

# OUR HERITAGE

Winter 2023



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



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Winter 2023



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## Farm Credit Services

## Executive Leadership

Greg Cole  
*President & Chief Executive Officer*

Drue Ford  
*Executive Vice President & Chief  
Credit Officer*

Ken Sumner  
*Executive Vice President &  
Chief Financial Officer*

Blake Swindle  
*Executive Vice President & Chief  
Operating Officer*

Leslie Brown  
*Senior Vice President & Chief Human  
Capital Officer*

Drew Taylor  
*Senior Vice President & Chief  
Business Officer*

## Board of Directors

Jerry Burkett  
*(Southern Region) Stuttgart, Arkansas  
Chairman*

Jeff Rutledge  
*(Northern Region) Newport, Arkansas  
Vice Chairman*

Russell Bonner  
*(Central Region) Brinkley, Arkansas*

Dow Brantley  
*(Central Region) England, Arkansas*

Jesse Briggs  
*(Southern Region) Reidell, Arkansas*

Chuck Culver  
*(Outside Director) Fayetteville, Arkansas*

Derek Haigwood  
*(Northern Region) Newport, Arkansas*

Mark Isbell  
*(Central Region) North Little Rock,  
Arkansas*

Brandon Martin  
*(Central Region) Judsonia, Arkansas*

Sandra Morgan  
*(Outside Director) Stuttgart, Arkansas*

Rhonda Stone  
*(Northern Region) Pocahontas, Arkansas*

Scott Young  
*(Southern Region) Portland, Arkansas*





# Growing a stronger rural Arkansas

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### ON THE COVER:

“Lake at Lyon College”

by Gena Tate

### TO THE LEFT:

“Corn Rows”

by Jennifer Dillon

### **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



# FROM THE PRESIDENT & CEO

This year's harvest produced one of the best looking crops I've seen in a long time. Dry weather led to a very fast harvest period. Yields appear to be strong, and coupled with good crop prices, it should be a profitable year for the crop sector.



Last month, your Association attended the 2023 Farm Credit Fly-In in Washington, D.C. While in Washington, the Farm Credit Associations of Arkansas hosted a breakfast for Arkansas' congressional delegation to discuss issues that affect our customer-owners and the rural communities we serve. We also had the opportunity to highlight one of our customer-owners at the Farm Credit Marketplace Reception on the last night of the Fly-In. Isbell Family Farms of England showcased their sake rice. There is a detailed write up on the Isbell family on page 13 of this issue of Our Heritage.

We are honored to have a strong visionary board that supports investments in human and technology capital to support our future growth, and to make enhancements in our customer service. We are committed to achieving our vision of being the ag lender of choice in our marketplace.

With the holiday season quickly approaching, I want to wish you and your family a Happy Holiday season. I appreciate your business, and wish you the best in the coming year.

A handwritten signature in black ink that reads "Greg Cole". The signature is fluid and cursive.

Greg Cole, President & CEO  
AgHeritage Farm Credit Services

# CUSTOMER SURVEY RESULTS

In order to determine how well AgHeritage Farm Credit Services measures up, we conduct an annual 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.

The survey revealed 98% of our customer-owners are satisfied with AgHeritage as a source of financing for their agricultural operation. The vast majority (98%) also indicated their expectations were met with 53% of those saying AgHeritage is exceeding what an ag lender can and should do.

An impressive 97% of our customer-owners said they would “definitely” or “probably” acquire another loan from AgHeritage.



Donations were made on behalf of the customer-owners of AgHeritage in appreciation of you providing us with your valuable feedback. Donations of \$500 were made to Future Farmers of America and to the Arkansas 4-H Foundation.

“I want to thank our customers for completing the annual survey. It’s an important tool we use to measure our customer-owners’ satisfaction,” AgHeritage President and CEO Greg Cole said.

“We are proud of these results because they indicate we are accomplishing our mission of providing excellent customer service to you, our customer-owners. We remain committed to improving and providing you with the best financial solutions possible.”

## Investing in the Next Generation Through Our Scholarship Program

**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.

**Deadline for ALL scholarship applications is March 15, 2024.**

For terms and more information please visit [agheritagefcs.com](http://agheritagefcs.com)



# JOINING FACES & SHIFTING PLACES



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## **NATASHA BRADFORD**

Natasha Bradford joined the AgHeritage Central Office in Little Rock as the receptionist.

A native of Little Rock, Bradford most recently worked for Tennessee Charter Schools as an Academic Intervention Specialist.



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## **ALAN BRANNON**

Alan Brannon was promoted to Vice President Ag Lending Officer in the Batesville and Pocahontas branch offices.

Brannon first joined AgHeritage in 2013. He previously held the title of Ag Lending Officer in Pocahontas but will now be servicing both Pocahontas and Batesville branch locations. Brannon holds a Bachelor of Science degree in Business Administration from Arkansas State University and is a graduate of the Paul M. Barret, Jr. School of Banking in Memphis. He lives in Lynn.



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## **GRIFFIN GOLLEHER**

Griffin Golleher accepted the position of Vice President of Sales and Marketing at AgHeritage.

Golleher initially joined the company in 2014, and in 2017 was named VP of Lending and Branch Manager, Lonoke. Most recently he worked for Bank OZK as Senior Vice President-Commercial Banking, a role he took on in May 2022. He holds a Bachelor of Science degree in Business Administration, with a specialization in Finance Investment Management, from the Walton College of Business at the University of Arkansas in Fayetteville. He lives in Carlisle.



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## **JASON HILL**

Jason Hill was promoted to Vice President of Credit in the Central Office in Little Rock.

Hill is responsible for managing the company's credit underwriting team. He most recently served as AVP & Senior Credit Officer. He joined AgHeritage in 2007 as a Credit Representative in the Brinkley branch office and became an Agriculture Services Financial Officer the following year. He was promoted to Credit Analyst in 2009. Hill holds a Master of Science Degree in Agricultural Economics from the University of Arkansas as well as a Bachelor of Science in Plant Sciences from Arkansas State University.



## JARED SMITH

Jared Smith joined the Batesville Branch office as an Ag Lending Officer.

Prior to joining AgHeritage, Smith held the position of Director of Live Operations at George's Ozark Mountain Poultry in Batesville. Smith holds a Bachelor's Degree in Agriculture from Arkansas State University in Jonesboro and is the owner of a six-house broiler farm in Sharp County. He lives in Cave City.



## PAULA SNOW

Paula Snow joined the Central Office in Little Rock as a Lending Services Specialist I.

Prior to joining AgHeritage, Snow most recently worked for Branson Bank in Branson, Missouri as a Loan Specialist. She resides in Beebe



## BO TRETENBURG

Bo Tretenburg was promoted to Vice President of Lending and Regional Manager over the Batesville and Pocahontas branch offices.

Tretenburg first joined the Pocahontas Branch office as an Ag Financial Services Officer in 1996. Since 2005, he served as Vice President of Lending and Branch Manager in Pocahontas, and is now managing both the Pocahontas and Batesville Branch teams. Tretenburg holds a Bachelor of Science degree in Business Finance from Arkansas State University and is a graduate of the Paul M. Barret, Jr. School of Banking in Memphis. He currently resides in Pocahontas.

## 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 agriculture 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.



# BATESVILLE BRANCH IS ON THE MOVE TO SERVE YOU BETTER!

Doors opened at 1169 Batesville Blvd. on December 1.

Agricultural growth in Independence, Izard and Stone Counties has necessitated the expansion of the AgHeritage Batesville Branch Office to a larger, more modern building, in order to better serve the region.

“AgHeritage Farm Credit Services has been a part of this area for many years, and we are so very appreciative of the many customer relationships we’ve had the privilege of working with,” VP of Lending and Regional Manager Bo Tretenburg said.

“We are committed to the region and to the many great

agricultural and rural farm families who call it home. To show our commitment, we are expanding the size of our Batesville team and moving the office to a larger location, which will provide better accessibility all the way around.”

The new building boasts six offices, ample off-street parking and a community room available for meetings and events.

“Our intent is to provide the best customer service we can to our existing relationships, and expand that same great service to new relationships as well,” Tretenburg said.



**Bo Tretenburg**

VP of Lending and Regional Manager



**Junior Beshears**

VP Lending



**Alan Brannon**

VP Ag Lending Officer



**Jared Smith**

Ag Lending Officer



**Nanette Peifer**

Sr. Loan Assistant



**Marjorie Turner**

Loan Assistant I



# ANNUAL STOCKHOLDERS MEETING & BOARD ELECTION

AgHeritage Farm Credit Services will hold its Annual Stockholders Meeting and Board Election on April 16, 2024 at 2 p.m. Information about the meeting and the board election process will be mailed to stockholders during the first quarter of 2024.

As a customer-owner, you play a vital role in helping select the leadership of this Association by casting your vote in the election. Board positions up for election are indicated below.

Contact a member of the Nominating Committee or your local branch office if you have an interest in becoming a board member or serving on the Nominating Committee.



## BOARD OF DIRECTOR POSITIONS UP FOR ELECTION IN 2024

### CENTRAL REGION

4-Year Term – Dow Brantley

### CENTRAL REGION

4-Year Term – Mark Isbell

### SOUTHERN REGION

4-Year Term – Jesse Briggs

### Nominating Committee Members

Ronald Aaron  
(870) 213-5770

Curtis Fox  
(870) 509-3300

John Hamilton  
(501) 278-7253

Matt Hibbard  
(870) 219-1469

Doug Medford  
(870) 589-0251

Brandon Parker  
(501) 951-6611

Clay Poole  
(870) 997-0822

Tommy Young  
(501) 412-0598



## NEW CONTACT INFO?

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

Please contact your branch office to update your information.



# BENCHMARK PROPERTIES UPDATE

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



AgHeritage Benchmark properties are comprised of six cropland properties, one part-time farm property, and one virtual poultry (broiler) property. These Benchmark properties are appraised annually (effective date of 07/01) by the AgHeritage appraisal department.

## CROPLAND BENCHMARK PROPERTIES

The average change over AgHeritage's six cropland Benchmark properties between July 2020 and July 2021 was 7.42%. Between July 2021 and July 2022, a significant value change of 13.37% was reported. From July 2022 to July 2023, the six cropland Benchmark properties indicated an average appreciation of 2.74%. Individually, the cropland Benchmark properties indicated a narrow range of appreciations: from no change (Lonoke and Arkansas County Benchmarks) to 5.74% (Randolph County Benchmark). Sales volume continues to be down and 1031 monies remain a significant factor in this market.

| CROPLAND BENCHMARK                  |                             | 2019                    | 2020                    | 2021                    | 2022                    | 2023                    | Last 5 Years             |         |
|-------------------------------------|-----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------|
| County                              | Primary Product             | % CHANGE<br>\$ PER UNIT | % CHANGE<br>\$ PER UNIT | % CHANGE<br>\$ PER UNIT | % CHANGE<br>\$ PER UNIT | % CHANGE<br>\$ PER UNIT | % CHANGE<br>2019 to 2023 | AVERAGE |
|                                     |                             | Cap Rate                | Cap Rate                | Cap Rate                | Cap Rate                | Cap Rate                |                          |         |
| #472                                | - Randolph Co<br>Rice       | Base<br>\$5,625         | -3.11%<br>\$5,450       | 8.26%<br>\$5,900        | 3.39%<br>\$6,100        | 5.74%<br>\$6,450        | 14.67%                   | 3.57%   |
|                                     |                             | 2.74                    | 2.81                    | 2.59                    | 2.56                    | 2.63                    |                          |         |
| #375                                | - Lonoke Co<br>Cotton       | Base<br>\$3,550         | 1.80%<br>\$3,614        | 5.15%<br>\$3,800        | 23.68%<br>\$4,700       | 0.00%<br>\$4,700        | 32.39%                   | 7.66%   |
|                                     |                             | 2.94                    | 2.94                    | 2.84                    | 2.35                    | 2.47                    |                          |         |
| #487                                | - Monroe Co<br>Rice         | Base<br>\$3,753         | 2.13%<br>\$3,833        | 9.55%<br>\$4,199        | 17.89%<br>\$4,950       | 2.06%<br>\$5,052        | 34.61%                   | 7.91%   |
|                                     |                             | 3.79                    | 3.27                    | 2.99                    | 2.45                    | 2.91                    |                          |         |
| #490                                | - Lincoln Co<br>Rice/Cotton | Base<br>\$4,148         | 0.00%<br>\$4,148        | 7.14%<br>\$4,444        | 18.07%<br>\$5,247       | 5.30%<br>\$5,525        | 33.20%                   | 7.63%   |
|                                     |                             | 3.25                    | 3.25                    | 2.78                    | 2.36                    | 2.46                    |                          |         |
| #185                                | - Arkansas Co<br>Rice       | Base<br>\$5,000         | 2.28%<br>\$5,114        | 4.75%<br>\$5,357        | 4.24%<br>\$5,584        | 0.00%<br>\$5,584        | 11.68%                   | 2.82%   |
|                                     |                             | 2.85                    | 2.79                    | 2.56                    | 2.45                    | 2.73                    |                          |         |
| #460                                | - Ashley Co<br>Cotton       | Base<br>\$4,844         | 0.00%<br>\$4,844        | 9.68%<br>\$5,313        | 12.93%<br>\$6,000       | 3.33%<br>\$6,200        | 27.99%                   | 6.49%   |
|                                     |                             | 3.01                    | 2.90                    | 2.72                    | 2.46                    | 2.45                    |                          |         |
| Cropland BM - Avg Increase/Decrease |                             | Base                    | 0.52%                   | 7.42%                   | 13.37%                  | 2.74%                   | 6.01%                    |         |
| Cropland BM - Avg \$/Ac             |                             | \$4,487                 | \$4,501                 | \$4,836                 | \$5,430                 | \$5,585                 | \$4,968                  |         |

## PART-TIME FARM BENCHMARK PROPERTY

Our part-time farm Benchmark, the Cleburne County 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 July 2018 and July 2019 updates, indicated no increase in the July 2020 and July 2021 updates. However, this Benchmark showed a very strong increase between July 2021 and July 2022. The change indicated from July 2022 to July 2023 was 6.09%. It is supportable to say that of all the property types we monitor, the one most-impacted by the pandemic era are part-time farms; demand continues to be very strong for these type properties.

| PART-TIME FARM BENCHMARK |                            | 2019                    | 2020                    | 2021                    | 2022                    | 2023                    | Last 5 Years             |         |
|--------------------------|----------------------------|-------------------------|-------------------------|-------------------------|-------------------------|-------------------------|--------------------------|---------|
| County                   | Primary Product            | % CHANGE<br>TOTAL VALUE | % CHANGE<br>TOTAL VALUE | % CHANGE<br>TOTAL VALUE | % CHANGE<br>TOTAL VALUE | % CHANGE<br>TOTAL VALUE | % CHANGE<br>2019 to 2023 | AVERAGE |
| #135                     | - Cleburne Co<br>Part-Time | Base<br>\$400,000       | 0.00%<br>\$400,000      | 0.00%<br>\$400,000      | 43.75%<br>\$575,000     | 6.09%<br>\$610,000      | 52.50%                   | 12.46%  |
| 32 ACRES & IMPROVEMENTS  |                            |                         |                         |                         |                         |                         |                          |         |



## POULTRY BENCHMARK PROPERTY

The Lawrence County Benchmark is the AgHeritage broiler farm Benchmark property. It is situated in a competitive area, and one that has – for the last several years – experienced good demand and growth in the poultry sector. Between July 2020 and July 2021, the Lawrence County broiler Benchmark indicated an appreciation of 17.50%. From July 2021 to July 2022 the appreciation indicated was 6.38%. The July 2023 update yielded a similar appreciation of 6.67%. Much of this appreciation over the past few years has been in response to rising construction costs associated with new facilities. Construction costs have risen dramatically, and in some instances, the market has responded by paying stronger prices for existing facilities.

| POULTRY BENCHMARK |                         | 2019        | 2020        | 2021        | 2022        | 2023        | Last 5 Years |         |
|-------------------|-------------------------|-------------|-------------|-------------|-------------|-------------|--------------|---------|
| County            | Primary Product         | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE    | % CHANGE     |         |
|                   |                         | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | TOTAL VALUE | 2019 to 2023 | AVERAGE |
|                   |                         | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    | Cap Rate    |              |         |
| #144              | - Lawrence Co           | Base        | 3.45%       | 17.50%      | 6.38%       | 6.67%       |              |         |
|                   | Broilers                | \$2,900,000 | \$3,000,000 | \$3,525,000 | \$3,750,000 | \$4,000,000 | 37.93%       | 8.50%   |
|                   | 70 ACRES & IMPROVEMENTS | 12.82       | 11.41       | 9.71        | 9.43        | 9.78        |              |         |

# BANKING YOUR WAY, ON YOUR SCHEDULE

At AgHeritage, we know that accessibility and ease of use are important when it comes to managing your Farm Credit Accounts. That's why we're proud to offer an online banking platform that provides you with 24/7 access to your accounts from anywhere, with tools that are designed to create a simple and secure banking experience for you.



AgHeritage



Find out how to quickly and easily manage your accounts online  
at [agheritagefcs.com/online-banking](https://agheritagefcs.com/online-banking)

## CUSTOMER SPOTLIGHT:

# ARKANSAS CROP TECHNOLOGIES/ SWEETGUM FLOWER FARM

By Rebecca McGraw

Shannon and Merritt Holman start their year with snapdragons and zinnias and end it with Black Cats and Cinderellas.

The Holmans, who live in Lonoke County near Lonoke, operate Arkansas Crop Technologies, a pumpkin and decorative gourd-growing operation and Sweetgum Flower Farm, which specializes in fresh-cut flowers for display and special events.

Arkansas Crop Technologies was born 17 years ago when the Holmans began growing pumpkins on seven acres of land to raise money for their childrens' college educations.

"A few years after we got married, Merritt wanted to work on his own and began a crop consulting business," Shannon said. "The kids were young but had started school, and I was trying to decide what I wanted to do...I had been freelance writing for ag publications before. Merritt had a friend, Dickie Edmond, who was growing a few acres of pumpkins as a side job to raise money for his daughter's college education. One day he asked Merritt if we wanted to partner in the pumpkin business, because it is a lot of work. And now we are up to 100 acres."





For the Holmans, pumpkin season starts in the late spring.

"We plant the pumpkins starting in late May," Merritt said. "I actually have four different plantings timed out to the end of June, so I have some pumpkins ready early. I try to space it so that every week during harvest I'm able to move to a new location in the field and have something ready to pick. It kind of varies the time that they flower, and you never know how the summer's going to be weather-wise and temperature-wise. But if we space the planting we'll have product to sell all the way through November."

Planting 100 acres of pumpkins is a laborious process. "There was a time when we planted 20 acres like this: my daughter Savannah would make a hole, my son Hayden would drop the seed," Merritt said. "I would cover it, Shannon would pat it down and we would just keep moving through the field."

Now the Holmans have a regular team of H-2A workers to assist, they use a tractor rigged up for planting, and added another small partnership with Walter Ellis, who helps with harvest and delivery.. "I have a big crew at planting," Merritt said. "It takes a lot of time. It's very slow and labor intensive to get 100 acres planted, but that's the only way that we can do it

and have so much variety."

Arkansas Crop Technologies doesn't operate a pick-your-own pumpkin patch, but instead wholesales pumpkins and decorative gourds to nurseries, garden shops, farmers markets and specialty shops around the area.

"We work non-stop for six weeks in peak pumpkin season...I barely sleep," laughed Shannon. "We supply all the major nurseries and a lot of the pumpkin patches in Central Arkansas. We have been really fortunate...it's a big thing. We've got a lot of people who depend on us."

The Holmans grow more than 40 different varieties of squash and gourds. The most popular variety is Cinderella, a large, flattish, stackable pumpkin, along with little pie pumpkins and decorative gourds. A new pumpkin this year is Black Cat, a dark greenish-black variety.

"I usually buy seed from multiple companies every year, because a lot of these plants are bred in the northeast or in California and are not really adapted to the mid-south. I have to be very careful to not overload the field with something that all of a sudden doesn't like a hot and humid summer. That's the main



reason that we have so many different types.”

“Some of the small gourds are such vivid colors, most people can’t believe that I didn’t hand paint them,” Merritt said. “They always make me smile. I’ll take a handful of those and set them on our kitchen counter and they’ll last almost all year. Every time I see them it just makes me happy.”

The Holmans added Sweetgum Flower Farm just a few years ago, named after the trees which surround the property.

“My kids were grown and had left home, and I had three or four months in the spring where I wasn’t as busy,” Shannon said. “Merritt is always busy with crop research and consulting, so he’s not super involved in the flower part of the operation. I’ve always had a small garden for myself and I just decided to try

growing flowers commercially. I had enough room, and we had equipment, and I decided, ‘let’s just do it.’”

“**...I HAD ENOUGH ROOM, AND WE HAD EQUIPMENT, AND I DECIDED, ‘LET’S JUST DO IT.’**”

Shannon had originally planned to start selling flowers in 2020. “When COVID-19 hit I decided it wasn’t a great year to start, so I practiced for a year growing for myself and started selling in 2021. It’s really taken off...I probably started with too many different varieties, so I’ve narrowed that down over the years to what I know will sell really well and that I can grow. Next year will be my fourth year selling flowers.”

A specialty of Sweetgum Flower Farm is its subscription service. “A person can buy or gift a 5-week subscription of a fresh bouquet a week for \$130,” Shannon said. “Tulip subscriptions start in March, spring bouquet subscriptions start in April and





May and summer bouquet subscriptions start in June. All of them are full of different freshly-picked seasonal flowers." The farm also offers 5-gallon floral buckets of 100 assorted stems, supplies local florists and offers wedding floral packages by appointment.

It's important to the Holmans to give back to their community. Merritt served on the Board of Directors for Open Arms Shelter, a 24-bed shelter in Lonoke which provides emergency and long-term safe housing for children up to age 18. Shannon helps direct the shelter's annual fundraiser, the Great 5K Pumpkin Run, Pumpkin Patch and 1M Turkey Trot, of which AgHeritage is a sponsor. This year, the race drew over 400 runners ranging in age from 6 to 84.

The Holmans also give back through Sweetgum's "Faith Flowers" program.

"Faith Flowers stem from Proverbs 11:25, 'Whoever brings blessing will be enriched, and one who waters will himself be watered,'" Shannon said. "Our goal is to bless others with flowers. Only God sees the process from beginning to end. He provides what is needed for the flowers to grow and be delivered. He knows who needs flowers and will orchestrate the

chain of events necessary for the flowers to show up at the right place at the right time. So, we have teamed up with contacts in nursing homes, churches, children's and women's shelters, and will deliver Faith Flowers to those contacts who, in turn, will decide who is in need of the flowers. We try to give away as many Faith Flowers each year as we possibly can."

The Holmans have been working with AgHeritage since the very beginning.

"Farm Credit is a great organization," Merritt said. "I started with AgHeritage as soon as I started consulting. I knew I had a very different agriculture business model from other farmers. It's primarily about personal relationships and it's just continued to grow from there."

"Our daughter received a scholarship from AgHeritage for college," added Shannon, "And the Lonoke Branch buys a flower subscription every year so they have fresh flowers in their office."

"That's the best part about AgHeritage," concluded Merritt. "They really take care of their customers. We've done really well with AgHeritage, and if I'm doing good, they're doing good."



# CUSTOMER SPOTLIGHT:

## ISBELL FARMS/ZERO GRADE FARMS

By Rebecca McGraw

For more than 75 years rice has been cultivated on 3,000 acres at Isbell Family Farms near Humnoke in Lonoke County. But, when this sixth-generation farm was initially founded, no one could have foreseen that it would eventually grow into the premier producer of the finest sake rice in the United States and, indeed, much of the world.

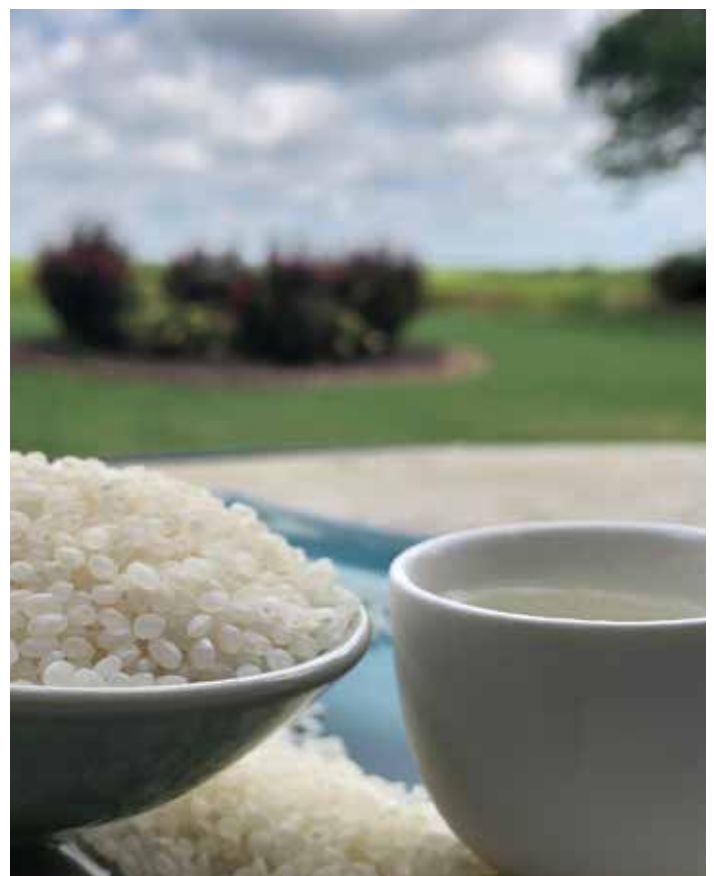
That rice, along with sake made from that rice, was showcased at the Marketplace Reception of the 2023 Farm Credit Fly-In on November 15 in Washington, D.C., which was attended by thousands of congressional members and staff, administration officials and influential ag stakeholders.

Chris and Judy Isbell, the 2018 Arkansas Farm Family of the Year, have been farming in Lonoke County for 55 years. Partners in the operation include their son Mark and his wife Marda, their daughter Whitney and her husband Jeremy Jones and their nephew Shane Isbell and his wife Lisa. While Chris's grandfather and great-grandfather were cotton farmers, the rice operation

was started in 1946 by his father, Leroy Isbell, an innovative thinker whose pioneering of zero-grade rice farming won him a spot in Class XXVII of the Arkansas Agriculture Hall of Fame.

Zero-grade rice farming is when all the fields are leveled, like a tabletop. Because rice is typically grown on soil flooded with several inches of water, traditional rice fields have levees zig-zagging down a slight slope in a field to create paddies with the necessary water depth. Leroy theorized that if the fields were level, it would lead to faster irrigation and better water control. After some experimenting he was proved right. The practice inspired the official business name for the Isbell farm partnership: Zero Grade Farms.

It takes considerable time and energy to survey and level the fields, but doing so results in at least a thirty percent water savings. A radical idea when Leroy helped pioneer it decades ago, it is now a common practice worldwide for farmers hoping to reduce water use and save on costs. One hundred percent of







the cultivated land at Isbell Farms is zero-grade.

In addition to using groundwater more efficiently the Isbells are also committed to innovative methane emission reduction practices, energy use reduction via solar power, and the creation of carbon offsets. Because of these efforts, the Isbells received the 2016 Commitment to Quality Award from the American Carbon Registry for their sustainable rice production.

The operation still grows the familiar long-grain Arkansas rice Leroy farmed, but has made a name worldwide by cultivating sake rice for more than two decades. Chris works only with pure lines of sake varieties including authentic Yamada Nishiki, Omachi, Wataribune and Gohakumangoku.

But, before sake rice came sushi rice. Chris discovered during a rice conference in California in the late 1980s that Koshihikari, a premium sushi rice considered one of the best in the world for eating, was grown at the same latitude as Lonoke County.

"I was at a conference at the University of California - Davis, and saw a Japanese man standing in the corner by himself," Chris said. "I felt bad for him standing all alone, so I went over to give him a little Southern hospitality. We got to talking about rice."

The man was Shoichi Ito, a rice economist. Chris and Ito discussed the differences between rice grown in Japan and rice grown in the United States. The Japanese prefer short-grain rice, Ito explained, which has a different look, taste and feel than the Arkansas long-grain Chris was used to. Chris was particularly interested to hear about prized varieties in Japan, ones that the Japanese took as seriously as French wine enthusiasts take grapes. Ito told him the most famous rice in Japanese cuisine is

“**...EVEN IF IT NEVER MADE A DOLLAR, I WAS GOING TO TRY IT, JUST TO SEE IF IT WAS POSSIBLE OR NOT.**”

Koshihikari, or Koshi. But, as far as anyone knew, it couldn't be grown in the United States.

Once back home Isbell studied Koshi and its region at the local library. "There was no internet then," Chris said. "I looked at the globe and spun it. I looked at our latitude versus the latitude of Japan. And they were right on the money. I said, 'I bet I could grow it here.'"

Chris figured he'd give it a try, so he obtained some seed and planted a few acres. "Even if it never made a dollar, I was going to try it, just to see if it was possible or not. And it grew." The rice hit the market in 1992, the first time domestically grown Koshi was sold in the U.S. It soon became popular in Japanese immigrant communities across the country.

The fact that a variety of rice previously thought to be domestic only was being produced in Arkansas hit the news in Japan. Chris did more than 50 interviews with Japanese media, and Japan's public television station, NHK, produced a 90-minute documentary about Isbell Farms. Before long, buses of Japanese tourists started showing up every month or two to get a peek at Isbell's operation. In 1994, after Japan began allowing rice to be imported into the country, a Japanese trading company brokered a deal to sell Isbell Farm's Koshi rice in FamilyMart, a Japanese chain with more than 3,000 convenience stores across the country. "Chris's Rice" was marketed as one hundred percent Arkansas-grown. Bags featured a photograph on the back of the Isbells standing out in the fields on their farm. The label read: "The family of Chris Isbell lives in this typical American rice granary where golden ears of rice stretch to the horizon."

By the late 2000s, California growers had come to dominate the Koshi market so the Isbells stopped growing it. Around that time,



Chris got a call from an American sake company asking about a rumor that Isbell had grown a different rice variety famous for its use in top-shelf sake. Chris replied that he had.

“Once we started with Koshi, it was just natural to try something else,” Chris said. “So we tried a bunch of something elses.” He keeps five acres set aside for experimentation, and one of those experiments was Yamada Nishiki. A representative of the company came to see for himself, and Isbell Farms made a deal to provide domestic sake rice at a lower cost than importing it from Japan.

Since then Isbell has become known as the premier supplier of sake rice in the country. Now sake has become another local commodity, as the first sake brewery in Arkansas, Origami Sake, opened earlier this year in Hot Springs. The proprietors hope that combining two things for which Arkansas is best known - high-quality rice and Hot Springs’s historic spring water - will make the state the “Napa Valley” of sake.

“Arkansas produces more rice than any other state in the nation, with forty-eight percent of the total rice supply coming from Arkansas. In 2008, I had lunch with Chris Isbell near his farm, and he told us that he was growing Yamada Nishiki, the best sake rice in the world,” Origami Sake President Ben Bell said. “I knew then that the potential for making great sake in Arkansas was there. It’s fun to work and see rice grown in the state of Arkansas be bottled and brought to the table in the form of sake. It’s really exciting.”

The Isbells, who have utilized Farm Credit for decades, are customer-owners at the AgHeritage Lonoke Branch. “In a farming world, people have a 10-year plan,” Chris said. “With the Farm Bill coming out every five years changing everything, Farm Credit has been that cushion for that unpredictability. You can follow your dream and try new things, and have it not be too expensive and not be too unpredictable.”

Chris credits his success with Farm Credit to having a good loan officer. Over the years, he and Josh Cunningham, Vice President of Lending and Branch Manager, Lonoke, have become very good friends.

“You’ve got to be on the level where you trust each other. He knows our operation like the back of his hand...a good loan officer knows what you need from him, and helps with financial decisions. Josh is really a nice guy. He’s business, but he’s like family. I think my wife has adopted him,” Chris laughs. “He’s very sharp.”

No matter how well-known Isbell Farms becomes, it is still at heart a family operation. “The family part of the business is what I really enjoy the most,” Chris said. “You go back to my great-granddad and then my granddad, my father, myself...my son, my daughter, and my grandson are now working on the farm. So that’s six generations.”

And, after 55 years, Chris still enjoys farming. “It’s just like a vacation every day,” he laughed, “Unless the weather is really hot.”



# 2023 FARM CREDIT

# FLY-IN



AgHeritage traveled to Washington D.C. November 14 and 15 for the 2023 Farm Credit Fly-In. This biannual event demonstrates Farm Credit's important role in supporting farmers, ranchers and rural infrastructure providers nationwide.

On Tuesday morning, Sen. John Boozman, Sen. Glenn Thompson and Sen. Debbie Stabenow presented an update on the Farm Bill, with Rep. David Scott participating via video.

On Wednesday, Rep. Bruce Westerman, Rep. French Hill, Rep. Rick Crawford, Rep. Steve Womack, Sen. John Boozman and Sen. Tom Cotton joined representatives from AgHeritage, Farm Credit of Western Arkansas and Farm Credit Mid-America for a breakfast to discuss issues important to Arkansas farmers and ranchers.

On the last night of the Fly-In, the Farm Credit Associations of Arkansas treated 3,000 Farm Credit leaders, directors and customers, other influential ag leaders and U.S. legislators and their staff to sake brewed with Arkansas rice from AgHeritage customer-owner Isbell Farms, the premier supplier of premium sake rice for the U.S. and much of the world.





# 2023 FARM CREDIT FLY-IN (CONTINUED)





# PARTNERSHIP WITH ARKANSAS FOODBANK HELPS ALLEVIATE HUNGER

AgHeritage is honored to be a Gold Corporate Partner with Arkansas Foodbank, the state's largest hunger relief organization, and serve as the September 2023 Partner of the Month and a sponsor of their annual Empty Bowls fundraiser. Volunteers from AgHeritage also worked the phones during the Arkansas Foodbank Telethon on KARK-TV on Giving Tuesday, November 28.

Arkansas Foodbank connects people, resources and food to reach those in need and provides dignity, hope and a brighter future for the Arkansans they serve.



# NATIONAL SOCIETY FOR MINORITIES IN AGRICULTURE, NATURAL RESOURCES, AND RELATED SCIENCES

We are proud to support MANRRS, a nationwide organization which promotes academic and professional advancement for minorities with the goal of building a stronger future for students and professionals in agriculture and related fields.



# CONGRATULATIONS TO AGHERITAGE CUSTOMER-OWNER 2023 FARM FAMILIES



The annual Farm Family of the Year program begins with the selection of the top farm families in each county early in the year and the announcement of County Farm Families of the Year in May. The contest culminates in December with the selection of the state Farm Family of the Year. All families are judged on their farm production, efficiency, management, family life and community leadership.

The 2023 Arkansas Farm Family of the Year will go on to represent the state at the Swisher Sunbelt Expo Southeastern Farmer of the Year competition next October in Moultrie, Georgia.

Now in its 76th year, the program has served as a vehicle to recognize outstanding farm families throughout the state, 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.

The Farm Credit Associations of Arkansas are proud to sponsor the Arkansas Farm Family of the Year program along with Arkansas Farm Bureau and the Electric Cooperatives of Arkansas. Program Partners include the Arkansas Agriculture Department, Arkansas FFA Association, Arkansas Press Association, University of Arkansas Division of Agriculture Cooperative Extension Service, USDA Farm Service Agency, USDA Natural Resources Conservation Service and USDA Rural Development.

## CLINT ROTH FARMS

### *Arkansas County (North) Farm Family of the Year*

Clint and Lana Roth have been farming for 12 years and are customer-owners at the AgHeritage Stuttgart Branch. They currently grow rice, soybeans and cotton on 1,600 acres near Stuttgart. They also lease out acreage each winter for goose hunting.

Clint is a fifth-generation farmer on family land that was settled in 1884 and designated an Arkansas Century Farm in 2012. After graduating from the University of Arkansas with a Bachelor of Science in Crop Management, Clint went to work for his father and uncle on the family farm. He rented 213 acres to farm on his own in 2011, and took over the operation in 2015 after his father and uncle retired. He and Lana have two children, Ryleigh and Rhett.

"Farmers as a whole are the best stewards of the land around, due to their connection to the land," Clint said. "As a fifth-generation farmer on the original homestead, we try to do our part to take care of our farm, so in turn the farm can take care of us. My main goal is to leave the farm in as good, if not better, condition than I received it, and to pass along the family farm and operation to my kids, if they choose to farm."





## M&C GREEN FARM PARTNERSHIP

### Arkansas County (South) Farm Family of the Year

Matthew and Casey Green farm rice and soybean on 3,300 acres near Bayou Meto west of DeWitt. M&C Green Farm Partnership is also enrolled in the Conservation Stewardship program, producing cover crops and holding water for waterfowl.

Matthew began farm work young. "Growing up on the family farm, I always enjoyed going to work with my dad," Matthew said. "In 1990, he needed extra help so he put my cousin Eric and me on tractors and worked us 14 to 16 hours a day. He may have thought it would deter both of us from farming, but that was not the case. Those were the best times!"

After he graduated from high school in 1998, Matthew began farming full-time. "You can say I never left the farm," he said. "In 2000, a small farm came up for rent beside where we already farmed and Dad said, 'here you go. You have to start

somewhere.' His drive, experience and passion for farming were passed down to me, and with that support came the beginning of my career."

He and Casey married in 2005 and have three daughters: Emma, Collyns and Brenley. The Greens are customer-owners at the AgHeritage Stuttgart Branch.



## MYERS FARMS

### Chicot County Farm Family Southeast District Farm Family of the Year



Myers Farms grows corn, soybeans, rice and wheat on 6,500 acres and are customer-owners at the AgHeritage McGehee Branch.

Mike Myers and wife Darlene, both originally from Louisiana, have been farming for 54 years. They started on rented land near his family's farm after he returned home from serving in the Army in Vietnam, and in 1988 moved to Mississippi to farm their own land. In 2003 they had the opportunity to move the operation to Chicot County. Sons Steven and Eric are jointly involved in the day-to-day farm work.

"We have seen everything from the 1980s farm crisis to modern day farming with GPS," Mike said. "We have made it through hurricanes, tornadoes, draughts, floods, low commodity prices, extreme inflation, labor shortages, and a number of other challenges.

"Through the use of conservation, diligent stewardship of our finances, and a hard work ethic, we have been blessed and overcome extreme obstacles."



## SHAUN & CANDACE MASON FARM

### *Cleburne County Farm Family of the Year*

Shaun and Candace Mason and their children, Kynlie and Dallen, raise poultry and cattle on 300 acres near Edgemont. They are customer-owners at the AgHeritage Searcy Branch.

The Masons have been farming for 16 years, and are contract growers for PECO Foods, with a nine-week grow out. In addition, they have 55 cows and 10 heifers, with the calves being sent to market at 500 lbs. The poultry litter is marketed in trade for hay over winter or used as fertilizer in the grazing pastures.

"We have more than doubled the size of our operation since we first began farming," Candace said. "A goal is to continue improving the farm by improving our grazing program. We plan to build up the soil and have our grass last longer into the winter. We also plan to add new foam insulation to the poultry houses to help control temperature, which will make them more energy efficient and ultimately save money."



## STEPHEN DAY FARMS PARTNERSHIP & DUSTIN DAY FARMS PARTNERSHIP

### *Drew County Farm Family of the Year*

Stephen Day and Dustin Day farm cotton, corn, soybeans, rice and wheat on 3,895 acres. In addition, they have 45 head of cattle and also operate MDay & Sons Trucking Company.

The brothers started farming together in 2014. "Our grandfather, Raymond Day, gave us about 280 acres of rented land and we rented the rest on our own," Stephen said. "Some of the ground was not desirable farmland but with help from great landlords we were able to make it work. We did not have a lot of extra money for labor, so we needed each other and God's grace to make our operation successful."

As such, they are big advocates for no-till and reduced till practices. "By not tilling the soil, it allows for natural vegetation to grow during the winter which reduces runoff during winter rains," Stephen said. "Also, no till practices allow for soil microbes to not be disturbed which improves soil health."

The Days are founding members of WinCott Gin Company in Winchester and are customer-owners at the AgHeritage McGehee Branch. Stephen and his wife, Julie, have two daughters, Gracen and Mattie. Dustin and Sydney Day's children are Dawson, Thomas and Annie.





## LICK CREEK CATTLE

### Fulton County Farm Family of the Year

Derek and Karen Hall and daughters Callie, Leslie and Lanie operate Lick Creek Cattle on 797 acres of forage near Glencoe. They are customer-owners at the AgHeritage Pocahontas Branch and have 100 cow/calf pairs, 20 replacement heifers and 15 registered Angus bulls, plus a meat goat operation with 17 does with kids and 11 yearling does, as well as a butcher beef operation.

The family has been farming for seven years. "Derek's dad gave the girls a baby calf whose mama had twins and wouldn't take,"

Karen said. "We decided if we had one on a bottle, we might as well have 10, so we bought a dozen from the dairy and they threw in a freebie. That was the start to our family farm!"

After the first year the family purchased 15 pairs of commercial cattle, then had the "unheard of" opportunity to add 26 registered Angus in 2019. The goats were added in 2020 for weed and brush control. In addition to the forage they farm 120 acres of timber and 103 acres of hay. The girls, now all teens, are part owners in the operation and work alongside their parents.

"We put one hay field in small square bales each year just to remind the girls who they are and where they came from," Karen said.



## CWC FARM

### Jackson County Farm Family of the Year

Bill and Carey Robertson farm sheep, poultry, cattle, goats, livestock guardian dogs, pigs and horses on 480 acres near Bradford. They have been at their current location for 16 years and are customer-owners at the AgHeritage Batesville Branch.

"We purchased this farm in 2007 as the place we want to spend the rest of our life," Bill said. "We were looking for a farm with hills, trees, and creeks that had water all the time, and we moved existing livestock and equipment from western Arkansas."

The operation has evolved over time. "Our cattle operation started many years ago so our children, now grown, could show Hereford cattle at county, regional and national events, and has grown into a bull development and sales program." Bill said. "Now our grandkids enjoy time on the farm, and are much-appreciated help with feeding orphan lambs and kids, gathering eggs and caring for small stock like chickens and bunnies, and also huge scary stock like our giant turkey, Dinosaur. They are great ambassadors when we have a petting zoo/ag awareness event."

## K&A SEALY FARMS

### *Jefferson County Farm Family of the Year*

Kyle and Andrea Sealy farm soybeans on 3,000 acres and corn on 2,000 acres near White Hall. They and their children, Charleigh, Carsyn and Clancy, are customer-owners at the AgHeritage Pine Bluff Branch.

Kyle started farming with his stepfather, Ernest Heidelberger, at age 10. "I started working during the summer and on weekends," he said. "I've done everything from chopping cotton to operating combines. I learned everything through Ernest and have continuously worked my way up to my own operations."

The Sealys have plans to build a 200,000 bushel grain bin system, improve irrigation and add in rice so as to develop a quality three-crop rotation.

"We do hope to expand our farm operation in the future," Kyle said. "We are interested in owning enough big trucks and trailers to not only haul our grain, but to haul for other operations as well. We are also interested in custom planting and harvesting for other farmers who may need help getting their crop in the ground in the spring, or out of the field in the fall."



## POOL FISHERIES

### *Lonoke County Farm Family of the Year*

Founded in 1959 by Reuben Pool, Pool Fisheries today is run by cousins Landon Pool and Todd Pool, the fourth generation of Pools to do so. It is one of the largest goldfish hatcheries in the world, producing 170 million comet goldfish, plus 150 million fathead minnows, 18 million golden shiner minnows, 11 million bream and 400,000 largemouth bass annually. The operations encompass 1,950 acres of land and more than 300 ponds of varying sizes.

Landon has been farming fish for 10 years now. Originally just focusing on ornamental fish, he has diversified the operation to include bait and sportfish. Todd joined Pool Fisheries after he graduated from ASU in 2019. "He had a vision of diversification that I bought into," Todd said. "And, here we are now."

The Pools, who are customer-owners at the AgHeritage Lonoke Branch, let their 64-year reputation speak for them. "We leave most of the marketing to the customers or 'middle men' we sell to," Landon said. "We just supply them with the healthiest, most eco-friendly and safest fish you can buy."







## HARDIN FARMS

### *Randolph County Farm Family of the Year*

Wesley and Jennifer Hardin and their children Lane, Kennley and Cole raise cattle and broilers, along with feed crops and mixed grass hay, on 300 acres near Pocahontas. They are customer-owners at the AgHeritage Pocahontas Branch.

“We started farming 18 years ago, when we found 50 acres of pasture to rent and purchased 20 beef cows,” Wesley said. “We were in our early twenties at the time, and starting as a young family was truly a challenge. But we were dedicated to raising our family on a farm, so we committed to long hours and lived through many inconveniences in order to make it work.”

The broiler operation was added in 2016, along with a poultry-house cleaning and litter-spreading business. A new project is to produce farm-to-table beef for families in northeast Arkansas and southeast Missouri. The Hardins currently have a deep freezer on site for storing processed meat for sale, and plan to build on-site cold storage once demand supports the infrastructure expense.

## GRAY LIVESTOCK & CATTLE/ JOSHUA 24:15 FARMS

### *Sharp County Farm Family of the Year*

Joshua and Sissy Gray and their three children, Croston, Canaan and Eden, have a beef cattle operation and an egg layer enterprise on 565 acres near Wilford.

Gray Livestock and Cattle Company, started in 2010, is their beef cow/calf operation with angus-based cows exclusively calving in the fall. Joshua 24:15 Farms, established in 2022, houses approximately 20,000 hens laying brown specialty eggs. They are customer-owners at the AgHeritage Pocahontas Branch.

With the addition of the laying house, Josh was able to begin full-time farming in 2022. The family all work together on the farm, even the younger children, who play a big role in tending the poultry and in the family garden. “Farming is a great lifestyle in which to raise children,” Josh said.

“From the very beginning we see God’s design for man to be a steward over all creation on earth, providing care for all living things,” Sissy said. “The family is the central unit through which this stewardship and care is provided.”



## BRIAN & MELISSA ALUMBAUGH FARMS

### Woodruff County Farm Family of the Year

The Alumbaugh farm soybeans, rice, corn, cotton and wheat on 6,450 acres near McCrory. They also lease approximately 200 acres out for duck hunting in season. Along with their sons Neal and Cash, they are customer-owners at the AgHeritage Newport Branch.

Brian grew up farming with his father, Burl "Frog" Alumbaugh. "I come from a long line of farmers," Brian said, "and I can't remember a time when I didn't know something about farming. I was riding a tractor as a toddler. At about age nine, one of Dad's employees didn't show up to work, so Dad put me on a tractor. I fell in love with it."

Brian and Melissa began farming on their own in 2003 and took on the family operation in 2012. "My father retired in 2012, and I took over his operation, along with what we already had," Brian said. "We live in the house my grandfather built on the farm."

In the future, he hopes to purchase more farmland and bring his sons more into farming. "I want to incorporate the next generation and leave it better for them," he said.



**CONGRATULATIONS** to Carley Morgan and Jacey Smith, recipients of the 2023 Farm Credit Adam McClung Leadership Scholarship. The scholarships, awarded annually in memory of Adam McClung to high school seniors planning an agriculture-related program of study at an accredited college or university, were presented at the Arkansas Cattlemen's Association Convention in July.

We are honored to support the next generation of ag leadership with these scholarships.





# ARKANSAS GROWN SCHOOL GARDEN OF THE YEAR

The winners of the 2023 Arkansas Grown School Garden of the Year Contest were announced at Forest Park Elementary School in Little Rock. During the ceremony, October was proclaimed Arkansas Farm to School month by Gov. Sarah Huckabee Sanders.

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

“As a farmer-owned cooperative, we believe it’s important to support local food system initiatives such as the Arkansas Grown School Garden Program,” Farm Credit of Western Arkansas CEO Brandon Haberer said on behalf of the Farm Credit Associations of Arkansas. “Local food projects like this are a great way to educate the next generation and the public about food production and agriculture.”

The contest was available to public and private K-12 schools, early childhood education facilities, and alternative learning environments. Awardees were schools that had a school garden open during the 2022-2023 school year or planned to start a garden in the 2023-2024 school year.



Students at Ward Central show off their hard work to Griffin Golleher and Lana Stovall of the AgHeritage Central Office

## THIS YEAR’S WINNERS ARE:

### *Best Start-Up School Garden Proposal:*

- Joshua Academy, Van Buren (Crawford County), \$500 Award

### *Best Education Based School Garden:*

- Pinnacle View Middle School, Little Rock (Pulaski County), \$500 Award
- Ward Central Elementary School, Ward (Lonoke County), \$500 Award

### *Best Harvest Partnership School Garden:*

- The Centers, Little Rock (Pulaski County), \$500 Award
- Clinton High School, Clinton (Van Buren County), \$500 Award

### *Best Community Collaboration School Garden:*

- Sheridan Intermediate School, Sheridan (Grant County), \$500 Award
- Central Elementary School, Van Buren (Crawford County), \$500 Award

### *Best Overall School Garden:*

- Hugh Goodwin Elementary School, El Dorado (Union County), \$1,000 Award

### *Champion of School Garden Sustainability:*

- Mena Elementary School, Van Buren (Crawford County), \$1,000 Award



Ward Central Elementary School in Lonoke County.



# CONGRATULATIONS TO 2024 AGHERITAGE CALENDAR PHOTO CONTEST WINNERS

WINNER: JOANIE SMITH – CARLY WAITS ON DADDY



## 2025 CALENDAR PHOTO CONTEST COMING SOON

Help us fill our 2025 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 October 11, 2024.

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



FIRST RUNNER UP Mistina Hibbard - Morgan's Sunflower



SECOND RUNNER UP Chad Smith - King of the Land





# CUSTOMER APPRECIATION

Customer appreciation events are held throughout the year by each AgHeritage branch. These annual special dinners allow us to say thank you to our customer-owners while enjoying good food and great company, and are one of the highlights of the year for us.

## LONOKE

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



## BATESVILLE

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The Batesville Branch Customer Appreciation Luncheon was held September 21 at the Batesville Community Center.





## PINE BLUFF

The Pine Bluff Branch Customer Appreciation Luncheon was held October 31 at the White Hall Community Center.



## MCGEHEE

The McGehee Branch Customer Appreciation Dinner was held November 2 at the McGehee Men's Club.





## NEWPORT

The Newport Branch Customer Appreciation Luncheon was held November 3 at the Harris Center for Opportunities.



## BRINKLEY

The Brinkley Branch Customer Appreciation Dinner was held November 9 at the Brinkley Convention Center.





# AGHERITAGE IN ACTION

We are always proud to sponsor the Peco Foods/John Herman Hickman Foundation Golf Tournament each October in Batesville. Named in honor of Peco's founder, JHHF provides aid to victims of natural disasters, scholarships for PECO employees, growers and descendants, and funds grants to charitable organizations.



AgHeritage Pocahontas Branch was a ribbon sponsor of the Randolph County 2023 Blue Ribbon Sale in September. Deonne Donner is pictured here with Hunter Halliburton of the Maynard High School FFA.



AgHeritage McGehee and Pine Bluff branch offices provided lunch for the Livestock Showing 101 class at the Drew County Fairgrounds on July 15. The clinic for youth interested in learning to show cattle, sheep, market goats, dairy goats, sheep, swine, rabbits and poultry was hosted by the University of Arkansas System Division of Agriculture.



Sydney Belew and Jim Hemann manned the AgHeritage "boo-oth" at the Spooktacular Halloween Business Expo on October 20 in Searcy.

We were proud to support Lawrence Healthcare at their Inaugural Anthony Pinkson Golf Classic September 8 at RidgePoint Country Club in Jonesboro.



# AGHERITAGE IN ACTION

We were honored to attend the annual 4-H State Officer Dinner at Cypress Social in North Little Rock on August 9. The Farm Credit Associations of Arkansas presented Arkansas 4-H with our annual \$10,000 support check and the second of five \$10,000 yearly donations in sponsorship of the Rose Garden Pavilion at The Vines Center in Ferndale. The 4-H officers are a remarkable group of young leaders and we can't wait to see how they grow during their year of service.



Josh Cunningham, Tyrone Nash of Wheatley, J.C. Scemons and Roger Wiilkison represented AgHeritage at the Annual Delta Scholarship Golf Classic at the Ridges at Village Creek on July 20.

The Farm Credit Associations of Arkansas are proud to continue to sponsor Dinner at the Vines, benefitting Arkansas 4-H. This year's event, with locally-sourced dinner and live music, was held September 28 at the C. A. Vines Arkansas 4-H Center. Proceeds from this annual fundraiser benefits 4-H youth programs across the state.





# AGHERITAGE IN ACTION



AgHeritage brought the heat and meat to the White County Heifer Show, sponsored by the Arkansas Cattlemen's Association, in September.

The AgHeritage Batesville, Newport and Pocahontas branches hosted a cookout in celebration of National Rice Month for area farmers at Riceland Foods on September 22.



Team AgHeritage rolled into the Cabot Chamber of Commerce's Bowling for Business event on August 21 with talent to spare!







Generations of farmers, ranchers, homeowners and ag investors have relied on AgHeritage Farm Credit Services for loans and financial services.

**We can help you live the life you've chosen.**



**AgHeritage**  
Farm Credit Services

**AgHeritageFCS.com**



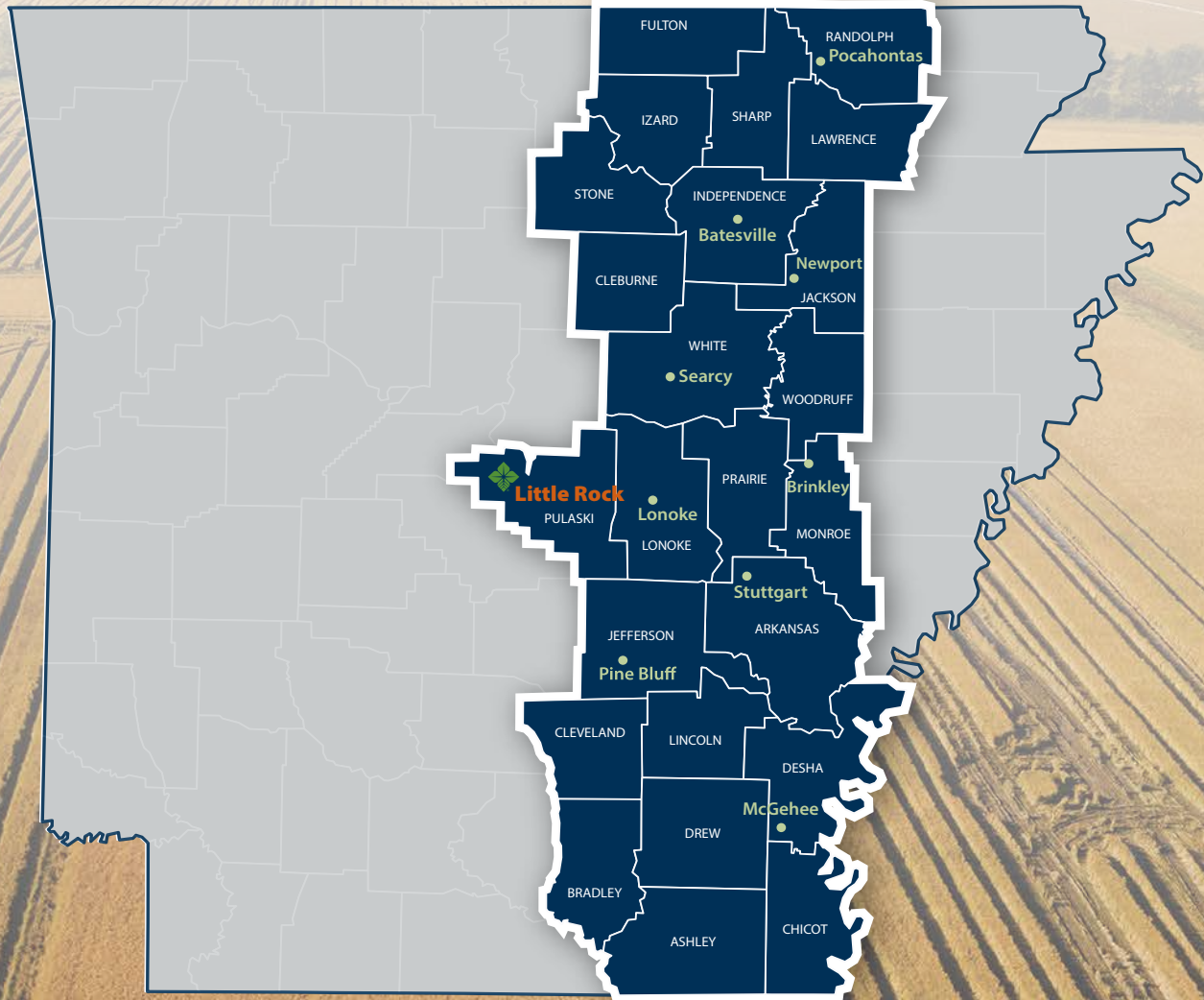
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**AgHeritage**<sup>®</sup>  
Farm Credit Services

# TERRITORY & OFFICE LOCATIONS



**BATESVILLE BRANCH**

1169 Batesville Blvd.  
Batesville, AR 72501  
(870) 698-9044  
(800) 572-8165

**LITTLE ROCK  
CENTRAL OFFICE**

119 East Third St, Suite 200  
Little Rock, AR 72201  
(501) 210-4000  
(800) 299-2290

**MCGEHEE BRANCH**

6035 Hwy 65 N  
McGehee, AR 71654  
(870) 222-5205  
(800) 689-6978

**PINE BLUFF BRANCH**

800 South Main Street  
Pine Bluff, AR 71601  
(870) 534-5701  
(833) 313-6877

**SEARCY BRANCH**

P.O. Box 9035  
2620 So. Main St.  
Searcy, AR 72143  
(501) 268-3524  
(800) 689-6977

**BRINKLEY BRANCH**

P.O. Box 767  
498 Broadmoor Dr.  
Brinkley, AR 72021 (870)  
734-4561  
(800) 689-1304

**LONOKE BRANCH**

P.O. Box 298  
1121 W. Front St.  
Lonoke, AR 72086  
(501) 676-3144  
(800) 689-1309

**NEWPORT BRANCH**

P.O. Box 1690  
2800 Stegall Rd.  
Newport, AR 72112  
(870) 523-5867  
(800) 698-5867

**POCAHONTAS BRANCH**

P.O. Box 506  
1105 Pace Rd.  
Pocahontas, AR 72455  
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# **AgHeritage**<sup>®</sup>

**Farm Credit Services**

AgHeritage Farm Credit Services is a financial cooperative with owned and managed assets of approximately \$2.21 billion as of December 31, 2022. The company provides credit and related services to more than 6,245 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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