



Financial Partner



Inside this issue:

CEO's Remarks 2

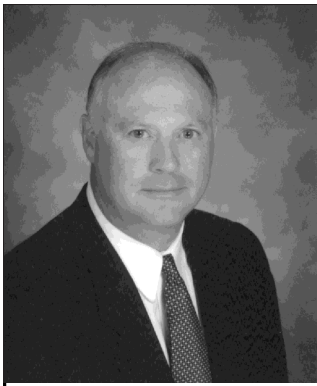
Boozman receives Farm Credit award 4

Benchmark Value Update 6

From the Board Room 9

July/August/September 2015

Official Publication of AgHeritage® Farm Credit Services



CEO's Remarks

By Greg Cole, President & CEO, AgHeritage Farm Credit Services

Here in Arkansas, we are blessed with a diversity of agriculture which is good when it comes to ag cycles. Many times, the protein and crop sectors are at opposite ends. Meaning when one is down the other may be up. That relationship describes where we're at right now. While the crop sector is under stress, the protein sector is at robust levels. Low feed costs coupled with relatively high meat prices equate to very strong profits in that sector. Economists indicate that the spread between crop and protein prices are at its highest levels suggesting that one must go up or one must go down for the spread to retreat to trend levels. For the protein sector, there are some things that it would be good to keep an eye on. The poultry industry is very concerned about the outbreak of highly pathogenic avian influenza (HPAI), its trade implications and the potential for disrupting the domestic market. So far, most of the virus has been up north in turkey and egg flocks; however, the virus is carried by waterfowl and there are concerns of it showing up in Arkansas this winter during the fall waterfowl migration.

Poultry production is increasing which could put pressure on prices and profits in 2016. If we get an outbreak of HPAI in the broiler industry in Arkansas it could further exacerbate things. With regard to the beef industry, we expect a short supply through 2015 and much into 2016 with no material increase in beef production expected until 2017. Conversely, the crop sector has been in a transition from a robust cycle prior to 2014 to a down cycle. The synopsis for that sector is larger carry-over stocks, relatively flat demand and a stronger dollar which puts pressure on prices and profits. A supply adjustment is needed. Outside a big game changing event like weather or something major, the way to reduce supplies is an extended period of red ink. However, that can be a slow painful process.

Despite all these challenges, AgHeritage FCS and the Farm Credit System continue to experience strong performance and are well positioned to meet the needs of customer-owners. Our ratios are at high levels which provide a strong risk bearing ability. This is very important as we fulfill our mission of providing financial capital to agriculture and Rural America in both good times and bad.

Historically in Arkansas, we've enjoyed healthy competition with commercial banks as we both work together in supplying capital to agricultural and rural markets. We were shocked and taken back when the president of the American Bankers Association publicly called for congress to eliminate the Farm Credit System. In Arkansas, the Farm Credit System has agricultural and rural infrastructure loans through its four Associations and CoBank in excess of \$3.8 billion and is the state's largest ag lender. The elimination of the customer-owned FCS cooperative would limit the supply of capital to rural markets and could increase interest rates to farmers. We encourage our customers-owners and other industry key stakeholders to contact members of the Arkansas congressional delegation and voice your opposition to the bankers' effort in encouraging congress to eliminate the Farm Credit System.

Based upon the completion of our annual farmland value study, we experienced a 3.5% year-over-year appreciation in the average of values in Eastern Arkansas. Farmland values in some areas in the Midwest are starting to decline while Midsouth values are positive, but appreciation has slowed compared to the recent past. Low commodity prices and profits, coupled with the potential for higher interest rates in the near future, could cause farmland values to decline. See page 6 for more details about our farmland value study.

Confirmation in the ability of your Association to achieve its mission and vision of meeting and exceeding the needs of its customers-owners is seen in the results of our recent customer satisfaction survey. The results continue to be high. Ninety-nine percent of our customer-owners stated that we are either meeting or exceeding their expectations with the service we provide. In today's climate an achievement rating like that doesn't just happen. It requires teamwork, planning, coordination and strong leadership at all levels. Thank you for taking the time to complete the survey. We want to hear how we can better serve you.

If you have need for financial capital and ag expertise stop by or call one of our convenient branch offices. Serving agriculture and Rural America is not just our mission; it's our passion.

Fresh Perspectives



Farm Credit 100 Fresh Perspectives

Farm Credit has proudly supported the men and women of rural communities and agriculture during the last century, and we appreciate the vision it takes to remain successful over time in rapidly evolving, thriving rural industries. As we enter our 100th year, we are launching Farm Credit 100 Fresh Perspectives: a search to identify 100 leaders who are shaping the future of rural America and agriculture. As part of this effort, Farm Credit will contribute \$100,000 to further the efforts of 10 distinguished honorees.

How to Enter

Do you know a dynamic leader with a fresh perspective in one or more of the categories below?

1. *Consider:* Identify the category or categories that best represent your nominee's area of influence.
2. *Click:* Go to FarmCredit100.com/Fresh for entry materials.
3. *Complete:* Submit a nomination form and short essay. Nominations accepted until December 18, 2015.

Categories

Farmers and ranchers, as well as individuals who represent other agribusinesses, cooperatives, academic institutions, government agencies, community and nongovernment organizations will be recognized in the following categories:

- *Leadership (over 21)*
- *Youth Leadership (21 and younger)*
- *Rural Policy Influence*
- *Beginning Farmer or Rancher Achievement*
- *Entrepreneurship and Innovation*
- *Sustainability and Natural Resource Conservation*
- *Financial Stewardship*
- *Mentoring and Volunteerism*
- *Agriculture Education and Community Impact*
- *Rural and Urban Connection*

Selection and Recognition

A panel of experts on rural matters, including Farm Credit leaders and representatives from around the agriculture industry, will evaluate and select the top 100 honorees who showcase the ability to build appreciation for rural communities and agriculture, and further contribute to a vibrant future for rural America. Farm Credit 100 Fresh Perspectives honorees will have the opportunity to share their stories, inspire with their vision and demonstrate their leadership through several opportunities during Farm Credit's centennial year. The final 100 honorees will be announced in the spring of 2016. Of these, 10 distinguished honorees — one from each nomination category — will receive a \$10,000 award to help further their contributions to a thriving rural America. These individuals will also be recognized at a special event in Washington, D.C., in 2016. We know infinite fresh perspectives are innovating in rural communities and agriculture. We appreciate your help in bringing them forward to share their stories.

Nominate a leader today at FarmCredit100.com/Fresh

Boozman Receives Friend of Farm Credit Award

Senator honored during annual gathering in Washington

The AgriBank District Farm Credit Council (ADFCC) presented its 2015 Friend of Farm Credit Award to U.S. Sen. John Boozman of Arkansas on July 8 in Washington, D.C.

Boozman received the award for his important work promoting the needs of rural communities and agriculture. ADFCC members were in Washington to talk to members of Congress about issues important to farmers and ranchers.

“Senator Boozman has been a strong advocate for rural communities and agriculture,” said Tony Wilkie, a farmer from Forrest City, Arkansas, and a member of the AgriBank District Farm Credit Council. Wilkie is a Farm Credit Midsouth member.

“He has worked to champion federal policies that meet the needs of farmers, ranchers and rural communities across the United States. On behalf of Farm Credit members in my home state and across the nation, I want to express our appreciation for the work Senator Boozman does for us and our communities.”

Farm Credit, as a nationwide network of borrower-owned lending institutions with the singular mission of providing a reliable source of credit for the nation's farmers and ranchers, supports rural communities and agriculture with reliable and consistent credit today and tomorrow. Farm Credit provides more than one-third of the credit needed by those who live and work in rural America — more than \$217 billion in loans, leases and related services.



From left, AgriBank Farm Credit Council and Farm Credit Midsouth member Tony Wilkie of Forrest City and Senator John Boozman.

Customer Survey: *How do we measure up?*

At AgHeritage Farm Credit Services, our mission is to be the provider of choice for financial solutions to our rural and agricultural markets. And, we strive to make a positive difference in the business affairs of our customer-owners.

In order to determine how well we measure up, each year AgHeritage FCS conducts a survey of randomly chosen customer-owners because there is no one better 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 an outstanding return response rate of 25%.

“In order to offer the very best service to you—our AgHeritage FCS customer-owners, we need to understand what is important to you. Each year, we very carefully analyze the results of the customer survey to be sure that we are on track to fulfill our mission to be the provider of choice for financial solutions to our rural and agricultural markets,” said Greg Cole, President & CEO, AgHeritage FCS. “It gives us a picture of what is important to you and allows us to make adjustments in our service.”

The survey indicated that 98% were satisfied with AgHeritage FCS as a source of financing for their agricultural operation. The majority (99%) also indicated their expectations were met with 53% of those indicating AgHeritage FCS was exceeding expectations of what an ag lender can and should do.

The survey also indicated that an impressive 97% of current customers said they would “definitely” or “probably” acquire another loan from AgHeritage FCS if they required agricultural financing in the future.

AgHeritage FCS again made donations of \$500 each to the Arkansas Foundation for Agriculture, Future Farmers of America and to the Arkansas 4-H Foundation. Donations were made on behalf of the customer-owners of AgHeritage Farm Credit Services in appreciation of your support of the customer survey. Thank you for the tremendous response.

Homegrown By Heroes Program Announced

The Arkansas Agriculture Department along with the Arkansas Department of Veterans Affairs held a joint press conference on July 2nd, 2015 at 2:30 pm in the Capitol Rotunda to announce a Farmer-Veteran initiative to launch the Arkansas Homegrown by Heroes program.

The Homegrown by Heroes program is designed to give veterans that produce agricultural products or work in the agriculture industry an additional marketing tool to help increase their profits while also recognizing their military service. The National program is sponsored by the Farm Credit Council.

The goal of the program is to encourage more veterans to pursue careers in agriculture and to recruit more military service members to Arkansas after completing tours of duty. The program will recognize the important role that our veteran community plays in the state, as well as their overall economic impact, and will also highlight Arkansas' commitment to both our agriculture and veteran communities.

The Honorable Asa Hutchinson, Governor of Arkansas was a special guest at the press conference.

Attendees of the press conference had the opportunity to meet some of Arkansas' hardworking veterans who have chosen to become farmers and help feed the nation.

For more information on the Homegrown By Heroes Arkansas Grown program and/or to register, go to <http://arkansasgrown.org/promote-your-products/>.



Governor Asa Hutchinson with Linda and Mark Harris, Dancing Rabbit Creek Ranch, at the Homegrown By Heroes launch press conference.



Use What You Bought!

By Mala Turner, Appraisal and Insurance Coordinator, AgHeritage Farm Credit Services



Many of those that buy crop insurance, even at the CAT (catastrophic) level never think to file claims on losses that can occur. Multi-peril crop insurance covers a variety of losses that you may not be aware of. APH (actual production history) product provides for production loss coverage, RP (revenue protection) gives you a dollar amount of coverage based on an average price of the market and what you actually harvest. Both products provide coverage against perils of nature (wildlife, insects, flood, etc). MPC coverage could also cover against prevented planting due to excess water and replant coverage for bad stands of planted acres because of flooding, bugs and weather. Coverage for wheat is now available for this fall and must be purchased by September 30, 2015. Contact your loan officer to see which coverage is right for your operation! Don't forget to ask about crop hail coverage.

2015 AgHeritage FCS Benchmark Value Update

Compiled by the AgHeritage Farm Credit Services Appraisal Department



Jon Plafcan
Chief Appraiser



Drew Vance
Certified Appraiser



Jake Minton
Certified Appraiser

The Randolph County Benchmark update indicated no change in value in the past 12 months. Sales activity was down in this area, with more activity in areas to the southeast. Buyers in this area were local farmers. Although no change in value was apparent in this market, it continues to be the highest valued land in AFCS territory.

The Part-Time Farm Benchmark update indicated a slight increase of 2.15% in value over the last 12 months. All of this gain was attributable to the land; the improvements on the benchmark continue to depreciate, but these decreases were off-set by appreciation in the land value. A good quantity of land sales from the area were found and analyzed; the value of land in the market appears to be heavily influenced by its proximity to the Searcy area. In certain areas of this market, mineral rights still play a role in value; however, these areas are more clearly defined than they have been in the past. Also, of the properties being sold in the area, most are reserving the mineral rights.

There were an adequate number of sales in the Lonoke County Benchmark area to conclude that farm land values have held steady, or increased slightly, from July 2014 to July 2015. The 2015 update indicated a 3.16% value increase of this benchmark in the past 12 months. Buyers in this market in the past year have been a mix of individual, local investors and institutional investors. None of the five comparable sales used in the valuation of this benchmark were purchased by individuals that planned to farm the property themselves.

The Monroe County Benchmark update indicated a 2.78% value increase in the past 12 months. Sales activity in this market area was higher than normal for this area, but the majority of the sales were of sub-par farms. Buyers in the past 12 months were comprised of a near even mix of individual, local investors and farmers.

Exhibiting an appreciation very similar to that indicated by three of our other five cropland benchmark properties, the Lincoln County Benchmark update has indicated an appreciation of 2.94% over the past 12 months. Five sales were analyzed in the valuation of this benchmark, and each occurred since January of 2015. Four of the

five sales were purchased by local buyers, and one by a large investment group that has been active in the area for several years.

The Arkansas County Benchmark property has, over the last 12 months, indicated the strongest appreciation of any of our cropland benchmarks: 7.17%. Historically, agricultural land rarely transfers in the Grand Prairie region, and the past year was no exception. The available sales data was not only limited, but also indicated a fairly wide range. The most recent sales data (that which has occurred since the beginning of 2015) established the high end of the range and supported the fact that land values in the area have continued to appreciate over the last 12 months.

The Broiler Farm Benchmark update indicated no change in value. There was only one sale in the past 12 months of a broiler farm in the Southeast Arkansas poultry region discovered; therefore, making a determination of whether the market is increasing or decreasing would be very subjective. There have been a few sales in the northern AFCS territory (Batesville market) and these sales indicate similar, to slightly stronger, values than the limited sales data available in the Southeast Arkansas poultry region.

The Ashley County Benchmark update has indicated a slight appreciation of 2.58% over the past 12 months. As was true with a few of our other cropland benchmark properties, transfers of quality farmland in SE Arkansas were limited over the past 12 months. Although four of the five sales used in the analysis were purchased by local buyers, investment groups still play a major role in the SE Arkansas market and continue to exhibit strong demand on larger tracts (over 500 acres) with relatively high percentages of tillable acreage.

In conclusion, this year's update appears to be, when compared to recent years, a return to more conservative increases (for comparison, consider the nearly unprecedented 20% increase noted by our agricultural benchmark properties between 2012 and 2013: greater increases had not been reflected for the past 32 years). The last time our benchmarks indicated single digit increases was

BENCHMARK	2011	2012	2013	2014	2015	TOTAL %	AVG %
	% CHANGE	% CHANGE	% CHANGE	% CHANGE	% CHANGE	INCREASE	Last 5 Years
	\$ PER UNIT	\$ PER UNIT	\$ PER UNIT	\$ PER UNIT	\$ PER UNIT	2011 to 2015	(Simple)
	Cap Rate	Cap Rate	Cap Rate	Cap Rate	Cap Rate		\$ PER ACRE
#472 - Randolph Co 200 Ac - Precision leveled rice production	16.17% 3,700 3.50	16.22% 4,300 3.18	9.42% 4,705 3.30	11.58% 5,250 3.18	0.00% 5,250 2.76	53.39%	10.68% 4,641
#364 - White Co 30 Ac * - Part-time farm w/dwlg & pasture * total value	0.00% 175,000 2.69	2.86% 180,000 2.61	3.33% 186,000 2.61	0.00% 186,000 2.59	2.15% 190,000 2.51	8.34%	1.67% 183,400
#375 - Lonoke Co 280 Ac - Cotton production	16.77% 2,214 3.70	11.29% 2,464 4.19	37.70% 3,393 3.42	0.00% 3,393 3.33	3.15% 3,500 3.20	68.92%	13.78% 2,993
#487 - Monroe Co 287 Ac - Rice production	23.07% 2,251 4.30	6.33% 2,753 4.40	26.55% 3,484 3.98	8.01% 3,763 4.05	2.79% 3,868 3.67	66.75%	13.35% 3,224
#490 - Lincoln Co 162 Ac - Rice/cotton production	16.34% 2,549 4.10	17.93% 3,210 4.18	13.83% 3,654 3.86	14.89% 4,198 3.48	2.93% 4,321 2.90	65.92%	13.18% 3,586
#185 - Arkansas Co 308 Ac - Rice production	9.72% 2,708 4.25	20.49% 3,263 4.01	19.40% 3,896 4.12	10.42% 4,302 3.79	7.16% 4,610 3.06	67.20%	13.44% 3,756
#488 - Cleveland Co 40 Ac * - Poultry Broilers * total value	-1.23% 800,000 12.99	0.00% 800,000 13.07	0.00% 800,000 13.07	0.00% 800,000 17.21	0.00% 800,000 15.70	-1.23%	-0.25% 800,000
#460 - Ashley Co 320 Ac - Cotton production	21.88% 2,925 3.90	19.66% 3,500 4.20	17.14% 4,100 3.75	12.20% 4,600 3.16	2.59% 4,719 3.05	73.46%	14.69% 3,969
Cropland BM Only - Avg Increases Last 5 yr /Ac Average for Cropland	17.33%	15.32%	20.67%	9.52%	3.10%		13.19% 3,695

in 2007 which showed a 4.3% increase, and 2010 which showed a 5.05% increase. Over the past five years, which includes this current update, our benchmarks have shown an overall annual increase of 13.19% per year. Our current 5 year average cropland value is \$3,695 per acre which is almost 12% higher than the 5 year average in 2014. Last year I stated that it certainly doesn't hurt to have a stabilizing year. It is our opinion that moderate, steady increases are indicative of a land market that, while not increasing rapidly, is healthy and is a market that does not point to a precipitous drop in value in the near-future. The benchmark update provides a good, annual baseline on agricultural land values in our area and is a useful tool not only in recognizing past trends, but also in attempting to predict what the future may hold.

Annual/Quarterly Report Availability

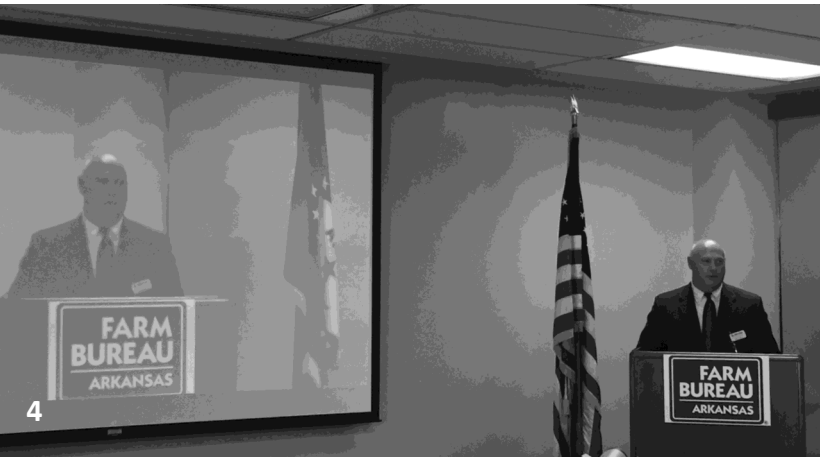
The annual report is made available each year on the AgHeritage Farm Credit Services website 75 days after the end of the calendar year. Members are provided a copy of such report 90 days after the end of the calendar year. The quarterly reports are available on our website 40 days after the end of each calendar quarter.

To access financial statements online, go to the association's website at www.agheritagefcs.com, select the About Us drop down, choose the Management/Governance page and click on Financial Information.



Have a great old photo?

The 2015 Statewide Farm Credit Historical Photo Contest deadline is August 28. Complete details and entry form are available on the statewide website: ARFarmCredit.com.



From the Board Room

By Michael Taylor, Chairman, AgHeritage Farm Credit Services



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It's hard to believe that another crop year is already drawing to a close. In my part of the state, this planting season was a lot like last year. The primary difference was that the month of May was much wetter this year. On our farm, we finished planting rice on May 7, and we were not able to plant anything else until the second week of June. After that it really got wet, and many soybeans in our area were planted in July. Due to the continuing rain, White River rose to over two feet above flood stage in Augusta in late July, and the flood ruined many of the late planted beans in the bottom land. Many fields north of Interstate 40 were left fallow this year due to wet weather. Fortunately, in the last two weeks we have dried out enough for the crops to grow well, and we got a rare August rain yesterday (August 5).

Your association continues to perform well. Credit quality remains very good, but we expect some deterioration due to the current row crop economic environment. Net income is down, primarily due to increased provision for loan losses. The past year has been good for capital growth. Total members' equity stood at \$228 million as of June 30, 2015, an increase of \$18.9 million over June 30, 2014. The permanent capital ratio was strong at 19.5 percent. AgHeritage FCS is well positioned to meet our stockholders' credit needs. Thank you very much for your business.



AgHeritage Farm Credit Services... *Supporting ag and rural life*

1. Kyle Stovesand speaks to attendees of the National Black Growers Council Model Field Day. AgHeritage FCS was a sponsor of the event. 2. Arkansas Grown panel members Mark Morgan, Peach Pickin' Paradise; Beth DeSalvo, Big D Ranch; Jeffery Hall, Hall Family Farm; and Chuck McCool, McCool Farms, answered questions from bloggers during the Farm2Home event. AgHeritage FCS was a sponsor. 3. Clay Cannon and Amy Lyman during the Arkansas Rice Expo. 4. On July 9, Greg Cole participated in the Farm Bureau Policy Development Kickoff video series. 5. AgHeritage FCS, Farm Credit Midsouth and Farm Credit of Western Arkansas hosted a dinner for newly elected FFA State Officers. 6. The Farm2Home event held June 2 at the P. Allen Smith Garden Home Retreat at Moss Mountain Farm brought together Arkansas Grown farmers, ranchers and producers and Arkansas bloggers. 7. Attendees enjoyed catfish and chicken and lots of conversation during the Lonoke Customer Appreciation luncheon held July 10. 8. Center, Cole Plafcan, AgHeritage FCS Lonoke Branch Manager visits with customers during the Lonoke Customer Appreciation luncheon.

Farm Credit Celebrating 100 Year Anniversary Do you know?



Do you recognize the individuals in this photo? To find out if you are correct, see the back cover.

As we begin our celebration of Farm Credit's 100 year anniversary, we're looking for old photos and memorabilia. Feel free to share your memories of Farm Credit with us. Electronic copies can be sent to: amy.lyman@agfcs.com and hard copies to: Amy Lyman, AgHeritage Farm Credit Services, 119 East Third Street, Ste. 200, Little Rock, AR 72201.

Next Generation: 2015 AgHeritage FCS Scholarship Recipients

University Scholarship Program; Ken Shea Memorial Scholarship; Customer Scholarship Program

University Scholarship –

Tyner L. Belcher (1) is the son of David and Tammy Belcher. As a 2013 Honor Graduate at Stuttgart High School, Tyler received the Education Foundation Excellence Award and President's Education Award. Additionally, he was President of Mu Alpha Theta and an active member in Future Farmers of America (FFA). Mr. Belcher is currently majoring in agribusiness at Arkansas State University and serves on the Leadership Council for the Sigma Chi Fraternity. He plans to pursue a career in the sales and marketing of seed and chemicals, as well as serve as a crop consultant for local farmers.

Ken Shea Memorial –

Carly A. Johnson (2) of Star City is the recipient of the Ken Shea Memorial Scholarship. Carly is the daughter of Jerry Johnson and attends Southeast Arkansas College.

Customer Scholarships --

Anna C. Beard (3) is the daughter of Beau and Shea Beard. Anna is a graduate of Sterlington High School and attends Louisiana State University. In high school, Miss Beard was involved in Beta Club, Student Council, and Friends of Rachel Club. Additionally, she was a four-year varsity cheerleader and Vice-President of Sterlington's Tau Chapter of Delta Beta Sigma. Anna has volunteered her services for St. Jude and Ronald McDonald Houses.

Amber K. Cowan (4) is the daughter of Tony and Elizabeth Cowan. Amber graduated from IZARD COUNTY High School and is attending Arkansas State University in Jonesboro. Miss Cowan has participated and served in academic leadership programs including: Key and Beta Club member, Family Career and Community Leaders of America (FCCLA) President, Environmental and Spatial Technology (EAST) President, and Class Secretary. In addition, she played varsity volleyball and basketball for IZARD COUNTY High School. Amber has volunteered her services to community programs such as Food for Kids, Road Clean-Up, and Big Brother and Sister.

Eduardo J. Follett (5) is the son of Scott and Martha Follett. Eduardo graduated from Searcy High School and is attending the United States Naval Academy in Annapolis, Maryland. Mr. Follett actively engaged in extracurricular activities such as National Honor Society, Beta Club, Summer Leadership Experience at the Military Academy, and Arkansas Center for Teachers of Mathematics. In addition, he ran varsity track and cross country, performed in 4A Band, and was a member of Spanish Honorary.

Ally G. Hutchinson (6) is the daughter of Shane and Suzanne Hutchinson. Ally is a graduate of Newport High School and attends Harding University. Miss Hutchinson has actively engaged in extracurricular activities including: Bible and Key Club, Future Farm-

ers of America (FFA), Quiz Bowl, Fellowship of Christian Athletes (FCA), and Future Business Leaders of America (FBLA). Additionally, she played varsity softball and volleyball for Newport High School. The summer before her senior year, Ally visited orphanages and helped build two houses in Tegucigalpa, Honduras.

Gracie M. Hicks (7) is the daughter of Joe and Melanie Hicks. Gracie, a graduate of Crowley's Ridge Academy, attends Arkansas State University in Jonesboro. Miss Hicks actively engaged in extracurricular activities such as Future Business Leaders of America (FBLA), Pep Club, and Missions Club. She served as Class Secretary and Editor of the Yearbook. Additionally, Gracie participated in track, cross country, and volleyball. Gracie has done mission work in Nicaragua; she distributed food to children, assisted in home building, and visited local hospitals.

Whitney C. Price (8) is the daughter of Dean and Katie Jo Price. Whitney graduated from DeWitt High School and attends the University of Arkansas at Fayetteville. Miss Price was part of Beta Club and Future Business Leaders of America (FBLA). She also served as Student Council President. Whitney's community service efforts include Acres for Help, Centennial Celebration Mission Project, and volunteering for the Casa 5K.

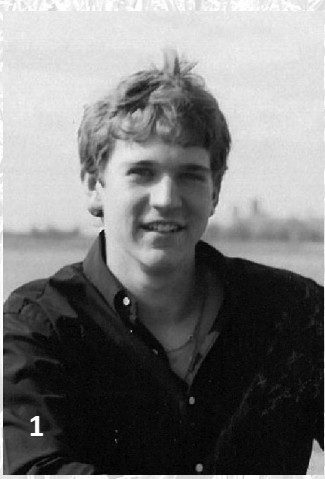
Jacob C. Rogers (9) is the son of Jason and Heather Rogers. Jacob, a graduate of White Hall High School, is attending the University of Arkansas at Monticello. Mr. Rogers was actively involved in Beta and Spanish Club, while playing soccer for White Hall High School. Jacob has also done mission work in Nicaragua.

Keely B. Wilkison (10) is the daughter of Keith and Christy Wilkison. Keely attended Marvell Academy and is attending Arkansas State University in Jonesboro. Miss Wilkison was involved in Fellowship of Christian Athletes (FCA), choir, and served as Class Secretary. Additionally, Keely participated in track, softball, and basketball.

Charl R. Young (11) is the daughter of Greg and Michelle Young. Charl graduated from Cabot High School and is attending the University of Arkansas at Fayetteville. Miss Young actively engaged in extracurricular activities and leadership roles including: Key Club, Captain of Drama and Theater Dance, Lonoke County Leadership, Editor of the Yearbook, and America Legion Girls State Representative. Additionally, she was captain of the varsity tennis team and received All-State recognition. Charl has volunteered for Youth Literacy Outreach, Pi Day 5K, and Relay for Life.

In support of rural America and the next generation of leaders, AgHeritage FCS also offers additional programs such as: FFA & 4-H; Next Generation Farmer; and Youth Loan. For information on these programs, visit agheritagefcs.com.





From left, Whitney Price and Kevin Wingfield, Ag Lending Officer, AgHeritage FCS Stuttgart Office



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Events Calendar

2015

- August 28:** 2015 Statewide Farm Credit Historical Photo Contest deadline. Complete details and entry form are available on the statewide website: ARFarmCredit.com.
- August 31:** Arkansas Grown School Garden of the Year Contest deadline. Applications must be submitted online by August 31, 2015, at <https://www.surveymonkey.com/s/ARKSCHOOLGARDEN>. *AgHeritage FCS is a sponsor.*
- September 7:** AgHeritage Farm Credit Services offices will be closed in observance of Labor Day.
- September 14-16:** Arkansas Realtors Association Annual Convention, Springdale Holiday Inn and Convention Center, Springdale. For more information, call 501-225-2020.
- September 30:** Fall Sales closing date for multi-peril crop insurance is the deadline to purchase coverage on wheat/oats. Contact your local branch today.
- October 6-8:** 70th Annual Meeting of the Arkansas Forestry Association, Arlington Resort Hotel & Spa, Hot Springs. For more information, call 501-374-2441 or go to <http://www.arkforests.org/?page=annualmeeting>.
- October 9-18:** Arkansas State Fair, Little Rock. To see information on entertainment, competitive events, livestock information and more, go to <http://www.arkansasstatefair.com/>.
- October 20-22:** Sunbelt Ag Expo, Moultrie, GA. For more information, go to www.sunbeltexpo.com.
- November 19:** Newport Office Customer Appreciation, Iron Mountain Depot, 425 Front Street, Newport, 11:30 a.m.-1 p.m.
- November 26-27:** AgHeritage Farm Credit Services offices will be closed in observance of Thanksgiving.
- December 1:** Pocahontas Office Customer Christmas Dinner Celebration, Black River Technical College, 1410 Highway 304 East, Pocahontas, 6 p.m.
- December 8:** Searcy Office Customer Christmas Dinner Celebration, Dondie's White River Princess, Curran St., Des Arc, 6 p.m.
- December 9-11:** USA Rice Outlook Conference, New Orleans, Louisiana. For more information, contact, Jeanette Davis, jdavis@usarice.com or 703-236-1447.
- December 24-25:** AgHeritage Farm Credit Services offices will be closed in observance of Christmas.

Brinkley and Stuttgart Customer Event dates will be announced at a later time.

Farmers Markets: For a list of area farmers markets, visit <http://www.arkansasgrown.org/>.

Do You Know? Answered: This photo appeared in a 1986 advertisement. From left, Greg Cole, Stuttgart Branch Manager, now President & CEO, AgHeritage Farm Credit Services, with Jerry Burkett, current AgHeritage FCS Board Member. More Do You Know? trivia to come.



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