

# OUR HERITAGE

AgHeritage Farm Credit Services | Winter 2021



**AgHeritage**<sup>®</sup>  
Farm Credit Services

# OUR HERITAGE

Winter 2021

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# Growing a stronger rural Arkansas

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TO THE LEFT: Hunter Flying Service, Brinkley

### **AgHeritage Farm Credit Services**

119 East Third St, Suite 200  
Little Rock, AR 72201  
1-800-444-3276  
agheritagefcs.com



PROUD MEMBER OF  
THE FARM CREDIT SYSTEM

Last month representatives from AgHeritage's Board and management participated in the 2021 Farm Credit Fly-In in Washington, D.C. More than 500 Farm Credit System board members, management, and customers were in attendance, advocating for issues that affect agriculture and the rural communities we serve.



**Greg Cole, President & CEO**

While in Washington, the Farm Credit Associations of Arkansas took the opportunity to host a breakfast meeting with Arkansas' congressional delegation. Senator John Boozman, Senator Tom Cotton, Representative Rick Crawford, Representative French Hill, Representative Bruce Westerman and Representative Steve Womack attended the meeting. In our discussion it was mentioned that this year appears to be a strong year of profitability for our crop producers, along with good yields and high crop prices.

There are some headwinds emerging for agriculture and the general economy as we look forward to 2022. Tight margins in the crop sector are expected due to the substantial increases in input costs. Labor issues, inflation, and supply chain disruptions continue to escalate for both the general and agricultural economies. These dynamics suggest next year could be challenging and volatile.

It was recognized during the visits on Capitol Hill that the Farm Credit System, over 100 years old and with assets more than \$400 billion, continues to fulfill its mission of serving agriculture and rural communities with reliable competitive financial capital in both good times and in bad.

We want to acknowledge our Arkansas congressional delegation for working in a cohesive manner to support Arkansas agriculture. We are blessed to have a great group of talented representatives serving Arkansas at the Capitol.

On behalf of the Board and management, thank you to our customer-owners for your business. Serving agriculture and rural America is not just our mission; it's our passion.

A handwritten signature in black ink that reads "Greg Cole". The signature is written in a cursive, flowing style.

Greg Cole, President & CEO  
AgHeritage Farm Credit Services





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Farm Credit Services

## ONLINE BANKING

AgHeritage offers a simple and secure online banking platform that is faster, smarter and more intuitive than ever.

Users can make payments, transfer funds, link multi profiles and external accounts, and even deposit checks through the mobile app, all while protecting personal information safely and securely.

- **24/7 online account access**
- **Bills and statements**
- **Secure online messaging**
- **Account alerts**
- **Go paperless**



## ENROLL TODAY

### WHAT YOU WILL NEED:

- **CIF Number**
- **Tax ID or SSN tied to the CIF**
- **Loan Number**
- **Balance of the loan to within 10%**

### HOW TO ENROLL:

- 1** Visit [agheritagefcs.com](http://agheritagefcs.com) and click on  **myAgHeritage**.
- 2** Click on "Enroll or Log In", then click "Enroll Today".
- 3** Enter your first name, last name and email address. Once you receive an email, click on the link to continue the enrollment process.
- 4** Select a username, password, image and passphrase.
- 5** Enter your loan number or social security number, and customer number.

### ONLINE BANKING SUPPORT:

As always, feel free to contact your local branch or call our support line at 800-444-3276 for any online banking needs.

DOWNLOAD  **myAgHeritage** MOBILE BANKING APP TODAY!



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[AgHeritageFCS.com/online-banking](http://AgHeritageFCS.com/online-banking)

# PROMOTIONS & New Hires



## GLOVER JOINS AGHERITAGE CENTRAL OFFICE

Little Rock native Stacy Glover has joined the team at the Central Office as a Lending Services Specialist.

"We are very pleased to have Stacy join us in the Lending Services department here at the Central Office," said Lending Services Manager Shannon Koder. "We know she will bring a lot to our company and customers."

Prior to joining AgHeritage, Glover worked for First Community Bank in Little Rock as a Consumer Lending Specialist/Commercial Lending Assistant. She holds a Bachelor's Degree in Business Administration from the University of Arkansas at Little Rock. She is also a long-time volunteer with the Humane Society of Pulaski County, having done so for more than 18 years.



## HEMANN JOINS AGHERITAGE SEARCY BRANCH

Jim Hemann recently joined AgHeritage Farm Credit Services in the Searcy Branch as an Ag Lending Officer.

"Jim is a great addition to our team, and we are excited to welcome him to Searcy," said VP Lending and Branch Manager Bert Leder. In addition to Leder, Jim joins Darlene Crawford and Sydney Belew on the Searcy team.

Hemann most recently worked for Farm Bureau Mutual Insurance Company of Arkansas as a Crop Insurance Specialist. He holds a Bachelor of Science Degree in Agricultural Business from Arkansas State University.

A native of Piggott, Jim and his wife, Emily, will reside in Searcy. They have two daughters; Hattie, 9, and Abigail, 7.



## HILL JOINS AGHERITAGE MCGEHEE BRANCH

Drake Hill has been hired as an Ag Loan Lending Officer in the McGehee Branch office.

"We're thrilled to have Drake on our team. His excellent customer service and talents will undoubtedly be a great asset for our customers and association," said Bill Stephens, VP Lending and Branch Manager at McGehee. The McGehee team also includes Jonathan Breedlove, Joy Lagrone and Jessie Plunkett.

A native of Monticello, Hill was previously employed as a Sales Representative for MK Distributors. He holds a Bachelor of Applied Science in Biochemistry from Arkansas State University.



## MCFADDEN JOINS AGHERITAGE LONOKE BRANCH

Mike McFadden has been hired as an Ag Lending Officer in the Lonoke Branch office.

"Mike is a great addition to our team and we're excited to have him here. Our association and our customer-owners will benefit from his significant expertise and knowledge," said Griffin Golleher, VP Lending and Branch Manager at Lonoke. McFadden will work alongside Josh Cunningham, JoSara Walker and Brandyn Frizzell.

McFadden was previously employed as a Loan Officer at First State Bank in Lonoke. He holds a Bachelor of Arts degree in Communications from the University of Arkansas at Little Rock.

# CUSTOMER SURVEY Results

In order to determine how well AgHeritage Farm Credit Services measures up, each year we conduct a survey of randomly-chosen customer-owners, because there is no better group to tell us if we are meeting your needs than you. The Arkansas Household Research Panel at the University of Arkansas conducted the survey and received a return response rate of 22%.

The survey indicated that 96% were satisfied with AgHeritage as a source of financing for their agricultural operation. The vast majority (96%) also indicated their expectations were met with 57% of those indicating AgHeritage was exceeding what an ag lender can and should do.

The survey also indicated that an impressive 93% of current customers said they would "definitely" or

"probably" acquire another loan from AgHeritage if they required agricultural financing in the future.

Donations were made on behalf of the customer-owners of AgHeritage Farm Credit Services in appreciation of your support of the customer survey. Donations of \$500 were made to Future Farmers of America and to the Arkansas 4-H Foundation.

"Our mission is to be the provider of choice for financial solutions to our rural and agricultural markets," said Greg Cole, President & CEO of AgHeritage. "We strive to make a positive difference in the business affairs of our customer-owners, and we are very pleased with the survey results."



## AGHERITAGE PROUDLY INVESTS IN THE NEXT GENERATION THROUGH OUR SCHOLARSHIP PROGRAMS

**Customer Scholarship Program** – Nine \$1,000 scholarships are offered through the AgHeritage Farm Credit Services Customer Scholarship Program. This program is available to dependent children and grandchildren of AgHeritage stockholder customers who are graduating high school seniors.

**Ken Shea Scholarship** – One \$1,000 scholarship awarded to McGehee area dependent children and grandchildren of AgHeritage stockholder customers who are graduating high school seniors.

**University Scholarship** – One \$2,000 scholarship to a current college student studying agriculture at an Arkansas university or college. Students do not need to be a customer of AgHeritage to apply for this scholarship.

**Deadline for ALL scholarship applications: March 15, 2022**  
For terms and more information please visit: [agheritagefcs.com](http://agheritagefcs.com)

# BENCHMARK Update

By AgHeritage Farm Credit Services Appraisal Department, Drew Vance, Chief Appraiser

| CROPLAND BENCHMARK                         |                 | 2017           | 2018           | 2019           | 2020           | 2021           | Last 5 Years   |         |
|--------------------------------------------|-----------------|----------------|----------------|----------------|----------------|----------------|----------------|---------|
| County                                     | Primary Product | % CHANGE       | % CHANGE       | % CHANGE       | % CHANGE       | % CHANGE       | % CHANGE       |         |
|                                            |                 | \$ PER UNIT    | \$ PER UNIT    | \$ PER UNIT    | \$ PER UNIT    | \$ PER UNIT    | 2017 to 2021   | AVERAGE |
|                                            |                 | Cap Rate       | Cap Rate       | Cap Rate       | Cap Rate       | Cap Rate       |                |         |
| #472                                       | - Randolph Co   | 0.00%          | -1.32%         | 0.00%          | -3.11%         | 8.26%          |                |         |
| 200 ACRES                                  | Rice            | \$5,700        | \$5,625        | \$5,625        | \$5,450        | \$5,900        | 3.51%          | 0.77%   |
|                                            |                 | 2.64           | 2.76           | 2.74           | 2.81           | 2.59           |                |         |
| #375                                       | - Lonoke Co     | 0.00%          | -1.58%         | 0.00%          | 1.80%          | 5.15%          |                |         |
| 280 ACRES                                  | Cotton          | \$3,607        | \$3,550        | \$3,550        | \$3,614        | \$3,800        | 5.35%          | 1.07%   |
|                                            |                 | 2.94           | 2.94           | 2.94           | 2.94           | 2.84           |                |         |
| #487                                       | - Monroe Co     | -1.26%         | 0.00%          | 0.00%          | 2.13%          | 9.55%          |                |         |
| 287 ACRES                                  | Rice            | \$3,753        | \$3,753        | \$3,753        | \$3,833        | \$4,199        | 11.88%         | 2.08%   |
|                                            |                 | 3.72           | 3.69           | 3.79           | 3.27           | 2.99           |                |         |
| #490                                       | - Lincoln Co    | -2.85%         | -1.48%         | 0.29%          | 0.00%          | 7.14%          |                |         |
| 162 ACRES                                  | Rice/Cotton     | \$4,198        | \$4,136        | \$4,148        | \$4,148        | \$4,444        | 5.86%          | 0.62%   |
|                                            |                 | 3.21           | 3.26           | 3.25           | 3.25           | 2.78           |                |         |
| #185                                       | - Arkansas Co   | -1.35%         | 1.37%          | 4.06%          | 2.28%          | 4.75%          |                |         |
| 308 ACRES                                  | Rice            | \$4,740        | \$4,805        | \$5,000        | \$5,114        | \$5,357        | 13.02%         | 2.22%   |
|                                            |                 | 2.78           | 2.75           | 2.85           | 2.79           | 2.56           |                |         |
| #460                                       | - Ashley Co     | -1.28%         | 7.14%          | -0.64%         | 0.00%          | 9.68%          |                |         |
| 320 ACRES                                  | Cotton          | \$4,550        | \$4,875        | \$4,844        | \$4,844        | \$5,313        | 16.77%         | 2.98%   |
|                                            |                 | 3.16           | 2.99           | 3.01           | 2.90           | 2.72           |                |         |
| <b>Cropland BM - Avg Increase/Decrease</b> |                 | <b>-1.12%</b>  | <b>0.69%</b>   | <b>0.62%</b>   | <b>0.52%</b>   | <b>7.42%</b>   | <b>1.62%</b>   |         |
| <b>Cropland BM - Avg \$/Ac</b>             |                 | <b>\$4,425</b> | <b>\$4,457</b> | <b>\$4,487</b> | <b>\$4,501</b> | <b>\$4,836</b> | <b>\$4,541</b> |         |

| PART-TIME FARM BENCHMARK |                 | 2017        | 2018        | 2019        | 2020        | 2021        | Last 5 Years |         |
|--------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|--------------|---------|
| County                   | Primary Product | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE     |         |
|                          |                 | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | 2017 to 2021 | AVERAGE |
|                          |                 | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    |              |         |
| #135                     | - Cleburne Co   |             | 4.00%       | 2.56%       | 0.00%       | 0.00%       |              |         |
|                          | Part-Time       | \$375,000   | \$390,000   | \$400,000   | \$400,000   | \$400,000   | 6.67%        | 1.64%   |
| 32 ACRES & IMPROVEMENTS  |                 | 1.61        | 1.46        | 1.43        | 1.43        | 1.11        |              |         |

| POULTRY BENCHMARK       |                 | 2017        | 2018        | 2019        | 2020        | 2021        | Last 4 Years |         |
|-------------------------|-----------------|-------------|-------------|-------------|-------------|-------------|--------------|---------|
| County                  | Primary Product | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE     |         |
|                         |                 | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | 2018 to 2021 | AVERAGE |
|                         |                 | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    |              |         |
| #144                    | - Lawrence Co   |             | Base        | 1.05%       | 3.45%       | 17.50%      |              |         |
|                         | Broilers        |             | \$2,870,000 | \$2,900,000 | \$3,000,000 | \$3,525,000 | 22.82%       | 7.33%   |
| 70 ACRES & IMPROVEMENTS |                 |             | 12.99       | 12.82       | 11.41       | 9.71        |              |         |
| #488                    | - Cleveland Co  | 0.00%       | RETIRED     | RETIRED     | RETIRED     | RETIRED     | RETIRED      |         |
|                         | Broilers        | \$775,000   |             |             |             |             |              |         |
| 40 ACRES & IMPROVEMENTS |                 | 16.94       |             |             |             |             |              |         |

## CROPLAND BENCHMARKS

AgHeritage Benchmark properties are comprised of six cropland properties, one part-time farm property and one poultry (broiler) property. These benchmark properties are appraised annually by the AgHeritage Farm Credit Services appraisal department in an effort to stay current on market developments.

Significant change has taken place in the six cropland Benchmark properties. From 2015 to our Benchmark updates in 2020, the average change in our Benchmark properties indicated an essentially flat market; this, of course, immediately followed a period of rapid market appreciation from 2008 to 2014. However, noticeable changes began occurring around the beginning of 2021; prices being paid for agricultural acreage in AgHeritage territory strengthened and did so relatively quickly. After several years of relatively static land values, the average change over AgHeritage' six cropland Benchmark properties between 2020 and 2021 was 7.42%. This is likely a somewhat conservative number due to the fact that, along with 2021 data, the most-recent Benchmark reports also relied, at least in part, on sales data that occurred in the second half of 2020; as mentioned earlier, most of the appreciation in the market was not noticed until after the beginning of 2021.



Although historically one of our more active market areas, cropland sales activity in the Randolph and Lawrence County areas have been noticeably slower over the past 12 months compared to recent years. Fewer sales and reduced data increases the difficulty in substantiating what is truly happening to market values in the area. We expect the number of transfers to increase in this market and provide a clearer picture of market value for the 2022 Benchmark update.

In terms of cropland sales activity, the most active area in AgHeritage's territory over the past 12 months has been in southeast Arkansas (Desha, Drew, Ashley and Chicot Counties). The high volume of sales activity in this area has been driven in part by institutional investors, high net-worth individual investors and local landowners. The number of cropland sales in these four counties over the past 12 months is an interesting development, particularly considering that the sales activity for production acreage in this specific market had slowed in recent years.

Similarly, there has been increased sales activity in the I-40 corridor of AgHeritage's territory (including the cropland areas of central Lonoke and Prairie Counties and northern Monroe County). Most of the activity in this area has been driven by institutional and private investors, and several large tracts have traded. There has also been healthy activity for transfers of smaller acreage, most of which is being purchased by local operators. After a fairly robust 2020 in terms of sales activity on the Grand Prairie, transfers appear to have slowed somewhat in 2021.

## PART-TIME BENCHMARK

The Cleburne County Benchmark, which is our part-time farm Benchmark, was first introduced in 2017 and replaced a White County property that had been used as this Benchmark for many years. The current part-time farm Benchmark consists of 32.05 acres and structural improvements typical for this type property. The Cleburne County Benchmark, which indicated slight appreciations in the 2018 and 2019 updates, indicated no increase in the 2020 and 2021 updates. Although the Cleburne County Benchmark provides support for the notion that values for this type property are holding, the reader should recognize that prices paid for this type property vary widely and depend significantly on location.

## POULTRY BENCHMARKS

The Lawrence County Benchmark is the AgHeritage broiler farm benchmark property. Introduced in 2018, the Lawrence County Benchmark replaced a Cleveland County broiler farm that had been utilized as our Benchmark since 2006. The Lawrence County Benchmark is situated in a more competitive area, and one that has – for the last several years – experienced good demand and growth in the poultry sector. Between 2020 and 2021, the Lawrence County Broiler Benchmark indicated a strong appreciation of 17.50%. Much of this appreciation is in response to rising construction costs associated with new facilities. Construction costs have risen dramatically over the past two years; in some instances, the market has responded by paying stronger prices for existing facilities. There are, as of this writing, no new broiler houses being constructed for either integrator in our northern market (George's/PECO); labor shortages at the processing facilities as well as high construction costs (and, as a result, grower pay that will not cash-flow on new construction) are keeping new growing contracts from being issued.

In summary, the 2021 benchmark updates point to a market where values, particularly for cropland properties, have strengthened considerably over the past several months. We will continue to monitor market developments, and it will be interesting to see whether these new prices hold, increase, or begin to soften in coming months.

## ONLINE TOOLS AT AGHERITAGEFCS.COM

Have you visited our website lately? With markets at the top of mind, we provide futures pricing information to aid with critical selling decisions, along with up-to-date local news and weather coverage from DTN.

DTN weather forecasts have been ranked as the most accurate in the United States since 2006 for predictions of short-term precipitation and high temperatures. DTN provides ag market information to keep you on top of market-moving events, the latest technology, business management services, in-depth coverage from the farm perspective, and insightful commentary about events that directly affect how you farm.

# DTN<sup>o</sup>



# CUSTOMER SPOTLIGHT

## BoBrook Farms: The Building of a Family Dream

By: Ashley Kemp Wimberley

When visiting with Bobby and Karen Bradford on their farm in west Little Rock, about five miles north of Pinnacle Mountain State Park, a few things are quickly evident – they are innovative, driven, witty and perfect partners in both life and business.

The couple named their farm after their children Bo, now 34, and Brook, now 29, when they purchased the 300-acre property in 1994.

Today, not only do they enjoy a highly successful business on the land, they also relish sharing it with their children and their spouses and their four grandchildren. All three of their homes are within close proximity.

### High School Sweethearts to Business Partners

Bobby and Karen's love story began when they attended school together in the Garrison Road/Ferndale area in Little Rock.

"I guess he was in the 11th grade and I was in the ninth grade when we started dating," Karen said. "All through high school, we were sweethearts. After he graduated high school, and the summer before my senior year, we actually got married. I was 17 and he was 19."

"She was just scared I was going to get away," Bobby laughed.

Both decided college wasn't their thing – they just wanted to work hard for a living. Early in the marriage, Bobby and Karen discussed returning to the farming lifestyle Bobby loved so much growing up. He was raised on a 30-acre farm with cows and a big garden, and this is something he knew he wanted for his own family.

Karen grew up on three acres, and while her family had a rural lifestyle, she wasn't familiar with farming.

"I certainly wasn't a city girl," Karen laughed. "We had a big garden, momma canned everything, my dad was a hunter and fisherman and we had a dog. We had the outdoorsy part, but we never had livestock, so that part was foreign to me. I had never ridden a horse, and I was scared of the chickens. We had very different upbringings, so when I met him and started learning more about animals, I also started to have a love for it."

Both worked in other trades as they saved money, and about a decade into their marriage, they took a leap of faith to realize their ultimate dream – the purchase of a farm.

"Of course, when Bobby and I decided farming was what we were going to do, it was scary, but it didn't take me long to realize it was for me, too," said Karen. "When I could talk to an older farmer, and he talked about loving the smell of dirt, I was like, yes, I know exactly what you mean. You're tilling up the ground, and just watching your little seeds sprout for as far as you can see – little green rows – silly stuff but it became something I loved."

### Starting of the Operation

"When we purchased the farm, we wanted to row crop," said Bobby. "I visited with my neighbor, and he told me to call Farm Credit Services. I had experience with livestock, but neither Karen or I had any real background in the row crop aspect of farming. We didn't understand the money, so visiting with and having Farm Credit help educate us was highly beneficial. I've always been told if you don't know something, you need to pay attention to someone who does."

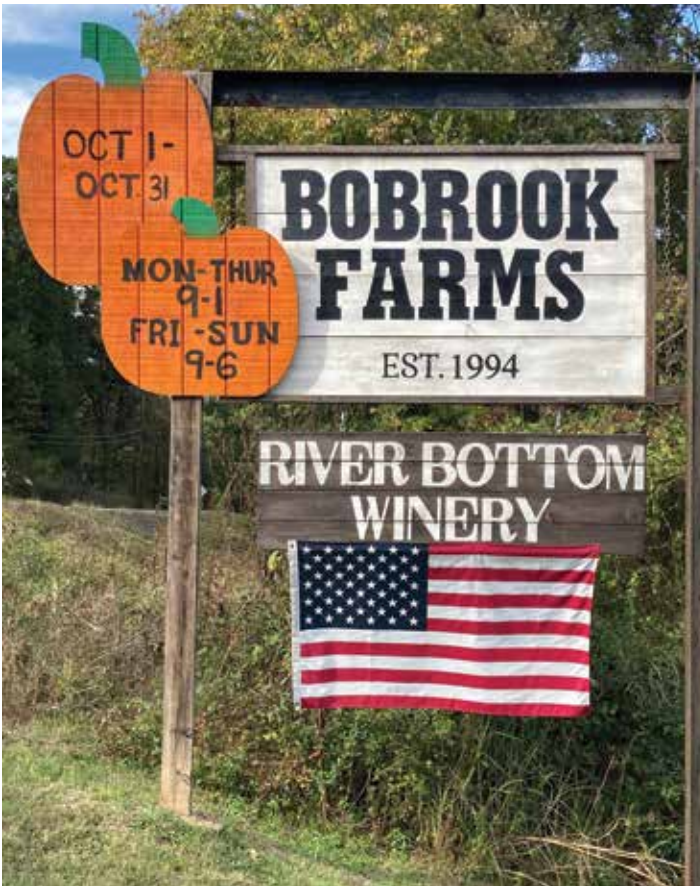
That meeting between Farm Credit Services and Karen and Bobby resulted in a now nearly three-decade partnership that has turned into being what both say has been the key to their success.

"We were actually shocked and amazed at how easy it was – and they believed in us," Karen said. "They are so wonderful about being there when you need them, and there's not a bunch of red tape and paperwork you have to fill out. Now, after all these years, we consider them more like family."

"I remember that first loan we got, I could hardly sleep at night," she added. "And it was a very small loan – I want to say it was \$30,000. It was scary because we didn't know what we were doing. Really, we didn't, but they were so kind and easy to work with. I would recommend them to anyone. We love working with them."

It turns out their desire to learn and work hard in this new endeavor helped make them successful, and they spent the next 18 years row cropping. However, when their kids were grown,





Cheerful signage greets visitors to the farmstead just off Highway 300 in Roland. The 300-acre operation near Pinnacle Mountain houses River Bottom Winery, a wedding and events venue, and a seasonal pumpkin patch.

they weren't interested in row cropping, so Bobby and Karen started discussing ways to diversify the farm.

### Shifting From Row Crops to Agritourism

With the challenge of dry land row cropping and grown children, the Bradfords started discussing shifting to agritourism. Karen explains this as inviting the public to come onto your farm and participate in some sort of agricultural activity, such as picking fruits, hayrides, petting zoos or gathering eggs.

"As far as our type of operation goes, we loved row cropping. But it wasn't our bag," said Karen. "It's all dry land around us, and why would you want to put irrigation on other people's land? You wouldn't want to drill wells on someone else's land. When we decided to try the agritourism route, AgHeritage was behind us 100 percent."

Being so close to Little Rock, Bobby and Karen knew they had the opportunity to bring people onto the farm for events and experiences.

"If you live close to a populated area, why not give it a whirl?" said Karen. "People now, more than ever, want to come to a farm and see where their food is grown. They want to meet the farmer and shake their hand."

With a new business model in place, the Bradfords first started with a big pumpkin patch on the farm every fall for the month of October.

"We started doing pick-your-own stuff on the farm," said Karen. "The pumpkin patch is by far my favorite part of the operation. I just love it because it's normally – not this year – but normally getting cooler and the hard work has been done, and you actually get to reap. It's our harvest time! We've worked hard all summer, and you get to sit back and enjoy the rewards – not only making money, but the families coming out – the repeats, the smiling faces."

The month of October calls for early rising and long days.

"We generally get up about 5 a.m. and get everything ready," said Karen. "Kids start showing up at the pumpkin patch around 8:45 a.m. and we do our field trips and close at 2 p.m. After we close, it's the same routine. You clean everything up, fuel the tractor, check all of the tires, get all of the animals fed and the pens clean, you know, the fun stuff. Then we go home, eat and go to bed."

Bobby gives Karen credit for turning the farm's head in the direction of agritourism. He points to the success from that decision, but jokes about the operational changes.

"Dealing with animals and crops growing, there's very few complaints," he laughed. They don't say a lot, where there's a huge learning curve when dealing with the public. It's a 99 percent great experience, but every now and then you just can't please everyone for some reason – but that's life."

With the success of the pumpkin patch in full swing, the Bradfords continued to look for new ideas to keep expanding and diversifying.

### The Addition of a Wedding Venue

When Bobby and Karen's son was getting married about 10 years ago, he and his wife chose the location on their property that had once been their farm headquarters when row cropping.

"The lady that was helping my now daughter-in-law do some of her wedding planning said, 'Man, it's beautiful down here. You all should consider doing weddings,'" said Bobby. "All my wife needs is a good idea, and now I have another job."

The former farm headquarters, now totally transformed, offers a beautiful and private country wedding setting that includes a 4,200-square-foot enclosed barn and a 6,000-square-foot open span barn. The barns are nestled in a 10-acre field with 100-year-old pecan trees.

The wedding venue has continued to grow in popularity and has become an integral part of the operation. When the space isn't being used for weddings, it's utilized for other fun events, such as murder mystery dinners, princess tea parties, Superman parties, Easter egg hunts and field trips.

### Another Good Idea – The Winery

The next good idea came together in September 2014 when there was an abundance of fruit being grown in the farm's orchards and a visit from blueberry pickers.

"One day I was working in the blueberry patch, and there were two young boys out there picking blueberries like crazy," Karen said. "They picked like 10 gallons, and I thought, 'these boys are so sweet out there picking those for their grandma.' I then asked them what they were going to do with all of those blueberries, and they said they were making some homemade wine."

Karen says she was immediately intrigued and asked them for their wine recipe. They happily shared, and she made her first two-liter bottle of wine. This is when River Bottom Winery was born.

"That was my first wine making, and today I think I have about 26 different wines," she said. "I make wine with anything I have extra from the orchards. I'm all about not wasting anything. We don't try to grow the grapes here that won't grow in Arkansas, but we do make all the wine on site and bottle and label it here. It's the only place you can get it."

As for the wine making process, Karen says it's fun but requires patience.

"Different fruits take different amounts of time," she explained. "We make pumpkin wine, and it takes at least a year to settle out because of all the fibers in the pumpkin. Most of the grapes and other fruits take about nine months. I love trying different flavors and techniques."



Karen Bradford in the production room at River Bottom Winery. Twenty-six different varieties of wine are produced, bottled, labeled and sold on-site.



Wine and gifts are available for purchase. River Bottom Winery and the gift shop are open most weekends from noon to 6:00 p.m.

Outside, the winery shop boasts a large patio where many events now are held, including Live Music on the Patio on Saturdays and Sundays, Mimosas and Masterpieces and seasonal events.

“People come out, they get to listen to live music, have a snack and have a glass of wine with friends outside in the fresh air. It’s a good draw,” Karen said.

### Advice for a New Farmer

Bobby says if giving advice to a new farmer, he would say it’s critical to have a financial partner who is willing to stand with you through the good times and the bad.

“In every aspect of our operation, AgHeritage Farm Credit Services just understands what we face. They know every year



A wide variety of pumpkins are available during the month of October.

is different – that’s just farming. Mother Nature is very hard to predict. Man can do everything possible, but ultimately, it’s up to her to help you through. And they kind of work together, Mother Nature and Farm Credit Services...I guess you can say they’re partnered up.”

He also says “just keep trying new things, and always stay flexible as situations change.

“You have to kind of take a look at situations every year, and what worked last year might not work next year,” he added. “The agritourism, for us, is working well, because Little Rock just keeps moving further west toward us, and more people are finding out about us.”

And most importantly, he says, to farm, you have to want to farm.

“You have to have a strong work ethic to farm,” he said. “There’s a lot of times it can be very discouraging, but it can be very rewarding as well. And most of the time it’s rewarding.”

## Looking to the Future

When asked about the future of BoBrook Farms, Bobby quips, “Retired in a year or two, but that will never happen.”

“You’re dreaming, baby,” Karen jokingly shoots back.

Jokes aside, both say they are workaholics, love what they do and don’t plan on retiring anytime soon.

“People say, ‘I don’t see how y’all stand each other all the time,’ but we’ve always been really close and we’ve always worked closely together,” said Karen. “The good thing about us is that our goals are always the same. It might be that he has to rein me in on something, or I have to rein him in on something, but we always have the same goal at the end of the day. I feel very fortunate that I found my true, exact soulmate.”



The wedding and event venue offers a 4,200 square-foot heated and cooled barn, situated in a 10 acre field studded with 100-year-old pecan trees.

# CONGRATULATIONS to AgHeritage Customer-Owner 2021 Farm Families

Since 1947, the Arkansas Farm Family of the Year Program has served as a vehicle to recognize outstanding farm families throughout the state. The objectives of the Farm Family of the Year Program are to give recognition and encouragement to farm families who are doing an outstanding job on their farm and in their community, to gain recognition of the importance of agriculture in the community and state, and to disseminate information on improved farm practices and management.

Sponsors for the 2021 Arkansas Farm Family of the Year Program are Arkansas Farm Bureau, Electric Cooperatives of Arkansas, Farm Credit Services of Western Arkansas, AgHeritage Farm Credit Services, Farm Credit Midsouth and Armor Seed.



## KYLE & JULIE HARRIMAN OF DOUBLE H FARMS

### Ashley County Farm Family of the Year

Kyle Harriman farms soybeans, corn, cotton and wheat on 2,450 acres in Montrose, Promiseland, Mist and around Lake Grampus in Ashley County. His wife, Julie, is a dental hygienist in Monticello, but she's also a part of the farm operations.

Kyle has been farming since 2012, when he learned that the farmer who cultivated his grandfather's 1,000 acre plot was retiring. The pull of the land was more alluring than the computer engineering he was then studying, and he took over the operation. In 2013 he acquired more farm acres. "It was the best decision I ever made," he said. "My grandfather has since passed away and I am to carry on his legacy."

Kyle and Julie are customer-owners at the AgHeritage McGehee branch. They are members of First Baptist Church of Hamburg, and have two sons, Clark and Cullen.

## TYLER PETTIGREW FAMILY

### Monroe County Farm Family of the Year

Tyler and Lauren Pettigrew grow corn, cotton, soybeans, wheat and rice near Clarendon. The Pettigrews are customer-owners at the AgHeritage Brinkley branch, and have been farming for 11 years.

Tyler's father and grandfather were both farmers, and by the time he graduated from college he was able to pick up fields from family friends, totalling about 800 acres. Over time he slowly added more ground, and in 2019 started farming the land from his mother's side of the family, bringing the total to 3,200 acres.

Looking toward the future of his business, Tyler outlines his plans. "The next expansion to the farming operation will be building our own grain bin system," he said. "I plan to start with a small system and add on later, so that eventually I won't need to pay rent for a large grain bin system."

Tyler and Lauren met while both were attending the University of Arkansas in 2008, and married in 2016. Lauren works for Wilkerson's Jewelers in Stuttgart as a marketing specialist. They and their son Luke are members of First United Methodist Church in Clarendon.







## WILLIAM & COURTNEY TATE

### Jackson County Farm Family of the Year

William and Courtney Tate farm rice and soybeans as their main crops and corn, milo, and wheat as secondary rotational crops on about 1,500 acres. They are customer-owners at the AgHeritage Newport branch.

William has been farming for 15 years now, and he comes from a multigenerational farming family as well.

“Our goal is to be good stewards of the land and teach that principle to our kids. Growing is good as long as it is a good economic decision,” he said. “Our priorities are God, family and then farm. Without God and family, the blessings and opportunities would not have happened.”

The couple have three children; Noah, Billy and Presley.

“I hope one of these days one of my three children will be interested in farming,” William said. “If not, that’s okay too, but we are going to raise them to have knowledge of the ins and outs of agriculture.”

## BRAD WHITEHEAD FARMS

### Lonoke County Farm Family of the Year

Brad Whitehead farms soybeans, corn and rice on 2,419 acres near Blakemore in southern Lonoke County. He also prepares and leases approximately 1,200 acres of duck ground for hunting each winter. He and wife Jill have been married since 1997, and have two daughters, Mallory and Lauren. They are customer-owners at the AgHeritage Lonoke branch.

“I grew up riding on a tractor, riding on the lap of some of the guys that worked for my dad,” Brad said. “I was 12 years old the first time my daddy sent me to Bunge to haul a load of wheat in an 18-wheeler, alone. I have had every undesirable job on the farm there is to have, and I still love it.”

Brad doesn’t like to work on Sunday unless it is unavoidable. “My grandfather, Herschel Archer, used to say, ‘You work on Sunday, you will spend all day Monday fixing up what you tore up on Sunday.’”

“In all my years of farming, I have learned that it is best if you forget the good decisions and remember the bad ones. The bad ones are the ones you are going to learn from,” he said.





## ANDREW & KRISTAL JONES Lawrence County Farm Family of the Year

Andrew Jones has been farming for 20 years. He and his wife, Kristal, farm rice, soybeans and milo on 1,965 acres owned and rented near Hoxie. They are customer-owners at the AgHeritage Newport branch.

"I have always wanted to farm," said Andrew. "I am a sixth generation farmer, so it's in my blood. I started farming with my dad and it has been a blessing to continue farming with him."

"Technology will improve and change agriculture in the future," he continued. "I will use as much technology as I can to help in my farming operation. In the future, I hope to use more satellite and drone technology to help with things."

Along with their daughter, Claire, the Joneses attend First United Methodist Church of Walnut Ridge.

## KIRK & KRISTA KELLER North Arkansas County Farm Family of the Year

The Kellers farm soybeans, rice, corn and winter oats on 3,625 total acres at various locations in and near Arkansas County. They are customer-owners at the AgHeritage Stuttgart branch.

"I always knew growing up that I wanted to farm," said Kirk. "My father wanted me to try other things, but I truly think he wanted me to farm too. Krista and I got married in April 2006, and in 2008, I was given the opportunity to purchase 282 acres. I continued working for my parents while farming my 282 acres until 2015 when we had a chance to buy another 38 acres from a neighbor. So this put us up to 320 acres."

"In 2016, we went from 320 acres to 3,000 acres in one season, but I had helped my dad manage his 2,200 acres for 10 years, so bigger acreage wasn't anything new to me. In 2021, we added 620 acres in Monroe County. While some years it's a challenge, I'm thankful to be able to farm."

Kirk and Krista and their children Klein, Kamden and Kerrington are members of Grand Avenue United Methodist Church in Stuttgart.



## JEFF & CHRISTINE FELTS Drew County Farm Family of the Year

The Feltses farm rice, soybeans, wheat, corn and cotton on 1,900 acres near Monticello.

Jeff, a third-generation farmer, grew up working on his family's farm. He attended the University of Arkansas at Monticello and holds a Bachelor of Science degree in Plant and Soil Science. Christine is a professor of nursing at UAM. Their daughter, Adalynn, helps when she can and hopes to be a farmer when she grows up.

"While attending college I worked timber, hay, and a row crop farm in Drew County," said Jeff. "During my senior year, farming land became available to rent, so I began farming rice and soybeans with a friend from college. Over the years, as land was available to rent or purchase, the farming operation grew in acreage and crops diversified to include cotton, corn, wheat and grain sorghum."

Jeff sits on the Riceland Foods board of directors and is a volunteer fireman. The family is involved with Drew County Farm Bureau and attends First United Methodist Church in Monticello. They are customer-owners at the AgHeritage McGehee branch.



## CHAPPELL BROTHERS FARM LLC Woodruff County Farm Family of the Year

Brothers Adam Chappell, with wife Andi, and Seth Chappell and his wife Emily, farm 7,800 acres at Cotton Plant in Woodruff County. The brothers have been in partnership for 14 years. In addition to farming soybeans, corn, rice, wheat, milo and cotton, they also operate the Cotton Plant Cattle Company. They are customer-owners at the AgHeritage Brinkley branch.

The Chappells grew up on a farm, but neither originally planned to make a career of farming. "I went to graduate school after college, and my brother went into sales after he graduated," said Adam. "We had no intention of returning to the farm, but this life has a way of calling to you. We were just talking on the phone one day and decided it's what we were meant to do."

The brothers are founding members of the Arkansas Soil Health Alliance, of which Adam is president. They are dedicated to the use of cover crops and reducing the need for pesticides and synthetic fertilizers.





## TWIN OAKES FARMS LLC

### Sharp County Farm Family of the Year

Harold and Terri Hudson, along with their daughter Krystal and son-in-law Brad Lowe and granddaughter Leighanne and grandson-in-law Sean Sauls, operate 14 broiler houses and cow/calf operation on 465 acres at Cave City. They have been in the chicken production business for 12 years, and have more than 50 years experience in the cattle business. They are customer-owners at the AgHeritage Pocahontas branch.

"To say I grew up farming would be an understatement," said Harold. "My father used to tell me a person needs to work half the day, and which 12 hour shift you pick is up to you. That work ethic has been instilled in me and continues today.

"We run this operation as a family," Harold continued. "Sean and Brad do the heavy lifting, but it takes us all. The family as a whole is willing to do whatever necessary to succeed and to help one another. That's what was taught to me, and I'm glad we are able to pass that on to not only children and grandchildren but to the great-grandchildren, Braylon and Rider. We get together and do what we have to, then move on to the next chore for the day."

## S&L FARM

### Jefferson County Farm Family of the Year

Stefan & Lynn Draper are in their 20th year of producing poultry broilers on 320 acres not far from White Hall. They raise four flocks of broilers each year at an average of 123,000 birds per flock. They also keep 50 head cattle. They are customer-owners at the AgHeritage Pine Bluff branch.

"It's an honor to be chosen as the Farm Family of the Year," said Stefan. "Jefferson County has never chosen a chicken farm. That made me feel really blessed."

Lynn's father started the farm in 1984, and she and Stefan took over operations in 2020. They increased the number of poultry houses from four to six and added two stock ponds.

"When we bought this farm, it was 60 acres. Then we bought another 60 acres behind us, then we bought 200 acres at the end of the road for cows," said Stefan. "Cows go hand in hand with raising chickens because of the fertilizer."

"I work every day with Stefan," said Lynn. "I'm in the chicken houses right along with him."



## ROGER & KIM LISKO Prairie County Farm Family of the Year

The Liskos farm 3,157 acres of soybeans and rice near Hazen. Roger handles the bulk of the farm duties while Kim works as a counselor in the Stuttgart School District. They are customer-owners at the AgHeritage Stuttgart branch.

Roger has been farming for 27 years. "Farming has always been a part of my life," he said. "Growing up in a farm family, I helped my dad during the summers as a teen. I later worked for a couple of years for my older brother before having the opportunity to farm with my dad."

"My goal is always to get the best yield out of my crops," continued Roger. "Reducing input cost while maintaining a quality yield is a goal as well. Yields have been good, but there is always room for improvement."

Roger and Kim, along with their daughter Lauren and son Ross, are members of Sts. Cyril and Methodius Catholic Church at Slovak. Roger is also in his 21st year as a volunteer fireman and sits on the Prairie Farmers Association board of directors.



## JAY & MEGAN MCLAIN South Arkansas County Farm Family of the Year

Jay and Megan McLain farm soybeans, rice and corn on 3,100 acres near DeWitt. They are customer-owners at the AgHeritage Stuttgart branch.

Jay has been farming for 22 years, although he helped on his family's farm growing up. In 1999, during his senior year of high school, the opportunity arose to rent 160 additional acres. "Dad and I rented the farm 50-50 and I have been farming it ever since. Looking back, I think it was important to be able to make my own decisions at an early age. By being able to farm on my own, along with scholarships, I was able to put myself through college."

Jay graduated from Arkansas State University with a degree in Agriculture Business in 2003 and started farming full time. He and Megan married in 2005 and live on the land his father first farmed. "Megan also comes from a farm family," said Jay. "Her dad, uncle and grandfather all farm together in Stuttgart. She understands the challenges and importance of farming."

The couple have three children, Mollie, Macie and Micah, and are members of DeLuce Prairie Union United Methodist Church. "We are proud to continue our families' farming legacy and hope our children will carry on the family tradition," said Jay.



## NOTICE

*The London Interbank Offered Rate (LIBOR) benchmark rate has been phased out over 2021. The index will no longer be available after December 31, 2021.*

*If your loan is indexed to LIBOR, please contact your lender.*

## ***DON'T FORGET!***

In order to serve you better, AgHeritage needs to know if you move, change your email address or your phone number.

Please contact your lender if you need to update your information.

# ANNUAL STOCKHOLDER Meeting & Director Election

AgHeritage Farm Credit Services will hold its Annual Stockholders Meeting and Directors Election on April 19, 2022, at 2 p.m. Information about the meeting and the board election process will be mailed to stockholders during the first quarter of 2022.

As a customer-owner you play a vital role in helping select the leadership of this Association by casting your vote in the election. Director positions up for election are indicated below. Director nominations were accepted from November 1 to December 3, 2021.

If you or someone you know, who is a stockholder in the Association, has an interest in serving as a board member or on the Nominating Committee for future elections, contact a member of the Nominating Committee.



## BOARD OF DIRECTOR POSITIONS UP FOR ELECTION IN 2022

### Central Region

4-Year Term – Position currently held by Russell Bonner

### Northern Region

4-Year Term – Position currently held by Dwain Morris

## NOMINATING COMMITTEE MEMBERS

Ronald Aaron – Batesville Office  
P.O. Box 718  
Mountain View, AR 72560

Jason Smith – Stuttgart Office  
P.O. Box 82  
Ulm, AR 72170

Brandon Parker – Lonoke Office  
1361 Otis Parker Road  
Carlisle, AR 72024

Clay Poole – McGehee Office  
667 Hwy 160 E.  
Portland, AR 71663

Harrell Wilson – Pine Bluff Office  
8530 Highway 35 N.  
Rison, AR 71665

John Hamilton – Searcy Office  
108 Lennie Beck Lane  
Searcy, AR 72143

Matt Hibbard – Pocahontas Office  
1869 Whipperwill Drive  
Pocahontas, AR 72455

Doug Medford – Brinkley Office  
14020 Hwy 49S  
Brinkley, AR 72021

Tommy Young – Newport Office  
107 Young Street  
Tuckerman, AR 72473

# MID-SOUTH Agricultural and Environmental Law Conference



Greg Cole

AgHeritage President and CEO Greg Cole was a featured presenter at the Eighth Annual Mid-South Agricultural and Environmental Law Conference, held June 10

and 11. The conference is hosted by the National Agricultural Law Center and usually takes place on-site in Memphis. However, this year it was a virtual event. Greg's presentations were recorded and are available to view at [agheritagefcs.com/news-and-links/video-gallery](https://agheritagefcs.com/news-and-links/video-gallery)

The National Agricultural Law Center is a unit of the University of Arkansas System Division of Agriculture. It serves as the nation's leading source of objective, scholarly and authoritative agricultural and food law research and information. Among those served are public and private sector stakeholders, including producers, federal and state lawmakers, policymakers, land grant university faculty, academics, attorneys and others throughout the United States. It is the only agricultural and food law research facility that is independent, national in scope and directly connected to the agricultural information network.



# CONGRATULATIONS

## 2022 AgHeritage Calendar Photo Winners



Sunrise over the Cotton Field on Huey Farms near Amagon in Jackson County – Submitted by Delana Epperson. Grand Prize Winner and recipient of \$200 cash.

## 2023 CALENDAR PHOTO CONTEST

Help us fill our 2023 calendar with fresh imagery that illustrates the farming, ranching, forestry or rural lifestyle in our coverage area. You could win a cash prize!

Photos may be taken in Ashley, Arkansas, Bradley, Chicot, Cleburne, Cleveland, Desha, Drew, Fulton, Independence, Izard, Jackson, Jefferson, Lawrence, Lincoln, Lonoke, Monroe, Prairie, Pulaski, Randolph, Sharp, Stone, White and Woodruff counties.

- Planting, timber, irrigation, livestock or harvest scenes
- Action shots in fields, forests or barns
- County fairs and farmers markets
- Seasonal photos, such as holiday decorations, 4th of July events, pumpkins, winter scenes, etc.
- 4-H or FFA events

If you submit a photo that isn't selected for the calendar, we may use it in one of our various communication tools such as our stockholder magazine, annual report or social media. Submission deadline is July 31, 2022.

For more contest info, rules and to submit a photo visit [agheritagefcs.com/photo-contest](http://agheritagefcs.com/photo-contest)





Horseshoe Dot Ranch in Viola, AR – Submitted by Jay Church. Second Place Winner and recipient of \$100 cash.



Swamp Road Sunrise – Submitted by Jami Linder. Third Place Winner and recipient of \$50 cash.

# CUSTOMER APPRECIATION Luncheons

The AgHeritage customer appreciation events have returned after a year-long break due to the COVID-19 pandemic. This fall, AgHeritage staff and customer-owners from six branches were able to meet to enjoy good food in great company.

"We always enjoy these annual dinners with our friends and customers," said AgHeritage President and CEO Greg Cole. "This is one of the highlights of our year, when we show appreciation to our customer-owners with these events. It's a chance for us to visit, reflect on a successful year and say thank you."

## BRINKLEY

The Brinkley Branch Customer Appreciation Luncheon was held August 10 at Brinkley Convention Center.



## LONOKE

The Lonoke Branch Customer Appreciation Luncheon was held August 27 at the Lonoke Community Center.



## BATESVILLE

The Batesville Branch Customer Appreciation Luncheon was held September 14 at the Batesville Community Center.



## MCGEHEE

The McGehee Branch Customer Appreciation Dinner was held November 8 at the McGehee Men's Club.



## NEWPORT

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The Newport Branch Customer Appreciation Luncheon was held November 9 at the Joe and Helen Harris Foundation Center.



## STUTTGART

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The Stuttgart Branch Customer Appreciation Luncheon was held November 18 at the Yoder Ruritan Community Center.



# FARM CREDIT FLY-IN in Washington, D.C.

The 2021 Farm Credit Fly-In is our opportunity to demonstrate to members of Congress the impact we have on rural communities and the important role we play in supporting farmers, ranchers and rural infrastructure providers in good times and bad. This year's Fly-In was held on November 2 and 3.

As part of the national Fly-In, Farm Credit hosted a Congressional Reception and Marketplace at the District Pier on the Wharf to give members of Congress and their staff the opportunity to sample and take home products produced by Farm Credit customers across the country.



# CONGRATULATIONS Arkansas Grown School Garden Contest Winners

The Arkansas Grown School Garden of the Year Contest was initiated in 2014 by the Arkansas Department of Agriculture and the Farm Credit Associations of Arkansas. The program provides the opportunity to promote the importance of involving young people in the process of fresh food production and cultivation. Farm Credit generously provides the funding for program award recipients.

“As a farmer-owned cooperative, we believe it’s important to support local food system initiatives such as the Arkansas Grown School Garden Program,” said AgHeritage Farm Credit Services CEO Greg Cole on behalf of the Farm Credit Associations of Arkansas. “Most children enjoy being outdoors and love digging in the soil, getting dirty, creating things and watching plants grow. Local food projects like this educate the next generation about food production and agriculture.”

This year, 10 schools won awards in six categories. The contest was open to public and private K-12 schools, early care facilities and alternative learning environments. Awardees were schools that had a school garden open during the 2020-2021 school year or planned to start a garden in the 2021-2022 school year.

Nominations for the 2022 contest will be accepted starting April 19, 2022.



Quitman Elementary School, \$500 award



First Friends Preschool, \$500 award



Ozark Junior High School, \$500 award



The Delta School, \$500 award



**Best Start-Up School Garden Proposal:  
Blevins High School, Blevins**

Blevins High School, \$500 award



**Best Community Collaboration School Garden:  
Retta Brown ABC, El Dorado**

Retta Brown ABC, \$500 award



**Best Education Based School Garden:  
Ouachita Elementary School, Donaldson**

Ouachita Elementary School, \$500 award



**Best Education Based School Garden:  
Sheridan Elementary School, Sheridan**

Sheridan Elementary School, \$500 award



**Best Overall School Garden:  
Cedarville Elementary School, Cedarville**

Cedarville Elementary School, \$1,000 award



**Champion of School Garden Sustainability:  
Forest Park Elementary School, Little Rock**

Forest Park Elementary, \$1,000 award

# AGHERITAGE in Action

## Harvest Lunch

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In October, AgHeritage Suttgart Branch delivered lunches to the hardworking farmers in the area.





## Riceland Foods Cookout

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The AgHeritage Batesville, Newport and Pocahontas branches hosted a cookout on October 8 for farmers bringing rice to Riceland Foods in Tuckerman.



## Glad to Buy Lunch Day

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The hard working women of Bayou Meto Community Women of Faith prepared and delivered lunches to area farmers on Glad to Buy Lunch Saturday, held on September 11. The Stuttgart Branch of AgHeritage Farm Credit Services was pleased to provide funding for the event.



## Annie's Project

AgHeritage is proud to be a supporter of Annie's Project of Lawrence County. Annie's Project is a non-profit resource which teaches women the skills needed to run a successful farm operation, including risk assessment, record keeping and problem solving, plus hands-on skills like soil sampling.

To learn more about Annie's Project visit [anniesproject.org](http://anniesproject.org)



## Adam McClung Scholarship

Congratulations to this year's deserving recipients of the Adam McClung Leadership Scholarship, Morgan Bonner and Molly Parker. This scholarship honors the memory of Adam McClung and the legacy he left on Arkansas agriculture and the beef community

Awards are provided by the Farm Credit Associations of Arkansas and administered by the Arkansas Cattlemen's Association. Recipients were selected by a scholarship committee chaired by Chantel McClung. Each student will be awarded \$1,000.



## Farm Bureau Foundation Trap Shoot Event

AgHeritage team members Greg Cole, Drue Ford, Cole Plafcan, Blake Swindle and Ken Sumner participated in the event, which was held June 11 at the Arkansas Game & Fish Foundation Shooting Sports Complex in Jacksonville.



## John Herman Hickman Foundation Golf Classic

AgHeritage is proud to be a sponsor of the John Herman Hickman Foundation Golf Classic, which was held on October 7 at The Course at Eagle Mountain.

AgHeritage staff Junior Beshears, Josh Barnhill, Lee Thielemier, Bo Tretenburg, JC Scemons and Alan Brannon and Newport branch customer-owners Landon Hearnese and Erik Hearnese participated in the tournament.



# White County Fair

AgHeritage is proud to sponsor the awards for the Junior Livestock Show and Sale at the White County Fair, held on September 13 – 18.

## Congratulations to these winners!

- Grand Champion Market Lamb – belt buckle – Addyson Bryles
- Junior Swine Showmanship – belt buckle – Riley Farris
- Pee Wee Meat Goat Showmanship – trophy – Jase Bell
- Pee Wee Lamb showmanship – Jase Bell
- Pee Wee Beef Showmanship 6-8 years – trophy – 1st place – Henry Stewart  
2nd place – Guthrie Green  
3rd place – Kole Wortham



## Aquaculture Industry Farm Visit

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Drake Hill and Jonathan Breedlove, Ag Lending Officers at the McGehee Branch, and Congressman Bruce Westerman visited Brad and April Graham of Catpro LLC at their catfish farm in Portland on October 5. They discussed the current aquaculture industry as well as future opportunities for USDA farm raised catfish.



## Dinner at the Vines Farm-to-Table Event

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AgHeritage was a proud sponsor of the Dinner at the Vines Farm-to-Table Event, with proceeds benefiting Arkansas 4-H youth, on October 5 at the C. A. Vines Arkansas 4-H Center. The Vines Center, previously known as the Arkansas 4-H Center, is located just west of Little Rock in Ferndale. The event was in celebration of its 40th anniversary.



## Paul W. Barret Jr. School of Banking

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Congratulations to Josh Cunningham, who graduated from the Paul W. Barret Jr. School of Banking in June. Kevin Simpson completed his second year of study, and Alan Brannon, pictured with Chris Kelley, President of the Barret School, was a first-year attendee.

The Barret School of Banking is headquartered on the Christian Brothers University campus in Memphis. Admission to the Barret School is open to bank employees, bank regulatory agency employees and employees of businesses allied to the financial services industry, such as attorneys, accountants and related professionals.



## Randolph County Fair

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AgHeritage is proud to be a supporter of the Randolph County Fair Blue Ribbon Sale. The annual sale raises money for the youth of Randolph County to fund future livestock projects. Congratulations to this year's livestock show winners!



## Heritage Talks Video Series

The best way to learn about farming is to listen to other farmers talk about their experiences. These short, informative interviews with AgHeritage customer-owners are available on our website at [agheritagefcs.com/news-and-links/video-gallery](http://agheritagefcs.com/news-and-links/video-gallery)



## HOPE FOR THE BEST, PREPARE FOR THE WORST

You've heard that farmer's motto before. Insurance is one of the best ways to prepare for all those things you hope will never happen. Don't get caught in the storm...crop insurance can keep you growing. Call your local AgHeritage branch today to find out more.

## 2021 AgriSafe Nurse Scholars

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Farmers and other agricultural workers are exposed to a variety of risks and hazards. Farm Credit Associations of Arkansas are proud to be a partner with the AgriSafe Network to help rural nurses to increase knowledge in the prevention, identification, and assessment of injury and illness related to agriculture work. Completing the Nurse Scholar program this year are Juliana Smith and Lauren Fields, pictured at right, and Heather Brown and Taylor Day, not pictured.



## Career Fair at Dale Bumpers College

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AgHeritage was proud to attend the Career Fair at Dale Bumpers College of Agricultural, Food and Life Sciences in Fayetteville on October 6. Today's agriculture students are tomorrow's agriculture leaders.



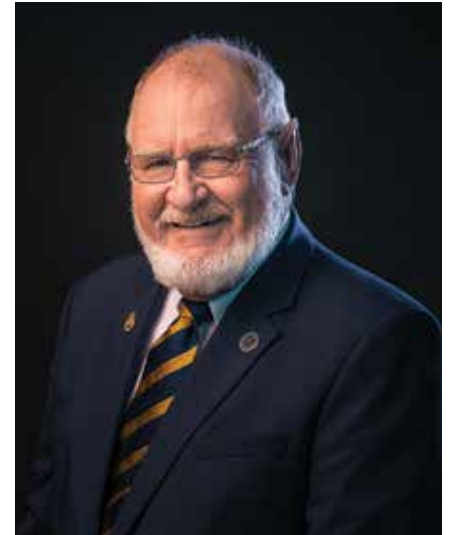


## The Marion D. Fletcher Leadership Center



Farm Credit Associations of Arkansas made a \$50,000 commitment to The Marion D. Fletcher Leadership Center at Camp Couchdale on Lake Catherine near Hot Springs. Constructed in the late 1920s, Camp Couchdale has been the home to the Arkansas Future Farmers of America for almost a century. Each year the camp hosts various leadership conferences for FFA members across the state. Though Camp Couchdale is owned and operated by Arkansas FFA Foundation, it boasts sleeping accommodations for up to 400 people and meeting space for 1,500 and is open to all organizations.

The Leadership Center is named in honor of Marion Fletcher, who has spent his career teaching and mentoring Arkansas young people, first as a vocational agriculture instructor, and then for 20 years as State Supervisor/Program Manager of Agricultural Education in the Department of Workforce Education. Through his affiliation with the Arkansas and National Vocational Agriculture Teachers Associations and the state and national chapters of the FFA, he has helped shape the lives of many farming, agribusiness and legislative leaders.



Marion D. Fletcher

## Annual Juneteenth Celebration

AgHeritage was proud to co-sponsor the annual Juneteenth celebration at the Eddie May Herron Center in Pocahontas.

Juneteenth, also known as "Freedom Day," "Emancipation Day," "Jubilee Day" or "Black Independence Day", commemorates the events of June 19, 1865, when the last remaining enslaved people learned of their emancipation following the end of the Civil War.

For more than 150 years African American communities have observed Juneteenth, which is a state holiday in 32 states and the District of Columbia.

Juneteenth was declared a Federal holiday in June of this year.



# MERRY CHRISTMAS & HAPPY NEW YEAR

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AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$1.82 billion as of December 31, 2020. The company provides credit and related services to more than 6,030 farmers, ranchers and producers or harvesters of aquatic products in 24 Arkansas counties.

Branch offices are located in Batesville, Brinkley, Lonoke, McGehee, Newport, Pine Bluff, Pocahontas, Searcy and Stuttgart.

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