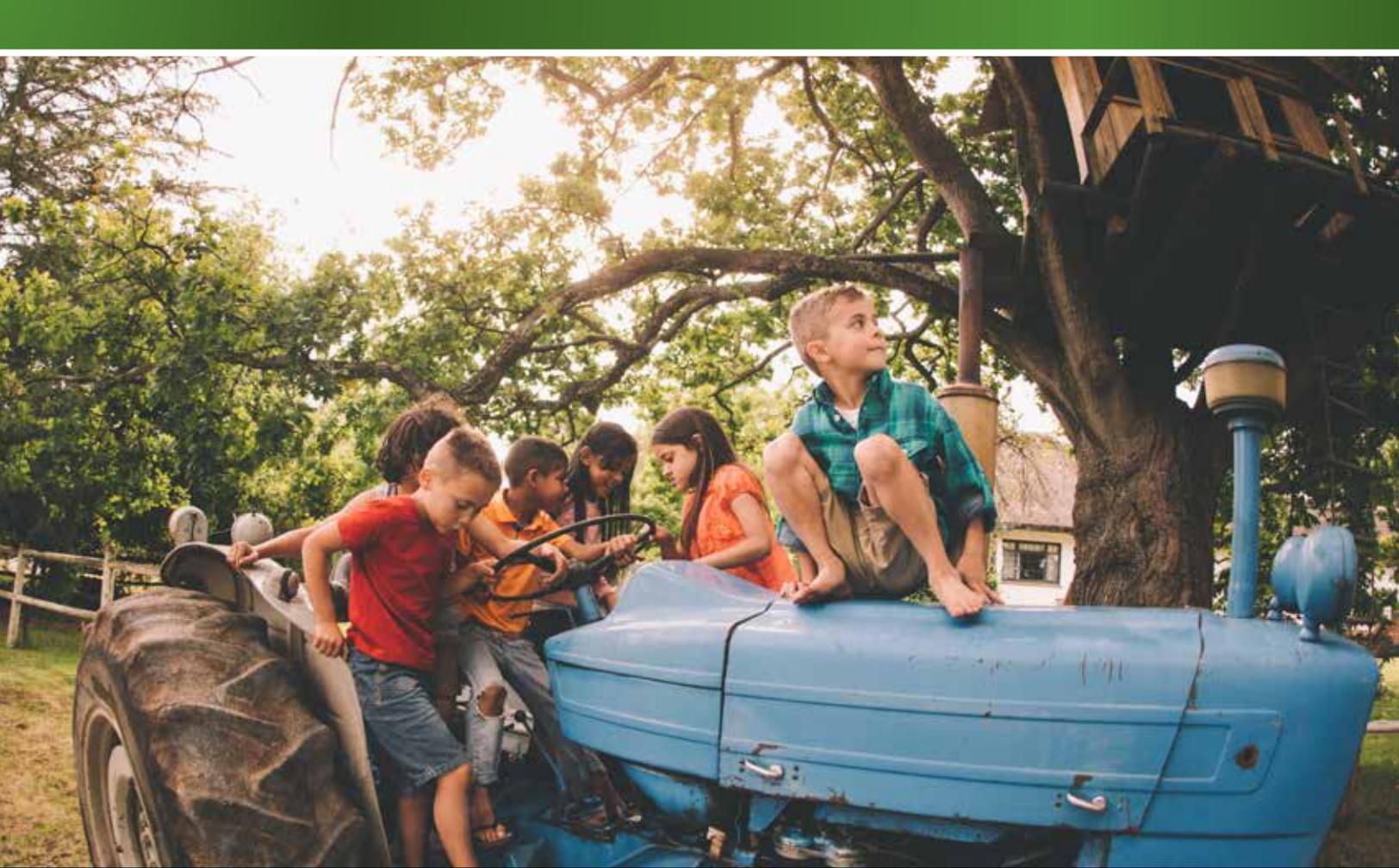
## 6 Cooperation Among Cooperatives

By working together through local, national, regional and international structures, cooperatives improve services, bolster local economies and deal more effectively with social and community needs.

## 7 Concern for Community

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

*Source: American Electric Cooperatives*



## YOU MIGHT HAVE GROWN UP ON A FARM IF YOU...

Growing up on a farm is a different kind of childhood filled with experiences that only fellow farm kids can identify with. How many of these do you relate to?

1. Know that five gallon buckets and stacking bales of hay provide a better workout than any gym.
2. Learned to drive a tractor before getting a license.
3. Played on hay bales more than any playground.
4. Family dinner conversations weren't "typical." They often revolved around livestock maladies, breeding schedules, the weather, or when to plant or harvest crops.
5. Animals got breakfast before you did.
6. The Birds and Bees talk wasn't necessary with your parents. You figured it all out from the farm.
7. Took a nap in the buddy seat of the combine.
8. Learned that baling twine had a thousand and one uses, but if you leave it out on the ground, be prepared to be fussed at by whoever is mowing the grass.
9. Had a family vacation cancelled because of an emergency on the farm.
10. The loyalty to a certain brand of tractor rivaled any loyalty to a sports team.



#AgStory

## LEADING WITH PASSION

**Father. Husband. Friend. CEO.** Evan Kleinhans wears all these hats on a daily basis. He wears all these hats with passion, pride and with a servant's heart.

In September, the Cape Fear Farm Credit Board of Directors tapped Evan as CEO for the organization. Evan has been with Cape Fear for eight years as the chief financial officer, and in that time, he has come to love the organization, customers and the people who work at CFFC.

"It feels very humbling to become CEO. This is an organization that I have loved for a long time and it means so much to me to have the privilege to be able to serve alongside such talented people," Evan shared.

Being selected to serve as CEO brought many emotions for Evan. While exciting, becoming CEO brings a great sense of responsibility that he keenly feels. Evan takes that responsibility seriously and plans to lead Cape Fear Farm Credit into the future with passion.

"We're passionate about serving agriculture. We're passionate about serving our rural communities. We're passionate about serving one another," he said.

Evan has learned that having passion for what you do not only helps you perform your job better, but it also helps you as a leader. To be passionate, you must first find what you're passionate about. For Evan, that would be his biggest piece of advice to young leaders—find what you're passionate about.

"My guidance to young leaders is to find what you love to do and then focus on building the skills and forming relationships to be great in your field. And that's exactly what I've found at Farm Credit," advises Evan.

His passion stems from working with the greatest customers in the world. Evan says that he loves being able to partner with agriculture producers in Southeast North Carolina. He loves helping producers to feed, fuel and clothe the world and assist them by providing capital and relationships to help them grow. He doesn't have to do it alone, though. One of Evan's favorite parts of being CEO is the people he gets to work with and serve. As a team, Cape Fear Farm Credit is dedicated to working together to serve agriculture and rural communities.

There is no doubt that Evan and the entire team at Cape Fear Farm Credit have a passion for

“My guidance to young leaders is to find what you love to do and then focus on building the skills and forming relationships to be great in your field. And that’s exactly what I’ve found at Farm Credit.”

~ EVAN KLEINHANS

agriculture and to serve it well. Although Evan didn’t grow up in agriculture, he knew that he wanted to spend the rest of his career in agriculture after his first day at Cape Fear Farm Credit. That was largely due to the culture and the customers.

“My first day out meeting customers and understanding our mission to serve agriculture—I was hooked!” Evan remembers.

Evan has found a career in agriculture, but he’s also found a purpose, passion and a heart for agriculture. He’s always searched for a way to get to the farm.

“There’s a country song that says you either grew up on a farm or wish that you did. I’m in the category of wish that you did. That being said, I’ve always had a tremendous amount of respect for agriculture and I certainly have rural roots and have been connected to the industry for a long time,” said Evan.

For Evan, it takes more than passion for agriculture and customers to lead as the CEO of CFFC. It also takes a servant’s heart. Evan takes the quote “you cannot lead unless you serve” to heart. He lives by this as CEO and makes it his mission to serve agriculture, customers and the team at CFFC. He also strives to serve in his personal life as a father, husband and friend.

Evan and his wife, Katie have been married for 10 years and together for 15. They met through mutual friends in college at East Carolina University. Together, they have a 5-year-old daughter, Emma Kate who started kindergarten this year. They also just added a new puppy named Tucker to the family. When asked about her husband, Katie said that

Evan is a really great dad, a really good friend, is kind and caring, and is always there for his family and friends. Evan’s servant heart extends beyond his job. It’s just who he is.

Evan says that he strives to be the same person at home and work. He explains that his family and faith guide and center him to serve. CEO Evan is one and the same as dad and husband Evan. The only difference between the two hats is one is an office hat, and the other hat is often worn outdoors.

When Evan isn’t wearing his CEO hat, you’ll probably find him outdoors. He loves to fish, hunt, explore and ski. Evan also loves to spend time with his family whether it is at an ECU football game or just a quiet evening at home.

No matter the role Evan is playing or the hat he’s wearing, you can guarantee he’s doing it with passion, pride, and with a servant’s heart.





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