

# THE RURAL SCENE

HOME EDITION

EXPLORE  
TWO CUSTOM  
BUILT HOMES

DIY:  
EASY PLANTER  
BOX BUILDING  
PLANS TO  
SPRUCE UP  
YOUR PORCH

TIPS  
BEFORE  
BUILDING  
YOUR  
DREAM  
HOME

2  
RECIPES  
YOU'LL  
LOVE

 FARM CREDIT  
OF WESTERN ARKANSAS

SUMMER 2023

Enriching rural life.™

# THE RURAL SCENE

PUBLISHED BY



Farm Credit of Western Arkansas is a customer-owned financial cooperative providing financing and related services to farmers, ranchers, rural homeowners, agribusinesses and timber producers in 41 western Arkansas counties.

With a loan volume of \$1.9 billion, Farm Credit of Western Arkansas is a member of the 106-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$357 billion in loans to rural America.

## IN THIS ISSUE

- 5 Cooperative Scene**  
*\$11 million back in members' hands.*
- 6 Thomas Family Home Feature**  
*Take a picture tour of the newly built home in Mount Holly, AR.*
- 10 DIY Cedar Plant Container**  
*Follow step-by-step building plans to create cedar plant containers that are sure to wow your guests.*
- 12 Blevins Family Home Feature**  
*Explore the 10,000 sq. ft. custom built home in Greenwood, AR.*
- 16 5 Items to Consider Before Building**  
*Before you break ground on your dream home, here are five things you should know.*
- 18 Recipes**  
*Two new recipes perfect for entertaining or to enjoy with your family.*
- 19 Calf Raffle Success**  
*Find out how the Harrison branch's calf raffle has raised over \$600,000 for local FFA chapters.*



## ON THE COVER

Take a look inside custom homes built by Farm Credit members. Stories start on pages 6 & 12.

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Rex Dollar





**Brandon Haberer**

In previous articles, I discussed technology changes that will enhance the customer experience. I am pleased to share that the first phase of the large-scale technology conversion took place on April 17th. These enhancements will allow for a future online delivery system for those that prefer that approach, instead of coming into one of our many branches scattered across western Arkansas.

Before the year is out, the conversion should allow for a complete system integration, including an interactive customer online loan application to enable ease of use and the ability to start a loan request any day or time. The system enhancements also allow lenders to step away from the administrative portion of the loan process and be more engaged with members in and out of the office.

In the very near future, the enhanced technology will allow certain loans to be submitted by the customer and approved after regular work hours and over weekends. We still have the personal touch with our branches and branch staff, but now we can begin building customer options for after-hours.

I'm excited for the improvements on the horizon as we continue to work towards providing exemplary customer service for your financing needs.

**Brandon Haberer**  
President and CEO

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**President and CEO** Brandon Haberer

**ABOUT THE RURAL SCENE**

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

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Article quotes have been edited for content and appropriateness.

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**Cody Jones**

Every March, Farm Credit of Western Arkansas directors attend the annual AgriBank meeting to elect AgriBank directors. AgriBank is our funding bank, and Farm Credit of Western Arkansas, plus eleven other associations, comprise the AgriBank District. This year the meeting was in Fort Worth, Texas, and we were honored to have a special guest, former President George W. Bush, as the keynote speaker. I was fortunate to be selected to get to meet him! It was a huge honor for me. He was very charismatic, personable, and seemingly very down to earth. More than likely, this was a once-in-a-lifetime opportunity for me to meet a President of the United States.

Throughout the year, one of our duties as directors is to meet with U.S. Senators and U.S. Representatives. We talk to them about our desire to keep agricultural departments strong at the state universities. We also lobby on behalf of members. We discuss the importance of a strong Farm Bill, rural broadband, and a host of other issues that face all of us in rural communities. We also lobby to keep our Government Sponsored Enterprise (GSE) status. Keeping a GSE status helps Farm Credit expand credit and reduce borrowing costs.

As Farm Credit of Western Arkansas Directors, we all have to wear multiple hats. We have our personal farming operations to run, oversee the CEO and association, and promote policies and legislation that positively affect our members. Every director takes their position very seriously. I'm very proud of my fellow directors for the effort they put into their roles. I hope everybody dodged the storms in the spring and hope for a mild summer, especially for my fellow poultry and livestock producers. Have a great summer!

**Cody Jones**

Chair, Board of Directors

Farm Credit of Western Arkansas



# In case you need a little space.

Dreaming about country living? Whether you want acreage to build your dream home or wide open space for your kids to play, we're here with the financing you need to put your plans into motion.





### 7 Cooperative Principles

Voluntary Membership

Democratic Member Control

### Members' Economic Participation

Autonomy and Independence

Education, Training, and Information

Cooperation Among Cooperatives

Concern for Community

# \$11 MILLION BACK in our members' pockets.

### Members' Economic Participation

Members contribute equally to, and democratically control, the capital of the cooperative. This benefits members in proportion to the business they conduct with the cooperative rather than on the capital invested.

This spring, \$11 million in Patronage Cash went back in the hands of Western Arkansas members, bringing our total to more than \$162 million since 1997. Members share in the profits when our association has a strong capital position and earnings.

This year we were able to bring back our Patronage Open House events to celebrate another year of Patronage Cash and to say thank you to our members. It's our favorite time of the year – there's nothing better than handing our members their share of the profits!





# The Thomas Family

Mount Holly, Arkansas

Don “Tuff” and Jessica Thomas’ custom built home is complete with rustic charm and spaces full of natural light. The house sits on a hill overlooking their 26 acres in Union County, with stunning rural views and a large pond just a few hundred feet out their back door. The open concept main living area, outdoor kitchen, and large front and back porches make it the perfect place to entertain friends and family, while the large soaker tub in the master bath is ideal for winding down on long days.



*Tuff, Jessica, and Alyssa Mae Thomas*





The building process took the Thomas family seven months from start to finish. They credit the quick timing to their contractor, Wade Cottrell with Cottrell Construction, for helping the process run smoothly.



A large pantry was on Jessica's wish list when building their home. She customized the space with a vinyl sign on the hallway door.



Painted vs. natural cabinets was a debate for the Thomases. With guidance from their contractor, the couple decided on custom hickory cabinets in the kitchen and bathroom, which are now show-stopping features of the rooms.





When Tuff suggested the large picture window in the dining area, Jessica wasn't fully convinced. However, she admits it's now one of her favorite features because of the views and its ability to let in natural light.

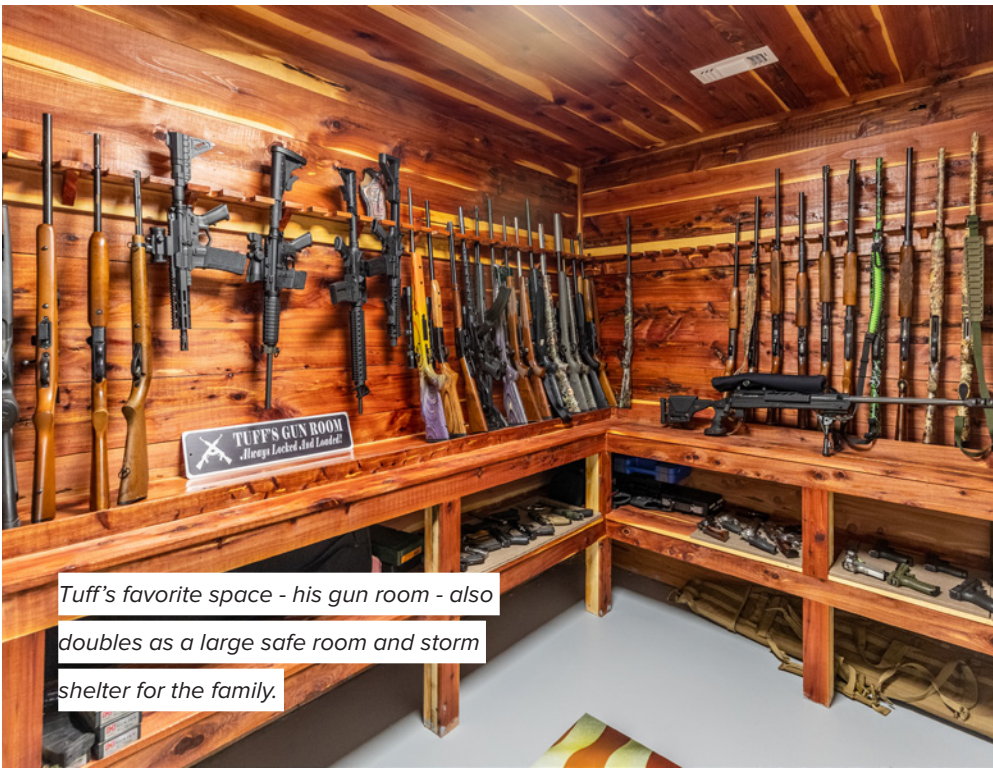
The Thomas family financed their new build through Farm Credit and said their loan officer, Caleigh Watlington, made the process seamless. "I can't say enough good things about Caleigh. She was so easy to work with and took the stress off both of us," said Jessica.



Jessica works at Midway Marble & Granite, so she knows a thing or two about selecting beautiful countertops. The thick granite in the master bath is her favorite.







*Tuff's favorite space - his gun room - also doubles as a large safe room and storm shelter for the family.*



*A fan might not be something someone always thinks to add to their bathroom plans, but thanks to a friend's suggestion, Jessica found a light fixture that doubles as a ceiling fan to help with circulation.*



*As the Thomases are getting settled in, they look forward to hosting many family gatherings, centered around food cooked in their outdoor kitchen, fishing in the pond, and fellowship with one another on their back patio.*



# DIY: Cedar Plant Containers



## Materials & Plans for one box.

### Materials List:

- 7 – Cedar Fence Picket 72" x 5 1/2" x 1 1/2"
- 1 – 2x2 – 1 1/2" x 1 1/2" x 96"
- 1" brad nails
- Indoor/outdoor glue

### Suggested Tools:

- Miter saw
- Tape Measure
- Brad nailer
- Table Saw

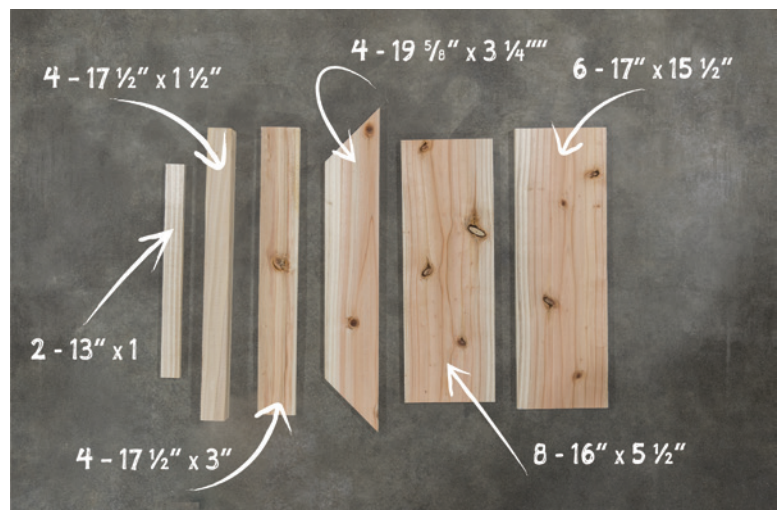
### Cut List:

From cedar planks

- 8 – 16" x 5 1/2" (short sides and bottom)
- 6 – 17" x 5 1/2" (long sides)
- 2 – 13" x 1" (bottom support)
- 4 – 17 1/2" x 2 1/2" (trim)
- 4 – 17 1/2" x 3" (trim)
- 4 – 19 5/8" x 3 1/4" (top frame)

From 2x2

- 4 – 17 1/2" x 1 1/2" (legs)







1

## Instructions:

1. Cut and rip all pieces from the cut list.
2. Use brad nails and wood glue to attach the 5 1/2" x 16" cedar boards to the 17 1/2" 2x2 to make two sides. The bottom of the leg should show after they are attached.
3. Put the newly assembled panels on their side and attach the 5 1/2" x 17" long sides using 1" brad nails and wood glue. This should complete the box of the planter. (3a)

*Note: To further reinforce sides, consider using 1 1/2" deck screws. Pre-drill the holes to avoid splitting the wood and make sure the screw heads are flush with the surface. (3b)*



2

4. Attach the two 13" x 1" supports to the bottom of the box on opposite sides using brad nails. You can place the supports higher or lower, depending on how deep you would like your plant to rest. These will be the supports for the bottom boards to rest on.
5. Attach two 16" x 5 1/2" bottom planks on top of the support pieces using brad nails and wood glue.

*Note: This plan is created to use with a potted plant, allowing space for water to drain from the pot. If you would like to fill the planter with soil, cut two additional 5 1/2" x 17" support pieces to add to all four sides. Then cut an additional 16" x 5 1/2" board and cut out a 1 1/2" notch to fit around the legs on the bottom, creating a solid bottom.*



3a



3b

6. Pair a 2 1/2" x 17 1/2" piece with a 3 x 17 1/2" piece to trim out each corner of the planter. The 3" wide piece should overlap so that it creates a 3" edge on both sides.

Attach the trim using 1" brad nails and wood glue. Trim should be flush with the top and cover the exposed 2"x 2" legs on the bottom.

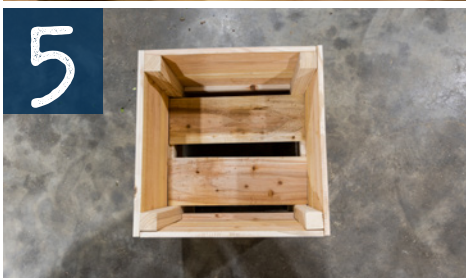
7. With the four 19 5/8" x 3 1/4" top frame pieces, you will need to cut two 45 degree angles on each piece to create the frame. Using glue and brad nails, attach the four pieces to the planter box.



4



5



6



7





# Chad & Keri Blevins

Greenwood, Arkansas

This fully custom three-story home built by Chad and Keri Blevins sits on over 80 acres in the Mount Harmony community near Greenwood, AR. From the grandkids' loft to the man cave, each space in the 10,000-square-foot residence is special to the Blevins family. Thanks to Keri's knack for interior design, their home is filled with a mix of sentimental items, antiques, and modern touches that mingle together to create a perfectly cozy and unique ambience. Chad's construction expertise lent to the structural aspects of the project, from the living room beams to the energy efficient design.







Organization and aesthetics come together in this dramatic pantry.



The sizeable freestanding tub and unique light fixture command attention in the master bath



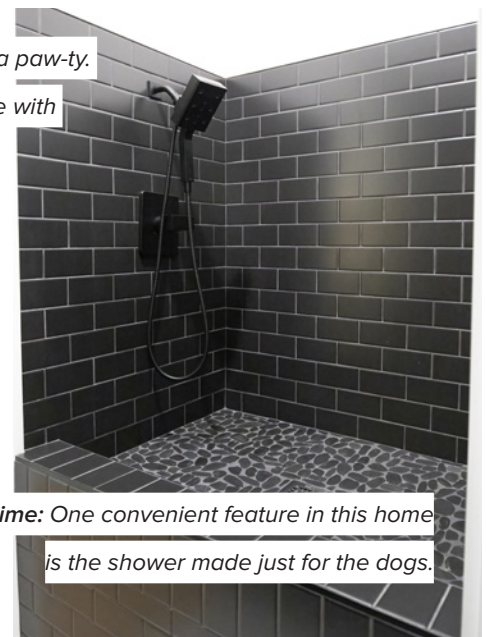
Creative seating adds character to otherwise traditional spaces.



Vibrant landscaping adds a pop of color to the front of this modern home. What you don't see is the drip irrigation system that makes maintaining window boxes throughout the summer a breeze.



This dogs-only hangout is always a paw-ty. The Doodles have their own space with easy access to the outdoors.



Bath time: One convenient feature in this home is the shower made just for the dogs.



## CHAD'S FAVORITE SPACES



### THE MAN CAVE

The bottom floor, which is nestled into the hillside and isn't visible from the front of the home, houses The Man Cave: Chad's pride and joy. The dark interior, custom wood accents, and stylish leather furniture invite guests to come enjoy all the space has to offer.



### THE GUN SAFE

Behind a heavy vault door is Chad's impressive collection of firearms, sure to make any marksman jealous.

Décor with a story: The one-of-a-kind bourbon barrel that occupies the corner of the bar area was sourced from the distillery that sparked Chad's love of bourbon.



### THE BAR

Pull up a seat at the bar and Chad can give you a tour of his extensive bourbon collection.

### OUTDOOR VIEWS

The 3,000 square-feet of outdoor patio space has plenty of comfortable seating so Keri & Chad can enjoy the pine forest that surrounds their property. Keri said this is one of her favorite parts of their home.





## ROOMS TO SPARE

On the bottom story, this Aspen-themed suite feels like you are in a cabin in the Rockies rather than rural Arkansas. The bedroom features several family heirlooms and antiques.



FARM CREDIT

Chad and Keri chose to finance their home through Farm Credit because they were looking to purchase a large piece of land that most traditional lending institutions were unable to finance easily. Chad remarked, "I would recommend you guys over any mortgage company or bank," when asked about his experience working with Farm Credit. Like most new construction projects in the last several years, rising costs of building materials posed a challenge. Farm Credit was able to work with the Blevins family through these challenges so construction could continue without a hitch. Chad's advice to others looking to build a custom home is to make sure you're in a good equity position when you go to your lender and to find a builder that you trust for the planning, construction, and longevity of your new home.



From the plush comforter to the beautiful natural lighting, the master bedroom is the perfect place to relax.



There's always room for guests in the "Kids' Wing," where Chad & Keri's kids stay when they come home.

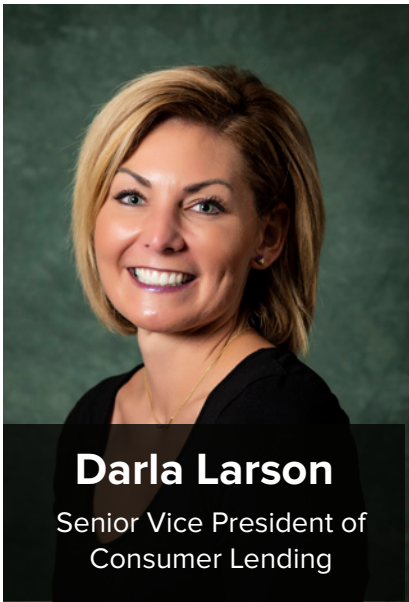
By: Abby Sanders



Chad & Keri are the proud owners of Mount Harmony Labradoodles. They have always been dog people, but when their oldest daughter left for college, they knew they needed to add a furry member to their family. They began raising Multigenerational Australian Labradoodles and haven't looked back. Learn more at [MountHarmonyLabradoodles.com](http://MountHarmonyLabradoodles.com)







**Darla Larson**

Senior Vice President of  
Consumer Lending

# 5 Items to Consider Before Building Your Dream Home

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Whether you're looking to start a hobby farm or build a home with scenic views and space to roam, living in the country provides endless opportunities for your family.

If you are ready to build your life in the country, here are five items to keep in mind before you apply for a construction loan.

**1. Location, Location, Location** – Before you purchase any real estate, find your dream location first.

Factors to consider:

- What utilities are available? Will you have to pay to install sewer/septic, gas, well, water, etc.?
- Conduct a perc test to ensure the soil can support a septic system.
- Review the property's boundaries and access on the survey map.

**2. Planning** – Make your dream home come to life on blueprints. You can purchase blueprints from a reputable architect or meet with one to start from scratch. Once you have your blueprints, choose a reputable builder to bid out your project. We recommend seeking multiple bids. Questions to ask the contractor:

- How many years have you been in business?
- Can you provide references from other custom homes you have built?
- How long do you expect the construction process to take?
- May I see a copy of your insurance and contractor license?
- What is included in the base cost of the construction project?
- What is considered a change order or upgrade?
- What is your typical draw schedule?
- Review the bids to determine what value you are getting for the price: Is it a turnkey contract?
- Are your allowances broken out into detail?
- Is your builder fee a flat fee or cost-plus?

Contracts that do not address all aspects of the construction project will create additional costs that you must account for on the front end.

**3. Financing** – When it comes to financing, your lender will discuss with you how much you can afford with your income, what your interest-only payment period will look like, and answer any other concerns you may have during a construction loan. Cash reserves are extremely important, and a good rule of thumb is to have a savings account with enough contingency funds to cover any cost overruns for a minimum of 10% of the total project.

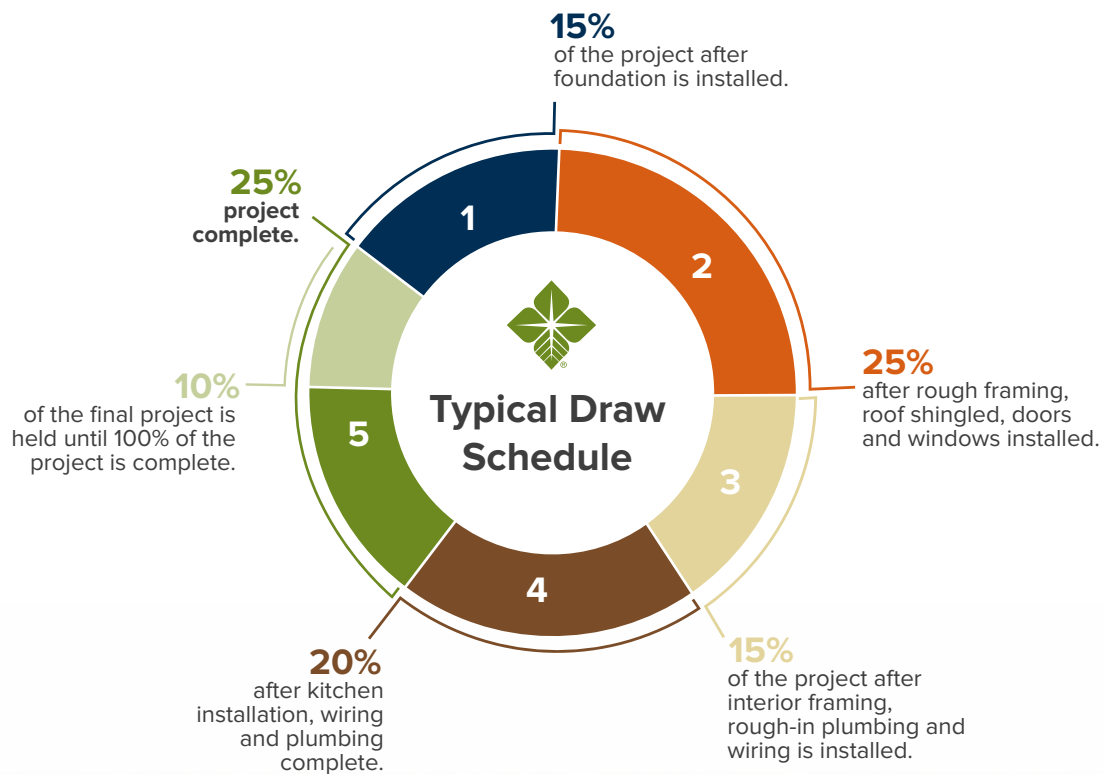
Farm Credit offers a one-time close construction loan where you start paying on your mortgage after closing, avoiding a second closing upon construction completion. The one-time close provides peace of mind, ensuring your interest rate is locked in at for the life of your loan.



Farm Credit has local experts with unique lending skills to handle non-conforming properties, large acreage, additional out buildings, and your custom dream home.

**4. Appraisal** – Once your loan is approved, you review a loan estimate, and commit to the next step, your lender will order an appraisal. Typically, loan amounts will be up to 80% of the property’s value for contractor-build projects on conventional homes. Appraisals are standard practice for lenders to ensure the value of the loan’s collateral.

**5. Closing/Construction Draw Process** – Prior to closing, you will have a closing disclosure to review your final loan amount, interest rate, term, scheduled payments, and closing costs. Please be aware that construction cannot start until after the closing date. After closing, your lender will help manage disbursements with you and your contractor. An example of a typical draw schedule is below. Fast disbursements will occur throughout the project with on-site inspections to monitor the progress.



Farm Credit construction lenders are experts in their field and happy to guide you through the process. Call your local Farm Credit branch today set up an appointment to discuss how to build your dream home in the country!



# Corn Dip

*From the home of the Thomas Family*

## Instructions:

1. Drain the corn and chilis well and set aside.
2. In a large mixing bowl, mix the sour cream, mayonnaise, and taco seasoning.
3. Add diced bell pepper, diced green onions, and cheese.
4. Add corn and chilis and mix well.
5. If you like a little kick, add some diced jalapenos.
6. Serve immediately or cover and chill.



## Ingredients:

Serves 12

- 2 cans corn
- 1 – 4 oz can diced green chilis
- ½ cup diced bell pepper
- ½ cup diced green onions
- 1 packet taco seasoning
- 1 cup mayonnaise
- 1 cup sour cream
- 1 ½ cup shredded cheddar cheese
- 2-3 Tablespoons diced jalapenos from a jar (optional)
- Tortilla chips or corn chips, for serving

# Blevins Family Lasagne Recipe

## Instructions:

1. Brown meat slowly; spoon off excess fat.
2. Add garlic, basic, crusted tomatoes, and tomato paste. Simmer uncovered 30 minutes, stirring occasionally.
3. Cook noodles in large amount of boiling salted water until tender (10 minutes); drain; rinse.
4. In a separate bowl, combine cottage cheese, parmesan cheese, parsley flakes, eggs, salt, and pepper.
5. Place half the noodles in 9x13 inch baking dish; spread with half the cottage cheese filling. Add half the Mozzarella cheese and half the meat sauce. Repeat layers.
6. Bake at 375 degrees about 30 minutes. Let stand 10 minutes before cutting in squares.



## Ingredients:

Serves 12

- 1 pound Jimmy Dean regular sausage
- 1 clove garlic
- 1 Tablespoon basil
- 1 – 15 oz can crushed tomatoes
- 1 – 12 oz can tomato paste
- 5 lasagne noodles
- 24 oz small curd cottage cheese
- ½ cup grated Parmesan cheese
- 2 Tablespoons parsley flakes
- 2 beaten eggs
- ¾ teaspoon salt
- ½ teaspoon pepper
- 1 pound shredded mozzarella cheese



# Over 20 years of Calf Raffle Success

Since 2002, the calf raffle hosted by Farm Credit of Western Arkansas's Harrison branch has raised over \$600,000 for local FFA chapters. The fundraiser has become a yearly tradition in the communities of the 21 participating schools.

You may wonder how exactly a calf raffle works. Ever since the fundraiser's inception, the details have remained the same: Farm Credit provides the calf, and the FFA chapters keep 100% of the profit from the raffle tickets. The price of tickets has even remained the same since 2002: \$1 each.

Like most plans, the calf raffle started small. In January of 1998, Brad Matlock, Harrison loan officer, had a fundraiser idea and decided to reach out to Bergman FFA to participate.

"It was a great fundraiser for us," said Bryan Pruitt, former Bergman ag teacher, and first calf raffle participant. Bryan is now the superintendent of Eureka Springs School District, but he previously taught agriculture for 18 years and was fully on board when Brad reached out with a fundraising opportunity.



*Bryan Pruitt during his ag teaching days, and now in his current role as Superintendent.*



*Brady Willis, Harrison loan officer, was afforded many opportunities through his small-town FFA chapter thanks, in part, to proceeds from the calf raffle.*

"We would probably make anywhere from \$500 to \$1000 each year on the calf raffle," Pruitt said. For smaller schools like Bergman, the chance to participate in a fundraiser without an upfront investment or small profit margin was a game-changer. "It was a great opportunity for students to make some funds for other extracurricular activities or to get us to [FFA] National Convention."

Brady Willis, Harrison loan officer and FFA alumnus, attended St. Joe High School in St. Joe, Arkansas. Like Bergman students, he was able to attend many of the events and activities he did

because of funding from the calf raffle. "Farm Credit and Brad have had a tangible impact on me, my FFA chapter, and so many of my classmates, all because of this investment into our local FFA chapter," said Willis.

"Brad has helped so many of our local FFA chapters grow into what they are today," Willis said. "The calf raffle is truly a game-changer for so many. I am so proud to have participated in it, and now have a hand in giving back to the chapters and advisors that helped shape me into who I am today."

In 2022, Mountain Home FFA took home the prize for most tickets sold with an impressive 15,105 tickets. Josh Baker, Mountain Home ag teacher, has been participating in the raffle since 2006. While the promise of a trip to FFA National Convention, an FFA jacket, or other prizes help motivate his students to sell tickets, he also attributes it to the tradition of the calf raffle. "People know it's coming, kids know it's coming," Baker said. "My son is in 7th grade, and he's been helping his sisters sell tickets for years. He is excited to finally start selling tickets for himself."



*Lathe Parks (left) is awarded a check for most raffle tickets sold by Chapter President Madison Hutson (right), Mountain Home FFA attended the state Career Development Events with funds from the calf raffle.*

One of Mountain Home's top ticket sellers in 2022 was Lathe Parks, a 10th grade FFA member. He sold around 700 tickets which helped his chapter fund trips to Career Development Events – Lathe's favorite part of FFA.

While Brad is proud of the financial impact that the calf raffle has had on local FFA chapters, his favorite part of the fundraiser is hosting pizza parties for the chapters that sell the most tickets. He gets to meet the students that benefit from the raffle and see the rare work ethic that comes from organizations like FFA.



*Harrison FFA, runner-up for most sales in 2022, enjoyed a pizza party hosted by Brad and Farm Credit.*

By: Abby Sanders



## 4-H & FFA Donation

As part of our annual director election, we promised to donate \$10 for every eligible ballot received to the Arkansas 4-H Foundation and the Arkansas FFA Foundation. In 2022, we donated \$8,390, split evenly between Arkansas 4-H and Arkansas Agricultural Education & FFA. Thank you to every member who made their voice heard and completed their ballots for the 2022 election.



## Farm Bill Panel

Andrea Leding, SVP of Commercial/Ag Lending, attended a listening session with Senator John Boozman to discuss issues impacting farmers and producers in our association. Farm Credit is committed to advocating on behalf of issues that are important to Arkansas agriculture.

## Homegrown by Heroes

The Farm Credit Associations of Arkansas salute our veterans and are honored to support the Arkansas Homegrown by Heroes program. Western Arkansas employees attended the Homegrown by Heroes reception at the Arkansas Grown Conference & Expo to meet the veteran farmers who received a Farm Credit sponsored scholarship to attend the conference.



## FFA Chapter Career Planning

Ashlyn Hanson, Tontitown CSR, visited Lincoln FFA chapter to talk about career planning.



## Habitat for Humanity

Lori Grace, IT project manager, and Baxter Wallis, consumer loan officer in Russellville, participated in the Habitat for Humanity golf tournament.



## Columbia County Clovers 4-H meeting

Our Magnolia team was invited to the Columbia County Clovers 4-H meeting to teach their club about finances and Farm Credit. 4-H'ers participated in a Barn Build-Off to see who could build the largest barn to hold the most hay bales. They were provided a few materials to start, and then could borrow money to purchase additional supplies. In the end, the winning team was decided by who earned the most money from storing hay bales after paying back the money they borrowed.



## Forestry Association's Emerging Leaders Program

Carl Kirtley, VP/ Market Development, is learning about the forestry industry through the Arkansas Forestry Association's Emerging Leaders Program.



## Pope County 4-H Foundation Donation

Carol Parker, HR coordinator, recently presented a \$500 donation to the Pope County 4-H Foundation through our Community Involvement program. Carol serves on the Board of Directors and actively supports the 4-H program by volunteering.



## Give FFA Day

Benton Loan Officer Kevin Barham (left) presented a \$3,000 match from the Farm Credit Associations of Arkansas during Give FFA Day on February 23. \$74,845 total was raised to support the Arkansas FFA Foundation.



## Tyson Growers Banquet

Farm Credit provided the meal for the annual Tyson Growers Banquet in Clarksville.



## Cattlemen's Area Conference

Loan officers Kathy Schluterman, Anna Lester, Baxter Wallis, and Mike Gibbons attended the Arkansas Cattlemen's Association Area 2 Spring Conference in Clarksville.

## MANRRS Luncheon

The Farm Credit Associations of Arkansas sponsored the annual Minorities in Agriculture, Natural Resources, and Related Sciences (MANRRS) luncheon and tour at the Arkansas Department of Agriculture.



## Prairie Grove Celebrates FFA Week

To celebrate FFA Week, our Prairie Grove branch chose to make a difference for several FFA members in their community. Students were nominated by their ag teachers to receive an FFA jacket courtesy of Farm Credit. Pictured is Harlin Archer, Farmington FFA member, receiving his jacket.





### Lincoln Riding Club

Lincoln Riding Club royalty stopped by our Prairie Grove branch to say thank you for the sponsorship.



### Ag Day

To celebrate Ag Day, we passed out Farmer Strong mugs. Jared Pass stopped by our Fort Smith branch to grab his.



### 2023 FFA Scholarships

Caleigh Watlington, Magnolia loan officer, presented the 2023 Arkansas FFA Foundation Farm Credit of Western Arkansas scholarships to recipients Kelsey Roach from Mountain Home FFA and Riley Swofford from South Side Bee Branch FFA.



### Random Acts of Kindness Day

Our Magnolia branch wanted to say thanks a "latte" to some of their local heroes on Random Acts of Kindness Day. They passed out certificates for free coffee.



### Arkansas Women in Agriculture Conference

The Arkansas Women in Agriculture conference provided this group of employees an opportunity for learning and fellowship with other women in the industry.



### Mentoring Farmers & Producers

At the Arkansas Grown Conference & Expo, Emily Russell, regional credit analyst, mentored Arkansas farmers and producers on the basics of credit and financial planning.

### Girls' Night Out

Savannah (left), Brooke (right), Christina, Dilynn, and Misty from our northwest Arkansas branches sponsored a Girls' Night Out event at Beautiful Lives Boutique in Downtown Siloam Springs.



### River Vally Beef Conference

Farm Credit provided lunch for the River Valley Beef Conference in Russellville.





# New Faces



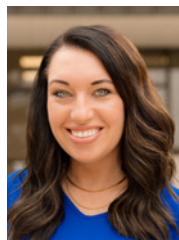
**KALEB BROOKS** joined Farm Credit in April as an agricultural loan officer in Fort Smith and Alma. Kaleb currently lives in Sallisaw, OK where he raises cattle with his wife, Skylar. He was an active member of FFA, where he showed

cattle, participated in rangeland judging, and earned his state FFA degree. Kaleb has a bachelor's degree in agribusiness from Oklahoma State University and worked in the poultry industry before coming to Farm Credit. In his free time, he enjoys riding horses, roping, fishing, and hunting.



**AMY CONNELLY** joined Farm Credit in January as a customer service representative in Ozark. Amy was born and raised in Ozark where she now lives with her husband, Jeremy, and 13-year-old son, Kanyon. Amy comes

to Farm Credit with more than 20 years of financial and banking experience. She also serves as secretary for the Ozark Chamber of Commerce. In her spare time, you can find her cheering on her son at sporting events or in the outdoors fishing and camping.



**KELLY FATHERREE** joined Farm Credit in March as an agricultural loan officer in the Texarkana branch. Kelly grew up on a cow-calf and broiler operation in Hempstead County where she was an active member of 4-H and FFA. She graduated from the

University of Arkansas in Fayetteville with a bachelor's in human resources and workforce development and brings six years of banking experience to Farm Credit. In her free time, she loves to travel – especially to the Fort Worth Stockyards – and spend time with family. She is always on the go, often to concerts or a Houston Astros game.



**ALYSSA JOHNSON** joined Farm Credit in March as a customer service representative in the Paris branch. Alyssa is a lifelong Logan County resident and attended Paris high school. She was an active FFA member where she

showed pigs, served as her chapter junior advisor, and earned her state FFA degree. In her free time, she enjoys reading, art, learning new languages, and spending time with her dog, Tito, and cat, Carlos.



**KEVIN MORRISON** joined Farm Credit as an agricultural loan officer in April. Kevin grew up in Onyx, Arkansas, where he operates his family's farm, raising registered Charolais cattle. Kevin previously worked as a location

manager for Greenway Equipment and holds an agribusiness degree from Arkansas Tech University. In his free time, he enjoys being on the farm with his wife, Emily, and daughters, Norah (1 ½) and Avalise (4).



**HALEY NEATHERY** joined Farm Credit in March as a customer service representative in the Arkadelphia branch. She hails from Gurdon, AR but currently lives in Prescott with her husband, Brock, and their children: Connor (9), and twins Tate and

Tynlee (8). Haley is an alumna of FFA where she judged dairy cattle, and her family now runs a cow-calf operation in Nevada County. Her free time is filled with travel baseball, rodeos, and livestock shows with her kids.



**ATALANTA ROGERS** joined Farm Credit in February as a customer service representative in the Huntsville branch. She lives in Clifty with her husband, Tyler, where they raise cattle and horses. Atalanta graduated from Arkansas

Tech University with a bachelor's degree in agribusiness animal science and recently obtained her artificial insemination certification. In high school, Atalanta was a member of FFA and she showed beef and dairy cattle. In her free time, she enjoys crafting, horseback riding, and fishing.



**BROOKE SHELLEY** joined the Siloam Springs branch as a customer service representative in February. She previously worked in accounting for Simmons Food and grew up in Gentry where she lives today with her two children Brayden (18) and

Olivia (14). In her spare time, Brooke enjoys reading and traveling with her children's baseball and softball teams.



**JESSIE WALTERS** joined Farm Credit in April as a customer service representative in the Russellville branch. She grew up on a cow-calf operation in Washington County, but currently lives and farms in Pottsville with her husband, Daniel, and

daughter, Adeline (5). Jessie has her bachelor's in agribusiness and her master's in agricultural economics, both from the University of Arkansas in Fayetteville. Before coming to Farm Credit, she worked as a breeder technician for Tyson Foods. In her free time, she enjoys running and riding horses.



**RUSTIN WATSON** joined Farm Credit in March as an ag loan officer in Texarkana. Rustin currently lives in Maud, TX with his wife, Megan, and two children, Brooks (7) and Lily (11). He grew up in Hughes Springs, TX on a small family cow-calf

operation and attended Texas State University. Rustin returns to Farm Credit of Western Arkansas, with more than 15 years of Farm Credit experience. In his free time, he enjoys hunting, kayaking, fishing, golfing, and coaching his local 4-H Shooting Sports team.

## Retirements

**Carol Buck** retired in November 2022 after 35 years of service to Farm Credit. Carol served Harrison branch members as a financial service representative. Her retirement plans include quality time with her daughters and grandchildren.





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- Timber tracts
- Forestry products and processing



### Grand Prize \$500

(best overall photo from both categories)

Entry form and complete details at [myaglender.com](https://myaglender.com)

1 <sup>st</sup> Place	\$300
2 <sup>nd</sup> Place	\$200
3 <sup>rd</sup> Place	\$100

Cash prizes in both Youth & Adult categories.

## 2023 Photo Contest

Start planning for our annual photo contest! Contest deadline is **Thursday, August 31**.

Enter shots that tell the story of what it's like to live in western Arkansas. Anyone living in our 41-county Western Arkansas territory may enter. Photos must be taken in western Arkansas, as well.

Two divisions – adult and youth (up to age 18), with cash prizes in both categories PLUS one grand-prize winner.