

# THE RURAL SCENE



FARM CREDIT FLY-IN:  
ADVOCATING FOR  
ARKANSAS AG

YOUNG & BEGINNING  
FARMER CONFERENCE  
DETAILS

TAKE A TRIP TO  
VISIT CHRISTMAS  
TREE LANE

MEET YOUR NEWLY  
ELECTED BOARD  
DIRECTORS

 **FARM CREDIT**  
OF WESTERN ARKANSAS

WINTER 2025  
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 over \$2 billion, Farm Credit of Western Arkansas is a member of the 109-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$428 billion in loans to rural America.

## IN THIS ISSUE

### 5 Election Results

See who your fellow members elected to help guide Farm Credit of Western Arkansas.

### 6 Meet Your Board Leaders

Get to know the newly elected directors representing Farm Credit's three areas and the experience they bring to the table.

### 12 Farm Credit Fly-In

Leaders from across Arkansas shared your story on Capitol Hill, advocating for rural communities, farmers, and the future of agriculture.

### 16 Farm Families of the Year

Recognizing the hardworking farm families honored for their dedication, innovation, and contributions to agriculture.

### 18 Future Legacy Conference

Designed for young and beginning farmers, learn more about the 2026 conference offering hands-on learning, connection, and inspiration for the next generation of agriculture.

### 20 Photo Contest Winners

Admire the beauty of rural western Arkansas showcased by the winning shots from this year's photo contest.



## ON THE COVER

A family farm in Etna, Arkansas, shares the joy, care, and craft behind growing the perfect Christmas tree. Story starts on page 14.

## OFFICE LOCATIONS AND LOAN OFFICERS

**Alma** 641 Hwy 71 North  
(479) 430-7287  
Kaleb Brooks, Daniel Keeton, Joyce Ridenour

**Arkadelphia** 2858 Walnut  
(870) 246-8061

**Benton** 15227 1-30 South  
(501) 860-6391  
Dylan McDaniel

**Bentonville** 3600 SW Regional Airport Blvd. Suite 16  
(479) 273-3311  
Dilynn Dodd, Catherine Nguyen

**Clarksville** 1007 Interstate Dr.  
(479) 754-2876  
Shelby Bradley, Baxter Wallis

**Danville** 302 E 5th St.  
(479) 495-2711  
Kevin Morrison

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

**Fort Smith** 12907 Hwy 71 South  
(479) 434-4040  
Kaleb Brooks, Daniel Keeton, Joyce Ridenour

**Greenbrier** 89C N Broadview St.  
(501) 679-5464  
Kori Kimes, Emily Lemieux

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

**Hope** 1722 E 3rd St.  
(870) 777-6704  
Clay Lance, Trevor Pipkin

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

**Magnolia** 1703 Pittman St.  
(870) 234-8611  
Caleigh Watlington, Milly Lindsey

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

**Morrilton** 1329 Hwy 9  
(501) 354-2377  
Hank DeSalvo

**Nashville** 302 W Bishop  
(870) 845-2221  
Kara Sharp, Kyle Webb

**Ozark** 1808 Farm Credit Dr.  
(479) 667-3855  
Israel Lopez, Mike Gibbons

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

**Prairie Grove** 1181 E Heritage Pkwy (Hwy 62)  
(479) 400-6160  
BJ Kirk

**Russellville** 2797 E Parkway  
(479) 968-5030  
Shelby Bradley, Baxter Wallis

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

**Texarkana** 2305 Trinity Blvd.  
(870) 772-1882  
Colton Hewitt, Brady Jackson, Wyatt Wooten

**Tontitown** 1091 W Henri De Tonti Blvd.  
(479) 717-6740  
Charlie Holder



**Brandon Haberer**

Every other November, the halls of Capitol Hill echo with the voices of America's farmers, ranchers, and rural advocates during the Farm Credit DC Fly-In. This biennial event is more than a meeting, it's a movement. It brings together hundreds of Farm Credit directors, employees, and customers from across the country to share their stories, champion rural priorities, and remind lawmakers why agriculture is the backbone of our nation.

The Farm Credit System was created over a century ago to provide reliable credit to farmers and ranchers. Today, that mission is as critical as ever. With rising interest rates, volatile markets, and increasing regulatory pressures, rural communities face challenges that demand attention at the highest levels of government. The Fly-In offers a unique opportunity for grassroots voices to cut through the political noise and speak directly to decision-makers about what matters most: access to credit, crop insurance, rural infrastructure, and support for young and beginning farmers.

The Fly-In isn't about polished speeches or political jargon, it's about real conversations. And that's what makes it powerful. Our farmers and Farm Credit customers are the messengers. They sit down with senators, representatives, and staffers and say, "Here's what it looks like where I live. Here's what's working. Here's what isn't."

Those stories carry weight. They help put a face to the issues shaping agriculture today — everything from access to credit and

crop insurance to the long-awaited Farm Bill. When policymakers hear directly from the folks living it, they see the impact of their decisions in a new way.

Of course, advocacy doesn't stop when everyone flies home. One of the things I'm most proud of is how Farm Credit keeps those conversations going year-round. Our mission isn't about one trip or one event. It's about building trust and relationships that last. The Fly-In might open the door, but the real work happens in the months that follow, when those same voices keep showing up, making sure rural America stays top of mind.

One of my favorite parts of the week is the Marketplace Reception, where Farm Credit institutions showcase products from their customers. You'll find jars of local honey, bags of specialty rice, blocks of artisan cheese, and more. These displays aren't just about food; they tell the story of innovation, resilience, and diversity in American agriculture. They remind lawmakers that behind every policy decision are families, businesses, and communities working tirelessly to feed the nation.

As Congress debates the next Farm Bill and other critical legislation, I'm encouraged to know that our members' voices were heard. The Fly-In is proof that when farmers, ranchers, and rural advocates speak up together, people listen. And for me, that's what the Fly-In is all about: people coming together to stand up for the way of life we all believe in.

**Brandon Haberer**  
President and CEO

**BOARD OF DIRECTORS**

**Chair** Steve Young, Paris

**Vice Chair** Gerald Strobel, Subiaco

Steve Burke, Prescott

Jennifer Cook, Conway

Renny Chesshir, Alma

Kim Hogan, Ozark

**President and CEO** Brandon Haberer

Ron Hubbard, London

Cody Jones, Mansfield

Julie Lively, Fulton

Carol "Ann" Russell, Greenwood

Elizabeth Walker, Horatio

**ABOUT THE RURAL SCENE**

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

Address comments and story ideas to:

*Editor, The Rural Scene Farm Credit of Western Arkansas  
5177 US Hwy 64 W • Russellville, AR 72802*

**Editor** Lindsey Holtzclaw • [Lindsey.Holtzclaw@myaglender.com](mailto:Lindsey.Holtzclaw@myaglender.com)

**Contributing Writer & Photographer**

Abby Scruggs • [Abby.Scruggs@myaglender.com](mailto:Abby.Scruggs@myaglender.com)  
Flossie Glinski

[myaglender.com](http://myaglender.com)

Article quotes have been edited for content and appropriateness.

**FOLLOW US ON SOCIAL MEDIA!**

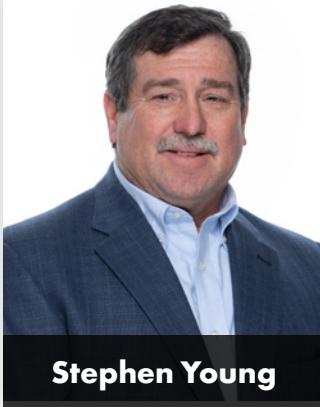


*Find us at "Farm Credit of Western Arkansas" on Facebook, and @FarmCreditWEAR on X and Instagram.*



Member of the Cooperative Communicators Association.

© 2025 Farm Credit of Western Arkansas.



**Stephen Young**

learning and working to better represent our members. Together with management, we do our best to make decisions that serve each of you—our stockholders and customers.

I want to take a moment to offer our heartfelt condolences to the Durning family of Ozark, Arkansas, on the passing of Todd Durning, one of our customers, candidates, and friends.

I also want to thank Mark Wilcox and Allen Moore for their years of service on our Board. We're grateful for their time, leadership, and dedication to farmers, and we wish them all the best.

Congratulations to Elizabeth Walker from Area 3 (Horatio, AR) on her re-election to the Board. We appreciate her leadership as chair of our new Risk Committee and the time she's invested in getting it off the ground.

Thank you! I feel truly blessed to be in my fifth year with the Farm Credit of Western Arkansas Board of Directors. It's an honor to serve as your Board Chairman this year and to continue working toward our mission of "Enriching Rural Life."

I'm proud to serve alongside a board that's always

We're also excited to welcome two new members, Ann Russell from Area 1 (Greenwood, AR) and Jennifer Cook from Area 2 (Wooster, AR). We look forward to getting to know them better and hearing the fresh ideas they'll bring to the table.

A big thank you as well to Cody Jones of Area 1 (Mansfield, AR), who served as our Chairman for the past four years. His leadership has been a blessing to our organization, and I hope to continue building on his good work.

I'm also pleased to introduce Gerald Strobel from Area 2 (Subiaco, AR) as our new Vice Chairman. Gerald is in his second year on the Board and has already proven to be a great asset to our team.

We know we're not a perfect board, but I can say without hesitation that we always keep our members' best interests at heart. Whether in good times or tough times, we're proud to represent the greatest people in the world: our farmers. Thank you for trusting us to serve you. My door is always open for your questions, ideas, or concerns.

**Stephen Young**

Chair, Board of Directors  
Farm Credit of Western Arkansas



The 2026 Farm Credit of Western Arkansas Board of Directors  
Back row left to right:  
Steve Young, Renny Chesshir,  
Steve Burke, Ron Hubbard,  
Cody Jones, Gerald Strobel  
Front row left to right:  
Jennifer Cook, Kim Hogan,  
Elizabeth Walker, Julie Lively,  
Ann Russell

# 2025 Director Election Results

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

The Farm Credit of Western Arkansas Board is comprised of 11 directors: nine elected by customer-stockholders and two appointed directors. During this 2025 election, Farm Credit of Western Arkansas members elected two customer-stockholder Directors to serve a four-year term beginning October 2025.

## AREA 1

**Carol "Ann" Russell** of Sebastian County was elected to the Board for a four-year term. Ms. Russell and her husband own a cow-calf and stocker cattle operation.

## AREA 3

**Elizabeth Walker** of Sevier County was re-elected to the Board for a four-year term. She has served on the Farm Credit of Western Arkansas Board since 2021.

And the Board of Directors appointed a customer-stockholder to fill the Area 2 vacancy for a term that will end following the 2026 Annual Meeting and elections:

## AREA 2

**Jennifer Cook** of Faulkner County was appointed to fill the vacancy in Area 2 following the cancellation of the election. Ms. Cook and her husband own a registered Hereford cow-calf operation.

## Newly Elected Nominating Committee Members

The following customer-stockholders were elected to serve a one-year term and are responsible for slating candidates for the 2026 director election.

**AREA 1A** **Bradley K. Woodward** • Washington

**AREA 1B** **Jason W. Thompson** • Sebastian

**AREA 1C** **Kevin Hightower** • Crawford

**AREA 2A** **Robert W. Caldwell** • Yell

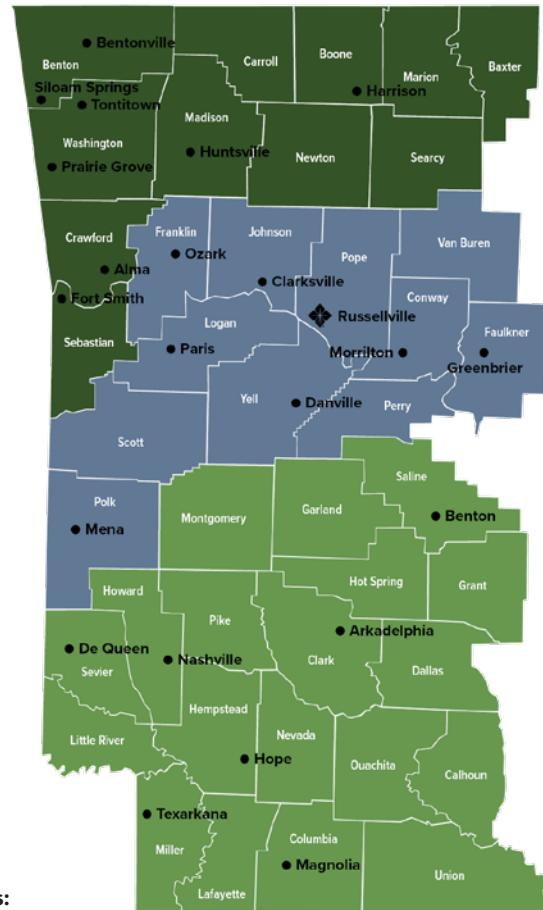
**AREA 2B** **Ronnie R. Whitley, Jr.** • Logan

**AREA 2C** **Troy L. Weatherley** • Faulkner

**AREA 3A** **Melanie S. Glass** • Lafayette

**AREA 3B** **Judd Milam** • Nevada

**AREA 3C** **Suzanne L. Watkins** • Hempstead





# ANN RUSSELL

## AREA 1 DIRECTOR GREENWOOD, AR



When Ann Russell left the FBI, she knew she wasn't ready to slow down, just ready to trade paperwork for pastureland. Alongside her husband, Doug, she built Milltown Valley Meats, a Greenwood cattle farm rooted in faith, family, and community. Today, Ann's focus is simple: feed her neighbors well and give back through Farm Credit leadership.

## Tell us about your family and how your farm got started.

Doug and I met when we were both supervisors working in a chicken plant in Siloam Springs, and in 1993 we had the opportunity to move to the Milltown community near Greenwood. Doug and I both came from farming families, but we wanted to build something that was completely our own. We started renting a house and 100 acres, bought a few cattle, and began building our herd. Doug's been full time on the farm since 1997, and I joined him in 2020 after 21 years with the FBI. Our sons Kyle and AJ both grew up in agriculture. Kyle and his wife, Graycen, live in Russellville, and AJ farms with us and runs his own herd.

## What do you raise and what makes your operation unique?

We raise beef cattle and sell farm-to-table beef. Our business, Milltown Valley Meats, started in 2020 after I came home from my off-farm job. We process locally and sell directly to friends, neighbors, and families right here in Greenwood. Some customers buy one roast at a time while others fill their freezers. I love that our beef is born, raised, processed, and sold right in our hometown.

## How did your relationship with Farm Credit begin?

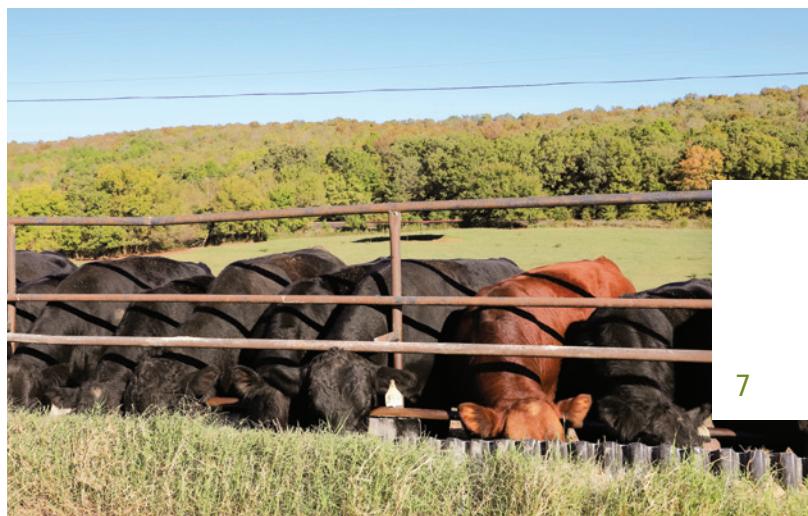
It took us a couple of years to make the switch, but after our bank hesitated to expand our line of credit and said they "weren't sure agriculture was where they wanted to be," we called Farm Credit. The transition was quick and easy, and we've been with them ever since. I truly believe Farm Credit understands agriculture in a way traditional banks don't.

## What legacy do you hope to leave through your work in agriculture and service?

I think one of the most important things we can do is leave it better for our kids. Doug and I have always believed in giving back. Doug serves on the board and I serve as the livestock chair for the Arkansas-Oklahoma State Fair, and I spent ten years as a 4-H leader. I hope my example encourages young people to get involved, serve their communities, learn lifetime skills, and be proud of the agricultural life.

## What motivated you to serve on the board?

I first served three years on the nominating committee, and that experience sparked my interest in running for the board. I've always admired how Farm Credit operates, and I wanted to understand more about the decision-making process and contribute to something that's helped our operation succeed.



# JENNIFER COOK

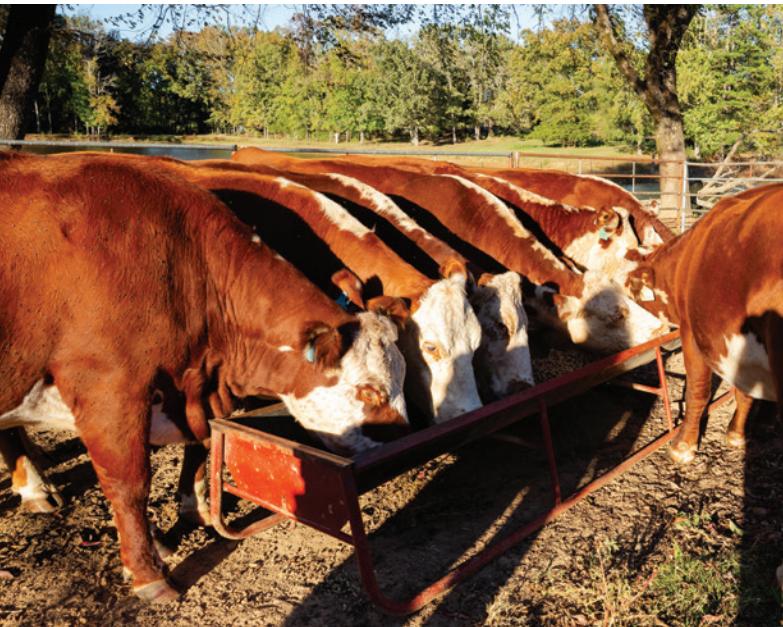
AREA 2 DIRECTOR  
WOOSTER, AR



Jennifer Cook didn't grow up on a farm—she grew into one. What started as a childhood fascination with her grandfather's farm became a lifelong calling. Now, she and her husband, Bryan, raise registered Herefords in Wooster, Arkansas. A former FFA State President, Jennifer's passion for agriculture and people shines through in every part of her life and community and agriculture service.

## **Tell us about your background and how you found your way to farming.**

I grew up in Lake City in a single-parent home, but my grandfather was an ag teacher in Manila and owned a farm with my uncle in Snow Lake. My happiest memories were on their farm. That passion led me to FFA, a degree in ag education, and careers in agriculture. When I married my husband, Bryan, I told him we'd have cows one day and thankfully we were able to make our dream come true by starting our Hereford herd in Wooster.



## **How did Farm Credit become part of your story?**

When our boys were young, we bought 15 acres through a Farm Credit loan. That loan, and the relationships that came with it, made our agricultural life possible. I've always appreciated that Farm Credit supported us from the very beginning, encouraging my boys through 4-H, FFA, and local events. They've always been a constant presence in our journey.

## **What inspired you to serve on the board of directors?**

I'll admit, at first I wondered if I was "qualified" because we're a small, part-time operation. But most Arkansas cattle producers are just like us with small herds and family-run farms. I wanted to represent that majority and help make sure opportunities like ours are available to others who dream of starting something of their own.



## **What advice would you give to young women in agriculture?**

Don't be afraid to try new things or use your voice. Agriculture needs creativity and collaboration. When I first started, women in the field were rare, but confidence and persistence open doors. Be willing to share your perspective, because that's how progress happens and you've earned your seat at the table.

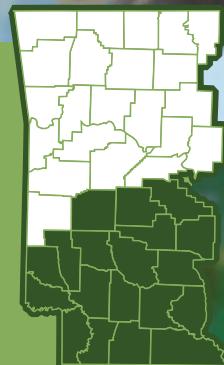
## **What kind of legacy do you hope to leave?**

I hope people remember me as someone who made a positive difference and that I helped open doors a little wider and made the path a little smoother for those coming behind me. So many people invested in me, and I want to do the same to pay that forward.



# ELIZABETH WALKER

AREA 3 DIRECTOR  
HORATIO, AR



Raised on a poultry and cattle farm, Elizabeth Walker swore she'd never raise chickens again. But while working as an engineer, she and her husband began building Lucky 13 Farm in Horatio. When their children came along, Elizabeth made the leap to farming full-time, proving that sometimes life brings you right back to where you started, only stronger.

## Tell us about your family and farming operation.

I was born into agriculture and raised on a poultry and cattle farm about 30 minutes away from where we farm today. I loved the farm, but I'll be honest, I did not enjoy the poultry side. It was really motivation for me to go to college. I graduated with a degree in chemical engineering and worked as an engineer at a paper mill for 10 years while my husband built our farm. With Farm Credit's help, we started with two broiler houses and grew from there. After our children were born, I left my engineering job and we've been full-time farmers for about 15 years now. Our son is a senior at Horatio High School, and our daughter is a sophomore at the University of Arkansas.



## How has agriculture evolved since you started farming?

From a technology perspective, it's changed tremendously. When I was growing up, everything was manual. Today we can monitor and adjust our poultry houses from anywhere using an app on our phones. That kind of technology has been a game changer for us and gives us flexibility and freedom we didn't have before.

## What has your experience with Farm Credit been like?

We would not have been able to start farming without Farm Credit. We started with a USDA guaranteed loan when we were fresh out of college. We had nothing and they took a chance on us. Over the years, I've seen firsthand how Farm Credit supports farmers—not just in good times, but through tough ones, too.

## Why do you believe in the cooperative structure and serving on the board?

Farmers understand farmers. As a board, we bring real-world experience to the table. Seeing members at the feed store or a ballgame, they know they can reach out to us directly. That connection keeps Farm Credit grounded in its mission and ensures that our decisions truly serve our members.

## What do you hope your service and involvement will mean for your community?

At the heart of it, I really love rural Arkansas. They're my people. Whether I'm serving on the school board or the Farm Credit Board, I do it because I want our communities to thrive. If I can help today's farmers succeed and open doors for the next generation, that's the legacy I hope to leave.



# Taking Rural Voices to Capitol Hill



*"We're not just advocating for Farm Credit. We're standing up for the farmers, ranchers, and rural communities who depend on us everyday."*

*– Brandon Haberer,  
CEO of Farm Credit of Western Arkansas*



Earlier this fall, nearly 1,000 Farm Credit directors, customers, and employees from across the country gathered in Washington, D.C. for the Farm Credit Fly-In—an event designed to give agriculture a seat at the table where national decisions are made.

The Fly-In gave those who live and work in rural America the chance to meet face-to-face with lawmakers, share their stories, and highlight how Farm Credit supports agriculture and rural communities every day.

"The Farm Credit Fly-In is a powerful reminder that our voice matters," said Farm Credit of Western Arkansas CEO Brandon Haberer. "When we meet with lawmakers, we're not just advocating for Farm Credit. We're standing up for the farmers, ranchers, and rural communities who depend on us every day."

## Why the Fly-In Matters

For more than a century, Farm Credit has helped farmers, ranchers, and rural homeowners get the financing they need to grow and succeed. But as times change, new challenges arise. Things like the Farm Bill, trade, and rural development programs all have a major impact on the people we serve.

That's why the Fly-In matters. It gives Farm Credit a united voice on Capitol Hill and reminds lawmakers that the policies they shape in Washington reach all the way to the fields, barns, and small towns that feed and fuel our nation.

When Farm Credit shows up together, it makes a statement: we care deeply about the future of rural America, and we're here to make sure it stays strong.

## Arkansas on the Hill

Representatives from all three Arkansas Farm Credit associations—Farm Credit of Western Arkansas, AgHeritage Farm Credit Services, and Farm Credit Mid-America—joined together to host a legislative breakfast with Arkansas' U.S. Congressmen and their staff.

The breakfast was an opportunity to discuss key issues facing the farmers and ranchers we serve. Topics included the importance of a strong Farm Bill 2.0, challenges facing row crop farmers, the need to increase FSA loan limits, and other topics affecting Arkansas agriculture.



"As a farmer and board chairman, it's an honor to represent our members in Washington," said Steve Young. "The Fly-In gives us a chance to ensure that rural voices are heard and that Farm Credit continues to be a strong partner for agriculture."

## A Taste of Arkansas: Rural Route Farms

One of the highlights of the Fly-In was the Farm Credit Marketplace, a reception that celebrated farmers and ranchers from across the country. Set up like a farmers market along the D.C. Wharf, the event allowed members of Congress and their staff to meet Farm Credit customers and sample locally made products from coast to coast.

Representing Arkansas were Farm Credit members Justin and Randi Lowe of Rural Route Farms, commercial beekeepers from the River Valley region. The Lowes shared their delicious honey and honey granola, while also telling their story of how Farm Credit helped finance their growing operation.

At Rural Route Farms, Justin and Randi focus on raising honeybees, queens, and nucleus colonies (known as "nucs") that help other beekeepers start and grow their own hives. Their work supports not only local beekeepers but also the pollinators that keep agriculture thriving.

"It's important for producers to come to the Fly-In Marketplace is to advocate for all the diverse operations and farmers that Farm Credit is here to help," said Justin Lowe.

## One Mission, Many Voices

The 2025 Farm Credit Fly-In highlighted the power of connection between farmers and policymakers, local operations and national policy, and Farm Credit associations across the country.

"It was energizing to connect with leaders from across the country and share the unique challenges facing agriculture in Western Arkansas," said CEO Brandon Haberer. "These conversations help shape policies that directly impact our borrowers and the future of rural America."

Together, Farm Credit leaders, employees, and customers showed what it means to stand united for rural America. Because when rural voices are heard, rural communities thrive.

---

Story and photos by Abby Scruggs





## A VISIT TO Christmas Tree Lane



At Christmas Tree Lane in Etna, Arkansas, Jim and Karen Lane are creating memories that stick. From snow-on-demand and hayrides to the picture backdrops and cocoa shack, families from across the state, nation, and even world have visited Franklin County for a unique family experience.

Thirty-five years ago, Jim and Karen visited a Christmas tree farm and were inspired to start their own. With 500 seedlings ordered from the Arkansas Forestry Commission, they planted what would become a legacy.

More than three decades later, what began as an operation to teach their children about hard work and entrepreneurship has grown into a fully operational farm with 6,000 leyland cypress, Carolina sapphire, and Virginia pine trees.

“In the Christmas tree industry, there’s a saying that you’re not really selling a tree, you’re selling an experience,” Jim says. “People come out and they want to be with family and have a real memorable time.” From the moment guests arrive, they are greeted by Moose, a five-year-old Saint Bernard that acts as the farm greeter, picture prop, and very huggable mascot.

Moose can often be spotted on the porch of the Christmas Cabin, a year-round winter wonderland that invites guests for a stay on the farm. Regardless of the temperature outside, the moment you enter the cabin, it feels like December. The Lanes also welcome young guests to the farm through school field trips. Many of the kids come back again with their whole family in tow to pick out their tree.

The farm has fostered a unique community of family and friends that care deeply about the success of the operation. Last year, Jim was diagnosed with cancer and had to travel to Minnesota during peak Christmas tree season. "We had family and friends jump in and run the farm, possibly better than we have for these 35 years," Jim said. The Lanes' two sons who live locally are often helping around the farm. Their other two children who live out of town also visit as often as possible and seek out Christmas tree farms in their areas to visit.

One of the Lanes' favorite aspects of the farm is the generational memories it creates. "We've seen, multiple generations come to the farm being open this long," Karen said. "You get to see the progression in their photos and the kids growing up and having kids of their own. Those are memories that stick."

### Picking a Tree

When asked about picking the perfect Christmas tree, the Lanes say that each family has their own preference when it comes to shape and size. "Some people like short, fat trees, some people like tall, skinny ones," Jim said. The biggest factor to consider is what will fit best in your home. He warns visitors that trees often look smaller in the field than they do in their living room. Christmas Tree Lane provides measuring sticks to get an idea of your chosen tree's size. Be sure to measure your space before you come and choose the evergreen best suited to your space.

"We look over the whole farm and pick which one my wife likes," Jim jokes. "I like trees that are full but give you space for ornaments. When I'm out here mowing, I spot a tree that might be good. We have high ceilings, so we like a tall tree."

### Tree Care

When it comes to caring for your tree, Jim has the following advice: "As soon as you get it cut, you need to get it in water and keep it in water the whole time." If you are transporting your tree very far, you will need to cut off the bottom of the trunk when you arrive home to remove the protective resin that may have accumulated. The pores in the trunk still absorb water long after the tree is cut. In the first few days after harvesting, a Christmas tree can drink up to two gallons of



water per day. Be sure to check your tree often and keep it well watered. If properly cared for, Jim has observed some cut trees on the farm last all the way to early spring.

If you are looking to visit a Christmas tree farm near you, Jim and Karen recommend checking out the Arkansas Christmas Tree Growers Association website at <https://arkansaschristmastreegrowers.com/>. The website's interactive map can help you locate your nearest grower. During Jim's time as president of the association, he has focused on helping farmers embrace the agritourism and marketing aspects of their tree farm operations.

"Through the years of social media, it has become a place to hang out instead of just a 'come get your tree and leave' type of place," Karen said. "Older farmers don't really know what to do with that and how to market their farms, so Jim has been really key in helping teach them."

Much like the agriculture industry overall, the average age of the Christmas tree farmer is increasing. Jim and Karen have been excited to see some young couples looking to start farms of their own. Their main piece of advice for these individuals: have patience.

"It's a little bit different than normal farming, I guess," Karen said. "Lots of mowing, lots of trimming, and lots of spraying all summer long." While many farming operations offer fairly quick returns, Christmas tree farms take about six to seven years to produce income. Jim and Karen encourage young couples looking to enter the industry to keep working through the hard part and look forward to the rewarding experience of their first season.

# 2025 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 earned district and county honors for exceptional farm management and community leadership.

The Arkansas Farm Family of the Year will be announced in December at the Farm Family of the Year luncheon, who then represent Arkansas at the Southeastern Expo Farmer of the Year event in Georgia.



## Members named District Winners:

### Southwest District

**The Lockeby family of Ashdown**  
Little River County

## Members & Employees named County Winners:

### Clark County

**Matt & Kim Wingfield**  
Okolona

### Columbia County

**Josh & Melissa Smith**  
Waldo

### Hempstead County

**Johnny & Priscilla Johnson**  
Hope

### Johnson County

**Mike Meek**  
Clarksville

### Marion County

**Kory Brewer Family**  
Everton

### Perry County

**Fred & Brandi Nutt**  
Bigelow

### Polk County

**Jimmy Morris**  
Cove

### Pope County

**Duffey & Kaylynn Rye**  
Russellville

### Van Buren County

**Clay & Chalet Gustafson**  
Bee Branch

### Yell County

**Michelle & Steven Blankenship**  
Ola





# AgStart



FARM CREDIT  
OF WESTERN ARKANSAS

EMPOWERING  
THE NEXT  
GENERATION  
OF FARMERS

Now offering programs made for  
young and beginning farmers.  
Contact your local branch and see  
how AgStart can help you grow!

Learn more at [myaglender.com/agstart](http://myaglender.com/agstart)



# Future Legacy Conference: Free Educational Opportunity for Arkansas Farmers

Young, beginning, and small farmers across Arkansas are invited to take part in the **2026 Future Legacy Conference**. This two-day, one-night event is designed to inspire, educate, and connect the next generation of agricultural leaders. Hosted in Hot Springs, Arkansas, on **February 9–10**, this dynamic gathering offers a unique opportunity to gain valuable insights into farming practices, financial tools, and community resources tailored to the needs of emerging producers.



Future Legacy is more than just a conference. It is a launchpad for growth. Attendees will engage in hands-on workshops, hear from experienced professionals, and build lasting relationships with fellow farmers from across the state. Whether you are just starting out or looking to strengthen your operation, this event is crafted to meet you where you are and help you grow.

Last year, Kaitlyn and Jarrett Turner, a young couple from near Charleston, Arkansas, attended the conference and found it transformative. “It’s been extremely useful for us,” Kaitlyn shared. “We’ve gotten all kinds of good, helpful information from the classes and the content in these sessions. Lots of good action items that we want to take back and implement in our practices at home.”

The Turners, who farm cattle in the Charleston area, discovered the event through a social media post. “I took a screenshot and sent it to my husband,” Kaitlyn recalled. “Luckily, we got selected to be here and I’m so thankful that we did because it has been an incredible experience for us.”

Jarrett echoed the sentiment, encouraging others to take advantage of the opportunity. “Farm Credit offers a lot of different resources for people like us. Lots of different educational things that you can take part in. Utilize your resources and utilize that network because it can be very helpful.”

Registration for Future Legacy is now open. Do not miss your chance to be part of a growing movement that is shaping the future of agriculture in Arkansas. Join us in Hot Springs and take the next step in your farming journey.



# Your farm. Your future.

## Future Legacy Young & Beginning Farmer Conference

February 9 & 10, 2026  
Hot Springs, AR

Two days. One night.  
Countless opportunities.

Gain valuable insight, sharpen your  
skills, and connect with young  
farmers from across Arkansas.

**APPLY NOW**

[myaglender.com/futurelegacy](http://myaglender.com/futurelegacy)





**GRAND PRIZE | \$500**

Eric Ethridge • Miller County • Adult

## 2025 PHOTO CONTEST **WINNERS**

Stay tuned for details on Farm Credit's 2026 photo contest at [myaglender.com/photocontest](http://myaglender.com/photocontest)



**ADULT 1<sup>ST</sup> PLACE | \$300**

Tony Colvin • Benton County





**ADULT 2<sup>ND</sup> PLACE | \$200**  
Dena Creamer • Johnson County



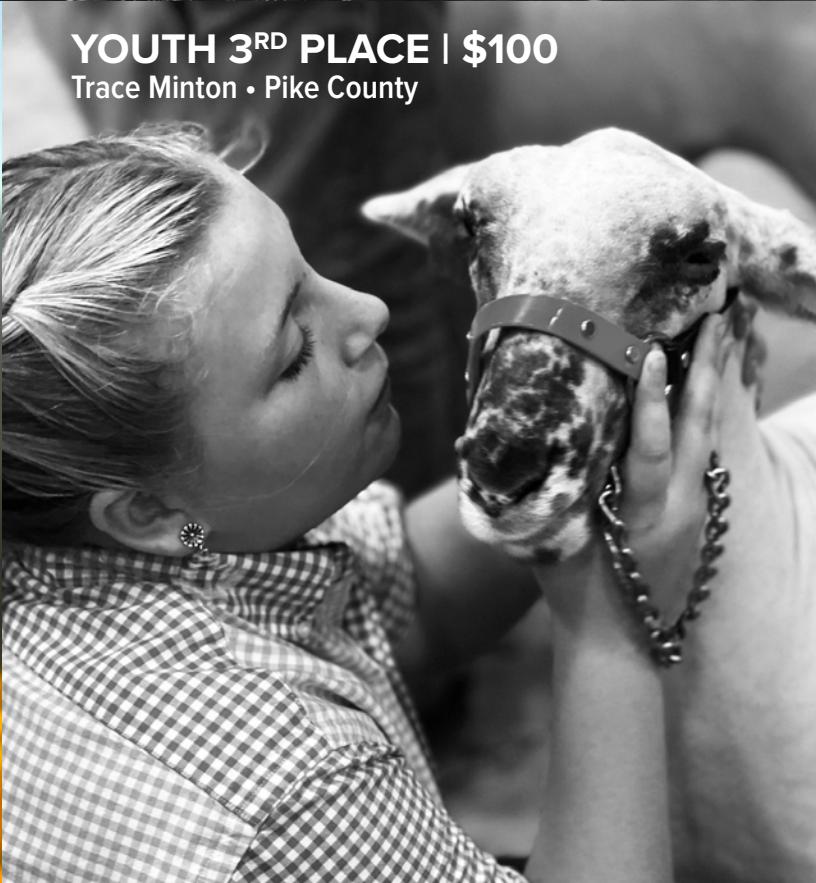
**ADULT 3<sup>RD</sup> PLACE | \$100**  
Sherri Monfee • Searcy County



**YOUTH 1<sup>ST</sup> PLACE | \$300**  
Riley Crow • Newton County



**YOUTH 2<sup>ND</sup> PLACE | \$200**  
Kayanna West • Conway County



**YOUTH 3<sup>RD</sup> PLACE | \$100**  
Trace Minton • Pike County



## Heart to Heart Pregnancy & Family Care Center Donation Drive

Farm Credit's employee engagement group hosted a donation drive for Heart to Heart Pregnancy & Family Care Center in Fort Smith.



## Arkansas Forestry Association Annual Meeting

Congrats to Allen Farley from Pope County for taking home the Bonfire Solo Stove 2.0 at the Arkansas Forestry Association Annual Meeting. Farm Credit is a proud sponsor of this AFA event.

## Volunteers at Local County Fairs

Branch staff from across western Arkansas spent time at their local county fairs volunteering and serving meals for exhibitors.

## Arkansas Youth Expo

Farm Credit is a proud sponsor of the Arkansas Youth Expo. We spent the week handing out popsicles to help exhibitors stay cool.



## Arkansas Hot Air Balloon State Championship

Our Harrison branch had a great view of the Arkansas Hot Air Balloon State Championship as the Natural State balloon passed over.



## New Faces



**SARAH HARRIS** joined Farm Credit in September as a customer service representative in the Magnolia branch. Sarah is a former Farm Credit communications intern and holds a degree in agribusiness from Southern Arkansas University. Sarah grew up in Camden and was an active FFA member in high school. She married her husband, Brandon, earlier this year and enjoys reading, crocheting, and baking in her spare time.



**CHRIS CORD** joined Farm Credit as a cyber security analyst in September. Chris was the former infrastructure manager at Greenstone FCS, and joins Western Arkansas with seven years of Farm Credit experience and 13 years of IT experience. He and his wife, Kim, have two sons who are involved in fishing league and robotics. In their free time, his family enjoys camping and hiking together.



**CARA BETH NEWMAN** joined Farm Credit as a loan documentation specialist based out of the Benton branch in October. Cara holds an associate degree in business administration from Southern New Hampshire University. She is originally from Brighton, Tennessee, but now lives in Searcy. Cara has loan documentation experience working for Farm Credit Mid-America and formerly at a local bank. She enjoys spending time at the lake and dirt track racing.

## Changing Places



**JESSIE WALTERS** transitioned from customer service representative in Russellville to Human Resources Coordinator. She will be based out of the central office in Russellville.

## Retirements



**CARLA MANNING** retired at the end of August after 26 years of service to Farm Credit. Carla began her career as a customer service representative in the Magnolia office and served in a variety of roles, most recently as lead loan documentation specialist. In retirement, she looks forward to devoting more time to her cherished grandsons, daughters, and mother.

## Enriching rural life.™

Let Farm Credit's industry-leading knowledge, competitive products, and more than 109 years of agricultural and rural financing experience help you.

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



### Holiday Hours

Wednesday, December 24

Closed

Thursday, December 25

Closed

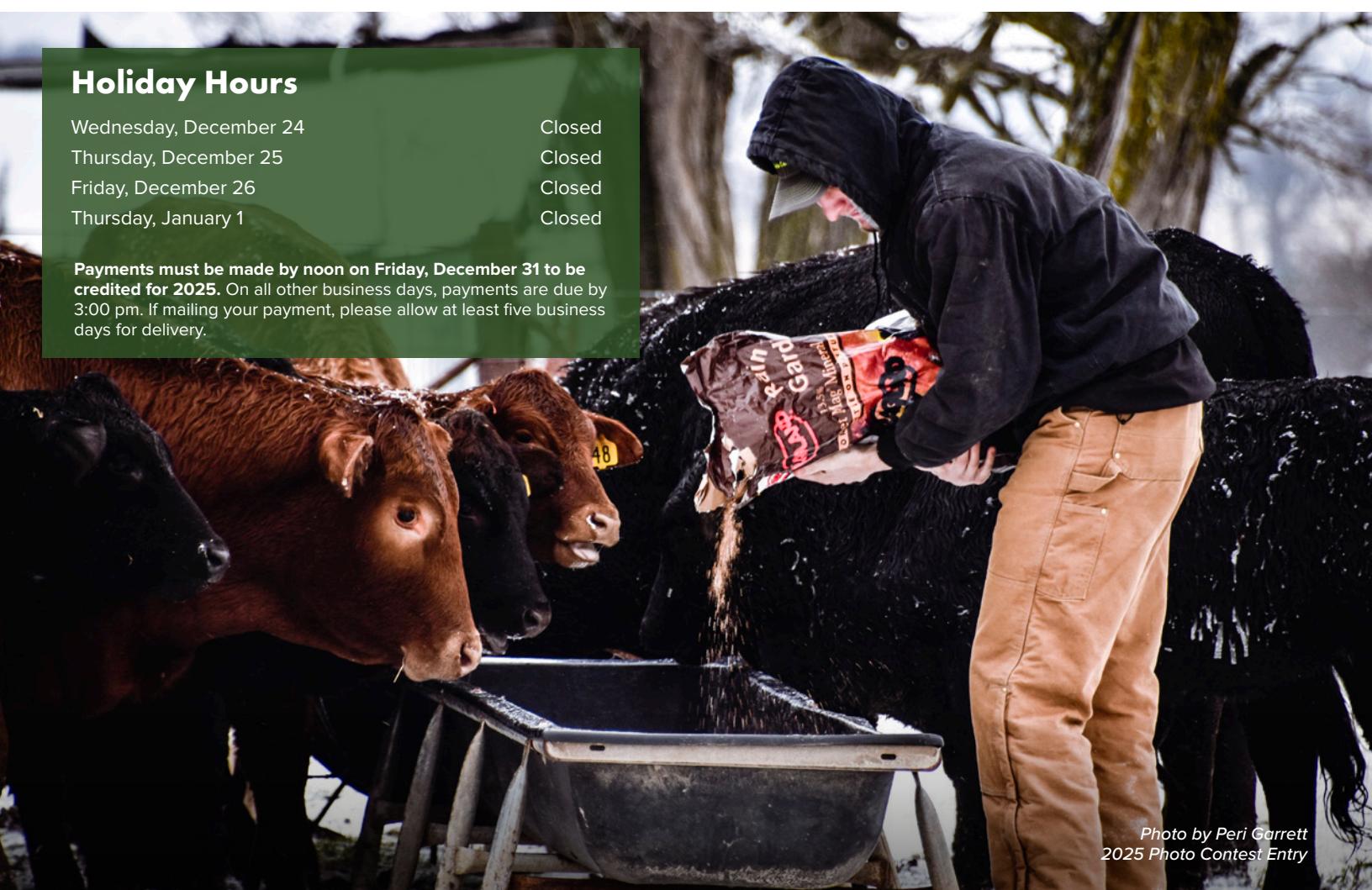
Friday, December 26

Closed

Thursday, January 1

Closed

**Payments must be made by noon on Friday, December 31 to be credited for 2025.** 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.



*Photo by Peri Garrett  
2025 Photo Contest Entry*