

Financial Partner



AgHeritage[®]
Farm Credit Services



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April/May/June 2016

Official Publication of AgHeritage[®] Farm Credit Services



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

The Farm Credit System is celebrating its 100 year anniversary. Looking back over the last 100 years in U.S. agriculture, we are reminded of the challenges and adversities of droughts, floods and the political and economic cycles that our customer-owners and the System endured. The resiliency and ability of our customer-owners and the System to make the necessary adjustments to not only survive, but thrive over the last 100 years, should give us confidence as we navigate through this current downward economic cycle and going forward.

Farm Credit's mission of moving money from Wall Street to rural America to serve agriculture is as relevant today as it was in 1916. Some could argue, given the level of demand for financial and intellectual capital required to be successful in today's agriculture, that the need for the Farm Credit System may be even more relevant now than it was then. Today, the System is strong financially and we are positioned to continue supporting rural communities and agriculture with reliable, consistent credit and financial services into the future.

The crop sector continues to be challenged with bearish longer term fundamentals due to excess global supplies of grain. Equity preservation is our current strategy. We encourage producers to take advantage of crop price rallies like we've recently experienced as a result of increased funds trading activities in the grain market.

The Association's director election results are listed on page 10. We want to thank our customer-owners who participated in this year's director election process. The election process provides you with an active role in determining the leadership of the Association.

Serving agriculture and rural America is not just our mission; it's our passion.

Arkansas Grown School Garden Contest of the Year Open to Entries through September 9

Entries are being accepted for the third annual Arkansas Grown School Garden of the Year Contest sponsored by the Arkansas Agriculture Department and Farm Credit. Applicants can be any Arkansas school grades pre-K through 12 that had a school garden open during the 2015-2016 school year. Entries will be judged by an agricultural committee amid categories below. Entries will be required to provide documentation through photos or video of garden activities and progress. Entry forms are available at www.aad.arkansas.gov.

Farm Credit is providing funding for winners in the following award categories:

- Best Nutrition Education Based Garden - \$500
- Best Community Collaboration Garden - \$500
- Best Environmental Education Focused Garden - \$500
- Overall Winning Arkansas Grown School Garden of the Year - \$1,500

"School gardens are an excellent way to create a lasting impression on students about the process from food growth and cultivation to food consumption. The AAD appreciates Farm Credit's partnership in making the financial awards possible, as well as the many Arkansas educators that place priority with hands-on learning and agricultural initiatives," says Arkansas Agriculture Secretary Wes Ward.

"As a farmer-owned cooperative, we are excited to continue our support of teachers and projects that engage Arkansas students in food production and agricultural sustainability. Through these partnerships, we can ensure that the valuable role of Arkansas agriculture remains top-of-mind for the next generation," said Farm Credit Midsouth President & CEO, James McJunkins, on behalf of the Farm Credit cooperatives of Arkansas.

Entry forms are available at www.aad.arkansas.gov. Entries should be submitted by September 9, 2016. School garden contest winners in 2015 included Yellville-Summit Schools (Marion County), Kingston School (Madison County), Forest Park Elementary School (Pulaski County) and Magnet Cove High School (Hot Spring County). In most cases, school gardens are supported by community donations, grant funding, or student fundraising efforts. Raised and in-ground garden bed structures, greenhouses and/or hoop houses, as well as containers were used by schools to grow produce.

2016 AgHeritage FCS Scholarship Recipients Chosen: Customer Scholarship Program; University Program; Ken Shea Memorial Scholarship

Throughout the AgHeritage Farm Credit Services territory scholarship recipients are being recognized by their local branches.

Customer Scholarships of \$500 have been awarded to Megan Bright of Bradford, Michael Hall of Marvell, Chandler Konecny of Stuttgart, Madeline Lewis of Newport, Rose Mencer of Monticello and Clayton Parker of Carlisle.

John Whitaker of Monticello was awarded the Ken Shea Memorial Scholarship which was established in 2013 in honor of the late AgHeritage FCS Board member Ken Shea.

Rachel Hutchinson of Little Rock was awarded the University Program Scholarship, a \$1,000 scholarship, from AgHeritage Farm Credit Services.



Madeline Lewis accepts a Certificate of Recognition from Todd Hulett, Newport VP & Branch Manager, AgHeritage FCS.

AgHeritage Farm Credit Services Customer-owners Receive \$28.75 Million Since 2006

“AgHeritage Farm Credit Services paid \$3.5 million in profits from 2015 to customer-owners this spring through the Patronage Program,” said Greg Cole, AgHeritage FCS, President and CEO. “We are owned by the very customers we serve. Ownership entitles our customers to special benefits such as sharing in our profits. Over the past 10 years, we have distributed \$28.75 million through the Patronage Program.”

“Farmers are running complex businesses. And as businesses, it is important to have good financial resources and expertise. Not only has Farm Credit supported rural America with reliable, dependable credit and financial services for 100 years, we do so operating as a cooperative. Our cooperative structure allows customers local control through the Board election process as well as the opportunity to share in the profits through our Patronage Program,” stated Michael Taylor, AgHeritage FCS Board Chairman. The Patronage Program returns a portion of the association’s net earnings to our eligible customer-owners. Patronage refunds are based on the proportion of interest paid on an individual’s loan to total interest earned.



(From left, front seven) Scott Young, Clay Schaefer, Tracy Borgognoni, Michael Taylor, Sandra Morgan, Greg Cole and Dwain Morris. (From left, back five) Jerry Burkett, Mike Ellis, Mike Burkett, Chuck Culver and Keith Watkins.

***Farm Credit 100 Year Celebrations:
 Board Alumni & A Taste Of Arkansas Luncheon***

On April 27, Farm Credit cooperatives of Arkansas hosted “A Taste of Arkansas” luncheon for Legislative Members, Constitutional Officers and their staff.

A Farm Credit 100 Year Celebration was held May 17 for Board and Board Alumni.

Board Alumni Photos— 2, 3, 6

A Taste of Arkansas Photos—1, 4, 5



Arkansas Farmers Market Promotion Grants Awarded to 21 Farmers Markets across 16 Counties

The Arkansas Agriculture Department (AAD) and Farm Credit are pleased to announce 21 recipients of the new Arkansas Farmers Market Promotion Program. Grant funds were made available by Farm Credit, and established as a program by both agencies to help farmers market organizations throughout the state fund promotional items designed to build awareness of farmers market locations and offerings.

Arkansas Farmers Market Promotion Grant recipients from 16 Arkansas counties include:

Arkansas County Farmers Market	Arkansas County
Arkansas Local Food Network	Pulaski County
Bentonville Farmers Market	Benton County
Dogtown Farmers Market	Pulaski County
Downtown Blytheville Farmers Market	Mississippi County
Downtown Newport Farmers Market	Jackson County
Fort Smith Farmers Market	Sebastian County
Gateway Farmers Market	Miller County
Gunn Barn Farmers Market	Cleburne County
Harrison Farmers Market	Newton County
Hillcrest Farmers Market	Pulaski County
Howard County Farmers Market	Howard County
Paragould Farmers Market	Greene County
Pope County Farmers Market	Pope County
Rogers Farmers Market	Benton County
Rural Mountain Producers Exchange (Fayetteville Farmers Market)	Washington County
Searcy County Farmers Market	Searcy County
Siloam Springs Farmers Market	Benton County
Springdale Farmers Market	Washington County
The Dirty Farmers Community Market	Van Buren County
White Street Saturday Market	Carroll County



“We hope that these new cost share grants will help make a rich connection between the producers and consumers in communities across Arkansas,” said Arkansas Secretary of Agriculture Wes Ward.

“Farm Credit is proud to support this initiative - funding local opportunities for producers and consumers to create sustainable, thriving markets,” said Glen Manchester, President and CEO of Farm Credit of Western Arkansas.

Important Claim Information



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

Whether you have multi-peril crop or crop hail insurance, it is very important that you report any suspected losses in a timely manner. Each crop will have deadlines for filing each type of loss. A policy holder should contact the agent as soon as damage is noticed. Crop hail losses generally occur when a storm has gone through the area. There are several types of multi-peril crop insurance claims and each type has a different deadline for filing a loss. Your agent has the deadline information for filing crop hail and multi-peril claims. Below is a list of final plant dates. All prevented planting (if consistent with the area around insured property) claims must be filed within 72 hours of the final plant date:

Corn	April 25	Grain Sorghum / Milo	May 15
Cotton / S I40	May 25	Cotton / N I40	May 20
Rice	May 25	Soybeans NFAC	June 15
Soybeans FAC	June 25		

Crop insurance coverage is an important part of your risk management plan and it can provide some protection for your operation in the event planted crops are damaged.

Farm Credit Fresh Perspectives Honoree Troy Buck: Living the values of the blue vest

Story & Photos by Lindsey Triplett, Communications Intern,
Farm Credit of Western Arkansas

You'd be hard pressed to find anybody associated with Arkansas agriculture who doesn't know the man in blue jeans, a white pearl snap shirt and blue FFA vest.

Troy Buck, a vocational agriculture teacher at Centerpoint High School, is well-known for the outfit he favors. But more importantly, he's known for his passion for teaching agriculture and molding young people's lives. That blue vest is the armor of a humble man who lives his strong faith and FFA values daily.

Mr. Buck was recently named a national Farm Credit Fresh Perspectives honoree for agricultural education and community impact, an honor that only 10 people in the United States received. However, this award only scrapes the surface of Mr. Buck's accomplishments. He serves on

the board of directors for both Farm Credit of Western Arkansas and Arkansas Farm Bureau, has been inducted into the Arkansas Hall of Fame,

was honored three times as the state Agriculture Teacher of the Year and helped Amity FFA win the national Building our American Communities award for restoring the old school building and turning it into the Alpine Community Center. Yet with all of his accomplishments, Mr. Buck remains extremely humble.

"I'm honored by the Farm Credit award, but this thing bothers me," he said. "I don't do this for me."

When Mr. Buck started teaching, he was the youngest agriculture teacher in the state. Today, he's taught longer than any current agricultural educator in Arkansas. He completes his 55th year of teaching in May and has announced his retirement.

Mr. Buck becomes emotional when asked what he will miss most about teaching.

"The kids," he said. "Seeing a kid learn to do something and the lights come on, it's what I live for."

Mr. Buck's dedication to his students is evident. Current senior, Dustin Spears, is a perfect example. Dustin announced he was dropping out of high school last year. But Mr. Buck saw potential in Dustin, and at the same time, his adherent need for motivation.

Mr. Buck simply told Dustin he would not be dropping out. In fact, he said he would pick him up for school every morning if he had to. Dustin stayed in school with Mr. Buck's encouragement and graduates this year. He'll be just the second person in his family to do so.

"I'm a big ol' tough rascal," Mr. Buck said. "But when Dustin goes across that stage, I'll probably cry like a baby."

Mr. Buck's impact and relationship with his students doesn't end after graduation. On any given week, as many as three or four former students stop by the school to see him and catch up.

Despite his success as a teacher and mentor, Mr. Buck said he never wanted to teach.

"I graduated high school at Amity and when I walked out of that auditorium, I said I would never step foot in a schoolhouse again as long as I live. And since then, I've been in school every time the bell rings," he said as he laughed.

Upon graduation, he told his dad he wanted to farm with him instead of going to college. Delighted, his dad bought 160 acres of sweetgum-infested pasture and two chopping



axes. Mr. Buck began helping his father clear the pasture.

“About two weeks later, with my hands bleeding, I took a drink of water out of a fruit jar and said, ‘Dad, I’ve been thinking about going to college.’ He said ‘Good. Where are you going?’ And I thought about Henderson and Ouachita which were right down the road where I could be home every weekend. Then I looked at him and said, ‘Fayetteville.’”

“Less than a week after I left for college, he bought a chainsaw!” he said laughing.

55 years later, Mr. Buck is part of one of the most recognized vocational agriculture programs in the state. One of Centerpoint FFA’s crowning achievements is their meat-processing lab, a program Mr. Buck developed and the only one of its kind in the state.

The meat-processing lab gives students the hands-on opportunity to process deer, hogs and cattle from start to finish. Mr. Buck stresses that students learn as many parts of the process as possible. Some of his students have used these valuable skills to pursue meat-cutting careers.

Mr. Buck said the meat processing lab generates about \$30,000 for the Centerpoint FFA program annually. While there are suggested processing fees, the lab operates entirely on donations. He smiles as he remembers the generous donations of many customers over the years.

He tells one story of a customer returning the following day with cookies for the students. When he questioned her, she said she’d been so impressed with how customer-service oriented the students were that she wanted to bake them cookies in appreciation.

“Students today aren’t always learning how to answer the phone, address customers, take an order or problem solve,” he continued. “Our goal here is to prepare students to be able to have and keep a job one day. To be productive, contributing citizens.”

“If we’ve done that, then we’ve done our job,” he concluded.

The Centerpoint FFA program is well-supported by the community. A nod to Mr. Buck’s strong leadership, no doubt. Thanks to financial support, the program is able to supply an FFA jacket for every student who wants one and underwrites trips to leadership camps, FFA conventions and more.

“This community supports us like you wouldn’t believe,” Mr. Buck said. “We have a pie auction every year and we take in \$12,000 to \$15,000 in an hour and a half. The story is, that some fried apple pies, two or three times, brought in \$100 apiece. They’re good pies,” he said chuckling.



The money raised by the pie auction is testament to much more than how well the Centerpoint FFA Chapter can bake. It represents the faith the community has in the program. A faith that has been developed by Mr. Buck and his agricultural peers at Centerpoint High School.

Jerry Fendley has been teaching agriculture with Mr. Buck for the last eight years and says that Mr. Buck is one of the most well-known and respected men in the community.

“Everyone grows up knowing who he is, so that expectation is built-in when students enter his classroom,” he said. “The respect level is through the roof. Most of the students don’t want him to be disappointed, so even when he’s gone two or three days, when he comes back, it looks like he hasn’t been gone.”

Although he’s leaving the classroom, Mr. Buck has created a legacy through not just the unique meat-processing lab, but, more importantly, through the values, principles, and morals he’s quietly and humbly instilled in his students.

Mr. Buck is more than just a recognizable ag advocate in blue jeans, a white pearl snap shirt and blue FFA vest. Mr. Buck embodies all the best qualities of a teacher and mentor and while he has been identified as one of the ten top agriculture educators nationally, everybody who knows him knows he’s really number one.

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FFA & 4-H Program

AgHeritage FCS will donate up to \$100 to a local 4-H or FFA county chapter every time you finance an equipment purchase through either a branch office or our financing programs at participating dealerships. Donation amounts depend on the amount of the loan. Donations will be made to the local 4-H or FFA of your choice and in your name. Contact your branch for details.



From the Board Room

By Michael Taylor, Chairman, AgHeritage Farm Credit Services

It looks like Arkansas farmers are off to a good start with the 2016 crop. According to the National Agricultural Statistics Service, rice was 93 percent planted as of May 8, while the five year average is 72 percent. Soybeans were 48 percent planted, and the five year average is 35 percent. Corn planting is basically over at 99 percent, while the five year average is 93 percent.

Farmers took advantage of the dry weather late last winter and early this spring to get a lot of major tillage out of the way. Some areas have had too much rain, and replanting has been common, especially with corn. As of May 10, we are wet in White County, and the forecast is for more rain. We are right in the middle of soybean planting, and a dry spell would be welcome.

In Farm Credit news, Todd Van Hoose was named as The Farm Credit Council President and CEO in early 2016, succeeding Ken Auer. Auer, who is retiring, had held the position for over sixteen years. Immediately prior to accepting his position with The Farm Credit Council, Mr. Van Hoose worked for CoBank as the Senior Vice President of Government Affairs. Before he joined CoBank, Mr. Van Hoose had been the Senior Vice President of Government Affairs for The Farm Credit Council. He is a graduate of the University of Kentucky with a Bachelor's Degree in Journalism and Public Relations and has over 25 years of experience in the Farm Credit System. In his new role, Mr. Van Hoose will lead the national trade association's efforts to represent the Farm Credit System's interests before Congress, the Administration, and various federal regulatory agencies. Information for this segment was gathered from official Farm Credit Council publications.

Even though loan portfolio average daily balance growth has slowed, AgHeritage FCS is off to a good start for 2016. Credit quality is down slightly, but remains very good. Net income is running ahead of last year's level. Thank you very much for your business.



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

1. 2016 Arkansas FFA State CDE Contest.
2. A-State Agri-business Club member Emma Johnson (right) served as a student assistant at the Arkansas Women in Agriculture conference in North Little Rock on March 10-11, 2016. Pictured with Emma is Dakota Williams, a student at Ozarka College.
3. Door prize winner at the Farm Credit reception held during the Gin Show.
4. Bert Leder, VP Lending & Branch Manager, Searcy and Cecil Oursbourn, Farm Credit of Western Arkansas.
5. Mark Dutton, VP Lending & Branch Manager, Star City & Dermott, Bert Leder, VP Lending & Branch Manager, Searcy and James McJunkins, President & CEO Farm Credit Midsouth at the Gin Show (photo courtesy of Delta Farm Press).
6. Arkansas Women in Agriculture Board Members. Several Farm Credit customers and a Farm Credit staff member serve on the ARWIA board.
7. 2016 Arkansas FFA State CDE Contest. Farm Credit cooperatives of Arkansas were event sponsors.
8. Farm Credit reception held during the Gin Show.

Staff Updates



Neva Tharp has joined AgHeritage Farm Credit Services as a Loan Processor.

Neva previously worked for Simmons First National Bank as a Commercial Loan Assistant. She has consumer, business and agricultural banking experience and excellent customer service delivery to internal and external customers.

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 drop down, choose the Management/Governance page and click on Financial Information.



AgHeritage FCS Director, Nominating Committee Election Results

During the AgHeritage Farm Credit Services Annual Stockholders' Meeting held April 19, 2016, board candidates were announced and floor nominations were accepted. Mail ballots and biographical information on the nominees were mailed following the annual meeting and results were tallied by Thomas & Thomas LLP, Certified Public Accountants. Results of the AgHeritage Farm Credit Services director elections are: Southern Region Director Tracy Borgognoni, Central Region Director Michael Taylor and Central Region Director Keith Watkins were reelected. All will serve four-year terms.



Tracy Borgognoni of Lake Village on 965 acres owned and 2,000 acres rented farms cotton, corn and soybeans.

Tracy has been a member of the AgHeritage FCS Board since 2012. He is a member of the AgHeritage FCS Executive Committee and currently serves as Chairman of the Audit Committee. Tracy is also a former AgHeritage FCS Nominating Committee member.

Tracy serves on the Beouff Tensas Eco-Restoration and Irrigation Project Board. He is a member of St. Mary's Catholic Church of Lake Village and currently serves as President of Lake Village Country Club.

Tracy has a Masters of Business Administration in Accounting from the University of Arkansas.



Michael Taylor of Bald Knob on 639 acres owned and 103 acres rented farms rice, soybeans, 135 acres of CRP trees and 9 acres CRP grass. Michael is also Manager of Wood Family Mineral Development, LLC.

Michael was elected to the AgHeritage FCS Board in 2001 and currently serves as Chairman of the Board. He is a member of the AgHeritage FCS Executive Committee, Finance Committee, Human Resources Committee and Member Relations Committee. He is also a former AgHeritage FCS Nominating Committee Member. In addition, Michael serves on the White County Farm Bureau Board currently serving as Secretary-Treasurer and Soybean Committee Chairman. He is a member of the White County Farm Family of the Year Committee and a member of the White County Extension Row Crop Advisory Committee.

Michael is a member of Russell Missionary Baptist Church and serves as the Assistant Sunday School Superintendent, Moderator and as a Deacon.

Michael has a Bachelor of Science in Agriculture and Master of Science in Agronomy from University of Arkansas and is a 2007 Graduate of Dale Carnegie Course.



Keith Watkins of Griffithville on 1,640 acres owned and 2,250 acres rented farms corn, rice, soybeans and wheat. Keith also has a 200 head cow calf operation.

Keith has been a member of the AgHeritage FCS Board since 2008. He is a member of the AgHeritage FCS Finance Committee and former AgHeritage FCS Nominating Committee member. Keith serves on the Riceland Foods Board, White County Farm Bureau Board and the Little Red River Irrigation District Board. Keith is a member of First Baptist Church of Griffithville and currently serves as a Deacon.

Keith is a graduate of Griffithville High School.

Nominating Committee Election

The following stockholders were also elected to serve for one-year on the AgHeritage FCS Nominating Committee.

<i>Name</i>	<i>Representing Association Branch</i>
Ronald Aaron	Batesville Office
Matt Hibbard	Pocahontas Office
John Hamilton	Searcy Office
Doug Medford	Brinkley Office
Brandon Parker	Lonoke Office
Clay Poole	Dermott Office
Frank Prislovsky	Stuttgart Office
Matthew Tucker	Star City Office
Tommy Young	Newport Office

Thank you for participating in the selection of your Board and Nominating Committee.



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2



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***Customer Appreciation Dinner
 & Farm Credit 100 Celebrations***

1. Star City
2. Dermott-Mark Dutton, Ronny Carr and Bill Stephens
3. Dermott
4. Star City
5. Batesville-Nathan Wagner, Dwain Morris and Drue Ford
6. Batesville-Junior Beshears and Nanette Peifer
7. Dermott



5



6



7

Board of Directors

Michael Taylor, *Chairman*
Dwain Morris, *Vice Chairman*
Russell Bonner
Tracy Borgognoni
Jerry Burkett
Mike Burkett
Chuck Culver, *Outside Director*
Mike Ellis
Sandra Morgan, *Outside Director*
Clay Schaefer
Keith Watkins
Scott Young

Branch Locations

Batesville 255 East College Street
Batesville 72501
870-698-9044 · 800-572-8165

Brinkley 498 Broadmoor Drive
Brinkley 72021
870-734-4561 · 800-689-1304

Dermott 106 South Freeman
Dermott 71638
870-538-5205 · 800-689-6978

Lonoke 1121 W. Front Street
Lonoke 72086
501-676-3144 · 800-689-1309

Newport 2800 Stegall Road
Newport 72112
870-523-5867 · 800-698-5867

Pocahontas 1105 Pace Road
Pocahontas 72455
870-892-4579 · 800-689-6976

Searcy 2620 South Main Street
Searcy 72143
501-268-3524 · 800-689-6977

Star City 904 North Drew Street
Star City 71667
870-628-4218 · 800-689-1306

Stuttgart 1102 East 22nd Street
Stuttgart 72160
870-673-1558 · 800-689-1307

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Events Calendar

2016

- June 1-3:** Arkansas FFA State Convention, Camp Couchdale, Hot Springs. AgHeritage FCS is a sponsor.
- June 17-18:** Poultry Festival, Rogers. For more information, contact The Poultry Federation at 501-375-8131 or visit www.thepoultryfederation.com.
- July 4:** AgHeritage Farm Credit Services offices will be closed in observance of Independence Day.
- July 13:** Lonoke Office Customer Lunch & Farm Credit 100 Anniversary Celebration, Lonoke Community Center, 1355 W. Front St., Lonoke, 11:30 a.m. – 1 p.m.
- July 15:** 17th Annual Delta Classic Scholarship Golf Tournament, The Ridges at Village Creek, Wynne. Register online at <http://cses.uark.edu>.
- August 2-5:** 4-H State O'rama, University of Arkansas, Fayetteville. AgHeritage FCS is a sponsor.
- August 10:** Arkansas Rice Expo, Grand Prairie Center, Stuttgart. For more information, call 870-673-2661. AgHeritage FCS is a sponsor.
- August 12-14:** 56th Arkansas Cattlemen's Association Annual Convention & Tradeshow. For more information, call 501-224-2114.
- September 5:** AgHeritage Farm Credit Services offices will be closed in observance of Labor Day.
- November 24-25:** AgHeritage Farm Credit Services offices will be closed in observance of Thanksgiving.
- November 29:** Pocahontas Customer Appreciation, The Studio, 123 West Main Street, Walnut Ridge, 6 p.m.
- December 23-26:** AgHeritage Farm Credit Services offices will be closed in observance of Christmas. Brinkley, Newport, Searcy 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/> or www.arkansasfoodandfarm.com



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