

THE RURAL SCENE



TAYLOR'S FATTED CALF IS A
WORK OF HEART FOR ONE
RURAL COMMUNITY



FARM CREDIT
OF WESTERN ARKANSAS

WINTER 2022

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 \$1.9 billion, Farm Credit of Western Arkansas is a member of the 106-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$357 billion in loans to rural America.



ON THE COVER

Taylor's Fatted Calf is helping their local community stay fed and connected.

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Supporting our local communities

OFFICE LOCATIONS AND LOAN OFFICERS

Alma 641 Hwy 71 North
(479) 430-7287
Joyce Ridenour, Paul Bennett

Arkadelphia 2858 Walnut
(870) 246-8061
Rachael Godwin

Benton 15227 1-30 South
(501) 860-6391
Kevin Barham

Bentonville 3600 SW Regional
Airport Blvd. Suite 16
(479) 273-3311
Darla Larson, Dilynn Dodd

Clarksville 1007 Interstate Dr.
(479) 754-2876
Sherry Boen, Taylor Plugge

Danville 302 E 5th St.
(479) 495-2711
Lora Briggs

De Queen 800 E Magnolia Ave.
(870) 584-3113
Jordan Icenhower

Fort Smith 12907 Hwy 71 South
(479) 434-4040
Andrea Leding, Joyce Ridenour, Paul Bennett

Glenwood 131 Hwy 70 East
(870) 356-2023
Kara Sharp

Greenbrier 89C N Broadview St.
(501) 679-5464
Mandy Allen

Harrison 129 W Industrial Park Rd.
(870) 741-2020
Brad Matlock, Brady Willis

Hope 1722 E 3rd St.
(870) 777-6704
Clay Lance, Cory Dice

Huntsville 14238 Hwy 412
(479) 738-6622
Trey Villines

Magnolia 1703 Pittman St.
(870) 234-8611
Caleigh Watlington

Mena 1607 Hwy 71 North
(479) 394-1027
Rex Dollar

Morrilton 1329 Hwy 9
(501) 845-2377
Hank DeSalvo

Nashville 302 W Bishop
(870) 963-2221
Denise Sweat, Kyle Webb

Ozark 1808 Farm Credit Dr.
(479) 667-3855
Mike Gibbons

Paris 3772 W Hwy 22
(479) 963-2841
Kathy Schluterman

Prairie Grove 1181 E Heritage
Pkwy (Hwy 62)
(479) 400-6160
Daniel Keeton, Catherine Goodwin

Russellville 2797 E Parkway
(479) 968-5030
Anna Lester, Baxter Wallis

Siloam Springs 4970 Hwy
412 East
(479) 524-6754
Savannah Dickinson

Texarkana 2305 Trinity Blvd.
(870) 772-1882
Jonathan Shumate,
Jennifer Hooper,
Wesley Williams

Tontitown 1091 W Henri De
Tonti Blvd.
(479) 717-6740
Misty Eastep

Waldron 502 Frankie Matthew Dr.
(479) 637-2087
Rex Dollar


Brandon Haberer

As you may remember from past issues of The Rural Scene, I shared that a major undertaking throughout this year and next is upgrading our technology platform so we can be more efficient and timelier with our delivery. To prepare for the new platform, we also worked with a third-party firm to review our current work-flows and organizational structure. The consultants visited every branch in our association, listening to staff to determine the most beneficial changes so all our processes and technologies would align and flow. The result is a shift in our current organization to create specific departments dedicated to customer service and experience. Additionally, we realigned our resources so our loan officers will have more time to focus on lending money and serving members and will spend less time entering data and performing general administrative duties.

In 2023, we are working to enhance our online loan application to allow for an improved digital delivery experience for those customers who prefer to do their banking online versus in person. This enhancement isn't replacing our traditional brick-and-mortar branches, but is an added feature to our array of products and services that we can offer.

The game-changing technology we're investing in is a collaborative effort with other Farm Credit associations. This allows us to work collectively, reducing our cost and overhead and moving our association forward to better serve our members and improve employee workload. We have an association vision statement that says, "Never Settle. Do Right. Smile Often." We aim to find ways to best serve our members while always looking forward to the future and enjoying what we do. The overall goal for these operational changes is to improve our customer experience and delivery.

I'm excited for what's to come in 2023 and appreciate our employees and members making 2022 a success.

Brandon Haberer

President and CEO

BOARD OF DIRECTORS
Chair Cody Jones, Mansfield

Vice Chair Steve Burke, Prescott

Renny Chesshir, Alma

Kim Hogan, Ozark

Ron Hubbard, London

Julie Lively, Fulton

Kenny Martin, De Queen

Allen Moore, Lincoln

Elizabeth Walker, Horatio

Mark Wilcox, Greenbrier

Steve Young, Paris

President and CEO Brandon Haberer

ABOUT THE RURAL SCENE

The Rural Scene is produced for members and friends of Farm Credit of Western Arkansas.

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Cody Jones

In November, I was fortunate to visit the Farm Credit Funding Corporation in New Jersey, the Farm Credit Council, and the Farm Credit Administration in Washington, D.C. It was a very educational and informative trip.

I will be the first to admit when I received my first loan through Farm Credit of Western Arkansas, I really didn't understand anything about Farm Credit's structure. I want to take this opportunity to briefly describe the basic structure of Farm Credit in hopes that it will better help you understand the association you're a member of.

Farm Credit was formed in 1916 to provide much-needed funding for farmers. Through the past 106 years, Farm Credit has seen many changes. Today, the Farm Credit Administration (FCA) regulates all Farm Credit associations across the United States. FCA has three board members, all nominated by the President of the United States and confirmed by the Senate.

The Farm Credit Funding Corporation is in New Jersey. They sell bonds to obtain funds to lend to the four district banks, which in turn loan money to the associations who loan to us, the members of Farm Credit. There are four district banks and 67 associations across the United States. We belong to the AgriBank District along with 12 other associations. All of the district banks and associations have a board of directors. The responsibility of the directors is to provide oversight of each organization and give each organization's members a voice.

The Farm Credit Council provides the mechanism for member grassroots involvement in developing positions and policies that impact Farm Credit. In closing, Farm Credit is a cooperative owned by us, the members. The mission is to support rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow. I am very proud to be a part of such a great association with such a great mission!

Cody Jones

Chair, Board of Directors
Farm Credit of Western Arkansas

THANK YOU, FARMERS.

Thank you to the producers who provide the food as we gather with family and friends during the holiday season.



ASK ABOUT OUR POULTRY LOAN PROGRAM

ASSISTING YOUNG, BEGINNING
AND/OR SMALL PRODUCERS

Want to be a full or part-time poultry farmer but need a little assistance with the large initial investment? **We know it's hard to get into farming and we want to help.**

You may qualify for one or more special loan considerations.

- Relaxed down payment requirements
- Discounted appraisal and loan origination fees
- Competitive long-term, fixed interest rates
- Relaxed credit score requirements



COMMITTED TO THE NEXT GENERATION OF FARMERS:

YOUNG FARMERS
35 YEARS OLD OR YOUNGER

BEGINNING FARMERS
10 YEARS OR LESS

SMALL FARMERS
LESS THAN \$250K IN GROSS FARM INCOME

2022 Director Election Results

Members electing fellow members to serve in leadership roles is an integral part of our cooperative business structure.



Cody Jones (Sebastian County)

Area #1 – Representing Baxter, Benton, Boone, Carroll, Crawford, Madison, Marion, Newton, Searcy, Sebastian, and Washington Counties

Term 2022-2026

Cody Jones farms full-time on a four-house boiler farm and cow-calf operation on 160 acres in Mansfield with his wife, Angela. Cody is a graduate of Arkansas Tech University where he graduated with a bachelor's degree in business. Cody has served on the Farm Credit of Western Arkansas Board since 2018.



Julie Lively (Hempstead County)

Area #3 – Representing Calhoun, Clark, Columbia, Dallas, Garland, Grant, Hempstead, Hot Spring, Howard, Lafayette, Little River, Miller, Montgomery, Nevada, Ouachita, Pike, Saline, Sevier, and Union Counties

Term 2022-2026

Julie Lively owns and operates four broiler houses, two pullet houses, and a 150-head cow-calf operation in Fulton with her husband, Steve. Julie is a graduate of Southern Arkansas University where she holds a bachelor's degree and master's degree in education. Julie has served on the Farm Credit of Western Arkansas Board since 2018.



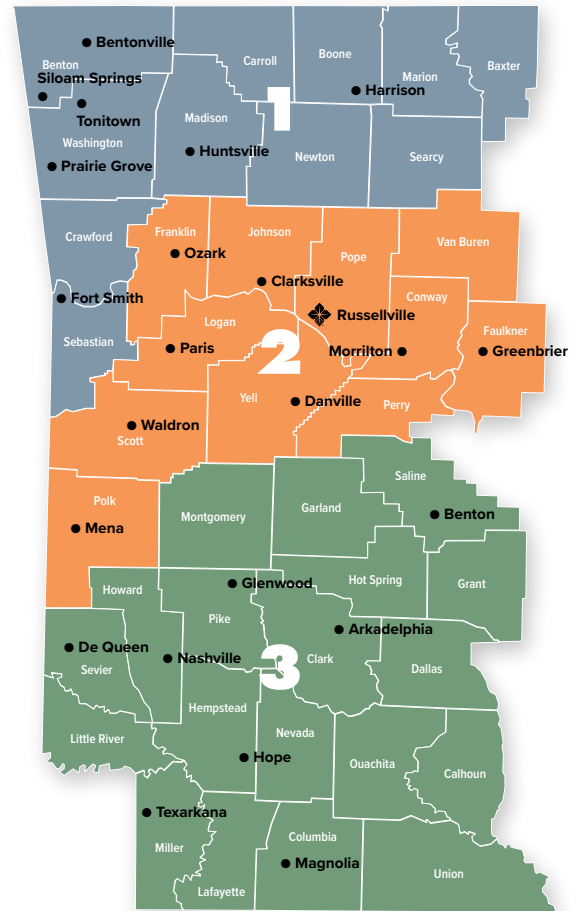
Another way your vote counts!

\$8,390 will be split equally between the Arkansas FFA Foundation and the Arkansas 4-H Foundation (\$4,195/each) in appreciation for members participating in the 2022 election process. Every eligible ballot earned a \$10 donation toward supporting tomorrow's ag leaders.

Newly Elected Nominating Committee Members

All serve a one-year term and are responsible for slating candidates for the 2023 director election.

AREA 1A	Chad E. Amos • Benton
AREA 1B	Ronnie T. Horn • Washington
AREA 1C	Carol A. "Ann" Russell • Sebastian
AREA 2A	Mary "Jeana" Sing • Franklin
AREA 2B	Casey T. Cotton • Logan
AREA 2C	Jerry L. Hartwick • Faulkner
AREA 3A	Randy W. Peck • Hempstead
AREA 3B	Danielle M. Kitchens • Howard
AREA 3C	Jacob "Jake" Hooper • Sevier



Election result totals are available to stockholders upon request.
Contact Ginger Tippit at ginger.tippit@myaglender.com or 479-968-1434 ext. 5119.
Or write to: Ginger Tippit, 3115 W. 2nd Ct., Russellville, AR 72801

The Board of Directors

The Farm Credit of Western Arkansas Board of Directors includes both member-elected directors and board-appointed directors, as dictated by association bylaws. All serve a four-year term.

- Membership directly elects up to 9 board positions. Terms are staggered. At least 2 directors are up for re-election annually.
- The board selects and appoints 2 non-stockholder outside directors, in addition to the 9 stockholder-elected directors.
- The board may appoint additional stockholders to the board, subject to restrictions in the bylaws.

TAYLOR-MADE

FROM START TO FINISH

Taylor's Fatted Calf is a work of heart for one rural community.



The Taylors surrounded by friends and family that help make their operation a success. Pictured from left to right: Elvia, Tracy, Pedro, Steve, Mark, Nick, Jamie, Morgan, Kathy, Larry, Gail, and Pecos.

Down a dusty dirt road in Havana, Arkansas, surrounded by towering mountains and green pastures, lies Taylor's Fatted Calf, a local butcher shop built by and for the community. The covered front porch of the shiny new structure is a busy pick-up and drop-off spot, but any time throughout the day, you may see a group of local hunters or farmers shooting the breeze there. Inside the office/break room, you'll find the heart of Taylor's Fatted Calf: the people that run it.

A mix of twenty or more family and friends keep the butcher shop running. Nick and Jamie Taylor, the owners of Taylor's Fatted Calf and Rafter T Inc., were not always farmers. Both Nick and Jamie grew up around agriculture in some capacity, but neither planned to continue the family tradition. Jamie's father and grandfather raised poultry and she intended to get out as soon as possible.

"I grew up on a farm. Grew up right here, actually," Jamie said, gesturing to the land around her. "I did not want to do chickens. I was going off. I did two years in college before deciding I didn't want to be a teacher. I worked at the NRCS [Natural Resources Conservation Service] as a water quality tech, and I fell in love with grass."

After her grandfather fell ill and none of the other grandkids had an interest in farming, Jamie found herself back on the farm again, and this time, she saw the appeal. She continued with odd jobs as she farmed, while Nick was a full-time plumber, fulfilling a need his grandfather saw in the community.

"I was still in high school, and I asked my grandfather, 'What do you think I ought to be?' And he said, 'There's no plumbers around here'. I thought, well, it sounds good to me. So, I took the plumbing job," Nick said, remembering his conversation from many years ago.

As the years went by, Nick slowly started to help more on the farm, and did less plumbing. Around 2012, Nick joined Jamie and they devoted everything to farming.



Taylor's Fatted Calf is a popular place to shoot the breeze with local farmers, hunters, and friends.

The Taylors have worked hard to build their farm over the years. Just out of view are their first 3 chicken houses they financed with Farm Credit.



HUMBLE BEGINNINGS

With no backup plan and a lot to learn, the couple admits that it was not an easy row to hoe. When it came to cattle, they had to learn how to farm for a living. “We learned and learned and learned, and we were like sponges,” Nick said. They soon found that Jamie’s passion for grass and forages would help them take their cattle operation to the next level. “We have decided that, yes, we have cattle, but better cattle are the way to show how good we grow grass,” Jamie said.

Farm Credit played an important role in the Taylors’ farming history. They got their first loan with Farm Credit around 2004 and have been members ever since. They built their farm and equity a little bit at a time. In 2015, loan officer Lora Briggs joined Farm Credit, and she found the Taylors were just as much a resource to her as she was to them. “It’s really nice when you walk into a new job as a loan officer and your customers sell you Farm Credit,” Lora said. “I feel like Nick and Jamie are the model customers. They know their business when they come in.”

Beyond providing lending opportunities, the Taylors have found the mentorship and ag expertise at Farm Credit to be a valuable resource as they built their operation. “If you don’t know, that is a very great tool. We’ve been farming since 2000 and I still use this tool,” Nick said. “I ask what are the numbers? What’s your thoughts? We trust them to help us make those decisions together.”

Lora was also involved when the Taylors made one of their biggest decisions yet: building a meat processing facility.



Nick and Jamie first welcomed loan officer, Lora Briggs, in 2015 and have had a partnership ever since.

TAYLOR'S FATTED CALF

Jamie Taylor had the dream of building a meat processing facility for years, but Covid spurred the couple to turn their dreams into reality. When they contacted their local butcher shop to see when they could bring in their cattle to be processed, they found they hadn't been scheduled after their last visit. The wait was two years. "I told Nick, 'I really need a butcher shop. It's a need. It's a community need.'"

Soon after, the Taylors began construction on what would become Taylor's Fatted Calf. "This has been a community effort," Jamie said. "We have had people swing by, spend a few hours helping build. We've had neighbors who would come in after work and spend six, seven hours and help throw up some metal. It's been a loving community that has helped us get it built because they could see the need also."

The Taylors have worked with Farm Credit and utilized the mentorship and guidance of their loan officer since they began farming in the early 2000s.



Nick Taylor labels carcasses brought in by customers.

MEMBER SCENE



The Taylors show off freshly packaged beef that was processed in their facility.



Larry Beatty, butcher at Taylor's Fatted Calf, has been in the butcher business for over 47 years.



THE RIGHT BUTCHER FOR THE JOB

Construction continued and they learned as they went, but they were missing one key element: a butcher. Neither Jamie nor Nick had any training in meat processing, but they knew it would all come together. “We just relied on the Lord that He was going to bring us somebody by and He brought him by.”

As fate would have it, a butcher did come along. Nick’s cousin lived next door to a butcher for years and decided to call him one day to see if he was interested. He was. Larry Beatty came to visit the Taylors and was hired on the spot. With 47 years’ experience cutting meat, they had found the right man for the job. Mr. Beatty and his wife, Gail, have become part of the Taylor’s network of family and friends that help make Taylor’s Fatted Calf possible.



Mr. Beatty begins the process of breaking down a cattle carcass into usable cuts.

WHAT'S TO COME

While the Taylors have successfully opened for business, they are always keeping an eye towards the future. The recent passage of the Arkansas Meat Inspection Act and subsequent Arkansas Meat Inspection Program will allow the Taylors to sell certified inspected products, opening a whole new revenue stream. “Our tax dollars are actually at work for us,” Nick said, with Jamie agreeing. “It’s a huge deal.”

When they think about the future, of course, the Taylors think about their daughter, Morgan, and her role in the family farm. “My daughter is fully involved in the farm. I work with her,” Nick said. “She is fully involved with everything on this farm. We love working with her.” While they would love to see Morgan return to the family farm, they think there is a greater lesson from what they’ve built. “I want Morgan to realize we had a dream. We reached that dream. We’ll have another dream. And I want her and every young person to realize you can reach those dreams,” Jamie said.

While they realize farming is not for everyone, they couldn’t imagine doing anything else. “The reason we’re able to do what we do is because we love it,” Jamie said. “We don’t have plans to retire. There is no retirement for us. As long as we’re able to walk, we’ll be farming.”



The Taylors welcome you to visit their operation and contact them about your meat processing needs. They are located at 10918 Rocky Point Road, Havana, AR 72842 and can be reached via phone at (479) 476-BEEF. The Taylors would like to extend a special thanks to their community, their employees, and all those that helped make Taylor’s Fatted Calf a reality.

Photo Contest Winners

Grand Prize - \$500
Lisa McCarley • Johnson



1st Place Adult - \$300
Sherri Monfee • Searcy



2nd Place Adult - \$200

Jobe McLarty • Washington



1st Place Youth - \$300

Taylor Wagner • Sevier



3rd Place Adult - \$100

Katie Judy • Boone

2nd Place Youth - \$200

Jake Sawyer • Sevier



3rd Place Youth - \$100

Eli LaForte • Faulkner



Where are they now?

We catch up with scholarship recipients after 15 years to see how the Farm Credit scholarship benefited their college education and what they are doing today.

Farm Credit of Western Arkansas has awarded \$360,000 to Arkansas students since 1996 to recognize their leadership skills and academic accomplishments. Fifteen years ago, in 2007, the 20 recipients included softball players, barrel racers, FFA officers, and honor society members who received a \$500 scholarship. Today, they are high school ag teachers, registered nurses, homeschooling moms, and agricultural realtors.



Kathryn Speights

Kathryn Speights always knew she wanted to go into the medical field and help others. She graduated from Henderson State University with a bachelor's degree in nursing and a master's degree in nursing anesthesia from Arkansas State University. Kathryn

lives in Arkadelphia with her husband, Sloan, and daughter, Charlie. She commutes to Hot Springs for her job as a certified registered nurse and anesthetist. She said the Farm Credit scholarship helped relieve the financial burden of college and motivated her to continue helping others.

Kathryn is a certified equine therapeutic riding instructor and holds lessons for mentally or physically disabled kids in her spare time. She loves giving back to her community and seeing the students grow.

"My 20s were all about me and trying to get through school, but my 30s are about trying to give back," Kathryn said. "So, I'm trying to give back any way I can."

Ron Koch

Ron Koch graduated from the University of Arkansas with a bachelor's degree and master's degree in agricultural extension education. Today he is a high school ag teacher at County Line High School.



Ron grew up on his parents' cattle farm just outside of Paris. He initially wanted to pursue a pharmacology degree but realized he wanted to teach agriculture and stay in the industry he knew and loved. Ron said the Farm Credit scholarship helped him transition from living in a small, rural area to the largest university in the state.

"The financial burden on an agricultural family is usually pretty significant. Receiving a scholarship from Farm Credit helped provide a stable first year in college and relieve some of the financial burdens on my family and myself," Ron said.

Lauren Allen

Lauren Allen graduated from Henderson State University with a bachelor's degree in education and worked as a health and P.E. teacher in the Dierks School District. Today she and her husband, Justin, live on a cattle and poultry farm in Dierks.

Lauren now works as a homeschool mom to their son, Lucas, and daughter, Scarlett, to provide them with individualized education. Both children show cattle and are active members of 4-H. They both serve active roles in helping on the farm. Thankful for the financial support the Farm Credit scholarship provided, Lauren said she appreciated how it did not focus only on students fresh out of high school.

"I was taking 18 and 21 [college credit] hours plus driving an hour and a half every day," Lauren said. "For me, it focused on the family. I was an adult who was already married and supporting a farm but also trying to further my education."





Jima Jetton

Jima Jetton currently works as a real estate appraiser specializing in agriculture at Team Ag Real Estate & Appraisals in Lincoln. She graduated from Oklahoma State University with a bachelor's degree in agricultural business.

Jima lives on a cattle and broiler farm in Lincoln with her husband, Jimmie, and daughter, Taryn. Jima did

not have a specific career plan in high school. Still, she knew she wanted to stay in the agricultural industry and appreciated how Farm Credit helped her achieve that goal.

"I grew up on a farm, and I currently live on a farm. I knew I wanted to stay and work in the agricultural field because I have seen firsthand the importance of agriculture in our lives," Jima said. "I wanted to continue to be a part of it."

Jenna Johnson

Jenna Johnson graduated from the University of Central Arkansas with a bachelor's degree in medical radiologic technology and received her master's degree in radiation therapy from the University of Arkansas for Medical Sciences. The daughter of her high school counselor introduced her to radiology, and she decided it was the career path for her. She currently works for CARTI as a radiation therapist for cancer patients.



Jenna grew up on her parents' poultry farm in Hope and now lives in Beebe with her husband, Micheal, and two sons, Win and Burke. Jenna is thankful for the support she received from the Farm Credit scholarship.

"It was very nice to receive it, and I was very thankful for it," Jenna said. "It's always nice to have somebody offer you a little help along the way."

Curtis Moore

Curtis Moore lives in Lincoln with his wife, Nicole, and daughter, Charlie, on a cattle and poultry farm next door to the farm that has been in his family for generations. He previously worked as a full-time farmer and served as a Washington County Farm Bureau board member before the opportunity to work for Farm Bureau as an insurance agent recently opened.

Curtis graduated from Northwest Arkansas Community College with an associate degree in general business.

He grew up in agriculture, and his connection to Farm Credit reaches back to his grandparents in the 1950s. He is

thankful for the financial help he received and appreciates how Farm Credit gives back to its members.

"Farm Credit does quite a bit of investing back into their members and the community," Curtis said, "Scholarships are just one of those ways they do that."



Farm Credit is proud to play a part in the success of its members and their families in college and beyond. To learn more about upcoming scholarship opportunities, visit myaglender.com/community.

7 Cooperative Principles

Voluntary Membership

Democratic Member Control

Members' Economic Participation

Autonomy and Independence

Education, Training, and Information

Cooperation Among Cooperatives

Concern for Community

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.

It Pays To Be a Member

Learn more about Patronage Cash and how it benefits you as a Farm Credit member.



WHAT IS PATRONAGE CASH?

Patronage Cash is a way of distributing the association's net income to its member-stockholders during a good year. A member's return is based on the portion of interest earned on his or her loan and the eligible interest earned by the association.

HOW DO I QUALIFY?

When you receive an agricultural loan with Farm Credit of Western Arkansas, you purchase stock. That makes you a member-stockholder, which qualifies you to share in any patronage payments.

HOW DOES PATRONAGE CASH BENEFIT FARM CREDIT MEMBERS?

Patronage effectively reduces your cost of borrowing by returning a portion of our net income to our borrowers. That's cash back in your pockets to spend however you please!

WHEN ARE PATRONAGE CHECKS DISTRIBUTED?

Patronage is returned to members in the spring. While patronage is not guaranteed, we're proud to have returned patronage to members since 1997.

HOW MUCH PATRONAGE WAS PAID IN 2022?

In 2022, we returned \$11.5 million to members, bringing our total to more than \$151.5 million since 1997.

2022 Farm Families of the Year

Farm Credit of Western Arkansas members earn honors

Farm Credit proudly sponsors the Farm Family of the Year program through the Arkansas Farm Bureau Federation. Congratulations to Western Arkansas members who have earned district and county honors for exceptional farm management and community leadership.

A luncheon in Little Rock on December 8 will honor the eight district winners and reveal the state Farm Family of the Year winner. The Arkansas state winner will then compete in the Sunbelt Ag Expo Southeastern Farmer of the Year competition.

Members named

District Winners

Southwest District

The Robertson Family of Hope
Hempstead County

Western District

The Stobaugh Family of Atkins
Conway County



Members named

County Winners

Calhoun County

Caleb & Jessica Bell
Hampton

Garland County

The Braziel Family
Percy

Howard County

Brandon & Samantha
Manasco Family
Dierks

Johnson County

The Sisk Family
Hartman

Nevada County

Chance & Haley Cummings Family
Prescott

Sevier County

Josh & Jennifer Walker, Red Bud Farms
Ben Lomond

Washington County

The Whorton Family
Lincoln



First Birthday on the Farm

In September, Sophie celebrated her first birthday on the farm wearing her Farm Credit shirt. Thanks to proud parents and Farm Credit members Edgar and Shiann for sharing this picture.



Arkansas High School Rodeo Association

Farm Credit is proud to sponsor the Arkansas High School Rodeo Association and their 2022-23 season.



County Fair Season

Many of our branches provided meals for livestock exhibitors during their local county fairs. Farm Credit is proud to support youth in agriculture through sponsorships, youth loans, and community volunteer efforts.



Organization for Youth Education in Agriculture

Field Services Intern, Quantas Gulley, served as a keynote speaker at the inaugural Organization for Youth

Education in Agriculture (OYEA) banquet in Prescott. OYEA is a community-supported nonprofit formed to establish and support the animal science education program at Prescott Public Schools. Funds raised help to purchase equipment, build structures, buy feed and supplies, and of course purchase livestock. Farm Credit is proud to be a sponsor of this pioneering program.



Dinner at the Vines

Farm Credit joined Arkansas 4-H in September for the second annual Dinner at the Vines. The farm-to-table dinner serves as a fundraiser for the Arkansas 4-H Foundation.



Arkansas Tech Ag Ambassador Team

In September, the Arkansas Tech Ag Ambassador Team held its annual retreat where they focused on team building, leadership development, and planning for the year ahead. The Ag Ambassador team promotes agriculture awareness and recruits for the university's agriculture program. Farm Credit is proud to be the premier sponsor of the ATU Ag Ambassadors.

2022 School Garden Contest Winners

The Farm Credit Associations of Arkansas sponsor the annual Arkansas School Garden of the Year Contest through the Arkansas Department of Agriculture. Congratulations to the 2022 winning schools.



\$1000 Champion of School Garden Sustainability
Sheridan Elementary School, Sheridan (Grant)

\$500

Best Harvest Partnership School Garden
Crestwood Elementary, North Little Rock (Pulaski)
Chicot Elementary & Early Childhood Center, Mabelvale (Pulaski)

\$1000 Best Overall School Garden
Pinnacle View Middle School, Little Rock (Pulaski)

\$500

Best Education-Based School Garden
Nettleton STEAM, Jonesboro (Craighead)
Conway High School, Conway (Faulkner)

\$500 Best Community Collaboration School Garden
Arch Ford/Synergy ALE, Hot Springs Village (Garland and Saline)
Ward Central Elementary, Ward (Lonoke)

\$500

Best Start-Up School Garden
Lee Senior High School, Marianna (Lee)
Wonderview Elementary School, Hattiesville (Conway)



Sunbelt Ag Expo

Arkansas and Farm Credit were well-represented at the Sunbelt Ag Expo in Moultrie, Georgia during October. As this year's spotlight state, Arkansas was highlighted during the one-of-a-kind tradeshow to promote the unique and diverse agriculture industries within the state.

Regional Vice President Denise Sweat, her husband, Chris, and their daughters, Sarah and Anna, were also recognized as the 2020 Arkansas Farm Family of the Year and contenders for the 2022 Southeastern Farmer of the Year.



Diversity in Agriculture Conference

Farm Credit was proud to help sponsor the 2022 Arkansas Diversity in Agriculture Conference in September. The event invited agriculture producers from all backgrounds to learn about resources available to help maximize their operations.

Huntsville Kiwanis

Huntsville Financial Services Specialist, Jo Upson, presented a \$500 donation to Huntsville Kiwanis as part of Farm Credit's community involvement program. Huntsville Kiwanis empowers members to pursue creative ways to serve the needs of children in Madison County.

The organization hosted their annual bowling competition in October as a fundraiser for the Beatrice Johnson Youth Kamp.



Arkansas State Scholarship Recipient

Claudia Rector was named the 2022 recipient of the Arkansas State Federation of Farm Credit Stockholders Scholarship at Arkansas State University. This is an endowed scholarship funded by the stockholders of Farm Credit Associations of Arkansas as a collaborative effort of AgHeritage Farm Credit Services, Farm Credit of Western Arkansas, and Farm Credit Midsouth.



New Faces



RACHEL JOHNSTON joined Farm Credit in September as a Financial Services Specialist in Bentonville. Rachel brings real estate and legal experience to her position, most recently serving as a realtor in the Northwest

Arkansas area. She and her husband, Zachary, have three children, Grace (age 14), Weston (age 13), and Eleanor (age 6).



TREY VILLINES joined Farm Credit in October as a loan officer in the Huntsville branch. Trey has three years of Farm Credit experience as a loan officer and most recently served as a sales representative for a poultry company.

He also has poultry experience as a broiler service tech and broiler advisor. He and his wife, Mandy, live in Madison County and run a cattle operation.



CODY BLACK joined Farm Credit in October as Chief Risk Officer. Cody has a degree in economics and finance from Arkansas Tech University and brings 25 years of experience in loan review, credit management, and

commercial lending. He and his wife, Leslie, live in Russellville and have three children, Nora Grace (8), Brooks (5), and Barron (2).

Changing Places



LUKE LEAMONS transitioned from Regional Financial Services Officer to Forestry/Timber Appraiser. He will continue to work out of the Arkadelphia branch office.

Retirements

Farm Credit of Western Arkansas would like to extend a special thanks to Perry McCourt and Tom White for decades of service to the association. With 63 years of combined experience, we're grateful for the leadership they provided to employees and their dedication to Farm Credit members.



PERRY MCCOURT retired on August 31 after 40 years of service to Farm Credit. As a Senior Vice President and Chief Operations Officer, Perry oversaw the daily business operations of Farm Credit and worked closely with branch staff and the regional vice presidents. Perry is looking forward to spending additional time with his family in retirement.

TOM WHITE retired on November 30 after a 23-year Farm Credit career. Tom served as the Vice President of the Ozark branch and served members in Franklin County. Tom plans to spend more time with family and new grandbaby as well as hunting during retirement.



2023 Calendars are Available!



Drop by any branch office for your free **2023 calendar** featuring some of the best shots from our latest photo contest.

2023 Scholarships

Information about our 2023 scholarships will be available at myaglender.com in early January. Scholarships are awarded to graduating high school seniors and current college students who are Farm Credit members or the children or grandchildren of members.



2023 Arkansas Women in Agriculture Conference



Visit arwomeninag.org for details about the 2023 Arkansas Women in Agriculture Conference. The conference will be held April 3-4, 2023 at the Hot Springs Convention Center.



3115 W. 2nd Court
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- Country home and home construction
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- Timber tracts
- Forestry products and processing



Holiday Hours

Thursday, December 22	Closed
Friday, December 23	Closed
Monday, December 26	Closed
Monday, January 2	Closed

Payments must be made by noon on Friday, December 30 to be credited for 2022. On all other business days, payments are due by 3:00 pm. If mailing your payment, please allow at least five business days for delivery.

Regular Business Hours:

Monday to Friday

8:00 am – 12:30 pm

1:00 pm – 4:30 pm

(Closed for lunch 12:30 pm – 1:00 pm)