

LIVE. LAUGH. FARM.

# Farm Credit

## Notice of 2013 Annual Meetings

You are cordially invited to attend MidAtlantic Farm Credit's Annual Stockholders' Meeting. We hope you will join your fellow stockholders, your directors, and the staff of MidAtlantic Farm Credit at the location most convenient for you.

If you plan to attend the meeting, please return the enclosed reservation card or go online and register at [mafc.com](http://mafc.com). Due to space limitations, we ask the following:

- Do not register for a meeting unless you feel reasonably certain you will be attending.
- Attendance should be limited to the party to whom this correspondence was addressed and his or her spouse. In lieu of a spouse, the party may bring one (1) guest.
- Your reservation(s) must be received no later than **March 25, 2013.**

Registration begins at 6:15 p.m. at all locations. The meeting will be called to order at 6:45 p.m. Dinner will be served at 7:00 p.m.

*If you require special accommodations, please call 800.333.7950 and ask for Donna Dawson.*

### 2013 Annual Meetings

**April 2**  
Wicomico Youth &  
Civic Center  
Salisbury, MD

**April 3**  
Modern Maturity Center  
Dover, DE

**April 4**  
Yoder's Restaurant  
New Holland, PA

**April 9**  
Walkersville Fire Hall  
Walkersville, MD

**April 10**  
Millwood Station  
Winchester, VA



# Annual Meeting Information Statement

## PURPOSE

The purpose of the meeting is to receive the report of the nominating committee concerning nominations for candidates for director positions and candidates for nominating committee positions, and to receive nominations for director or nominating committee positions from the floor (if any). Other topics that do not require a vote, which will be covered during the meeting, are a review of the Association's 2012 financial report and management's report to stockholders.

## VOTING ELIGIBILITY

Eligible voters are those holding voting stock in MidAtlantic Farm Credit, ACA. Each voting stockholder is entitled to only one vote regardless of the number of single or joint loans the stockholder may have. Voting rights are held by the one person designated as having power of attorney on the most recently executed membership application on file with the Association. If you are not certain who is named, you may contact the Association for this information. Those holding non-voting stock or participation certificates are not eligible to vote.

Specific information regarding the incumbent directors and the nominees for director positions is included within this information statement. Geographical information (region and city) is provided for those seeking to be elected to the nominating committee.

Voting eligibility was taken from the list of stockholders as of February 22, 2013. As of that date, the number of stockholders entitled to vote was 9,658. There are no director positions open in the Central Maryland Election Region, which consists

of Baltimore, Carroll, Cecil, Frederick, Harford, Howard, Montgomery and Washington counties in Maryland and contains 2,272 eligible voting stockholders. There are no director positions open in the Chesapeake Election Region, which consists of Caroline, Dorchester, Kent, Queen Anne's, and Talbot counties in Maryland and contains 990 eligible voting stockholders. There is one director position open in the Delaware Election Region, which consists of Kent, New Castle and Sussex counties in Delaware and contains 1,166 eligible voting stockholders. There are no director positions open in the Keystone Election Region, which consists of Berks, Bucks, Carbon, Chester, Dauphin, Delaware, Lancaster, Lebanon, Lehigh, Monroe, Montgomery, Northampton, Philadelphia, Pike, and Schuylkill counties in Pennsylvania and contains 3,534 eligible voting stockholders. There is one director position open in the Marva Election Region, which consists of Accomack and Northampton counties in Virginia and Somerset, Wicomico and Worcester counties in Maryland and contains 531 eligible voting stockholders. There is one director position open in the Valley Region, which consists of Clarke, Frederick, Page, Shenandoah, and Warren counties in Virginia, and Berkeley, Jefferson and Morgan counties in West Virginia, and contains 1,165 eligible voting stockholders.

Candidates are nominated by geographic region; however, stockholders are not limited to voting within their own region. All stockholders may vote on all positions in all regions, but are not required to vote for all positions. In the event of a tie, the winner will be determined as set forth in the Association's bylaws.

# Annual Meeting Information Statement *(continued)*

## FLOOR NOMINATIONS

Nominations for all positions will be accepted from the floor at the first sectional meeting held in Salisbury, Maryland. To place a nominee's name on the ballot, the person making the nomination must be a voting stockholder, and must be prepared to provide the following information, in writing, regarding the candidate:

- Name and address
- Age
- Business experience during the last five (5) years, including principal occupation and/or employment
- A list of any business entities on whose board of directors the nominee serves and the principal business in which that entity is engaged

Any person nominated from the floor must be an eligible voting stockholder in the election region of the position he/she is nominated for, and must provide certain additional information, in writing. Required information includes, but is not limited to, details regarding any outstanding loans and non-loan transactions between the Association and the nominee, his/her immediate family, or any organization with which he/she is affiliated, and details concerning the nominee's involvement in certain legal proceedings. Failure of a floor nominee to provide this information will render them ineligible to be a candidate. In addition, the information provided by the floor nominee will be used by the Association for verifying eligibility for candidacy.

## VOTING PROCESS

Voting will occur at each annual meeting site. Voters attending the annual meetings will have a choice whether to vote at the meeting or by mail. After the last annual meeting (April 10), a mail-in ballot will be mailed to each eligible voting stockholder's home address. The mail-in ballot package will include voter verification information to ensure that no one

votes twice. Once a voter has cast his/her ballot, it is considered final and cannot be rescinded.

An independent third party has been retained to tabulate and verify the election results and certify the election after the ballots have been received. After the election has been certified, the results will be distributed to all voting stockholders.

The following is the schedule that will be used for the election process:

- April 17 – mail ballots to all eligible stockholders
- May 8 – polls close at end of day
- May 9 – teller committee convenes to count ballots
- May 10 – teller committee certifies election results
- June 3 – deadline for mailing of CEO notice to members

This procedure will allow eligible stockholders to cast their ballot at an annual meeting, while also allowing stockholders who cannot attend a meeting to vote by mail.

## PATRONAGE

Your board declared a patronage distribution of more than \$28 million, with over \$10 million in cash. We will mail your patronage check directly to you.

## ANNUAL REPORT

The Association's 2012 annual report is mailed to stockholders under separate cover. Stockholders should review the information contained in the report. You can request a copy by contacting MidAtlantic's headquarters at 800.333.7950 in Westminster, Maryland.

# MidAtlantic Farm Credit 2013 Stockholder Elections Board of Directors Slate of Candidates

## **CENTRAL MARYLAND ELECTION REGION**

No director positions open

## **CHESAPEAKE ELECTION REGION**

No director positions open

## **DELAWARE ELECTION REGION — 4-YEAR TERM**

After diligent but unsuccessful efforts to identify two qualified and willing candidates, the Nominating Committee presents this candidate running unopposed.

Walter C. Hopkins, Lewes, Delaware

## **KEYSTONE ELECTION REGION**

No director positions open

## **MARVA ELECTION REGION — 4-YEAR TERM**

Fred R. Moore, Jr., Eden, Maryland

Charles M. Wright, IV, Hebron, Maryland

## **VALLEY ELECTION REGION — 4-YEAR TERM**

Joseph D. Snapp, Winchester, Virginia

Christopher R. Stiles, Berryville, Virginia

# 2013 Stockholder Elections Biographies for Director Candidates

## **DELAWARE ELECTION REGION**

### **(4-YEAR TERM)**

The Nominating Committee worked conscientiously from November, 2012 through January, 2013 to identify two qualified and willing candidates for this position. After diligent effort, the Committee was unable to secure two qualified and willing candidates, so presents the following candidate running unopposed.

**Walter C. Hopkins** (age 65) and his son operate a dairy and grain farm consisting of 570 milk cows, 500 replacement heifers, and 1,000 acres of corn, alfalfa, grass and small grain in Lewes, Delaware. He serves as an elder and as Treasurer for Coolspring Presbyterian Church and is a past master of Jefferson Lodge #15 AFAM. He serves on the AgFirst Farm Credit Bank Board of Directors, the AgFirst District Farm Credit Council Board, and that Board's Compensation Committee. Mr. Hopkins serves on the Board and the Human Resources Committee for MidAtlantic Farm Credit. He holds memberships in Land O' Lakes Cooperative, the Holstein Association, Genex Breeders Cooperative, and Delaware Farm Bureau.

# 2013 Stockholder Elections

## Biographies for Director Candidates *(continued)*

### MARVA ELECTION REGION

#### (4-YEAR TERM)

**Fred R. Moore, Jr.** (age 60) owns and operates Fred R. Moore & Son, Inc. and Collins Wharf Sod, consisting of a 600 acre turf production and grain operation in Eden, Maryland. In addition, he is a partner in a rental management firm. He serves on the boards of the Wicomico County Farm Bureau and the Wicomico County Soil Conservation District, and as Fire Chief for the Allen Fire Company. Mr. Moore serves on the Board and the Audit & Review Committee for MidAtlantic Farm Credit. He has achieved certification from the Premier Governance Series, a nation-wide board member training program. He is a member of the Wicomico Farm Bureau, Allen Fire Company, Maryland Turf Producers, and International Turf Producers.

**Charles M. Wright, IV** (age 46) is President of Cornerstone Farms in Mardela Springs, Maryland. His farming operation consists of 365 acres in grain production, 110 acres in vegetable production, and two poultry houses with 40,000-bird capacity. Trading as Wright's Market, the operation also includes a 13,000 square foot retail farm market offering produce, flowers, gift shop, lawn & garden items, baked goods, and agritainment. Mr. Wright serves on the Board for Wicomico County Farm Bureau, and on the Executive Board for the Mar-Del Watermelon Association. He also holds memberships in Wicomico County Farm Bureau, Mar-Del Watermelon Association, Delmarva Poultry Industry (DPI), and Snethen United Methodist Church.

### VALLEY ELECTION REGION

#### (4-YEAR TERM)

**Joseph D. Snapp** (age 50) is a self-employed farmer and orchardist operating and managing West Oaks Farm, LLC in Winchester, Virginia. His farm operation includes 200 acres in fruit production, 600 acres in row crops, 20 acres in vegetable production, and cow-calf production of 400 head. The operation also includes West Oaks Farm Market, a family venture. Mr. Snapp serves on the Board of Directors for Frederick County Fruit, and is a member and serves as Chairman of the Board of Directors for Southern States in Winchester/Stephens City, Virginia. He also is a member and serves as a Council member, Youth Committee Chairman, and on the Staff-Parish Relations Committee for Round Hill United Methodist Church.

**Christopher R. Stiles** (age 54) of Berryville, Virginia, operates a farm cultivating corn on 170 acres, and also operates a business which includes the treatment and land application of septic and sludge materials. He is manager of Riggs and Stiles, Inc., a dairy and grain operation consisting of 250 cows and cultivating 1,500 acres. He serves on the Board, the Governance Committee, and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has achieved certification from the Premier Governance Series, a nation-wide board member training program. He holds current memberships in the Montgomery County Senior Farmers Club, the Montgomery County Fair (lifetime membership), the Clarke County Education Foundation, and the Clarke Frederick Dairy 4-H Club, where he also serves as an assistant leader.

# 2014 Nominating Committee Slate of Candidates

(1-year terms)

## CENTRAL MARYLAND ELECTION REGION (2 positions, 1-year terms)

### Position #1

Wayne Rhoderick, Mt. Airy, Maryland  
James M. Stup, Walkersville, Maryland

### Position #2

Colin M. O'Meara, Westminster, Maryland  
Richard A. Schwartzbeck, Union Bridge, Maryland

## CHESAPEAKE ELECTION REGION (2 positions, 1-year terms)

### Position #1

William I. Mason, Jr., Queen Anne, Maryland  
George O. Morris, Centreville, Maryland

### Position #2

Robert M. Hutchison, Cordova, Maryland  
Henry Covington, Jr., Centreville, Maryland

## DELAWARE ELECTION REGION (2 positions, 1-year terms)

### Position #1

Guy E. Phillips, Georgetown, Delaware  
R. Roland Hill, Jr., Lewes, Delaware

### Position #2

F. Thomas Unruh, Townsend, Delaware  
Christopher M. Wyatt, Sr., Harrington, Delaware

## KEYSTONE ELECTION REGION (2 positions, 1-year terms)

### Position #1

Kevin M. Sellers, Lebanon, Pennsylvania  
Leon E. Ziegler, Myerstown, Pennsylvania

### Position #2

Eric R. High, Jonestown, Pennsylvania  
John B. Kline, Myerstown, Pennsylvania

## MARVA ELECTION REGION (2 positions, 1-year terms)

### Position #1

Douglas W. Green, Princess Anne, Maryland  
Lee W. Holloway, Snow Hill, Maryland

### Position #2

Kirk D. Carmean, Snow Hill, Maryland  
Brian T. Johnson, Westover, Maryland

## VALLEY ELECTION REGION (2 positions, 1-year terms)

### Position #1

John R. Ruffner, Stanley, Virginia  
Brett B. Wightman, Edinburg, Virginia

### Position #2

Barry A. Foltz, Mt. Jackson, Virginia  
Timothy F. French, Woodstock, Virginia

## CERTIFICATION

The undersigned certify this statement has been prepared in accordance with all applicable statutory and regulatory requirements and that the information contained herein is true, correct, accurate, and complete to the best of his or her knowledge.



J. Robert Frazee, President and CEO



Fred N. West, Board Chairman



# MidAtlantic Farm Credit Current Board of Directors Required Disclosures and Biographical Sketches

**Fred N. West**, Chairman (age 62) owns 180 acres with a 40,000 poultry operation in Frankford, DE. He also co-owns Fred West Farms LLC, a 2,400-acre grain operation, and F&F Farms LLC, an 80,000 capacity poultry operation with his son. He serves on the Sussex County Farm Bureau Board, and holds memberships in the Delaware Farm Bureau and St. George's United Methodist Church. He serves on the Board (Chairman) and Executive Committee (Chairman) for MidAtlantic Farm Credit. Mr. West has served on the Board since 2000 and his term expires in 2014.

**M. Wayne Lambertson**, Vice-Chairman (age 66) farming with his son, has a 1,650-acre cash grain operation producing soybeans, corn, and wheat in Pocomoke, MD. He also has a broiler operation of 54,000 replacement pullets. He is owner/President of Amen Corner LLC (poultry), President of Twin Oak Farms, Inc. (grain), a partner and Vice President of JWL Enterprises (construction), and a partner in Don's Seafood Restaurant. He is a member of the Delmarva Poultry Industry (DPI), Pocomoke Ruritan, and Remson United Methodist Church. Mr. Lambertson also serves on the AgFirst Farm Credit Bank Board, the AgFirst District Farm Credit Council Board, and the National Farm Credit Council Board. He also serves on the Board (Vice Chairman), Executive Committee (Vice Chairman), and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has served on the Board since 1981 and his term expires in 2015.

**Paul D. Baumgardner** (age 60) owns Baumgardner's Hay and Straw and Baumgardner Farms Landscaping in Emmitsburg, MD. He is also a beef farmer and farms a total of 650 acres. Within the past five years, he also owned Winchester Feed and Seed in Winchester, VA. Mr. Baumgardner holds memberships in Tom's Creek Methodist Church and the Maryland Farm Bureau. He serves on the Board, the Executive Committee, and the Audit & Review Committee (Chairman) for MidAtlantic Farm Credit. He has served on the Board since 2005 and his term expires in 2016.

**Deborah A. Benner** (age 55), along with her husband, owns and operates Yippee Farms, consisting of three dairy facilities with over 900 cows and 900 heifers, and cultivating 700 acres of corn, alfalfa, rye and other grains in Mt. Joy, PA. She serves as CEO of Yippee LLC, a holding company and of Murgolo Books, a publishing subsidiary of the LLC. She also serves on the Lancaster County Board of the Pennsylvania Farm Bureau as President, and on the Advisory Board and Finance Committee of PTL India Partners. She holds current memberships in Pennsylvania Farm Bureau, PTL India, the Lancaster County Center for Excellence in Production Agriculture Advisory Board, and Wheatland Presbyterian Church. She has served on the Board for MidAtlantic Farm Credit since 2006 and her term expires in 2016. She has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Brian L. Boyd** (age 40) is employed as feed mill manager for Mark Hershey Farms. He also owns and operates Boyd's Custom Planting, custom planting soybeans and small grains, operates a family farm on 68 acres, producing 80,000 chickens (480,000 per year), and is President of Boyd Boys LLC (a poultry operation) in Lebanon, PA. He serves on the Board of Lebanon County Extension, as an elder and small group leader at Cornerstone Church, and is a member of the Young Farmers organization. Mr. Boyd serves on the Board and the Human Resources Committee for MidAtlantic Farm Credit. He was elected in 2010 and his term expires in 2014.

**Gary L. Grossnickle** (age 60) is a dairy and crop farmer in Walkersville, MD. His farm operation, Grossnickle Farms, Inc., consists of 1,300 acres in cultivation of corn, beans, wheat, barley, and grass hay and 260 cows and 200 replacement heifers. He is also involved in Grossnickle Limited Partnership, a real estate enterprise. He serves on the Board of Frederick-Woodsboro Southern States, and holds memberships in the Frederick County Farm Bureau, the Maryland and Virginia Milk Producers, and Lewistown United Methodist Church. He serves on the Executive Committee and the Audit & Review Committee for MidAtlantic Farm Credit. He has served on the Board since 1990 and his term expires in 2015. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.

## MidAtlantic Farm Credit Current Board of Directors *(continued)*

**Dale R. Hershey** (age 65) is senior partner in Hershey Brothers Dairy Farm in Manheim, PA cultivating 650 acres of corn, alfalfa, soybeans, rye and barley. He is a member of the Lancaster County Blue Ribbon Agriculture Commission, the Penn Township Ag Advisory Board, Pennsylvania Farm Bureau, Pennsylvania Dairy Stakeholders, and Akron Mennonite Church, where he serves as a deacon. He also serves on the AgFirst Farm Credit Bank Board of Directors (Vice Chairman), the AgFirst District Farm Credit Council Board (Vice Chairman), and that Board's Compensation Committee. Mr. Hershey serves on the Board, the Human Resources Committee, and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has served on the Board since 1996 and his term expires in 2015. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Walter C. Hopkins** (age 65) and his son operate a dairy and grain farm consisting of 570 milk cows, 500 replacement heifers, and 1,000 acres of corn, alfalfa, grass and small grain in Lewes, DE. He serves as an elder and Treasurer for Coolspring Presbyterian Church and is a past master of Jefferson Lodge #15 AFAM. He holds memberships in Land O' Lakes Cooperative, the Holstein Association, Genex Breeders Cooperative, and Delaware Farm Bureau. He serves on the AgFirst Farm Credit Bank Board of Directors, the AgFirst District Farm Credit Council Board, and that Board's Compensation Committee. Mr. Hopkins serves on the Board and the Human Resources Committee for MidAtlantic Farm Credit. He has served on the Board since 1988 and his term expires in 2013.

**T. Jeffery Jennings** (age 56) operates a farm in Luray, VA consisting of 100 head beef cows, poultry facilities with capacity for 13,000 breeder hens, and cultivates 500 acres of corn, soybeans, hay, alfalfa, pasture, and timber. He serves on the boards of the Culpeper Farmers' Cooperative and the Board of Page County Grown, a "buy local" organization. He holds current memberships in the Page County Farmers Association (Chairman of Scholarship Committee), and Luray Methodist Church where he is active in the men's group and missions. He serves on the Board, the

Audit & Review Committee, and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has served on the Board since 1989 and his term expires in 2015. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Christopher J. Kurtzman** (age 61) serves as one of the Board's outside directors. He retired from McCormick & Company, Inc. in 2008 after 32 years of service. His most recent positions included Vice President for Operations Services in Europe, the Middle East, and Africa; Vice President of Supply Chain and Growth Optimization – Consumer Products Division; and Vice President & Treasurer. He is a Certified Public Accountant and holds a BBA degree in Accounting from the University of Notre Dame. He serves as the Board's designated financial expert and serves on the Audit & Review Committee for MidAtlantic Farm Credit. He was appointed to the Board on June 11, 2010 and his term of office will expire on December 31, 2013.

**Fred R. Moore, Jr.** (age 60) owns and operates Fred R. Moore & Son, Inc. and Collins Wharf Sod, consisting of a 600 acre turf production and grain operation in Eden, MD. In addition, he is a partner in a rental management firm. He serves on the boards of the Wicomico County Farm Bureau and the Wicomico County Soil Conservation District, and as Fire Chief for the Allen Fire Company. He is a member of the Wicomico Farm Bureau, Allen Fire Company, Maryland Turf Producers, and International Turf Producers. He serves on the Board and the Audit & Review Committee for MidAtlantic Farm Credit. He has served on the Board since 1994 and his term expires in 2013. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Dale J. Ockels** (age 64) along with his two brothers, operates a family farming corporation in Milton, DE. He serves as President of Ockels' Farms, Inc. and the enterprise includes tilling 4,400 acres of corn, soybeans, and wheat, and a 60,000 capacity poultry operation. He serves on the boards of the



## MidAtlantic Farm Credit Current Board of Directors *(continued)*

Sussex County Farm Bureau, Sussex County Soil Conservation District, Sussex County Land Trust, and on the Delaware Governor's Council on Agriculture. He is a member of the Sussex County Farm Bureau and Goshen United Methodist Church. He serves on the Board, the Executive Committee, the Governance Committee (Chairman) and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has served on the Board since 1987 and his term expires in 2015.

**Jennifer L. Rhodes** (age 52) owns and operates Deerfield Farms LLC, a 110-acre poultry and grain operation in Centreville, MD with her two sons. The operation consists of a four-house poultry farm producing 440,000 broilers annually and a grain farm producing corn, wheat and soybeans. She is also employed as the Extension Educator for Agriculture and Natural Resources, University of Maryland Extension, Queen Anne's County, Maryland. She holds leadership positions in the following organizations: County Board Member and State Committee Chair (poultry & eggs) for the Farm Bureau; Board member for Queen Anne's Soil Conservation District; Board member for the non-profit Foundation for Community Partnership; President of the non-profit Delmarva Poultry Industry, Inc.; and serves as the Governor's appointee to represent Farm Credit on the Maryland Agricultural Commission. She holds memberships in the following organizations: Delmarva Poultry Industry, Inc.; Poultry & Egg Committee of the Maryland Farm Bureau; Queen Anne's County Farm Bureau; Foundation for Community Partnerships; Queen Anne's County Soil Conservation; the LEAD Maryland Alumni Committee (graduate of Class IV); Maryland Agriculture Council; Tidewater Farm Club; Queen Anne's County Grain Marketing Club; Maryland Association of County Agricultural Agents; National Association of County Agricultural Agents; and Mother of Sorrows Catholic Church of Centreville, MD. She serves on the Board, the Human Resources Committee (Chairman) and the Executive Committee for MidAtlantic Farm Credit. She has served on the Board since 2009 and her term expires in 2016. She has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Ralph L. Robertson, Jr.** (age 66) is co-owner with his wife of a 400-acre crop farm in Westminster, MD. The operation includes contract dairy heifers, research cattle, and a cow-calf operation. He is also employed as a preservation manager with Carroll County, Maryland. He was previously a dairy farmer. He serves on the boards of the Southern States Carroll Petroleum Cooperative and the New Windsor Progressive Farmers (Vice-President). He is a member of the Carroll County Farm Bureau, Southern States Farm Cooperative, New Windsor Progressive Farmers Club, and Kriders UCC Church. He serves on the Board and the Governance Committee for MidAtlantic Farm Credit. He has served on the Board since 1993 and his term expires in 2014. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.

**Paul J. Rock** (age 70) is one of the Board's outside directors. He is a Certified Public Accountant and an adjunct professor at McDaniel College in Westminster, Maryland. Within the last five years he was CFO of IOCC, an international humanitarian aid organization, and he is retired from McCormick and Company. He serves on the Board and on the Finance Committee of the Maryland 4-H Foundation and on the Board and as Treasurer for The Mission of Mercy (medical services non-profit). He holds memberships in the Maryland Association of CPAs, and the American Institute of Certified Public Accountants, and is a Trustee of St. John's Church of Westminster. He serves on the AgFirst Farm Credit Bank District Plan Sponsor Committee. Mr. Rock also serves on the Board and the Human Resources Committee for MidAtlantic Farm Credit. He was appointed to the Board in 2006 and his term expires on December 31, 2014. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.



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## MidAtlantic Farm Credit Current Board of Directors *(continued)*

**Lingan T. Spicer** (age 64) is a grain and timber farmer in Church Creek, MD. The grain portion of his business consists of 900 acres producing row crops, and the timber operation consists of 1,000 acres. He serves on the Dorchester County Forestry Board, on the Dorchester County Economic Development Advisory Committee, and as Trustee of White Haven Methodist Church. He holds current memberships in the Association of Forest Industries and the Dorchester Farm Bureau. Mr. Spicer serves on the Board and the Audit & Review Committee for MidAtlantic Farm Credit. He previously served on the Board from 1994 until 2006. He was appointed in 2007 to fill a vacancy on the Board, and was re-elected in 2008. His term expires in 2014.

**Christopher R. Stiles** (age 54) operates a farm cultivating corn on 170 acres, and also operates a business which includes the treatment and land application of septic and sludge materials in Berryville, VA. He is also Manager of Riggs and Stiles, Inc., a dairy and grain operation consisting of 250 cows and cultivating 1,500 acres. He holds current memberships in the Montgomery County Senior Farmers Club, Montgomery County Fair (lifetime membership), the Clarke County Education Foundation, and the Clarke Frederick Dairy 4-H Club, where he also serves as an assistant leader. He serves on the Board, the Governance Committee, and the Communications Advocacy Program Committee for MidAtlantic Farm Credit. He has served on the Board since 2009 and his term expires in 2013. He has achieved certification from the Premier Governance Series, a nation-wide board member training program.