



FARMING

with Family & Friends



\$5,000 Grand Prize Referral Reward Winners!

FALL 2010

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Chris and Kim Fryar and their sons William (left) and Shelby (right) were thrilled to learn they were this year's grand prize winners in our Referral Rewards contest. Loan Officers Rex Dollar and Donne Johnson of the Mena office awarded their prize and thanked them, again, for the new member referrals they made this year. Photo by Jill Robertson.



Published for the members and friends of Farm Credit Services of Western Arkansas

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Andrea Leding, Perry McCourt

Board of Directors

Kevin Crumpacker (Chairman), Ratcliff
Kenny Brixey (Vice Chairman), Casa
Bruce Alford, Lewisville
Randy Arnold, Alma
Troy W. Buck, Alpine
Steve Burke, Washington
Scott Carter, Danville
Chuck Davis, Jr., Ashdown
Dwayne L. Davis, Farmington
Bob Dixon, Havana
Dusty Hampton, Russellville
Ron Hubbard, London
William Martin, Morrilton
L. Duane Wilson, Fayetteville

President and CEO Glen Manchester
Editor Tom Cox tom.cox@farmcredit.com

December is my favorite time of year. Our Referral Rewards drawing on December 1 makes the month even more exciting!



Tom Cox, Editor

Calling a member with the news that they've won \$5,000 or \$1,000 is a great phone call to make. Imagine receiving that phone call!

Farm Credit employees are just as excited to get your valuable referrals throughout the year. We grew by 243 NEW MEMBERS and almost \$28M in NEW LOANS this year because you either told your friends about Farm Credit, or told Farm Credit about your friends. It's that easy - and we ALL win!

I hope we get to call YOU on December 1, 2011.

Farming is published by Farm Credit Services of Western Arkansas. Please address any comments to Editor, *Farming*, Farm Credit Services of Western Arkansas, 3115 W. 2nd Court, Russellville, AR 72801.



Member Cooperative Communicators Association.

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Greetings

Joyous greetings from the employees and directors of your customer-owned financial cooperative! Although financial uncertainty in the nation's economy continued in 2010, your Farm Credit grew in number of stockholders, loans and surplus. In addition, we maintained and improved credit factors, as well. Thank you for helping make that happen!

Congratulations are in order

Congratulations to those elected to the Board of Directors and Nominating Committee this year. Directors have the privilege and great responsibility of overseeing the institution's safe and sound operation for the benefit of member-borrowers. The Nominating Committee singularly chooses candidates for next year's election. Directors and Nominating Committee members both selflessly remove their "individual" caps and put on "corporate" ones, allowing for decisions that most benefit Farm Credit. Thank you for your service!

On pages 14-15, you'll find several members who have been selected as 2010 Farm Families of the Year for their county. The large number of our customers earning this distinction reflects the high percentage of Farm Credit members who are active in the agricultural community, as well as the quality of our membership. We're proud of these members' achievements!

Our membership and employees are the keys to our success. Working with great members creates an environment that attracts and keeps quality employees. Experienced employees go a long way in providing good customer service. Members receiving good customer service then refer more potential customers, and the cycle continues. This enables your Farm Credit to thrive, even during daunting times! In return, the Referral Rewards program rewards your referrals and our 2010 winners are announced on pages 4-5. Congratulations!

Credit is the Core of Our Business

As an agricultural finance cooperative, we never forget that credit is the

PRESIDENT'S LETTER

core of our business. Tom Cox, vice president of Sales & Marketing, shares his more than 33 years of Farm Credit experience as he lays out the basics of financial planning on pages 8-9. As you read the article, I encourage you to think about how his tips apply to your business operations. The better you do financially, the more we succeed in fulfilling our mission of *Maximizing Our Customers' Financial Success!* It is our firm belief that each loan should be safe and sound, thus insuring that it is in the best interest of the members AND the association. We truly strive to be the most trusted agricultural lender.



**Glen Manchester
President and CEO**

2010 - Finishing Strong

As of November 30th, I'm proud to say that we are on target for another good year. It appears that we will achieve very good results, continuing a long-running trend. As I mentioned earlier, members promoting Farm Credit membership benefits are the key to our continued success. It can be as simple as passing a name on to your branch office. We're happy to visit with them and lay the ground work for a long-term relationship focused on their specific needs!

Making Rural Arkansas a Better and Better Place to Work and Live

We'll be sharing specific instances of our commitment to rural Arkansas as a regular feature in this magazine. I think you'll discover that our service to rural Arkansas is as diverse as our employee and customer base. Whether we're leading a 4-H club, picking up trash at a community park, mentoring a young farmer, volunteering for a rural fire department, participating in a local civic club, or a host of other activities - Farm Credit employees and members **ARE** making a difference. We're committed to making rural Arkansas a better and better place to work and live! It's what we love to do!

Our Capital And Your Hard Work Go Hand In Hand



**Lending money
to hard working
people is what
we know and
have done for
nearly 100 years.**

Call us today!



FARM CREDIT

OF WESTERN ARKANSAS

MYAGLENDER.COM

2010 Director Election Results



Troy W. Buck
Clark County
Area #5 (4-year term)
Clark, Dallas, Garland, Grant,
Hempstead, Hot Spring, Howard,
Montgomery, Pike, Saline Counties



Scott Carter
Yell County
Area #3 (4-year term)
Logan, Polk, Scott, Sebastian,
Yell Counties



Charles A. "Chuck" Davis, Jr.
Little River County
Area #6 (3-year term)
Calhoun, Columbia, Lafayette,
Little River, Miller, Nevada,
Ouachita, Sevier, Union Counties



Dusty Hampton
Pope County
Area #2 (4-year term)
Carroll, Franklin, Johnson,
Madison, Newton, Pope Counties

Nominating Committee Results

Area 1A – David W. Hays
Washington County
Jerry C. Beaver (alternate)
Benton County

Area 1B – Douglas H. McKinney
Benton County
Dean L. Leach (alternate)
Washington County

Area 2A – James H. Ford
Franklin County
Jimmy Scott Childers (alternate)
Franklin County

Area 2B – John P. Pendergrass
Franklin County
Harold S. Holt (alternate)
Franklin County

Area 3A – Chris Huber
Logan County
Shawn A. Ezell (alternate)
Logan County

Area 3B – Daryl Wiseman
Yell County
Robert W. Turner (alternate)
Polk County

Area 4A – Jerry Hartwick
Faulkner County
Michael Dickey (alternate)
Faulkner County

Area 4B – James W. Mann
Perry County
Nicholas C. Frey (alternate)
Perry County

Area 5A – David W. McCarter
Montgomery County
Max D. Campbell (alternate)
Pike County

Area 5B – Allen M. Garner
Clark County
John P. Dickerson (alternate)
Clark County

Area 6A – John A. Wade
Little River County
Gary Crutchfield (alternate)
Little River County

Area 6B – Tim Spruell
Lafayette County
Donny R. Cutchall (alternate)
Miller County

2010 Referral Reward Winners!

Our association grew by 243 NEW MEMBERS
as a direct result of YOUR

These members are this year's lucky winners! We thank them



Regional Vice President Scott McKennon and Russellville Branch VP Mike Anthony present \$1,000 award to Connie and Shirley Aday, Russellville



Paris Branch VP Tom White and Financial Services Specialists Donna Cunningham and Mary Davidson present \$1,000 check to Shawn Ezell, Paris

\$5,000 Grand



Shelby and William celebrate with parents Chris and Mena. Mena is Mena Loan Officer Donne John

\$9,000 Awarded on December 1

and more than \$27 MILLION in NEW LOANS

valuable referrals this year!

...and **EVERYONE** who referred friends and family this year!

Prize Winner



Chris and Kim Fryar, Oden. Presenting the award
Roberson and Mena Branch VP Rex Dollar



James and Marlo Maddox, Lincoln, receive their referral
reward from Fayetteville Branch VP Bill Roberson



Ted and Gaye Waters, Willisville, are joined by daughter
Taylor and son Garrett as Hope VP Jerry Nance and Hope
Credit Analyst Jody Almand present their award

Eligibility:

Current Farm Credit of Western Arkansas members.

How it works:

Every time you refer somebody to Farm Credit and they make a loan with us – YOUR NAME goes into our Referral Rewards drawing. It's our thank you...and it's that easy!

Drawing:

On December 1, 2011 we'll draw the names of one \$5,000 GRAND PRIZE WINNER and FOUR \$1,000 REGIONAL WINNERS.

How to enter:

YOUR name will be entered in our drawing every time a person you refer makes a loan with us. The branch office makes sure your name goes into the drawing.

Timing:

Referrals for loans closed between December 1, 2010 and November 30, 2011 will be entered into our December 1, 2011 drawing!

We ALL WIN!

As a member and an owner, you benefit in many ways when your association grows. Increasing membership means we continue to build capital and create continued opportunities for patronage refunds in the future. YES, as an owner YOU share in the profits so the more the association makes...the more YOU potentially make!

The folks you refer win, too.

They're sure to thank you for recommending Farm Credit and connecting them to financing that'll *help them maximize their own financial success!*

As a member, you're in the perfect position to share your Farm Credit story with others. Tell people directly, or simply call your local branch office today with names of folks you'd like them to call. We'll take it from there - and when they close their loan, YOUR NAME will go into our drawing to win *your share of \$9,000 next year!*

2010 Referrals Rewards Program

FINAL RESULTS THRU 11-30-10

| REGION | BRANCH OFFICE | NEW LOANS CLOSED | TOTAL NEW \$\$\$ |
|-------------------------------------|---|------------------|---------------------|
| | BENTONVILLE | 2 | 189,448 |
| | FAYETTEVILLE | 29 | 3,851,793 |
| | HARRISON | 12 | 2,215,363 |
| | SILOAM SPRINGS | 4 | 786,728 |
| REGION 1 | | 47 | 7,043,332 |
| | PARIS & OZARK | 20 | 1,219,739 |
| | VAN BUREN | 25 | 3,230,852 |
| | DE QUEEN | 9 | 689,807 |
| | NASHVILLE | 20 | 3,148,484 |
| | GLENWOOD | 9 | 1,329,055 |
| | MENA | 17 | 1,952,981 |
| REGION 2 | | 100 | 11,570,918 |
| | RUSSELLVILLE | 24 | 1,801,876 |
| | DANVILLE | 5 | 421,240 |
| | MORRILTON | 11 | 978,809 |
| | GREENBRIER | 7 | 292,502 |
| REGION 3 | | 47 | 3,494,427 |
| | MAGNOLIA | 10 | 848,052 |
| | ARKADELPHIA | 4 | 127,665 |
| | HOPE | 10 | 588,730 |
| | TEXARKANA | 25 | 4,230,967 |
| REGION 4 | | 49 | 5,795,414 |
| Farm Credit WESTERN ARKANSAS | Total number of loans and \$ closed as direct result of a referral from a current member | 243 | \$27,904,091 |

CAPTURE THOSE GREAT moments from life in western Arkansas and share them with Farm Credit readers.

Complete details at www.myaglender.com after January 1.

Who is eligible?

Members of Farm Credit of Western Arkansas and their family members are invited to enter. Entries are limited to three submissions per person.

All photos must have been taken within our association territory that covers 41 counties in western Arkansas.



Farm Credit Photo Contest

...Give Us Your Best Shot

CASH PRIZES!

1st place \$500 • 2nd place \$250 • 3rd place \$100

Photo format

DIGITAL photos, preferably 3072 x 2048 pixels or 3.1 MB. Set camera to highest resolution possible.

Submitting digital photos:

Copy to CD and mail to address below (include labeled 4x6 photo with CD); OR

Email to address on our website (photo contest details posted to website after January 1).

Deadline

All entries must be received by May 31, 2011.

Winning photos will be chosen by a neutral third party with photography experience.

Important information

Winning photos will be featured on our website as well as in Farming with Family and Friends magazine.

All images, used or unused, will become the property of Farm Credit Services of Western Arkansas. No images will be returned. Please make duplicate copies if you desire to keep the photo.

The official entry form at right will serve as permission for FCS of Western Arkansas to use the photo in printed materials and/or for advertising purposes. All entries must include the entry form in order to qualify.

An entry form can also be downloaded from our website – www.myaglender.com – after January 1.

Capture what you think are the best things about rural western Arkansas – use your imagination!
Kids • Farm animals • Scenery • Sunrises / sunsets
 • Harvesting / gardening
 • Barns & equipment • Wildlife & nature
 • Whatever you like!

Farm Credit of Western Arkansas Photo Contest Entry Form

Name: _____

Relationship to Farm Credit of Western Arkansas:

member

family member of Farm Credit member

Address: _____

City/ Zip: _____

Phone: () _____

Email: _____

Name of Photographer: _____

Name(s) of person(s) in photo: _____

Where was the photo taken? _____

Describe what is happening: _____

By signing this official entry form, I understand that the image will not be returned and that each photo submitted comes with full and unlimited rights to print the photo, without credit in Farm Credit Services of Western Arkansas literature and advertising, without further obligation to the photographer for those people who have their person or items pictured.

Signature of person submitting photo: _____

Send official entry form to: 2011 Photo Contest
 Farm Credit of Western AR
 3115 W. 2nd Ct., Russellville, AR 72801

Full details and info for submitting photos electronically available on our website at myaglender.com after January 1.



IT PAY\$ TO PLAN

THE HOLIDAY SEASON IS upon us, and it brings a time of reflection for many. We look back at the year, pausing to give thanks and count our many blessings. The year winds down with the joyous celebration of Christmas and the spirit of renewal as we anticipate another new year.

As we go into 2011, we still have a sluggish and recovering economy. We still see input costs and other expenses on the rise. Farm and off-farm income are still somewhat stagnant. Many producers continue to tighten their belts for what could be a lingering or double dip year ahead.

What are your farm and family plans for 2011?

NEW YEAR FARM AND FINANCIAL PLANS

It's in our DNA to plan. I doubt early man simply woke up and hunted for food every day. Based on the prior day's success, he had to plan what was available, where he might go to find the best hunting, the best time to maximize his hunting potential and more. I'm sure some planning was needed in order to survive.

Planning is second nature. It's a process our mind executes moment to moment throughout our days, weeks

and months. However, planning for a year can take on a whole new dimension once we sit down and assess our

business and examine needs, goals, changes that need to be made, etc. Planning is just as much looking

2011 Farm and Financial Planning Guide Complete an annual balance sheet or financial statement as of 12-31 each year.

- A financial snapshot on the same date each year, such as December 31, is a great way to compare your financial progress year-to-year.
- Assess your 2011 farm and family cash flow or budget.
- *What is your cash flow going to be next year?* As you prepare your income taxes, it's also a great time to think about your income, expenses and cash flow for the next year. By assessing the prior year's cash flow you can gain insight and form a strategy for the coming year.
- What production, management and marketing changes will be occurring next year? What are your contingencies?
- What are your capital expenditure needs for 2011?
 - Do you need to replace a pick-up truck, tractor or other equipment?
 - Do you plan to expand your operation, i.e. cattle herd?
 - Do you have construction needs? Build two, or more, poultry houses, or purchase land?
- Are you comfortably servicing current debt load? Are you building cash reserves and working capital?
- Have you and your loan officer had a recent discussion regarding your term debt obligations and repayment capacity?



back and reviewing as it is looking forward at your farming operation progress. Next, it's analysis to see if plans are on track or need to be changing. Planning requires some reflective time to ask good questions, analyze results, make projections and evaluate contingencies.

When my lending career began in 1977, I learned early that if I asked the following questions I could learn a lot about customers and their thinking, and then be best able to help them with their financing needs and goals.

- 1) Where has your operation been?
 - 2) Where is your operation today?
 - 3) What are your future plans for the operation?
- Setting aside time in today's fast-paced world to do adequate, in-depth planning is a challenge.

Completing an in-depth farm and financial plan and evaluation each year is a great tool. At Farm Credit we are often guilty of not asking customers for their specific farm or financial plans. To expedite a loan request a loan officer often may simply look back on income history and simply make a projection off the prior three to five years' history without ever asking you in-depth questions about your future needs, plans or goals.

See box on page 8 for a guide to help you create a plan for 2011.

HELP US HELP YOU!!!

Recently, I had a spirited discussion with a loan officer about taking the time to discuss the next 12 months of anticipated credit needs when he meets with customers - versus simply servicing the current loan request.

In this particular instance, the customer requested a real estate loan in September, and the loan officer completed a financial analysis for that real estate loan only. There was no discussion of other credit needs in the near term or long term. The following month that same customer returned to request additional financing for a dozer.

Chances are, if the customer and loan officer had simply asked each other more questions it could have saved them both some time. The real estate loan could have been approved just as quickly, AND the anticipated dozer loan could have been pre-approved, as well. Again, saving everyone valuable time!

Addressing one loan request, or transaction, at a time is often the

norm because:

- 1) The member needs it quickly
- 2) Farm Credit offers the On-The-Spot loan approval system
- 3) Western Arkansas agriculture is principally comprised of poultry producers, cattle producers, timber and forestry operations and many small and/or part-time farmers.

In today's fast-paced culture, producers need financing quickly, which, combined with the increasing loan volume and customer numbers in our branch offices, does not leave a lot of time for sitting down and discussing every producer's plans or anticipated needs. For those members with perhaps a crop loan, or larger line of credit, chances are we are more disciplined in asking for cash flow plans and setting expectations for financial information and business plans.

Help us help you more by making an appointment to meet with your loan officer to discuss your needs for 2011 or even the what-if scenarios for where your operation is heading and where you'd like it to go?

Our goal as your lender is to help you achieve your needs and goals. Plus, we want to make the process as easy and hassle-free as possible!

Don't look at your annual planning and visits with your loan officer as a chore or a challenge. It's a productive time for you to get to know one another better...and can often mean the ability for Farm Credit *to help you maximize your financial success*, even more.

Like the old saying goes "It pays to plan. It wasn't raining when Noah built the Ark."

By Tom Cox, Sr. Vice President Sales and Marketing



Supporting Young, Beginning & Small Farmers!

OUR EMPLOYEES PROUDLY support agriculture in our local communities. We give our time and money to a variety of youth programs and sponsorships because we know today's youth and beginning farmers are tomorrow's agricultural leaders.

Young, Beginning & Small Farmers

The Farm Credit System knows that young, beginning and small farmers have unique needs. Lending to each of these segments is monitored annually to assure lending programs adhere to the regulatory criteria set by the System. These groups are defined as:

- **Young Farmer** – Any Farm Credit borrower 35-years-old, or younger, as of the loan transaction date
- **Beginning** – any Farm Credit borrower with 10 years, or less, farming experience as of the loan transaction date
- **Small** – Any Farm Credit borrower with an annual gross farm income of \$250,000, or less, as of the transaction date

* A borrower can qualify under more than one of these criteria.

As of 10-31-2010, Farm Credit of Western Arkansas had 9,476 loan commitments totalling just over \$1 billion dollars.

- Young farmers comprise 2188 loans and 21% of the outstanding volume
- Beginning farmers comprise 3029 loans, 30% of the outstanding volume
- Small farmers comprise 8042 loans,

53% of the outstanding volume New Young Beginning Farmer Program Launched

This summer we introduced a Young Beginning Farmer Program. Producers meeting the Young and Beginning criteria above are eligible for lower interest rates, differential credit standards and modified fees in specific or qualifying loan requests.

Farm Credit of Western Arkansas' mission is to support young and beginning farmers. In 2010 we believe we elevated this mission and purpose with Young Beginning Farmer lending program enhancements designed specifically for the needs of young and beginning borrowers.

Supporting Youth in Western Arkansas

Our association serves a 41-county territory with 30 total locations. Our goal is to reach the young and beginning segment by focusing on youth programs and activities.

4-H and FFA are the mainstays of Farm Credit Services' continual focus and support. We want to make an impact on the youth who will be our future customers. Supporting youth in 4-H and FFA also helps us reach these young people's parents and offer them solutions for maximizing their financial success.

Youth support includes making loans to youth for 4H and FFA projects, awarding annual academic scholarships, sponsoring youth livestock shows, cooking meals for youth events, sponsoring calf projects, assisting with a variety of educational programs AND MORE!

- **Academic Scholarship Program** – \$20,000 in scholarships awarded to graduating high school seniors and/or college students annually.

• **Youth Loan Program** – Loans up to \$2,500 to 4-H or FFA members to purchase their agricultural projects. Currently, the Youth Loan Program has made more than **181 loans to youth, totaling more than \$374,227.**

• **Farm Credit sponsored Calf Raffles** – Several branch offices sponsor 4-H and FFA calf raffles. FCS purchases calves for area 4-H or FFA chapters who then sell raffle tickets for a chance at winning the calf. The Harrison branch office helps 16 area FFA chapters raise more than \$20,000 annually through these raffles.

U of A Cooperative Extension Grant

Beginning in 2003, FCS of Western Arkansas created a grant to fund various University of Arkansas Cooperative Extension programs. These programs provide outreach education to beef and equine producers. 2011 marks the 9th year of the UAEX grant, and Western Arkansas will have invested more than \$180,000 in outreach programs. 2010 programs sponsored by Farm Credit include:

- Arkansas Beef Improvement Program Workshops
- Beef IQ Workshops
- Arkansas Cattle Growers Conference
- Arkansas Horse Grazing Schools
- Arkansas Horseman of Excellence Program
- North Central and River Valley Stocker Conferences
- Southwest Arkansas Cow-Calf Conference

In addition, Farm Credit continues to be a major sponsor of the annual Arkansas Women in Agriculture Conference.

4-H and FFA Donations through your Equipment Loans

For every new equipment loan we make, we'll donate up to \$100 to the local 4-H or FFA chapter of your choice. Since its inception, this program has generated thousands of dollars in donations to local 4-H and FFA chapters.

Specific 2010 branch office activities and programs sponsored include:

Arkadelphia

- Arkadelphia Schools
- Ouachita Schools
- Arkansas Association of the Deaf
- Clark County Fair Premium Sale
- Clark County Cattlemen's Meeting
- Arkansas State Fair Junior Livestock Sale
- Hot Spring County Fair Premium Sale
- Saline County Cattlemen's Meeting
- Centerpoint FFA Banquet
- South Central Arkansas Log-A-Load Committee
- Clark County Homebuilders Association
- Clark County Beginning Farmer Program- UAEX
- Clark County Fair Program
- Alpine Community Steak Supper
- Arkansas Forestry Association Annual Meeting
- Arkansas Timber Producers Assn Annual Meeting
- Log-A-Load for Kids Events
- Forestry Field Day Hope
- Registered Forester Meeting
at Arkadelphia/Russellville/Ferndale
- Clark County 4-H Fish Fry
- Clark County Extension Council
- Ducks Unlimited Banquet
- Cook Sausage/Biscuit Breakfast for Relay for Life
- Sponsor Relay for Life Fish Fry
- Society of American Forester Meetings
- Sponsor Manchester Community Pumpkin Day
- Sponsor Forest Landowners Meeting with UAEX
- Sponsor Dallas County Conservation District
4-H & FFA Forestry Contest
- UAEX Cossatott Forest Landowners Clinic
- Arkadelphia Realtors Cook-Out Luncheon
- Arkadelphia Rotary Club Golf Tournament
- Clark County Fair Banquet
- Clark County Clinton Dinner
- National Wild Turkey Federation Banquet

Bentonville/Siloam Springs

- Benton County 4-H Pullet Show
- Calf raffle for 4H/FFA in Benton County
- Cooked meal for 4H/FFA youth participants at
Benton County Fair
- Benton County Cattlemen's Meeting sponsor
- Dairy Days breakfast sponsor
- NRCS Conservation Day seminar sponsor
- Benton County 4-H Awards Banquet sponsor
- Cooked for Benton County FFA
Parliamentary Procedure Contest
- Benton County Ag Advisory committee member
- Bentonville/Bella Vista C of C member
- YBS Customer Information Meeting
- FFA beef raffle sponsor
- County 4-H Valentine Banquet
silent auction sponsor
- Gravette Youth Baseball team sponsor
- Rogers' Men City Basketball League sponsor
- Siloam Springs Chamber of Commerce member

Danville

- Mt. Magazine Envirothon
- Yell County Fair Premium Sale

Harrison Office Sponsors Annual Calf Raffle

The Harrison branch office supports local FFA groups by sponsoring an annual Calf Raffle. FFA chapters from Boone, Carroll, Baxter, Marion, Newton and Searcy Counties are invited to participate and coordinate their own ticket sales. Farm Credit simply purchases three calves. Each school sells their own tickets and keeps ALL proceeds from their ticket sales for their program.

15 schools sold a total of 23,780 tickets, which raised more than \$20,000 for their FFA groups this fall. Each year the top two ticket-selling schools win a pizza party in honor of their achievement. This year, the Mountain Home and Valley Springs FFA clubs each raised more than \$4,000 for their respective FFA chapters, earning them pizza party celebrations.

2010 calf winners are:

- Jim Kimes, Valley Springs (Boone/ Carroll Counties)
- Dale Jensen, Flippin (Baxter/Marion Counties)
- Cindy Caldwell, St. Joe (Newton/ Searcy Counties)

The Harrison office has sponsored Calf Raffles for several years.... helping generate **thousands of dollars** of support for area FFA chapters.



Scott County Fair Premium Sale
Cooked meal for the FFA regional kick off meeting
Cooked meal for ATU Ag students
Arkansas Beef Improvement Program Workshop
- Yell County
Many area high school and youth sponsorships
Cooked pregame meal - Dardanelle football team

De Queen

SW District FFA Banquet
Sevier County Fair -lunch for livestock exhibitors
Sevier County Fair Premium Sale
4-H Foundation Fundraiser Bull Buck sponsor
Sevier County Extension and FSA Sevier County
Outreach Program & Meal
Horatio FFA Bass Tournament Sponsor
FSA Information Luncheon
Sevier County Cattlemen's Meeting

Fayetteville

NW AR FFA Spring District Kickoff - sponsor/ meal
Madison County Fair
Madison County Heifer Calf Raffle
Washington County Fair
Washington County Heifer Calf Raffle
Cooked for Washington Cty Fair (Jr. Exhib buyers)
4-H & FFA trip & conference sponsor
Jr. Exhibitors Banquet (Washington Cty) sponsor
Fayetteville Chamber member
(Ag & Urban Development Committee)
4-H Achievement Banquet sponsor
Fayetteville Rural Friends Development sponsor
Extension Credit Principals speaker in Lincoln
NW AR Poultry Symposium
Poultry Partners Symposium speaker
Master Gardner speaker-fruit/vegetable financing
Extension - Fescue Toxicity Field Day Sponsor
- Washington and Madison Counties
Apple Festival sponsor
Mhong New Year Celebration participant
FCS/ Extension Beef Herd Improvement sponsor
Breast Cancer Awareness donation
Farmer's Mutual Insurance board member
Member/Sponsor/Participant
in area Cattlemens events
Youth sponsor - area newspapers
Kids Day event sponsor on KURM Radio
Beef Short Course sponsor
Ag Week radio sponsor "Kid's Day" at fairgrounds
annual sponsor/ participant
Youth judging event sponsor
FFA4-H classroom presentations
Speak to U of A (Finance and Sales classes)
Farm Bureau Women's Committee (Youth support)
U of A/FCS Loan Officers shadow day (2/semester)
Adopt a Highway Program
Guest speaker U of A Ag Business
State FFA Foundation Board of Directors
4-H Foundation Board member
Huntsville Chamber of Commerce Board member
Sponsor State Cattleman's Convention lunch
Radio sponsor State Cattleman's Convention
Speak to U of A Collegiate Farm Bureau
Farm Friends /Extension service program sponsor

Glenwood

Mine Creek Soil and Water - Forestry Land Judging
Montgomery County Fair Premium Sale
UAEX Beef Workshop
Pike County Fair Premium Sale
Garland County Fair Premium Sale
Cooking for Pike County Fair exhibitors & parents
Montgomery County 4H Carshow Sponsor
District 4H Horse Show Sponsor
Centerpoint FFA Annual Pie Auction
4H Ag Day - Montgomery County
Pike / Montgomery County Cattlemen's Meeting
Various other Youth Sponsorships & Donations

Greenbrier

Faulkner County Fair Premium Sale
Van Buren County Fair Premium Sale
Contributed to 4H - FFA loan & lending workshop
in Van Buren County
Faulkner County 4-H Foundation board member
and sponsor
Tri-County Youth Judging Contest sponsor
Faulkner County Cattleman's Association
Van Buren County Cattleman's Association
Arkansas Beef Improvement Program Workshop
- Faulkner and Van Buren Counties
Faulkner Cty 4-H Agriculture Workshop participant
Faulkner County 4-H banquet - participant
NRCS Hay Improvement Workshop for young
farmers - Van Buren County
Faulkner County Hay Day - Cook and sponsor
NRCS District Hay forage conference - sponsor
U of A -Tri County Dairy Meeting
Monthly sponsor of the Enola Area - Cattlemen's
Coffee Shop
Faulkner County Farm Roundup - Agricultural
Education for Area Schools
Farm Family of the year Awards committee - Van
Buren and Faulkner County, member & sponsor
4H & FFA Tri-county Grassland judging confer-
ence judge and sponsor
Faulkner County 4H fund raiser sponsor

Harrison

Boone County Cattlemen's Meeting
Carroll County Hay Day
Green Forest Agri Days
NW Arkansas FFA Jackpot Steer Show
Various FFA Conferences sponsor
Calf Raffle - raised \$20,000 to support FFA
groups in six counties.

Hope

Mine Creek Soil & Water-Forestry and Land Judging
Southwest District FFA Banquet/Arkansas FFA
Association
Hempstead County Cattlemen's Meeting
U of A Experiment Station Beef and Forage Clinic;
Cow Calf Clinic
Spring Hill. Hope and Prescott FFA
Spring Hill Athletics
Nevada County Cattlemen's Meeting
Nevada County Fair Premium Sale
Hempstead County Fair Premium Sale
Arkansas Forestry Association
Local High School Rodeos
Hempstead County Chamber of Commerce
Nevada County Chamber of Commerce
Nevada County Fair Program
Sponsor - Premium Sale Luncheon
at Hempstead County Fair
Third District Livestock Show and Rodeo Program Ad
AR Women in Agriculture
Hope and Prescott Lions Club
Christmas Auction Sponsor
Arkansas Turkey Banquet
Arkansas Cattleman's Association
Cooking for the Springhill Football team
Forestry field day U of A Experiment Station
Cooked for U of A Community College
at Hope Scholarship Fundraiser
ABIP workshops
Horticulture Field day U of A Experiment Station.
Cooked for 4-H in July in Texarkana Park
Support 4-H in Hempstead and Nevada Counties
Cooked for Hempstead County Fair board
fundraiser 9-11-10
Gave presentation at Willisville 4-H club.
Cooked for Area 4 cattlemen's meeting - Magnolia
Youth loans
Grassland field day. U of A Experiment Station
Judged 4-H cooking competition

Magnolia

Presentations to SAU Agriculture Classes
Southwest District FFA Banquet
Many area high school and youth sponsorships
Columbia County Fair Premium Sale
Lafayette County Fair Premium Sale
Union County Fair Premium Sale
Ouachita County Fair Premium Sale
Columbia County Fair & Livestock Show
Columbia County Cattlemen's Association
Union County Cattlemen's Association
Calhoun Cty High School Rodeo Buckle Sponsor
U of A Cow/Calf Conference - Hope (Co-Sponsor)
Southwest Ag Expo - (Co-Sponsor)
Collegiate FFA Sponsor, State FFA Judging Contest
Columbia Cty Conservation Dist Scholarship Sponsor
Arkansas Landowner's Clinic
Lafayette County Youth Football Sponsor
Women in Ag member
Extemporaneous Speaking Judge FFA District
SAU Muleriders schedule/ roster poster sponsor
Assisting Calhoun County Extension Service with
vegetation research

Mena

Polk County Cattlemen's Meeting
Scott County Cattlemen's Meeting
Polk County Fair Youth Livestock Banquet
Polk County Fair Premium Sale
Scott County Fair Premium Sale
Polk County Fair Booth
Mena FFA Work Auction
Scott County Extension Stockpiled
Bermudagrass Field Day
Arkansas Women in Agriculture
Scott County Extension Beef Cattle Meeting
Many area high school and youth sponsorships
Various Local Scholarship donations

Morrilton

Regional Envirothon Meal Sponsorship
Perry county 4-H Membership Drive cook
Perry county 4-H Record Book sponsor
Conway County 4-H Foundation
Perry County 4-H Foundation
River Valley Soybean Production Meeting
Conway County 4-H
Conway County Fair
Perry County Fair premium auction
Conway county fair premium auction
Conway County Fair Youth Breakfast
Conway County Cattlemen's Dinner
Perry County Cattlemen's Dinner
FFA club donations Conway & Perry counties
Many area high school and youth sponsorships

Nashville

SW Arkansas FFA Foundation Banquet
SW Dist Land/Timber Judging Contest, Nashville
Nashville FFA Banquet
State FFA Foundation
Howard County 4-H Foundation Sponsor
Howard County Fair Premium Sale
Exhibitors Lunch at Howard County Fair
Howard County Cattlemen's Association Meeting
Howard County Children's Center
Various high school and youth sponsorships
County Line/Yancy Volunteer Fire Department
donations
Howard County 4-H Awards Banquet sponsor
Dierks FFA Foundation
Nashville FFA foundation
Belt buckle sponsor at Howard County fair

Ozark

4H Calf Purchase
Outstanding ticket sales - 4H
Franklin County Fair Premium Sale

Making Arkansas better....

Introducing a new regular feature to *Farming with Family & Friends*: Look for "Making Arkansas better" in future issues of the magazine as we continue to highlight specific Farm Credit contributions across Arkansas.

WE KNOW THAT TODAY'S youth in the show ring are some of tomorrow's agricultural leaders.

Farm Credit of Western Arkansas teamed with AgHeritage Farm Credit Services and Farm Credit Midsouth to support youth competing in the 2010 Arkansas State Fair. Farm Credit sponsored the belt buckles awarded to the Grand Champion of each event spanning the nine days of fair competition.



Jr. Livestock Picnic
Grassland Competition - provided meal
Youth Rodeo sponsor
Hurricane Creek 4H Club
Sponsored youth softball and t-ball teams
Ozark FFA Banquet/fund raiser
sponsor and cooked meal
Hillbilly relays
7th -12th grade Ozark High School game announcer
Coached OAYO 5th grade football
Coached OAYO baseball
Raised money for FFA
Coached 6th grade OAYO football

Paris

4-H Calf Purchase
Regional Envirothon Meal Sponsorship
Booneville FFA Field Day – provided meal
Logan County Fair Premium Sale
4-H Outstanding Ticket Sales
Numerous high school and youth sponsorships
Spoke to County Line Ag class on finance
Donation to Paris Boys & Girls club
Numerous high school and youth sponsorships

Russellville

Johnson County 4-H Banquet
Pope County 4-H calf purchase
Johnson County Fair Premium Sale
Mt. Magazine Envirothon Sponsor
Johnson County Envirothon Sponser
NRCS Poultry Field Day

River Valley Young Cattleman's Event
Pope County Fair Premium Sale
Pope County Cattleman's Association Meeting
Johnson County Cattleman's Association Meeting
4-H Board of Directors
Many area high school and youth sponsorships
Cooked/provided meal for FFA regional meeting
Cooked/provided meal - Arkansas Tech Ag students
Arkansas Tech Collegiate FFA
Provided judges for FFA regional contests
Cooked pre-game meal for Russellville High School football team

Texarkana

Mine Creek Soil and Water - Forestry/Land Judging
Miller County Conservation District – 4-H
Back to Nature Program
Little River County Fair Premium Sale
Lafayette County Fair Premium Sale
Spoke to several FFA classes throughout the year
Sponsored and cooked for Four States 4-H Event
Booth at Four States Fair
Sponsored Event in Four States Fair and Rodeo
Special Olympics auction donation
Sponsorship for Ashdown Touchdown Club
Sponsorship for Arkansas High FFA Chapter
Radio Advertisement on KPGG-Texarkana
Spoke to Ag Economics Class
at Cossatot Community College
Sponsored, attended Log-A-Load For Kids
in Arkadelphia

Sponsored, cooked and participated in UACCH Foundation Fundraiser

Van Buren

Crawford County 4-H Calf donation
Sebastian County Fair - show day lunch for youth
Crawford County Fair Premium Sale
KFSM spotlight for Channel 5
Firemen for Youth donations
Sebastian County Fair Premium Sale
Crawford County Junior Livestock
Auction Committee sponsor
Greenwood Baseball Team sponsor
Van Buren Softball Team sponsor
Crawford and Sebastian County Cattleman's Meetings sponsor
Cash Prize donation to Crawford County 4-H Calf Ticket Sales Winner
U of A Forage Clinic Sponsor
Van Buren High School Project Graduation donation
Local Rodeo - Fair Pageant sponsorships for members
Cedarville Ag Field Day sponsor
Crawford & Sebastian County Farm Family of the Year Sponsor
Women in Ag Sponsor
Agricultural class presentations at area schools
Cedarville FFA donation for State Convention
Crawford County Grazing Field Day Sponsor
Crawford County 4-H Beef Education Training
Sebastian County Board of Realtors

2010 Arkansas Farm Families of the Year

Congratulations to members who have been named as county and district Farm Family of the Year winners for 2010.

Since 1947, the Farm Family of the Year program has been spotlighting the important role agriculture plays in our state. Family selection is based

on farm practices, home management and community leadership.

Eight district winners (including Farm Credit members **Darrell & Jennifer Ford** and **Larry & Marilyn Huddleston**) will be honored in early December at the Farm Family of the Year banquet. The 2010 state winner

will be named at that time. The state winner then competes in the Sunbelt Expo Southeastern Farmer of the Year competition next fall in Georgia.

Farm Credit is a proud sponsor of this program. Congratulations, winners!



Congratulations to our members **Bill & Delia Haak (and family)** of Benton County who were named 2009 Arkansas State Farm Family of the Year last December!



Conway County - Clay & Alisha Stover (Plumerville)



Benton County - Kent & Carol Swinney (Gentry)



Boone County - Tim & Debbie Cooper (Harrison)



Faulkner County - Jim & Kathey Tapley (Greenbrier)



Garland County - Phillip W. & Frances Martin (Hot Springs)



DISTRICT WINNER

Hempstead County - Darrell & Jennifer Ford (Hope)



Lafayette County - Shay & Amy Cannon (Bradley)



Logan County - F. Ray & Helen Jones (Magazine)



Nevada County - Arval & Gaila Mason (Rosston)



Pope County - Connie & Shirley Aday (Russellville)



DISTRICT WINNER

Scott County - Larry & Marilyn Huddleston (Waldron)



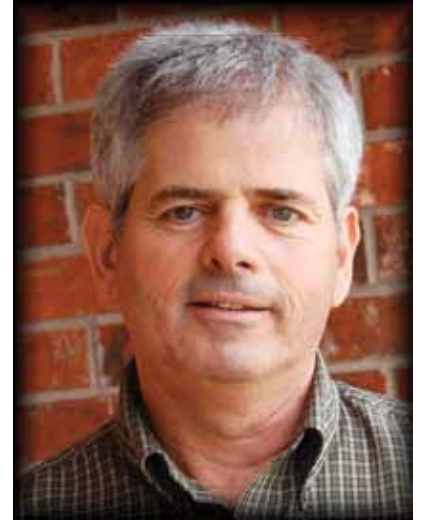
Sebastian County - Cody & Angela Jones (Mansfield)



Mike Anthony



Jody Almond



David Duffle



Anna Buck



Will Martin



Clayton Whittemore



Clint Hayes

New Faces

Mike Anthony has joined the Russellville and Danville branch offices as Vice President and Loan Officer. He is an Arkansas native and has a finance degree from The University of Arkansas. He also has an MBA degree from Oklahoma State University and is returning to Arkansas with more than 17 years of credit and commercial lending experience with local community banks in the Tulsa area. Mike and wife Susan have two sons – Jackson, age 16 and Peter, age 13.

Anna Buck has accepted a part-time position as Field Services Intern in our Magnolia branch office. She is completing her senior year at Southern Arkansas University and will earn an Agri-Business degree in May. Anna was a 2010 summer intern, and she was raised on a breeder hen farm in Delight, AR.

Changing Places

NEW Credit Analyst Positions

Clayton Whittemore, formerly Assistant Vice President & Branch Manager at Glenwood, and **Jody Almond**, formerly Assistant Vice President and Loan Officer at Hope, have both accepted new responsibilities as Credit Analysts with the association. Credit Analysts work regionally, assisting multiple branch offices with credit approval and analysis. Clayton

now works from the Paris branch location, and Jody is working at the Arkadelphia branch.

Will Martin has been promoted from Credit Trainee to Assistant Vice President & Loan Officer and works in both the Texarkana and Magnolia branches.

Clint Hayes is now a Loan Officer, as well. He was been working at numerous branch locations, as needed, most recently assisting the Arkadelphia branch.

David Duffle Retiring

David Duffle, Vice President and Branch Manager at Morrilton, is retiring on December 31 after 31 years of service to Farm Credit. He and wife Debby simply plan to relax and enjoy their grandchildren. We'll miss David and appreciate his strong commitment to Farm Credit during his career.

Financial Services Specialist Title

Customer Service Representatives are probably the folks you see first when you walk into a branch office because they greet you at the counter with a smile. In an attempt to more accurately describe their role, we've changed their titles to **Financial Services Specialists**. Customer service is still their number-one priority, but we think this new title better communicates their vast skills and responsibilities. They're the same folks – just with a new title.

2010 State Fair Queen – Kathryn Kirksey

Kathryn Kirksey, daughter of members Brian and Nan Kirksey of Fendley, is the 2010 Arkansas State Fair Queen. Kathryn, a nursing major, is finishing her senior year at Henderson State University. Growing up, she played an active role in her family's wholesale nursery business and beef cattle farm. Farm Credit is proud to support Kathryn's role as an ambassador for Arkansas agriculture this year and has awarded her a gift certificate to purchase clothing for her official appearances. Congratulations, Kathryn!

2011 Scholarships: 20 – \$1,000 Awards

The Board of Directors has doubled scholarship awards from \$500 to \$1,000 per winner, effective in 2011. The scholarship program has been updated and complete details will be announced in the spring issue of this magazine. Information will also be available online at www.myaglender.com after February 1. **Most importantly, the application deadline has been moved to late spring, so there is plenty of time to apply after details are announced on February 1.** Increasing scholarship award amounts further demonstrates Farm Credit's commitment to young people in agriculture – tomorrow's agricultural leaders.

2011 Women in Ag Conference

The seventh annual Arkansas Women in Agriculture Conference is in North Little Rock on March 4 & 5. Go to www.arkansaswomeninag.com or call 870-653-6258 for details. Farm Credit continues to be a proud sponsor.

Arkansas Beef Improvement Workshops

Howard County

Jan. 18 (budgets & sire selection)

Jan. 20 (health & grazing management)

Polk County

Jan. 25 (budgets & supplemental feeding)

Jan. 27 (health & grazing management)

Pope County

Feb. 22 (Budgets and minerals & vitamins)

Feb. 24 (health & grazing management)

Benton County

March 1 (budgets and minerals & vitamins)

March 3 (sire selection and management & health)

2010 Annual Stockholder Report

In compliance with FCA regulations, FCS of Western Arkansas will publish its annual report on our website, www.myaglender.com by March 15, 2011. A copy will be mailed by March 30, 2011 to all stockholders of record as of 12-31-10.



Photo by John Brian Kirksey

Helping YOU Maximize
your Financial Success!

Let Farm Credit's industry-leading knowledge, competitive products, and almost 100 years of agricultural and rural financing experience help you!

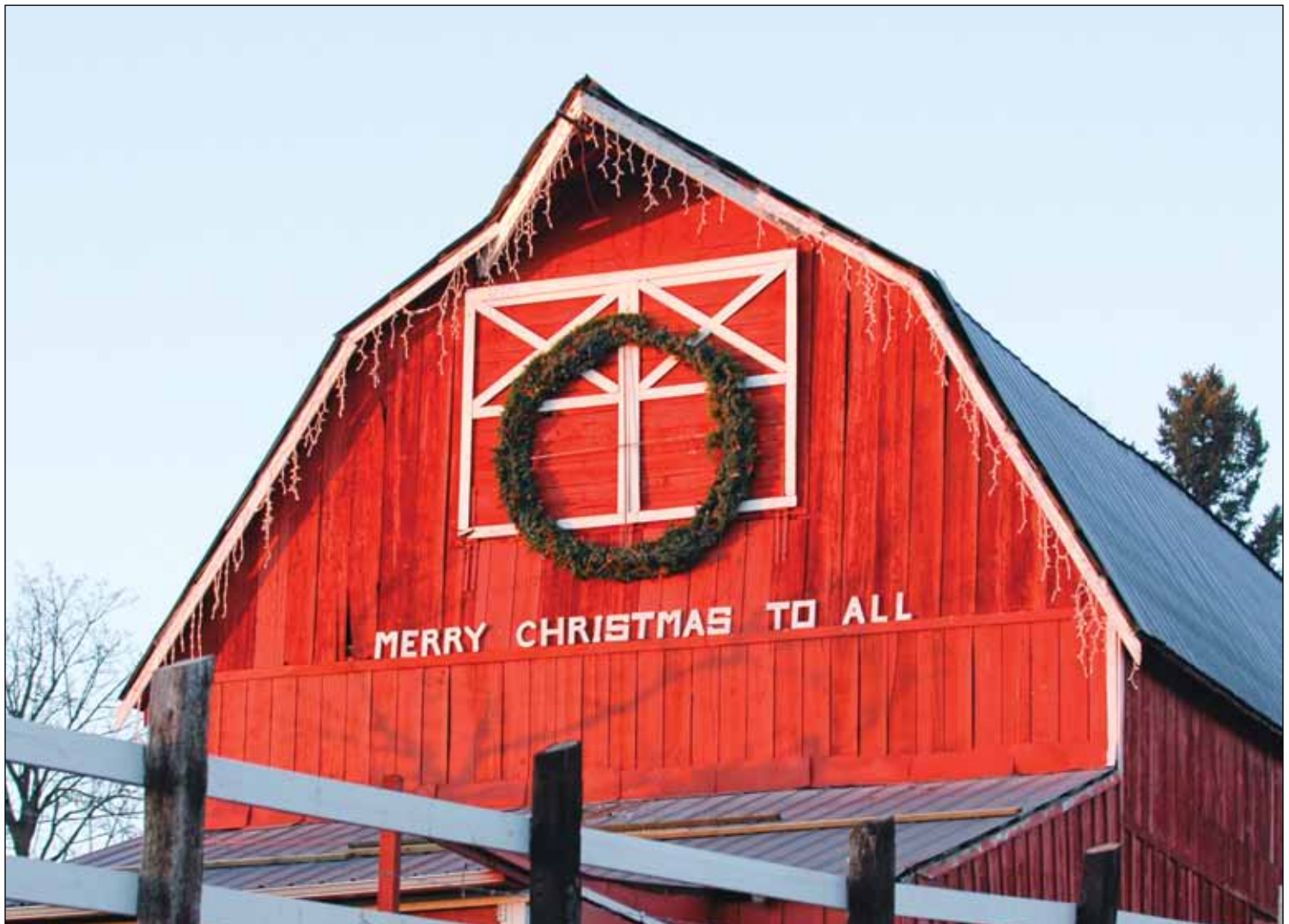
- Real estate, operating, and equipment loans for farms
- Equipment leases
- Timberland
- Forest Products/ Processing/ Marketing
- Truck and SUV leases
- Home Mortgages in town and in the country
- Home construction loans
- Mortgage, credit, life and disability insurance
- Term-Life insurance protection
- Farmland appraisals



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Merry Christmas and Happy New Year from Farm Credit!

Holiday Hours: Friday, December 24 – CLOSED; Monday, January 3 – CLOSED

While we'll be open from 8 a.m. to 4:30 p.m. on Friday, December 31, any payment you'd like credited in 2010 **must be received by NOON** that day. If you are mailing 2010 payments, please allow five business days for mail delivery.