

# THE RURAL SCENE



THE DANIELS FAMILY FINDS  
UNIQUE WAYS TO SHARE  
THEIR FARM WITH OTHERS

 **FARM CREDIT**  
OF WESTERN ARKANSAS

FALL 2022

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 \$1.8 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.



## ON THE COVER

Family, farming, and fun make Miracle Farms Market a must-visit spot in south Arkansas.

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Rex Dollar



**Brandon Haberer**

It seems like everywhere you turn, there is a person or organization with an opinion on whether or not we are in a recession, where interest rates are ultimately heading, and who will control Congress after the midterm elections. Rather than exhaust you by adding my opinions to the mix, I want to share something more positive and within our control and grasp.

We have made a concentrated effort over the past few years to be more efficient and timely with our credit/loan delivery. The need to upgrade our technology platform is a critical piece of that puzzle. In 2021, we embarked on a journey that will not only aid our branch staff but also benefit all our members. The technology upgrade has been a long process that will continue into 2023, but we think it will be worth the wait.

Once completed and fully functioning, these improvements will reduce loan turnaround times. It should also streamline the communication process along each step of the loan by automating responses back to the customer via phone, email, or voice response. This won't replace the valuable personal customer service you receive from your branch staff but will enhance your experience by delivering instant updates on the status of your loan.

In my personal experience, I appreciate knowing where I am in the loan process. We hope the coming improvements will keep members informed so they do not feel like they have been forgotten or lost in the shuffle, thanks to the regular updates they will be receiving along the way.

At the end of the day, our members are our top priority as we improve workflow and your experience. In our most recent customer satisfaction survey, you said improving communication is important to you, and it is important to us, too. This technology upgrade will offer several other new and exciting benefits that we look forward to sharing with you soon.

**Brandon Haberer**

President and CEO

**BOARD OF DIRECTORS**

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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

Fellow members and employees of Farm Credit of Western Arkansas,

You may have heard about possible mergers taking place between associations across the Farm Credit System and wondered what that means for Farm Credit of Western Arkansas. I am pleased to report our association is strong. Our size allows us to offer competitive rates and

have enough capital to satisfy the needs of our current members and support growth, while also offering the local service and personal attention our members expect. Because of our association's strengths, we are not involved in merger discussions. We recognize we have a unique portfolio that is best managed locally.

One of the seven cooperative principles is "Cooperation Among Cooperatives." Simply put, that means we make it a priority to network with other cooperatives in a way that benefits each association and its members. One way Farm Credit of Western Arkansas demonstrates this principle is by working alongside the other Farm Credit associations in Arkansas to sponsor and support agricultural groups like FFA, 4-H, and the Arkansas Cattlemen's Association. While we collaborate with other Arkansas associations to support agriculture, each association is governed by their own board of directors, meaning we are independent of one another and able to make decisions that best serve our members.

Farm Credit of Western Arkansas covers 41 counties, with over 12,000 members, more than \$1.7 billion in assets, and 98.8% credit quality. As chairman of the board, I am very proud of our association. Over the last few years, I have witnessed our CEO, senior management team, and employees strive to be innovative and creative to keep our association relevant in the ever-changing business climate. I am also very proud of my fellow directors. They truly have the best interest of the association and its members at heart with every decision we make.

Speaking of our members, we're excited to begin hosting Customer Appreciation Dinners again this year to celebrate you. After a two-year break due to the pandemic, it's been a pleasure to join our branches and spend time with Farm Credit members and I'm looking forward to upcoming dinners as well. As we continue to plan in-person customer events, I hope you'll join us. It's a great chance to get to know your branch staff and enjoy fellowship with one another.

If you ever have any questions about our association, please reach out. As a member-owned cooperative, we want you to be informed and feel confident that your Farm Credit always has you top-of-mind.

Cody Jones

Chair, Board of Directors  
Farm Credit of Western Arkansas

**WE'LL FINANCE  
THE LAND.  
YOU MAKE  
THE MEMORIES.**

# 2022 Annual Director Election

Ballots will arrive in your mailbox. Voting is your right and responsibility as a cooperative member.

- Director candidate information and ballots will mail in late September. Ballots will be addressed to voting stockholders as of date of record – **August 31, 2022.**
- Review candidate information, complete ballot, and return in postage-paid envelope provided. You may vote for one director in each area up for election.
- Voting stockholders are responsible for electing directors and nominating committee members annually.
- Ballots must be received by **4:30 PM on October 27, 2022.** Results will be announced October 28 and posted at all branch offices and at [myaglender.com](http://myaglender.com). Postcards will also be mailed to members.

## 2022 Director Candidates Listed Alphabetically

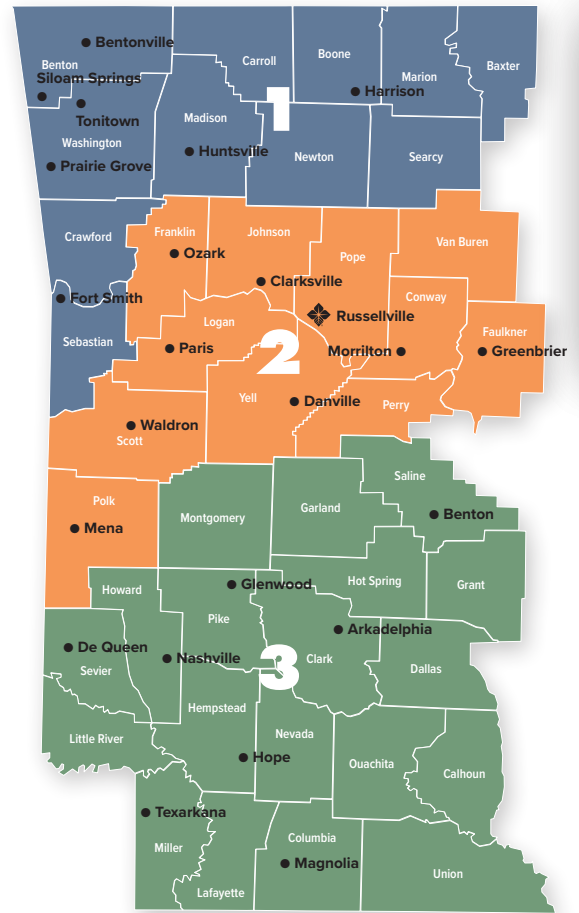
(All positions are a four-year term.)

<b>AREA 1</b>	<b>Cody D. Hays</b> Benton	<b>Cody Jones</b> Sebastian
<b>AREA 3</b>	<b>Charles "Brian" Kirksey</b> Clark	<b>Julie A. Lively</b> Hempstead

## 2022 Nominating Committee Nominees

(All areas for a one-year term.)

<b>AREA 1A</b>	<b>Chad Amos</b> • Benton <b>Johnny L. Gunsaulis</b> • Benton	<b>AREA 3A</b>	<b>Rainna K. Ghomley</b> • Hempstead <b>Randy W. Peck</b> • Hempstead
<b>AREA 1B</b>	<b>John W. Calhoun, Jr.</b> • Washington <b>Ronnie T. Horn</b> • Washington	<b>AREA 3B</b>	<b>Danielle M. Kitchens</b> • Howard <b>Gabrielle Williams</b> • Garland
<b>AREA 1C</b>	<b>Kirkland "Kirk" W. Delk</b> • Boone <b>Carol A. "Ann" Russell</b> • Sebastian	<b>AREA 3C</b>	<b>Jonathan "Johnny" Dooley</b> • Sevier <b>Jacob "Jake" Hooper</b> • Sevier
<b>AREA 2A</b>	<b>Ernest J. "EJ" Neissl</b> • Franklin <b>Mary "Jeana" Sing</b> • Franklin		
<b>AREA 2B</b>	<b>Casey T. Cotton</b> • Logan <b>Allen L. Johnson</b> • Logan		
<b>AREA 2C</b>	<b>Jerry L. Hartwick</b> • Faulkner <b>Rickey D. Wiedower</b> • Faulkner		



# Miracle Farms Market's Top Commodity: *Family*

*Jack and Sunny Daniels find unique ways to farm full-time and raise their family on Miracle Farms while sharing their dream with others.*

When Jack and Sunny Daniels married in 1999, the couple set a goal – to raise their family on a farm.

Today they are living that dream with their six children. Yes, you read that right, *six*. Katherine (21), Emma (19), James (17), AJ (12), Charlotte (11), and Maggie (9) complete the large Daniels family.

Jack grew up in Bodcaw, Arkansas on the 138-acre plot he still operates today. The farm first belonged to Jack’s grandpa, then his father, who christened it Miracle Farms because “God provides the miracles. We just do the work.”

Sunny grew up in nearby Magnolia, and while she didn’t grow up on a farm, she’s always been attracted to the lifestyle.

“I’ve always said I’d marry a farmer,” Sunny says. “Raising our family here has been everything I hoped it would be and more.”

*The Daniels Family  
(back row) Emma, James,  
Sunny, Jack, Katherine  
(front row) AJ, Charlotte,  
and Maggie*



## FINDING FARMING

Being the third and fourth generations to live and work on the farm, the family has found new ways to help the operation flourish. However, Jack hasn't always been a full-time farmer.

Jack spent 19 years touring with Christian artist David Phelps as musical director, accompanist, and background vocalist. But while his music career flourished, so did their farm.

As their family grew, Jack and Sunny expanded the farm and began homesteading.

“My wife and I started having a large family, so we started trying to homestead and feed and provide for ourselves as much as possible,” Jack says. “We quickly realized how good the products we were raising were.”

They began selling beef and other products raised and grown on their farm to members of their local community. When the family decided to add pumpkins to the mix, neighbors started asking if they could buy them as well.

Later, Sunny was approached by a local elementary school that wanted to bring a class of students to tour the farm. As their products and farm grew a following, the family began looking for ways to improve customer experience. In 2016, they added a building where customers could easily shop, and thus Miracle Farms Market was born.

In 2018, Jack stepped away from touring to spend more time with his family as the farm began to require more time and labor. However, music still plays a large part in his life as all six children play instruments, and he serves as worship leader for his local church.

Today, their market building is central to the farm's bustling activities. It carries beef, pork, eggs, milk, and produce from Miracle Farms, as well as produce and locally crafted goods grown and made by farmers in Nevada County.

Their farm tours and visits have also outgrown the original elementary school group.

From May to November, Miracle Farms Market is open on Saturdays for customers. Jack says they often see more than 50 visitors every Saturday throughout the operating season. Still, October sets record-breaking attendance on the farm.

## FALL ON THE FARM

During October, visitors drive past pine thickets and dirt roads as Miracle Farms Market becomes a hot-spot tourist destination for their Fall Family Fun Days.

The seasonal event features mountains of multi-colored pumpkins, a challenging cover crop maze, hayride farm tours, a petting zoo, pony rides, and much more. The market is also open to shop, allowing visitors to take home a supply of Miracle Farms' grass-fed beef, Berkshire pork, pasture-raised chicken, raw jersey milk, or other locally made goodies.



Fall Family Fun Days require all hands on deck, as they've hosted nearly 1,200 visitors in one day during the event. Everyone puts their talents to work to keep things running smoothly.

The two youngest daughters, Charlotte and Maggie, help their mom bake fresh cupcakes to sell in the store and love welcoming visitors to the farm. AJ is responsible for the twice-a-day milking of their three dairy cows. Jimmy works behind the scenes with essential maintenance tasks such as putting up hay, fixing fences, and bush hogging.

Katherine, the oldest of the Daniels children, has an off-farm job as Technical Director at Hempstead Hall. Emma, the second oldest, works as a kindergarten teacher. Despite their busy schedules, both come back to the farm to pitch in where needed during Fall Family Fun Days.

The two contribute innovative ideas as Miracle Farms Market expands its agritourism offerings. Katherine hopes to reintroduce a concert series on the farm and is working to create an on-farm bistro and coffee shop. Emma, who is quite the cook, oversees concessions in October and has many tasty ideas for entrées.

### LEARNING ALONG THE WAY

While they've seen success, Miracle Farms has not grown without its fair share of challenges. One of the biggest hurdles has been labor during Fall Family Fun Days. Even with the eight Daniels, Jack says the need for support has grown with the uptick in attendance. They can no longer rely solely on family and volunteer help and are looking to hire additional workers this year.

Another all-too-familiar trial that all farmers face is the weather. This summer's drought made it difficult to raise enough pumpkins and ensure the height of their cover crop maze. As a result, Miracle Farms depended on another farm to supply additional pumpkins and used an irrigation system on their maze.

Finally, processing times for beef, lamb, and pork pose an obstacle for Miracle Farms.



*Visitors will have two mazes to explore at the 2022 Fall Family Fun Days on Miracle Farms.*



*Charlotte shows off one of the large pumpkins available at Miracle Farms Market.*



*Maggie takes a bite into one of the cupcakes she helped her mom bake for the market.*



Jack pulls some of the grass-fed beef out of one of the freezers inside Miracle Farms Market.



Sunny assists customers stocking up on Miracle Farms Market items.



Katherine weighs some of Miracle Farms Market's produce.

Because of the limited number of USDA-inspected processing facilities in the state, they must reserve spots, predicting how many animals they will send months in advance.

Jack admits that they often ride the line between not wanting to grow at an unsustainable rate and being large enough to meet customer demands. He says his goal is physical and financial balance in their business.

"We've always worked on operating within our means," Jack says when asked what factors contribute to their success.

"You can't be afraid to fail," he adds. "We've failed lots of times. Not everything works, but you have to try. Experience and failure are good teachers."

**"Experience and failure are good teachers."**

**Jack Daniels**





## FARMING FOR THE FUTURE

One could easily attribute Miracle Farms Market's success to its operation's uniqueness and willingness to adapt and change.

"I've worked with Jack and Sunny for over ten years. They're a tremendous top-to-bottom family-oriented operation," said Farm Credit Hope Vice President and loan officer Clay Lance. "Farm Credit is always willing to help those operating on a smaller level, whether that be a hobby farm or a family operation.

"The Daniels family is doing it full time, and it's incredible that they've found their niche and ways to offer unique products and services."

The practices at Miracle Farms have changed and improved as they've discovered what works best for their land and family.

"We've worked hard over the last 20 years to work toward a more sustainable type of agriculture. More regenerative, where we do not have as many external inputs into the farm," Jack says. "We're by no means experts on that, but we continue to learn every day."

Miracle Farms raises 100 head of Red Angus and South Poll cattle and 80 head of St. Croix/Katahdin cross hair sheep. Each breed is intentionally selected for its grass finishing genetics and parasite resistance.

"We're proud that the animals on our farm go from birth to finish with nothing but grass, water, mineral, and sunshine," Jack says.

The customers who line up with coolers to stock up on Miracle Farms Market's homegrown meats are evidence of the high-quality results of their farming practices.

In the spring of 2022, Miracle Farms Market launched online ordering to share its grass-fed beef with a broader fan base.

Customers can visit their website to purchase in 1/8, 1/4, 1/2, and whole beef portions. Each package contains a variety of cuts, including steaks, roasts, and ground beef. It's sold by presale twice a year, in the spring and fall, and comes complete with two-day shipping.

Miracle Farms Market has shipped throughout the United States, including South Carolina, Indiana, and Tennessee. Fall preorders are open on [miraclefarmsmarket.com](http://miraclefarmsmarket.com) until November 1, 2023.

## FARM FAMILY VALUES

While beef might be Miracle Farms Market's most popular product from the farm, Jack says their children are the most important thing they are raising.

"Our goal with our kids has always been to raise producers, not consumers," he says. "We think that we've instilled hard work values, family values, as well as church and Christian values. We want to be the number one influence in their life until they go out into the world."

Jack and Sunny say their future goals are to continue raising their family on the farm and to share the experience with others.

"I hope to see the business continue to grow and to see more families visit, see where their food comes from, how their food is raised, and to experience country life," Jack says. "That's one of the biggest rewards for us."

Jack and Sunny are ambassadors for others to start farming and growing products themselves.

"We encourage families to get back into farming," Jack says. "It's not easy these days with the 'get big or get out' mentality, but if you're willing to sacrifice a few things and work really hard, you can raise your family on a farm."

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By: Lindsey Holtzclaw



# Visit Miracle Farms Market

659 NEVADA 15 | BODCAW, AR  
UNITED STATES, 71858



Scan to experience  
more of Miracle  
Farms Market.

[farmcredit.social/MiracleFarmsMarket](https://farmcredit.social/MiracleFarmsMarket)

## FALL FAMILY FUN DAYS

10 am – 3 pm  
Every Saturday in October  
*Pumpkins, hayride farm tour, petting zoo,  
pony rides, cover-crop maze, kid's play  
area, concessions, baked goods, farm  
raised meats, and more!*

## MARKET DAYS

8 am – 2 pm  
Every Saturday from May through November  
or by appointment.  
Call or text 870-703-7266 to shop on  
non-market days.

[MIRACLEFARMSMARKET.COM](https://MIRACLEFARMSMARKET.COM)



# TAKING LEARNING TO THE FIELD

## 2022 Summer Interns Share Their Experiences

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The summer months in Arkansas are used by many as a needed reprieve from college courses. Students spend time swimming in the lakes, hiking the trails, or avoiding the heat by spending time with friends indoors. Others use summer to take their learning outside the classroom and apply it to real-world situations. Four students gained experience this summer by joining Farm Credit of Western Arkansas as interns.

Hannah Chambers is pursuing a master's in agricultural extension education with an emphasis on communications and leadership at the University of Arkansas. As a marketing and communications intern, Hannah worked on creative projects ranging from video editing to t-shirt designs.

"I began learning skills to prepare for a career in communications during undergrad courses at Texas A&M, and I'm improving them through my graduate studies, but being in the workforce and applying them to tangible projects takes learning to a whole new level," she said. "I love working on design or video projects and then seeing them be used to help promote Farm Credit."

Kyleen Hewitt is studying agricultural business and minoring in marketing at Southern Arkansas University. Kyleen served as the field services intern for regions three and four. She did not want to sit behind a desk for her summer internship and said she loved the uniqueness of each day as a Farm Credit intern.

"I'm proud to be a part of an industry that feeds people. Whether through livestock, row crops, or on the financial side, the agriculture industry has many moving parts that work together to keep the world fed," she said. "That's one of the things I love about working with Farm Credit. I've seen all types of agriculture, including some I haven't encountered before."

Carter Horton is also an agricultural business major at Southern Arkansas University. Carter worked as the field services intern for region two and enjoyed learning about the loan process. Carter said Farm Credit's dedication to helping farmers and rural homeowners is one of the reasons he wanted to be an intern.

"They're helping farmers, giving them top rates, and improving peoples' lives," Carter said. "It's a good work environment. They're ag-related and take care of their employees, which really hit home for me."



Hannah Chambers



Kyleen Hewitt



Nicolette Graves is a senior at the University of Arkansas studying agricultural business with a minor in agricultural leadership. As the field services intern for region one, Nicolette loved the practical application of skills she's learned in the classroom.



"When you go to college to get a business degree, they teach you the basics about lending and loans. You don't always see how it's used in the real world," Nicolette said.

"It's like learning fractions and wondering when you'll ever use them, then using them every day. I had the textbook definition of all these things, and now I can truly understand them and appreciate what they're used for."

Each intern credits the employees and customers as one of the main reasons they enjoyed their internship. From welcoming them to their offices, taking them to lunch, or giving a tour of their farm operation, it's unanimous that the people were what made working for Farm Credit a great experience.

Read more about each summer intern by visiting [www.MyAgLender.com/news](http://www.MyAgLender.com/news).

**BY: HANNAH CHAMBERS**  
Marketing and Communications Intern



**7 Cooperative Principles**

Voluntary Membership

**Democratic Member Control**

Members' Economic Participation

Autonomy and Independence

Education, Training, and Information

Cooperation Among Cooperatives

Concern for Community

**Democratic Member Control**

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Directors are elected from the membership and are accountable to the membership. Members have equal voting rights – one member, one vote.

# More Than a Customer

When you use Farm Credit financing, you're more than a customer – you're a member. Membership means you have a voice and vote in how the association does business by electing fellow members to serve as directors and guide business decisions. Directors and senior management work together to ensure the association meets members' needs.

Electing directors is a democratic practice that relies on member participation. Members are responsible for selecting which fellow members will best represent their financial interests. As with any democratic action, the election process is most representative when all members actively participate.

Learn more about the current election on page 5.

## ONE VOTE = TEN DOLLARS

For every eligible ballot returned, Farm Credit of Western Arkansas will donate \$10, split evenly between the Arkansas 4-H and Arkansas FFA Foundations.



# Fresh Peach Bread Recipe

Peaches are Arkansas' largest fruit crop, with production in the state topping 10 million pounds! Farm Credit employee Cathy Byrd purchased fresh, summer peaches from Farm Credit members Vanzant Fruit Farms in Lowell and turned them into her popular Fresh Peach Bread.

## Ingredients:

- 1 3/4 cups sugar
- 3 cups flour
- 3 eggs
- 1 tsp. baking soda
- 1 1/2 cups oil
- 1 tsp. salt (optional)
- 1 tsp. vanilla
- 2 tsp. ground cinnamon
- 3 cups fresh sliced peaches (diced)

## Directions:

1. Preheat oven to 350°. Peel and dice fresh peaches and set aside.
2. Combine sugar, eggs, and oil; beat well.
3. Combine flour, baking soda, and salt; add to sugar & egg mixture one cup at a time. Mix well after each addition. Stir in vanilla and cinnamon and fold in peaches. \*Cathy also likes to add a dash of nutmeg and cloves.\*
4. Grease a loaf pan and spoon batter into pan. Cook 1 hour at 350° or until golden brown & done in the middle of loaf. Let cool in pan 5 mins before removing. Cool completely on cooling rack.
5. Enjoy!

**Note:** Use this basic recipe and change out the fruit for whatever is in season (pears, apples, blueberries, etc.)



# 6 TIPS TO REMAIN SUCCESSFUL DURING A CHANGING ECONOMY

By Hannah Chambers

The cost of living is on the rise and the economy appears to be nearing a recession. Gas, groceries, utilities, interest rates, and other living expenses are significantly higher than in previous years. Supply chain issues are creating shortages and inflated prices. Because of this, consumers who wish to purchase land, build a home, or buy new inventory for their business may be hesitant to make large purchases.

Young farmers who hoped to build their own poultry houses or buy a neighboring track of land face challenges. Those who have been in the business for decades might be hesitant to acquire new loans due to increased interest rates, drought, and other complications. Either way, it's important to gain insight into the best ways to navigate the current economy to maintain a successful business or make a new purchase.

Farm Credit of Western Arkansas' Chief Financial Officer Lori Schumacher, Chief Credit Officer Justin Carter, and Prairie Grove Vice President Daniel Keeton shared their tips and tricks to help farmers, ranchers, and rural Arkansans navigate the ever-changing economy.





## 1. The rising interest rate is not as alarming as it might seem

In recent years, interest rates have been artificially low due to economic factors and governmental responses to the economy, mainly due to the 2008 recession and COVID-19 pandemic. While the interest rates are higher than they were two years ago, when compared historically over a 30 to 40-year period, today's interest rates are still considered low. Fixed interest rates remain a good value overall. Finding a program that allows for a fixed rate before changing to an adjustable rate is important to avoid any potential increase while allowing flexibility in the future as interest rates decrease.

## 2. Have "dry powder"

More commonly known as a rainy day fund, it's essential to have physical cash in the bank for situations like health issues, unemployment, or required maintenance. Cash is still king, and in a changing economy, having savings to cover any unexpected costs is necessary. Living within means remains one of the most effective ways to build a savings account for unforeseen emergencies.

"Most people need some liquidity on their personal balance sheet. They need savings and cash on hand," Justin Carter said. "If you lose your income source and have no funds in which to draw from to service your debt and family living expenses in the interim, that's a problem. That's why we say let's get some cash on hand, some dry powder, to handle those unforeseen events."

## 3. Don't forget taxes and fees

When applying for a loan, understand the fees associated with paying off early, refinancing, or making other changes. Discussing the tax hits and benefits of additional purchases with a CPA can provide much-needed insight. These details, while often forgotten, are important to acknowledge and discuss with a CPA or loan officer so you can plan ahead financially.

## 4. When building, patience and flexibility are key

Supply chain issues are arguably the main culprit, but building a home will likely take longer today than it would have in previous years. Form relationships with contractors and listen to their suggestions on what to buy and how early to order it. Take advantage of their expertise and learn how to be flexible when materials are not available or arrive later than scheduled. Also, remember they are navigating these challenges as well.

## 5. Develop trustworthy relationships

Develop genuine, trusting relationships with a local loan officer, insurance agent, realtor, or even the manager of the local feedstore. Your local subject experts can provide tailored advice and flexibility when you need it the most. Working with these individuals to generate a plan for changing situations can ensure the success of your business. Rural homeowners do not have the same needs and concerns a full-time broiler farmer does. Before difficult times hit, be as specific as possible to create effective action plans. Farm Credit loan officers and employees understand rural living and the cyclical nature of agriculture and work to cater solutions for individual problems.

"Farm Credit is a relationship lender. You're not a number with us," Daniel Keeton said. "You're a friend. You are somebody we know and are here to help."

## 6. Take advantage of Farm Credit Programs

Farm Credit of Western Arkansas offers a conversion option for their fixed rates loans. Customers can lock in their rate and not worry about rising rates impacting their payments. Later, if interest rates start to drop, Farm Credit can transfer the loan to the lower rate for a small fee, without refinancing the entire loan. During rising interest rates, Farm Credit recommends remaining on short-term, fixed pricing until rates start to decline, then switching to a long-term product at a lower rate. Additionally, as a cooperative, Farm Credit reduces the cost of borrowing by giving customers with agricultural loans a portion of their payment back in the form of yearly patronage.

While the ever-changing economy presents a challenge for many Arkansas farmers and rural residents, these tips and Farm Credit's reliable lending can help keep business running as usual.

**\$360,000 in scholarships  
awarded since 1998**

# **\$1,000 Scholarships Awarded to 20 Area Students**

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Farm Credit of Western Arkansas awarded \$20,000 in academic scholarships to some of western Arkansas' most talented young people again this spring.

Academic performance, school and community leadership, extracurricular activities, and agricultural interests were considered as a panel of independent judges from outside Farm Credit of Western Arkansas' service territory selected this year's recipients.

Some were raised on farms and have future career aspirations that include agriculture. Others value the rural lifestyle but are following less agriculturally related career paths. All have proven themselves as leaders among their peers and in their communities.

Congratulations on your proven accomplishments. Thank you to all who applied. **2023 scholarship program details will be posted at [myaglender.com](http://myaglender.com) after January 1.**



**Morgan Bonner**

Nashville, AR  
University of Arkansas  
Poultry Science



**Kely Frachiseur**

Gillham, AR  
Southern Arkansas University  
Agribusiness



**Kylee Lyons**

Bradley, AR  
Southern Arkansas University  
Biology Pre-Health



**AnnaMarie Poole**

Rudy, AR  
University of Arkansas  
Management



**Lillian Burton**

Nashville, AR  
University of Central Arkansas  
Nursing



**Benjamin DeSalvo**

Center Ridge, AR  
West Texas A&M  
Pre-Vet/Animal Science



**Madison Dickey**

Greenbrier, AR  
Arkansas Tech University  
Agribusiness Pre-Vet



**Whitney Fox**

Scranton, AR  
Arkansas Tech University  
Nursing



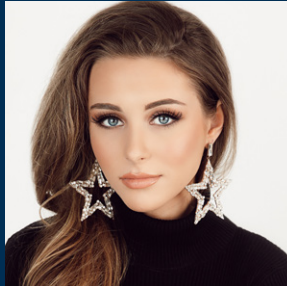
**Kaitlin Garrett**

Plumerville, AR  
University of Arkansas  
Nursing



**Lucas Guinn**

Gentry, AR  
University of Arkansas  
Agribusiness



**Kennedy Holland**

Greenwood, AR  
Ouachita Baptist University  
Kinesiology



**Wyatt Hunt**

Prairie Grove, AR  
Oklahoma State University  
Pre-Vet/Animal Science



**Macee Lyons**

Bradley, AR  
University of Missouri  
Veterinary Medicine



**Addison McCaulley**

Ozark, AR  
Ouachita Baptist University  
Business Management



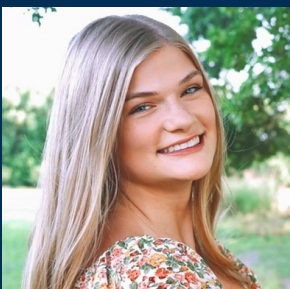
**Molly Parker**

Ben Lomond, AR  
University of Arkansas  
Agribusiness



**Riley Pearce**

Enola, AR  
Redlands Community College  
Animal Science



**Katelyn Schluterman**

Paris, AR  
University of Arkansas  
Nursing



**Taylor Thacker**

Mena, AR  
U of A – Fort Smith  
X-Ray Technology



**Dathan Vaught**

Amity, AR  
University of Arkansas  
Mechanical Engineering



**Heath Williams**

Chester, AR  
Arkansas Tech University  
Biology/Environmental Science

## Getting Down to Business

The Farm Credit Fort Smith team joined Crawford County business and community leaders for the 2022 Van Buren Chamber of Commerce Annual Meeting and Business Expo. The event featured businesses and non-profits throughout the region and serves as the largest annual gathering of its kind in Crawford County.



## Ride for a Healthier Tomorrow

Farm Credit's employee engagement group chose to give back by sponsoring and supporting the Arkansas Children's Hospital Ride for a Healthier Tomorrow event. This month-long cycling challenge raised money to support a healthier future for Arkansas kids.



## 4-H Scholarships

Communications Specialist Abby Sanders attended 4-H O'Rama to present two 4-H'ers with scholarships for college tuition. 2022 recipients are Hannah Riggan and Alex Trombley (not pictured).



## FFA Scholarships

Lindsey Holtzclaw, Director of Marketing, presented scholarships at the Arkansas FFA State Convention in April. 2022 recipients were Kristin Lehmann of Nemo Vista FFA and Abbey Aulds of Harrison FFA (not pictured).



## Farm Credit Adam McClung Leadership Scholarship

The Farm Credit Adam McClung Leadership Scholarship is awarded annually at the Arkansas Cattlemen's Association Convention. This year, two recipients were awarded the scholarship - Benjamin DeSalvo and Taylor Kelner. Ben DeSalvo is a graduate of Nemo Vista High School and plans to attend West Texas A&M this fall to study animal science/pre-veterinary medicine. Taylor Kelner is a Bradley High School graduate and plans to attend Oklahoma State University majoring in agricultural communications.



## Recognizing Excellence with 4-H

Farm Credit helped recognize the achievements of Arkansas 4-H'ers by sponsoring backpacks and plaques for competitive event winners at State O'Rama.



## Growing the Future Generation

A new irrigation system sponsored by Farm Credit's Siloam Springs office will help Gentry FFA grow their mums and grow their chapter. Their annual fall sale will feature more than 1,000 homegrown mums.

## Farmers Market Fun

The Farm Credit Texarkana team celebrated opening day for the Ashdown Farmers Market. To help the market get up and running, Farm Credit donated a new sign, large fan, and reusable shopping bags.



## Clarksville Cattle Clinic

The Farm Credit Clarksville branch teamed up with Johnson County 4-H to host a Cattle Camp. Farm Credit sponsored t-shirts for participants and shared more about Farm Credit's youth loan program.



## Arkansas Youth Expo

Farm Credit of Western Arkansas joined Farm Credit Associations of Arkansas to sponsor the Arkansas Youth Expo ambassador team. Communications Specialist Abby Sanders visited with the group about Farm Credit's role in agriculture.

## Giving Back: Melonvine Striders Running Club

Hope Vice President Clay Lance has been involved with the Melonvine Striders Running Club for over 10 years. The non-profit organization works together to promote physical activity within the community by cleaning up running trails and coordinating the annual Hope Watermelon 5K. Because of Clay's commitment to his local community, he qualified for a \$500 donation for the organization through our community involvement program. Clay presented the donation to the Melonvine striders Running Club President, Kim Howard.



## Giving Back: Magnolia Junior Charity League

Magnolia Financial Services Specialist Melissa Smith presented a \$500 donation to the Magnolia Junior Charity League through Farm Credit's community involvement program. Melissa serves as the Charity League Welfare Chair, helping to ensure local children have the clothing and hygiene products they need.



## Giving Back: Prescott Fire Department

Farm Credit is proud of employees like Hope Loan Officer Cory Dice who give back to their communities. Cory is a first responder for the Prescott Fire Department, which qualified the organization for a \$500 donation as part of our employee involvement program. Cory presented the donation to Prescott Assistant Fire Chief Jake Cornelius.

## PerspectAbility Service Project

A group of Farm Credit employees participated in a service project by volunteering at True Colors Farm by PerspectAbility. They wrapped flowers, assisted customers, and served lunch for the farm's opening week. The True Colors you-pick tulip farm is a fundraiser for PerspectAbility, a non-profit dedicated to ensuring that adults with disabilities have access to individualized programming and quality support after they graduate from high school.





## Completing the Marion D. Fletcher Leadership Center

The Marion D. Fletcher Leadership Center is a testament to the legacy the former State Advisor left on Arkansas FFA and the future growth of the organization. Farm Credit was proud to sponsor the foyer of the new center which will house many FFA events for generations to come.

## Community Investment: Emerson Community Pavilion

Along with members of the local community, Farm Credit celebrated the ribbon cutting of the Emerson Community Pavilion and grand opening of the Emerson Farmers Market. Farm Credit donated \$10,000 towards the construction of the building which will be home to the weekly farmers market and other community events.



## FFA & 4-H State Officer Dinners

Building connections with future agricultural leaders is important to Farm Credit. Each year, FFA and 4-H State Officers are invited to a meal where Farm Credit can recognize their contributions and learn more about the team.

## Lamar Booster Club Donation

Farm Credit's Clarksville office helped kick off the Lamar Warriors' football season by providing a meal and snacks for players before their first game.



## New Faces



**HEATHER APPLETON** joined Farm Credit in May as a Financial Services Specialist for Paris. She grew up on a cattle and poultry farm in Paris and has 15 years of banking experience. Heather has a degree in history and political science from Arkansas Tech University and enjoys reading and fishing. She and her husband, Kyle, live near the farm she grew up on with their daughter, Kyla (age 14).



**MIKE GIBBONS** joined Farm Credit as Vice President and Loan Officer in the Ozark branch. Mike has 17 years of experience in lending and is an Ozark native. In his spare time, Mike enjoys raising cattle, hunting, golfing, fishing, and spending time with this family and friends. He and his wife, Kimberly, have two children, Anna Grace and Nathan, who are both in college.



**EMILY LEMIEUX** joined Farm Credit as a Financial Services Specialist for Nashville in mid-June. She grew up involved on her grandparents' beef farm and recently graduated with an agribusiness animal science degree from Arkansas Tech University. Emily's hobbies include cooking and hunting with her husband, Brandon.



**MELISSA MOORE** joined Farm Credit in Texarkana as a Financial Services Specialist in late August. Melissa has nearly 20 years of banking experience and has lived in the Texarkana area since 2017. She and her husband, Jory, have four children and one granddaughter. In her spare time, Melissa enjoys spending time with her family and spoiling her grandbaby.



**CHRISTINA ROLING** joined Farm Credit as Quality Assurance Specialist in August. She has five years of Farm Credit experience as a regional financial services specialist and training coordinator. Christina previously served as community coordinator for Saving Grace, a local non-profit, and still serves as a mentor for young women in the program. She and her husband, Taylor, live in Rogers with their children, Carter (age 4) and Addison (age 1).



**ABBY SANDERS** joined Farm Credit in June as Communications Specialist, working out of the Fort Smith branch. She has a master's in ag communications from Ohio State University and a bachelor's in agribusiness from Arkansas Tech University. Abby was raised on a hobby farm in Johnson County and grew up involved in 4-H and FFA.



**AARON VANDEGRIFF** joined Farm Credit in August as Solutions Architect. He will work remotely with the Information Technology team to implement changes that improve efficiency and make lives easier. He brings 12 years of experience working with FCS Financial and most recently worked for a bank in Missouri. Aaron lives in Belle, MO with his wife, Kylie, and their two children, Rexton (age 9) and Haven (age 7).



**KYLE WEBB** joined Farm Credit at the end of June with more than 20 years of lending experience. He grew up on a farm in Hempstead County that he still runs today. He and his wife, Kelli, have a daughter, Riley, and a son, Reed. In his spare time, Kyle enjoys spending time on his farm with his family.



**WESLEY WILLIAMS** joined Farm Credit in May as a loan officer in Texarkana. Wesley has an agribusiness degree from Southern Arkansas University and brings four years of ag insurance experience. He and his wife, Chrissy, live in Genoa with their three daughters, Laramie (age 20), Ralley (age 20), and Emma (age 16). In his spare time, Wesley enjoys hunting and fishing.

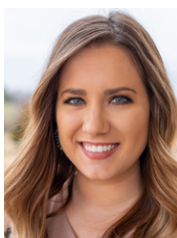
## Changing Places



**GAYLYNN ALVEY** transitioned to Loan Doc Specialist to Agribusiness Loan Specialist in May where she will assist the capital markets and ag lending teams.



**ASHLYN HANSON** transitioned from Regional FSS to Tontitown Financial Services Specialist in July and is now working full time in the Tontitown branch office.



**LINDSEY HOLTZCLAW** transitioned from Communications Specialist to Director of Marketing in July and works in the Magnolia branch office.



**ALLISON KLINE** transitioned from Financial Services Specialist to Regional Credit Analyst in June and works in the Siloam Springs branch.



**JOYCE RIDENOUR** moved from AgriConsumer Loan Specialist to Loan Officer in the Fort Smith branch in July.

## Enriching rural life.™

Let Farm Credit's industry-leading knowledge, competitive products, and more than 106 years of agricultural and rural financing experience help you.

- Farms of all sizes
- Livestock
- Country home and home construction
- Land
- Recreational land
- Timber tracts
- Forestry products and processing



# A LEGACY OF STORYTELLING.

Communications and Marketing Specialist **Jill Robertson** retired on June 30 after a 17-year career with Farm Credit. Jill is beginning a new adventure with her husband in Warrensburg, Missouri and is looking forward to spending additional time with her family.

Over the past 17 years, Jill has been instrumental in the creation of The Rural Scene magazine (formerly Farming with Family & Friends) and served as editor for many years. She helped shape and grow the marketing and communications team at Farm Credit of Western Arkansas and told countless stories of Farm Credit members. Thank you, Jill, for giving Farm Credit members a voice and for your dedication to our association.



**CONGRATULATIONS ON A WELL-DESERVED RETIREMENT.**

