

# THE RURAL SCENE

## HOME EDITION



**HOME AT LAST**  
TAKE A TOUR OF THE MOUROT  
FAMILY'S CUSTOM-BUILT HOME

**CULTIVATING SERVICE**  
MEET BOARD CHAIR STEVE YOUNG  
AND VICE CHAIR GERALD STROBEL

**THE ROAD BACK HOME**  
THE BRANSCUMS TRADE CITY LIFE  
TO RETURN TO FAMILY LAND



**FARM CREDIT**  
OF WESTERN ARKANSAS

**SUMMER 2026**  
Enriching rural life.™

# THE RURAL SCENE

PUBLISHED BY



Farm Credit of Western Arkansas is a customer-owned financial cooperative providing financing and related services to farmers, ranchers, rural homeowners, agribusinesses and timber producers in 41 western Arkansas counties.

With a loan volume of \$2 billion, Farm Credit of Western Arkansas is a member of the 110-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$456 billion in loans to rural America.

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## ON THE COVER

After years away, the Branscum family felt the pull of home. They traded life in Little Rock for the hills of Searcy County, returning to family land near Marshall to build a home and raise the next chapter of their story. Their journey is a reminder that sometimes the road forward leads right back to where it all began.

Read *The Road Back Home* beginning on page 10.



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**Brandon Haberer**

Farm Credit may be known first for agriculture lending, but that's only part of the story. We also help people put down roots in rural communities by financing homes and land for those who want a little more space, a quieter pace, and neighbors who wave when they pass by.

For decades, we've been a dependable financial partner for rural homebuyers across western Arkansas. Most

people recognize our agricultural roots, but many are surprised to learn that we also offer flexible, long term financing for rural homes. Whether you're buying an existing house, picking up a few acres, or building something brand new, we're built for this kind of lending.

### Designed for Rural Living

Traditional mortgage products are often designed with subdivisions in mind, not acreage, pasture, or custom-built homes miles outside city limits. That's where Farm Credit is different. Our cooperative structure and rural mission allow us to serve borrowers who don't always fit neatly into a conventional lending box but absolutely represent the heart of rural Arkansas.

We finance homes located in the country, on farmland, or on larger tracts where the land matters just as much as the house. We understand rural appraisals, wells and septic

systems, barns sitting just a few steps from the back door, and the realities of building where utilities don't always show up right at the property line. Our job is to make financing work for rural families—not ask rural families to squeeze into an urban model that doesn't fit.

### A Simpler Way to Build: One Time Construction to Permanent Loans

If you've ever built a home, you know the financing process can feel like a maze, especially when interest rates are bouncing around. One of the most helpful tools we offer is our one time close construction to permanent loan. It takes a lot of the stress out of the process with one application, one closing, one set of closing costs, and one long-term loan.

And here's the part people appreciate most: you can lock in your long term fixed interest rate at the very beginning, during the construction closing. That means no surprises down the road and no worrying about rate increases while your home is being built. From the first draw to the final nail, you know exactly what your payment will be once construction wrap up.

In today's environment, that kind of certainty matters. It helps families build with confidence, plan responsibly, and stay focused on the excitement of creating a home—not the stress of financing it.

**Brandon Haberer**  
President and CEO

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**Steve Young**

What a wonderful start to 2026! I hope all is well on your farm. Thank you again for allowing me to serve on the Farm Credit Board, and I'm grateful to my fellow directors for choosing me to serve as chairman.

Farm Credit of Western Arkansas is off to a steady start this year. We are

enjoying moderate interest rates and a steady economy. As a cattle farmer, I can say we are seeing some unprecedented prices right now, though we are also dealing with high costs. I know our row crop farmers are facing high input costs and tough markets as well. But as farmers, we are resilient, and we love what we do.

That same dedication can be seen in Farm Credit's management and employees. Together, we can continue to grow and prosper.

In February, Gerald Strobel, Cody Jones, and I went to the Farm Credit annual meeting to represent Western Arkansas, connect with others, and help keep our mission to "enrich rural life" strong.

In March, most of our board attended the AgriBank annual meeting. I've served on the nominating committee for the past

three years, and this year I was honored to be chairman. We keep working to make sure smaller associations have a stronger voice and more input at the bank level.

In this magazine issue, you'll find short features about both Gerald and me. I hope you enjoy learning about our farms and what we do on the board. Before I joined, I didn't realize how much work goes on behind the scenes to represent and support our customers. Serving in this role has given me a real appreciation for the responsibility and dedication it takes.

I am so proud of my fellow board members. They do an outstanding job representing and advocating for you, our customer-owners. I can say without a doubt that they give 100% in serving this association and its members.

Thank you for trusting Farm Credit with your farm and loan needs. We're always working to improve as a board and a team so we can serve and support you even better. If there's ever anything we can do to help, please let us know. Thank you, and God bless you all.

**Steve Young**  
Chair, Board of Directors  
Farm Credit of Western Arkansas

# *Inspired* TO BUILD YOUR DREAM HOME?

## FARM CREDIT OFFERS:

- ✓ Long-term fixed rates
- ✓ Local service
- ✓ No maximum acreage or loan amount

**7 Cooperative Principles**

Voluntary Membership

Democratic Member Control

**Members' Economic Participation**

Autonomy and Independence

Education, Training, and Information

Cooperation Among Cooperatives

Concern for Community

# 2026 Patronage

**Members' Economic Participation**

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

## Patronage: Your Slice of the Pie

One of the perks of being a Farm Credit member is Patronage Cash. Across western Arkansas, members joined us in February to celebrate \$10 million going back in the hands of eligible borrowers.

2026 marked our 29th consecutive year to pay patronage, bringing the total to more than \$197 million since 1997. Learn more about patronage with our FAQs below.

### What is patronage?

Patronage is how a cooperative shares a portion of its profits with members. Farm Credit's net earnings are allocated to patronage returns or retained for future growth.

### Why is patronage distributed?

As a member of Farm Credit, one of the most important financial benefits sharing in the profits of the association through Patronage Cash. Patronage reduces the cost of borrowing by returning a portion of our net income to our borrowers, based on the proportion of interest paid on their loan and total interest earned by the association.

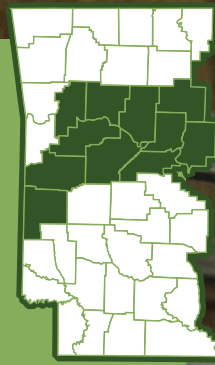
### How much patronage will members receive?

The sum is determined by the interest income earned in the preceding calendar year. In 2026, we returned \$10 million to our members!



# STEVE YOUNG

CHAIRMAN  
PARIS, AR



Steve Young built his cattle operation from the ground up. What began as a job on a local dairy farm to earn money for a motorcycle became Triple T Farms, a cow-calf operation in Paris, Arkansas. For over 30 years, Steve managed his cabinetry business while expanding his farm and serving both the cattle industry and his community with the same dedication that got him started.

## How did you first get started in agriculture?

"I started farming when I was 13 years old and bought my first calf. I wanted a motorcycle, but my dad told me that if I wanted one, I would have to buy it myself. So, I found a job at the closest place, which was a dairy farm about a mile and a half from home. Not long after, I bought my first bottle calf, and I've been raising cows ever since."

## What other career paths have shaped your journey?

"Right after high school, I started working at a local cabinet shop. I began by sweeping floors, then moved on to sanding cabinets, and realized I had a knack for it. I worked there for 13 years before starting my own business. I've been running it for over 30 years, and now I'm slowly retiring as my grandson takes over."

## Tell us about the different organizations you've been and are still involved with.

"FFA taught me how to handle bookkeeping, manage finances, and stick to a budget. I'm also active in leadership roles outside of farming. Being a Gideon means a lot to me. I sing on our church's praise team and have been singing in church since I was about 14. I serve as president of the Logan County Cattlemen's Association, and I'm in the Arkansas Cattlemen's Graduate Course, where I'm learning more about the legislative process and how to advocate for farmers."



## Has your view of leadership changed through the years?

"Absolutely. When I was an employer, a father, or in any leadership role, it was easy to think I always knew best, but that's not the case. Joining the Farm Credit board taught me that true leadership is about listening, cooperating, and serving."

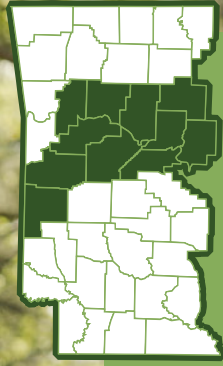


## How did your relationship with Farm Credit begin?

"I started working with Farm Credit about 30 years ago, before they even used the term YBS. My cabinet shop was doing well, but I wanted to get closer to the farm and build chicken houses. Farm Credit helped me get started, and they've supported me ever since. Whenever I needed help or ran into problems, they were always there. I remember calling my loan officer in tears once, worried about making it through the next batch of chickens or if the cattle came up short. Hearing, 'We'll work this out. We're with you,' meant a lot. That kind of support is what sets Farm Credit apart."

## What motivates you?

"I believe the good Lord has given me a set amount of time, and I want to use it as well as I can. It's a privilege and an honor to serve Farm Credit, my fellow members, and agriculture in any way I can. I want to help keep the future bright for my children and grandchildren. Agriculture needs our voices, and we have to stay strong."



# GERALD STROBEL

VICE CHAIRMAN  
SUBIACO, AR



Gerald Strobel has devoted his career to agriculture, growing up on a dairy and poultry farm before establishing his own operation in Subiaco. After several years in the poultry industry, he became a full-time farmer in 2013 and now manages a diversified business that includes cattle, timber, and direct-to-consumer beef sales.

### How did you get started in farming?

"I grew up on a dairy and poultry farm, and so did my wife Rachel. Right after I graduated from college, someone offered me a farm to rent so it wouldn't get overgrown. I started with a few cows, and soon the neighbor next door asked if I wanted to do the same thing on his place. We started building in very small increments, a little here and there. When some of those farms went up for sale, we realized we needed to buy land if we wanted to keep raising cattle. That's when I turned to Farm Credit."

### Tell us a little more about your operation and background in ag.

"I graduated from Arkansas Tech in 2000 and worked as a service tech for a poultry company for 13 years. During that time, I got the chance to buy a poultry farm that had been shut down for several years. We fixed it up and raised broilers there for 13 years. We sold it last year and are now strictly a cow-calf operation. Today we background our own calves and have several acres of timber as well."



### How have you seen farming change over the years?

"Farming will always be hard, honest work, but I've watched it shift over the years. There's a lot more business planning involved now. With new challenges like higher costs, tighter margins, and new diseases, there's not much room for error. If you want to be a farmer today, you really have to be a good business manager."

### Why is serving and advocating for agriculture important to you?

"I've always been part of organizations and boards because I want to give back to the people and groups that have supported me. Since farmers make up such a small part of the population, we need to speak up for all farmers. If some of us can go out and be a voice, I believe we should. Farmers work extremely hard, but sometimes we don't do a very good job advocating for ourselves, so I'm just trying to do my small part."

### What do you love most about farm life?

"I love watching things grow. That's always been my favorite part. Whether it's the pastures, hayfields, or cattle, I love seeing them develop. It was the same when I raised poultry. I always liked going in and seeing my chickens grow."



### What does Farm Credit mean to you?

"Farm Credit has done so much for me. I always tell people that I wouldn't be farming without them. When we saw that buying land was the only way to stay in the cattle business, we went to Farm Credit to see if it was possible. At the time, we both worked in town and only had a few cows, but they worked with us. Things grew from there. They helped me buy the poultry farm and expand my operation over the years. It's a farmer-run organization focused on the cooperative principles. I believe in that, and Farm Credit has always believed in me."

# *The* **ROAD** *Back* **HOME**

Returning to Their Roots  
in Rural Arkansas

Story and photos by Lindsey Holtzclaw



For Ethan and Katie Branscum, building a home was never just about square footage, floor plans, or finishes. It was about coming home.

After more than a decade in Little Rock building careers and raising their family, the couple never lost sight of a dream they had since they married: returning to rural Arkansas and raising their children on the land that shaped them.

Now, that dream has taken root on a hilltop in Searcy County, looking out over rolling pastures.

Their white brick house sits on a hundred acres of Ethan's family farm near Marshall. Out back, cattle graze and the views seem to go on forever. It's the kind of place where their three kids—Maeve, Maverick, and Georgia—can grow up the way their parents did, with family close by, plenty of room to roam, and a life rooted in agriculture.

“Moving back home was always a dream if it could ever work out,” Ethan said. “We both grew up on farms, and we wanted our kids to have that same experience.”

Over the years, the Branscums chased after different opportunities to make their dream happen. There were farms they hoped to buy and places that just didn't pan out. Even when things didn't go their way, they kept their eyes on the goal—coming home.



**Aerial View**— A bird's-eye view of home: the Branscum residence overlooks rolling hills, pastureland and grazing cattle. The family's operation includes approximately 200 mama cows, along with a group of registered Angus.



Looking back now, Ethan sees those disappointments as stepping stones that led them right where they were meant to be.

“We really wanted some of those opportunities at the time,” he said. “But if they had worked out, we would have been in a much different situation than we are today. We just stayed focused on the plan to build on family land.”

That perseverance is something their Farm Credit loan officer, Brady Willis, witnessed firsthand.

“We worked together for several years trying to put different properties together,” Willis said. “To come out here today and see this home sitting on their farm is incredibly rewarding. They stayed committed to their vision, and now we're getting to see it come to life.”

The Branscums moved from Little Rock in 2025, helped by the flexibility of remote work. Ethan is a Partner and Director of Investments at Sower Farmland, and Katie is Assistant General Counsel at Leggett & Platt.

Katie grew up on a farm in eastern Arkansas, so she always hoped to return to small-town life, even if she wasn't sure it could happen.

"We looked up one day and realized we could do it," she said. "And so we did."

Cattle are still at the heart of life on the farm. Ethan and his dad run a cow-calf herd of about 200 cows, including some registered Angus. Staying connected to agriculture was a big part of why they wanted to come home.

"It's rewarding to see our kids interested in the farm," Ethan said. "Checking cattle, spending time with grandparents, seeing them attend the same school I attended—those are things you can't really replace."

Step inside, and you can see the couple's priorities reflected just as clearly as you can out on the farm. Big windows let in plenty of sunlight and frame the countryside beyond. Open spaces invite family to gather and friends to linger. The kitchen, living room, and patio were all designed with one thing in mind: bringing people together to share meals and make memories.

"We wanted spaces where our family could be together," Katie said. "We also love having people over, so creating a welcoming place for friends and family was really important."

You can see the home's personality in all the little details. There are arched doorways, clean lines, bold light fixtures that catch your eye, and colorful wallpapers that bring warmth and character to each room.

Katie worked with interior designer Austin Ward of Palomino Design Company, choosing bold patterns and textures that really show off her style.

"One of the best parts about building your forever home is not worrying about what the next buyer might want," she said. "We got to design a home that truly feels like us."

The Branscums are quick to credit the team that helped bring their vision to life. Longtime family friends, Matt and Jackie Hinchey from Marshall served as builders on the project, while Ethan's close friend Zack DeYmaz helped develop plans and provide guidance throughout the process.

For Farm Credit, helping families like the Branscums reach their goals is what rural lending is all about. "What matters most to people is where they lay their head at night," Willis said. "Getting to help finance a home and then see it come up out of the ground is one of the most rewarding parts of what we do."

As the sun dips behind the cattle pasture, it's easy to see the Branscums have found what they were looking for. It's not just a house, but a place where family traditions, rural values, and future generations can all grow together.

"If it's in your heart to come back," Ethan said, "just go for it. Rural America needs more people, and I don't think you'll regret it."

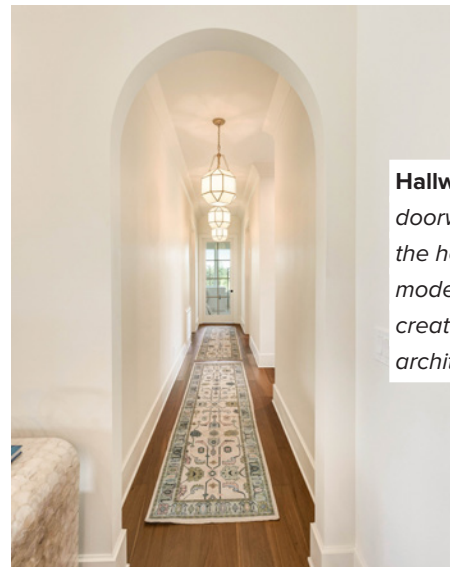


**Farm Credit** – Farm Credit financed both the Branscums' home and acreage together in one loan, helping simplify the process.





**Kitchen** – Designed for gathering, the kitchen features a large serving island and two additional prep islands at its center.



**Hallway** – Arched doorways throughout the home soften modern lines and create a timeless architectural feel.



**Laundry** – A hydrangea-print wallpaper transforms the laundry room into one of the home's most memorable spaces.



**Living Area** – The open-concept kitchen and living room were designed to be the heart of the home.





**Nursery** – The nursery combines pink board-and-batten walls with a colorful floral wallpaper selected to grow with the family's youngest daughter.



**Bathroom** – The master bath combines luxury and function with a spacious glass-enclosed wet room featuring both a soaking tub and walk-in shower.



**Outdoor Area** – The outdoor kitchen and patio were designed for fellowship, family meals and evenings spent overlooking the pasture.





# Choosing the Right Contractor

A few smart steps now can save a lot of stress later.

Maybe you've been thinking about your home plans for years, or you're finally ready to update a house that feels a bit outdated. Once you decide to move forward, it's easy to want to get started right away. But before any work begins, one choice matters most: picking the right contractor.

The right contractor can make the building process feel organized and manageable, while the wrong one can lead to delays, frustration, and added expenses. The good news is you don't need to be an expert to protect yourself.

Whether you're starting from scratch or just remodeling a kitchen, here are some easy tips to help you hire with confidence.

## Start With a Licensed Contractor

Before you hire anyone, make sure they are properly licensed.

A contractor's license means they meet state requirements and are legally allowed to do the work. Checking this is one of the simplest ways to protect yourself before the project starts.

In Arkansas, you can check a contractor's license online with the Arkansas Contractors Licensing Board. You can also look up reviews and complaints on sites like the Better Business Bureau or Angie's List.

## Quick Tip:

If a contractor avoids questions about licensing or insurance, consider it a red flag.

## Ask Around Before You Hire

One of the best ways to find a contractor is still the old-fashioned way: talk to people you trust.

Friends, neighbors, coworkers, and family can often tell you who does good work and who doesn't. If you can, ask to see finished projects in person.

When talking to past customers, ask questions like:

- Did the contractor stick to the schedule?
- Was the work completed the way you expected?
- Did they communicate well during the project?
- Were problems handled quickly and fairly?
- Did they come back to fix issues if needed?
- Did they stay on budget?

A contractor's work is important, but how they treat people during the project matters too.

## Get More Than One Estimate

It's a good idea to get written estimates from at least three contractors before you decide.

And remember, the lowest price is not always the best deal.

Sometimes, one contractor might include better materials or more detailed work. Other times, a very low estimate could mean something important was left out.

### Compare Apples to Apples

Make sure each contractor is bidding on the same project details. For example, if one estimate includes custom cabinets and another has basic prefabricated cabinets, the prices won't be a fair comparison.

Take time to sit down with each contractor and go over the estimate together. Keep asking questions until you fully understand:

- What materials will be used
- What work is included
- What work is not included
- Estimated timelines
- Payment schedules

### Watch for Extremely Low Bids

If one estimate is much lower than the others, be cautious. It could mean:

- The contractor made a mistake
- The bid leaves out part of the work
- The contractor plans to cut corners later

A low price at the start can sometimes lead to expensive problems later on.

### Always Get It in Writing

It's easy to forget verbal promises. Written agreements protect both you and the contractor.

Before any work starts, make sure you have a written contract that clearly explains the project.

Your contract should include:

- A detailed description of the work
- Materials being used
- Start and finish dates
- Payment amounts and due dates
- Any warranties or guarantees

The more details your contract has, the better. If anything changes during the project, ask for those changes in writing too. Even small adjustments can affect the cost and schedule.

### Don't Pay Everything Up Front

One of the biggest mistakes homeowners make is paying too much up front.

A contractor may ask for a deposit before starting, which is normal, but you should never pay the full amount before the work is finished.

As the project moves forward, your payments should match the progress.

### A Good Guideline:

Don't let your payments get ahead of the work.

Hold the final payment until:

- The project is fully complete
- Final touch-ups are finished
- You are satisfied with the work

### Keep a Job File From Day One

Keeping good records can save you a lot of trouble later. Create a folder, either paper or digital, with everything related to your project.

### Your job file should include:

- The signed contract
- Change orders
- Plans and drawings
- Permits
- Bills and invoices
- Copies of payments
- Emails and text messages
- Photos and videos of progress
- Lien releases from subcontractors or suppliers

It also helps to keep notes throughout the project.

### Write down:

- Who worked on the job
- When crews were on site
- Materials that were delivered
- Questions or concerns that came up

Some homeowners keep a simple daily or weekly journal during construction.

It might seem unnecessary at first, but detailed records can be very helpful if problems come up later.

### Quick Tip:

Consider placing a video camera or game camera at the building site during construction. Cameras can provide time stamps showing when crews arrive and leave each day. They can also help you keep track of deliveries, weather delays, and what happens on your property when you're not there.

### Building With Confidence

A home project is a big investment, but it doesn't have to feel overwhelming.

Taking time to research contractors, compare estimates, and keep good records can help your project stay on track from start to finish.

The right contractor won't just build your house or remodel your kitchen. They'll also help give you peace of mind along the way.

# Home AT LAST

Story and photos by Lindsey Holtzclaw



Anyone who has lived in the country knows it's often the little things that make rural life special.

It might be the sound of birds in the morning, the freedom to roam, or being able to step onto your back porch in pajamas without an audience. Sometimes, it's something as simple as watching a squirrel gather nuts.

For Melanie Mourot, that unexpected moment became a reminder that life had finally slowed down.

Last summer, Charlie and Melanie Mourot were busy building their forever home on family land near Morrilton. Construction crews came and went, decisions needed to be made, and their plans were slowly turning into reality.

Now, the family is settled in and enjoying the slower pace of life they had dreamed about for years.

"We're finally getting to enjoy everyday life in something we planned and worked for, for so long," Melanie said. "It's rewarding to see each of us loving and enjoying the house in different ways."

The home sits on property that has been part of Melanie's family story for generations. It's the same land where her grandfather spent his childhood, making the project about much more than walls and windows.

"It's fulfilling knowing we're raising our family in the exact same place my grandpa grew up," she said. "Keeping this land in the family brings us so much pride."



**Aerial View** – The lake has become part of the family's daily routine, whether it's fishing, boating or simply enjoying the view.



**Same spot. Different season.** – One year transformed construction plans into a family home filled with memories.



The Mourots previously lived in a subdivision, but country living has brought a new appreciation for simple things.

“Being close to family and slowing down has been the best part,” Melanie said. “I’ve spent time just looking around at God’s creation—the trees, wildflowers, animals, and the lake. I actually got to watch a squirrel gather nuts for the first time in my life.”

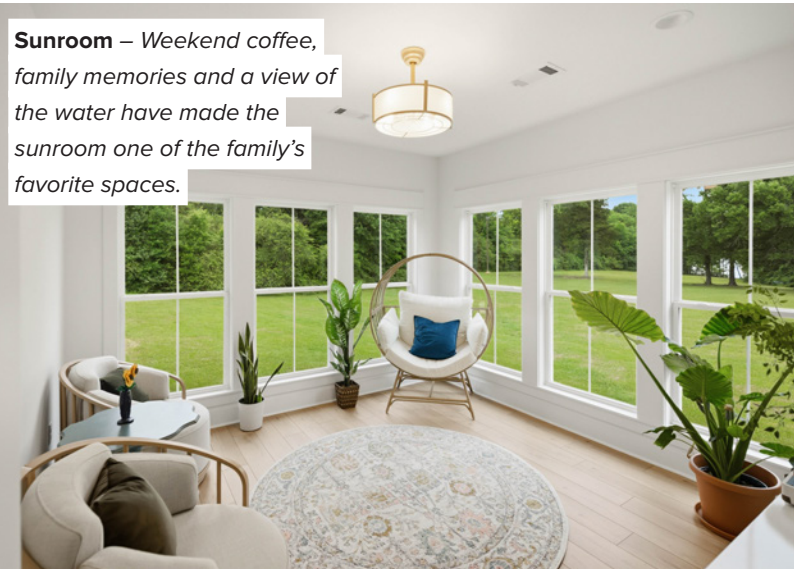
When designing the house, one of Melanie’s biggest wishes was to have a sunroom with a view of the water. Almost a year later, she says it’s everything she hoped for.

“We drink coffee there on weekends, listen to my grandparents’ old records and enjoy the view,” she said. “I prayed it would be what I dreamed of, and it turned out even better.”

The kitchen and living room are the family’s favorite places to gather, and all three of them often end up spending time there together.

“We may all be doing something different,” Melanie said, “but we’re together.”

For Charlie, some of the best moments happen right outside their back door.



**Sunroom** – Weekend coffee, family memories and a view of the water have made the sunroom one of the family’s favorite spaces.

“Being so close to the lake is hard to beat,” he said. “Sometimes after dinner we’ll put the boat in and just ride around for a few minutes and watch the sunset.”

Perhaps the most meaningful part of settling in has been watching their son, Jonah, enjoy life surrounded by open spaces, family land, and outdoor adventures.

One favorite memory came during January’s snowstorm when the family spent an entire week snowed in together. Another comes almost daily as they watch Jonah explore the property on his four-wheeler.

“Seeing him truly enjoy this land and the lake makes all of it worth it,” Melanie said.

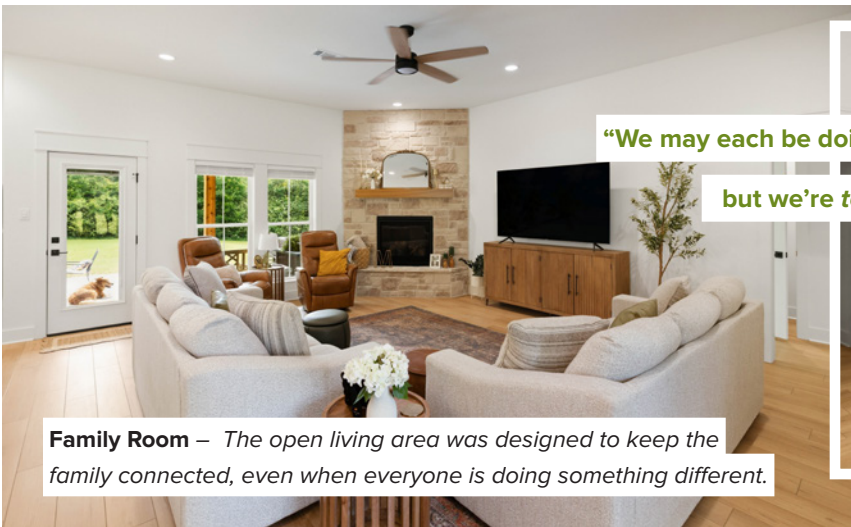


*“When you’re building a home, trust and communication are everything,” Bradley said. “Our goal is to make sure families know exactly who to call and that we’re here to help every step of the way.”*



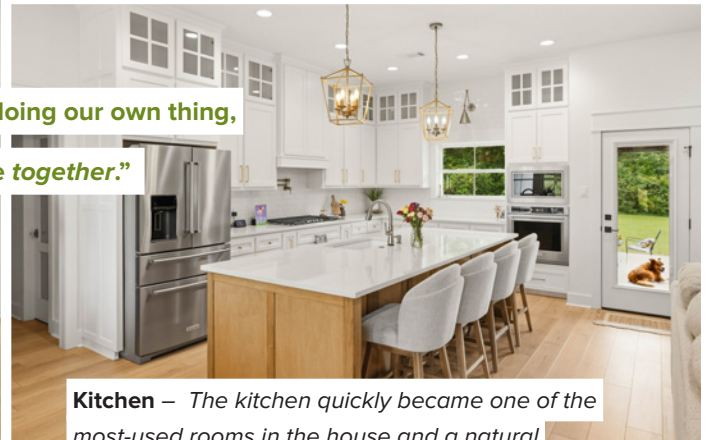
**Farm Credit** – For Farm Credit loan officer Shelby Bradley, helping families build homes is about much more than financing. “Knowing these homes will impact a family for years and the memories they’ll make inside them is the most rewarding part,” she said.

Bradley worked with the Mourots from construction financing through permanent financing, allowing the family to work with the same lender throughout the process.



*“We may each be doing our own thing, but we’re together.”*

**Family Room** – The open living area was designed to keep the family connected, even when everyone is doing something different.



**Kitchen** – The kitchen quickly became one of the most-used rooms in the house and a natural gathering place for family and friends.



**Jonah's Bedroom** – Jonah's room reflects many of his favorite interests, including Star Wars and his growing Funko Pop! collection.

Looking to the future, the Mourots hope their property will always be a place to slow down, reconnect, and enjoy life’s simple blessings.

“I hope our grandkids visit us here one day,” Melanie said. “I hope they love the freedom this place gives them and the chance to enjoy nature and simple living.”

For now, the plans have become reality, the construction is finished, and the family is exactly where they hoped they would be.

Home.

## Farm Credit Sponsors the 99th Arkansas FFA State Convention

Farm Credit was a proud sponsor of the 99th Arkansas FFA State Convention. One of the highlights of convention included presenting five Farm Credit FFA Foundation scholarships to deserving young leaders.



Katie Willis – Bergman FFA



Joe Burton – County Line FFA



Hannah Dooley – Mountain Home FFA



Bailey Malone – Gentry FFA



Roxy Shoe – Pocahontas FFA

## Celebrating Agriculture with Arkansas Leaders

In May, we were proud to join Governor Sarah Huckabee Sanders, the Arkansas Department of Agriculture, and agriculture leaders from across the state to celebrate Arkansas Beef Month, Dairy Month, Egg Month, and Strawberry Month. The event highlighted the hardworking farmers, ranchers, and producers whose dedication strengthens our communities and fuels Arkansas's agricultural economy.



## John Paul Pendergrass joins the Arkansas Agriculture Hall of Fame

In the spring, Farm Credit proudly celebrated member John Paul Pendergrass on his induction into the Arkansas Agriculture Hall of Fame, recognizing his decades of leadership and the lasting impact of his sixth-generation Franklin County cattle operation. His induction honored not only the growth of Pendergrass Cattle Company but also his statewide and national contributions to advancing agriculture and supporting rural communities.



## ATU Groundbreaking

December 2025 marked the grand opening of the Farm Credit Agriculture Building at Arkansas Tech University. The 2000-square-foot facility provides hands-on learning opportunities for students with its eight welding booths, two virtual-reality welding instruction stations, and four small machine stations.

## Ozark Groundbreaking

This spring, we broke ground on our new Farm Credit of Western Arkansas branch in Ozark. The new facility will replace our current office and expand our capacity to support local farmers, ranchers, and rural communities.



## New Faces



**ASHLEY ARMSTRONG** joined Farm Credit in April as a financial relationship specialist in the Mena branch. Ashley grew up on a farm in Havana and was active in FFA in high school. She graduated from Arkansas Tech University with a degree in agribusiness and previously worked for a commercial bank for five years as a senior customer service representative. Ashley lives in Y City with her husband, Sam, and their 2-year-old son,

Destry. She enjoys spending time outdoors and making memories with her family.



**CHANCEE CLARK** joined Farm Credit in February as a capital markets analyst. Chancee is originally from Muldrow, Oklahoma, and earned her Bachelor of Science degree in agribusiness from Oklahoma State University. She grew up showing registered and market cattle from the age of five and continuing that passion today through owning and operating Clark Show Cattle in Muldrow. Before joining

Farm Credit, Chancee worked as a credit analyst at a commercial bank. She enjoys spending her free time with her sheepadoodle, Denver, and working with show cattle.



**HANNAH TRIGG** joined Farm Credit in December as a financial relationship specialist in the Russellville branch. Originally from Monticello, Hannah earned her bachelor's degree in English from Arkansas Tech University. She brings a diverse professional background to her role, including experience in healthcare and medical records, property and casualty insurance, and customer service in retail and food service. Hannah and her husband, Josh, have been married for 13 years. In her spare time, she enjoys reading, collecting vinyl records, hiking, camping, and cooking.

## Changing Places



**HEATHER WALSTON** transitioned from financial relationship specialist in Mena to Loan Processor.



## Enriching rural life.™

Let Farm Credit's industry-leading knowledge, competitive products, and more than 110 years of agricultural and rural financing experience help you.

- Farms of all sizes
- Livestock
- Country home and home construction
- Land
- Recreational land
- Timber tracts
- Forestry products and processing



# 2026 PHOTO CONTEST

It's photo contest time! **Deadline to enter: Tuesday, July 15.**

Submit your best shots that showcase life in western Arkansas. Anyone living in our 41-county territory can enter, as long as the photos are taken within western Arkansas.

We offer two divisions: Adult (18+) and Youth (under 18).



2025 Grand Prize Photo Contest Winner Eric Ethridge

## Grand Prize: \$500

(best overall photo from both categories)

Entry form and  
complete details at  
[myaglender.com/  
photocontest](https://myaglender.com/photocontest)

<b>1st Place</b>	\$300
<b>2nd Place</b>	\$200
<b>3rd Place</b>	\$100

Cash prizes awarded in both  
Youth & Adult categories.