

THE RURAL SCENE

**GLEN FORD PROVES
AGE IS JUST A NUMBER
AFTER MORE THAN SIX
DECADES FARMING**

**MEET THE 2024 FARM
CREDIT SCHOLARSHIP
RECIPIENTS**

**CONCERN FOR
COMMUNITY COMES
TO LIFE FOLLOWING
NWA STORMS**

 **FARM CREDIT**
OF WESTERN ARKANSAS

FALL 2024

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 108-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** **Director Scene**
View 2024 director candidates and nominating committee nominees.
- 6** **Hard Work Never Goes Out of Style**
Glen Ford continues career in farming after more than six decades.
- 12** **2024 Scholarship Awards**
Learn more about the 10 recipients of 2024 Farm Credit scholarships.
- 14** **Rural Roadway Safety**
Discover tips you can use to keep yourself and farmers safe while sharing the road.
- 16** **Meet the Interns**
Meet the six students who joined Farm Credit for the summer as interns.
- 18** **Weathering the Storm**
Read how Farm Credit employees put Concern for Community into action when storms hit northwest Arkansas.



ON THE COVER

Glen Ford of Hempstead County has been a Farm Credit member and farmer since 1960, with no plans of stopping soon. Story starts on page 6.

OFFICE LOCATIONS AND LOAN OFFICERS

Alma 641 Hwy 71 North
(479) 430-7287
Kaleb Brooks, Daniel Keeton,
Joyce Ridenour

Arkadelphia 2858 Walnut
(870) 246-8061

Benton 15227 1-30 South
(501) 860-6391
Kevin Barham

Bentonville 3600 SW Regional
Airport Blvd. Suite 16
(479) 273-3311
Dilynn Dodd, Catherine Nguyen

Clarksville 1007 Interstate Dr.
(479) 754-2876
Shelby Bradley, Baxter Wallis

Danville 302 E 5th St.
(479) 495-2711
Kevin Morrison

De Queen 800 E Magnolia Ave.
(870) 584-3113
Jordan Icenhower

Fort Smith 12907 Hwy 71 South
(479) 434-4040
Kaleb Brooks, Daniel Keeton,
Joyce Ridenour

Glenwood 131 Hwy 70 East
(870) 356-2023
Kara Sharp

Greenbrier 89C N Broadview St.
(501) 679-5464
Mandy Allen

Harrison 129 W Industrial Park Rd.
(870) 741-2020
Brad Matlock, Brady Willis

Hope 1722 E 3rd St.
(870) 777-6704
Cory Dice, Clay Lance

Huntsville 14238 Hwy 412
(479) 738-6622
Trey Villines

Magnolia 1703 Pittman St.
(870) 234-8611
Caleigh Watlington, Milly
Lindsey

Mena 1607 Hwy 71 North
(479) 394-1027
Rex Dollar

Morrilton 1329 Hwy 9
(501) 354-2377
Hank DeSalvo

Nashville 302 W Bishop
(870) 845-2221
Kyle Webb

Ozark 1808 Farm Credit Dr.
(479) 667-3855
Mike Gibbons

Paris 3772 W Hwy 22
(479) 963-2841
Kathy Schluterman

Prairie Grove 1181 E Heritage
Pkwy (Hwy 62)
(479) 400-6160
BJ Kirk

Russellville 2797 E Parkway
(479) 968-5030
Shelby Bradley, Baxter Wallis

Siloam Springs 4970 Hwy
412 East
(479) 524-6754

Texarkana 2305 Trinity Blvd.
(870) 772-1882
Clay Lance, Wyatt Wooten

Tontitown 1091 W Henri De
Tonti Blvd.
(479) 717-6740

Waldron 502 Frankie Matthew Dr.
(479) 637-2087
Rex Dollar



It has been a while since we have heard the promise of a rate cut on the horizon. The leading economic indicators point to at least a .25% drop in September, with even the prospect of .50%. Several cuts are also forecasted for 2025. If you follow the economic data, one day points to concerns for a recession and the potential for more aggressive rate cuts, only to be followed with data that points to the opposite.

You don't have to be an economist to recognize the strain we are seeing in some sectors of our ag economy, especially in the row crop sector. The strain is noticeable in most of our daily purchases. For me, it all points to rates coming down this calendar year—how many and how deep is truly a guess. I also believe that many consumers are expecting a cut and are holding off on major purchases until some movement is noticed.

There is a level of pent-up demand in both the rural housing market and the overall agricultural and rural economy. Lowering rates should relieve some of this demand. At Farm Credit, in addition to many of our attractive features such as patronage, construction-permanent loans, and long-term fixed rates, we can reduce the interest rate on a locked long-term fixed rate after that loan has been on the books for over one year. You have the security of locking in an attractive rate, but if rates were to drop, you can adjust to the lower rate.

As we navigate these uncertain economic waters, Farm Credit remains committed to providing the best possible solutions for our members. The anticipated rate cuts offer a glimmer of relief, and with our flexible loan options, we're ready to help you take advantage of these changes when they come. Whether you're a seasoned farmer or a rural homeowner, we're here to help you capitalize on the opportunities ahead. We're confident that together, we can weather any economic storm and emerge stronger on the other side.

Brandon Haberer

President and CEO

BOARD OF DIRECTORS

Chair Cody Jones, Mansfield

Vice Chair Steve Young, Paris

Steve Burke, Prescott

Renny Chesshir, Alma

Kim Hogan, Ozark

Ron Hubbard, London

Julie Lively, Fulton

Allen Moore, Lincoln

Gerald Strobel, Subiaco

Elizabeth Walker, Horatio

Mark Wilcox, Greenbrier

President and CEO Brandon Haberer

ABOUT THE RURAL SCENE

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

Address comments and story ideas to:

Editor, The Rural Scene Farm Credit of Western Arkansas
5177 US Hwy 64 W • Russellville, AR 72802

Editor Lindsey Holtzclaw • Lindsey.Holtzclaw@myaglender.com

Contributing Writer & Photographer

Abby Scruggs • Abby.Scruggs@myaglender.com
Flossie Glinski

myaglender.com

Article quotes have been edited for content and appropriateness.

FOLLOW US ON SOCIAL MEDIA!

Find us at "Farm Credit of Western Arkansas" on Facebook, and @FarmCreditWEAR on Twitter and Instagram.



Member of the Cooperative Communicators Association.

© 2024 Farm Credit of Western Arkansas.



Cody Jones

Farm Credit of Western Arkansas believes strongly in the cooperative structure. This past year we made following the seven cooperative principles an association goal. We feel this will always keep it in the forefront so we don't lose track of what is important.

We have started robust discussions about our scholarship program. Our goal is to make it broader and better for our members. This is very important to all of us because we feel strongly about helping our members and it meets the cooperative principle of education.

Earlier this year, we were presented with an opportunity to donate to the new Arkansas Tech University agricultural building. After careful deliberation we accepted the offer to donate to the building. It feels really good to be able to give back to a school that some of us on the board and so many of our employees have ties to. We are all excited that Arkansas Tech is showing a renewed interest in agriculture! We know Arkansas Tech will have a positive impact on future Farm Credit of Western Arkansas members. I personally can't wait to see the new Farm Credit Agricultural Building at ATU! Sticking with the cooperative principles, it falls under education and concern for community.

On a final note, I am so happy we have remained an independent association for a multitude of reasons. In my opinion local people making local decisions is so important. We all live here and are involved in the same farming operations. Local control is so important because I feel we have the same mindset about issues affecting all of us and the same love for our local communities. Thank you all for everything you do!

Cody Jones

Chair, Board of Directors
Farm Credit of Western Arkansas



Groundbreaking of the ATU Farm Credit Agriculture Building.



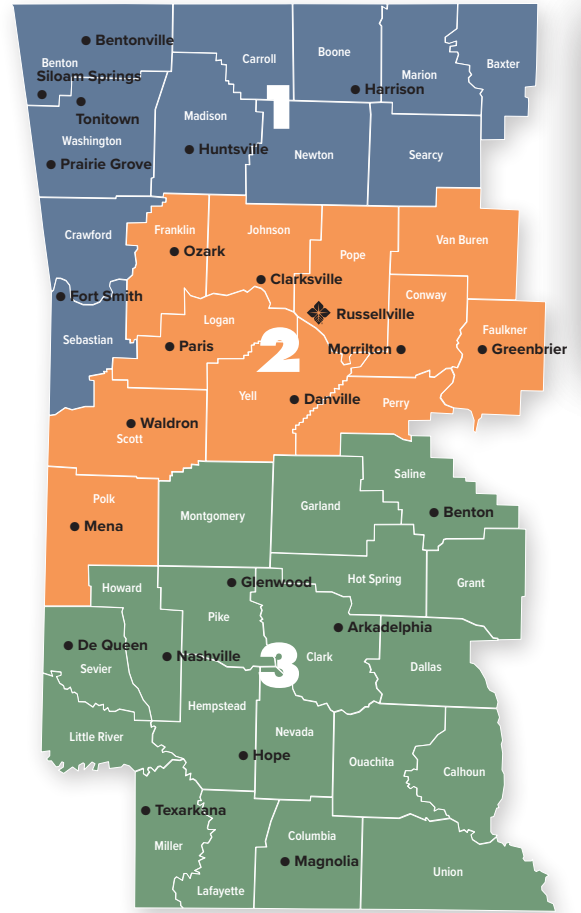
Your vote = \$10

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

2024 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 early September. Ballots will be addressed to voting stockholders as of date of record – July 31, 2024.
- 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 3, 2024**. Results will be announced October 4 and posted at all branch offices and at myaglender.com. Postcards will also be mailed to members.



2024 Director Candidates Listed Alphabetically

(All positions are a four-year term.)

- | | | |
|---------------|--|---|
| AREA 2 | Herbert "Herby" L. Ault
Perry County | Stephen "Steve" Young
Franklin County |
|---------------|--|---|

Nominees for 2025 Association Nominating Committee

(All areas for a one-year term.)

- | | |
|----------------|--|
| AREA 1A | Justin L. Bramall • Washington County
Bradley K. Woodward • Washington County |
|----------------|--|

- | | |
|----------------|--|
| AREA 3A | Rainna K. Ghormley • Hempstead County
Melanie S. Glass • Lafayette County |
|----------------|--|

- | | |
|----------------|--|
| AREA 1B | John W. Calhoun, Jr. • Washington County
Jason W. Thompson • Sebastian County |
|----------------|--|

- | | |
|----------------|---|
| AREA 3B | Jake Cornelius • Nevada County
Charissa VanVoast • Sevier County |
|----------------|---|

- | | |
|----------------|---|
| AREA 1C | Michelle Pass • Sebastian County
Carol A. "Ann" Russell • Sebastian County |
|----------------|---|

- | | |
|----------------|---|
| AREA 3C | William "Max" M. Light • Nevada County
Suzanne L. Watkins • Hempstead County |
|----------------|---|

- | | |
|----------------|---|
| AREA 2A | Robert W. Caldwell • Yell County
Ernest "EJ" J. Neissl • Franklin County |
|----------------|---|

- | | |
|----------------|--|
| AREA 2B | Ronnie R. Whitley, Jr. • Logan County
Wade Wiedower • Faulkner County |
|----------------|--|

- | | |
|----------------|--|
| AREA 2C | Kalyn P. Henry • Faulkner County
Rodney A. Wiedower • Faulkner County |
|----------------|--|





HARD WORK

never goes out of

STYLE

**Glen Ford Continues Career in Farming
After More Than Six Decades**



Glen Ford with his son Darrell, Grandson Kade, and four of his great-grandchildren at the Hope Livestock Auction.



Glen and Teresa Ford

In 1960, the landscape of farming was a far cry from what we see today. Tractors were simpler, fields were plowed without GPS, and a day's success was often measured by the sweat on a farmer's brow. Today, agriculture is high-tech, with drones and data analytics leading the charge. Yet, amidst these changes, one thing remains constant: at 88 years old, Glen Ford is still farming with the same dedication that he started with more than six decades ago.

Glen is a man of routine. Every morning at 5:30 a.m., he starts his day with a cup of coffee and breakfast before heading out to work on the farm. On Thursdays, you'll find him in his usual seat at the Hope Livestock Auction by noon. Sundays and Wednesday nights are dedicated to Calvary Baptist Church, where he has been a deacon since 1968. This routine has been the bedrock of Glen's life, as enduring as his marriage to Teresa, his wife of 66 years.

Glen and Teresa met in 1956 in Denton, Texas. Teresa had moved to Denton to study at Texas State and met Glen at a drive-in on her second night in town. A year and a half later, they were married. Glen, who grew up as the son of a sharecropper and familiar with agriculture, began his farming career in 1960 when the couple moved to Arkansas with Teresa's parents.

Teresa's dad purchased a farm in Fulton, Arkansas, and Glen took out his first Farm Credit loan (then called Production Credit Association) for \$25,000. With this, he built two chicken houses, equipped them, and still had money left over. By contrast, today it can cost upwards of half a million dollars to build a single chicken house.

Although Glen values routine, he didn't enjoy managing chicken houses, so when his father-in-law decided to sell the farm, Glen left the poultry industry. After selling the farm, the family moved to Louisiana for seven years, working on a cattle farm near Natchitoches. When a sale barn in Hope, Arkansas, came up for sale in 1968, Glen and his father-in-law seized the opportunity.

They bought the sale barn and built larger facilities, which the Hope Livestock Auction operates from today. For two years, they ran the barn together. Teresa helped run the office while pregnant and caring for their children, Lanny and Glenda. They sold the barn on June 1, 1970, and their third child, Darrell, was born on June 2.

In a full-circle moment, Glen's son Darrell bought the Hope Livestock Auction in 2009, nearly four decades after it was sold out of the family. Glen jokes that running the barn was second nature, saying, "He was there the whole time his mama was carrying him."

Now, Darrell and his son Kade run the barn, echoing the partnership Glen once shared with his father-in-law. This continuity is a testament to the Ford family's deep roots in agriculture. Lanny, like Darrell, inherited his father's love for agriculture. He is a full-time farmer and works in livestock marketing. Additionally, Glen's daughter Glenda and her husband, Mike, a veterinarian at West Prince Animal Hospital in Conway, contribute to the agricultural community through their work at the clinic, further extending the family's involvement in the industry.

When asked what values he hopes to have instilled in his children, Glen's response is characteristically straightforward: hard work. And it's clear this lesson stuck. His sons recall how Glen expected them to pitch

in on the farm. Lanny remembers, "He was pretty eager to find something for you to do."

This emphasis on hard work is evident in the next generation, with Glen's grandchildren recalling how their grandpa didn't take it easy on them. Many fond memories involve working alongside him, learning valuable lessons in diligence.

Kade recalls a day when his grandfather called him with a sense of urgency in his voice, telling him to hook up a trailer and come down to the farm immediately. Knowing better than to question his grandpa, Kade hurried over, only to find Glen sitting at the base of a pecan tree, having already roped a calf and used the tree to hold it in place.

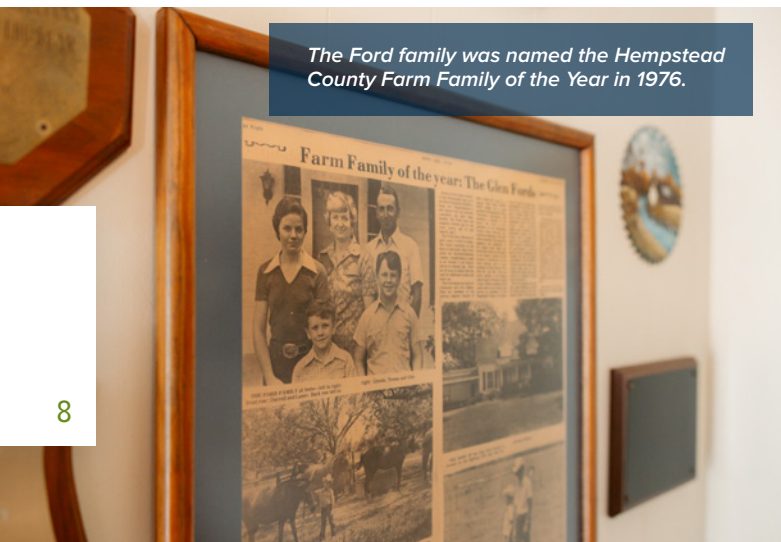
Despite being well into his 70s and perhaps past his horse-riding days, Glen had single-handedly managed to wrangle the calf. Together, they loaded the calf, suffering from hoof rot, onto the trailer to take to the veterinarian.



Glen points to photos showing off the thing he is most proud of—his family.



Glen Ford can be found every Thursday at the Hope Livestock Auction's noon sale.



The Ford family was named the Hempstead County Farm Family of the Year in 1976.





In another story, Kade remembers spending half an hour trying to sort some bulls. When his efforts failed, Glen simply said, “Hang on,” and in five minutes, had the bulls sorted and ready to go, proving once again his experience and determination were unmatched.

“When he gets his mind set on something, it’s going to happen,” Kade says.

After selling the sale barn, Glen bought the farm he manages today, and G&T Cattle Co. was born. The name stands for Glen and Teresa, which is fitting because you can’t have one without the other.

Ranching in the 1970s was tough and required a strong partnership to manage their 150-acre farm and raise three children. Teresa worked part-time as a church secretary and managed the household, while Glen worked as a livestock market reporter with the Arkansas Cooperative Extension Service, traveling to various livestock auctions to record cattle prices.

Lanny remembers how his parents worked hard to provide for the family: “They didn’t inherit anything but a sore back. Times were tough, but they never filed bankruptcy or were late on a payment.”

Glen has seen many changes in agriculture over the years, including the transition from the Production Credit Association to Farm Credit. His line of credit has even spanned multiple generations of Farm Credit loan officers. His current loan officer, Clay Lance, has known Glen for most of his life.

“Mr. Ford is known for honesty, integrity, and just doing what is right,” Clay says. I value his work ethic and his tenacity. His willingness to keep going, moving, and staying active is to be admired and commended.”

Glen’s community involvement has made him a local celebrity in Hempstead County, particularly in agriculture. Jeff Milam, current livestock market reporter, admires Glen and his 24-year career in market reporting. Jeff describes Glen as a respected figure in the industry.

“He’s been Mr. Ford for a long time,” Jeff says, “He was always just that man who you greatly respected. If you had any desire to be in the cow business, he was the one you looked up to. He was a cowboy, but he’s also a true cow man and rancher.”

As a testament to the lasting impact of Glen's legacy, Clay notes, “Mr. Ford’s legacy and values are evident through his kids, grandkids, and great-grandkids who are able to have a solid last name, good reputation, and agriculture foundation in which they are all sustaining.”

If you find yourself in Hope, Arkansas, and pass Glen Ford’s farm, there’s a good chance you’ll see him still hard at work. Whether he’s on the tractor raking hay, checking cows in his iconic flatbed truck, or zipping around on a four-wheeler spraying weeds, Glen is never idle. And if it’s a Thursday, you’ll need to head to the Hope Livestock Auction to find him, likely sitting in his usual seat or up by the gate, operating the controls to let the cattle in.

As Lanny puts it, “I’m never waiting on him. He’s always waiting on me.” Glen may not be able to do as much physically as he used to, but he continues to find ways to modify tasks to fit his abilities and notes, “I can sit in a tractor all day.” And that’s exactly what he’ll keep doing, embodying the timeless spirit of the American farmer—a spirit valuing hard work, dedication, and a deep connection to the land, and reminds us that even as agriculture and farming continue to evolve, these values remain ageless.

Story and photos by Lindsey Holtzclaw

Hope loan officer Clay Lance has known Glen Ford most of his life. “I believe I first met Mr. Ford at the Hope Roping Club when I was 5-6 years old,” Clay says. “He always wears a smile, is optimistic, and lighthearted.”



ENRICHING RURAL LIFE SINCE 1916.

From sunrise to sunset, farmers across rural western Arkansas are working overtime to feed America. Farm Credit is here to support them with financing for every size and type of operation.



Meet the 2024 Farm Credit of Western Arkansas Scholarship Recipients

The Farm Credit of Western Arkansas scholarship program has awarded over \$400,000 to talented students since 1996. Those awarded demonstrate exemplary academic achievement, leadership, extracurricular involvement, volunteer activities and financial need.

To qualify, applicants must be full-time students at an accredited college, university, or trade program for the 2024-25 academic year. They must also be the children/grandchildren of Farm Credit of Western Arkansas members or members themselves.

Ten recipients were chosen this year and will each be awarded a \$2,000 scholarship.



Alyssa Jones

Alyssa recently graduated from Murfreesboro High School. There, she was a member of many extracurriculars, including FCCLA, EAST, Beta Club, and archery. Alyssa excelled within these organizations and received awards for her efforts. She also volunteered in several community service activities.

Alyssa plans to attend Southern Arkansas University in the fall, double majoring in marketing and graphic design. She then plans to pursue an MBA so that she may achieve her goal of starting her own marketing and graphic design company.



Bannon Price

Bannon recently graduated from Ashdown High School. There, he served as a member of Senator Boozman's Congressional Youth Cabinet and founded the Arkansas Initiative for Change. He also participated in numerous other activities and volunteer efforts and was valedictorian of his class.

This fall, he plans to attend Harvard University and pursue a degree in government and economics. After college, Bannon hopes to attend law school and graduate with his Juris Doctorate.

He aims to use his education to advocate for the needs of the agriculture industry and rural communities like the one he grew up in. His dream is to one day serve as a United States senator representing Arkansas.



Benjamin DeSalvo

Benjamin is from Center Ridge, Arkansas and currently attends West Texas A&M University. He is studying animal science pre-veterinary medicine and is set to graduate in 2026.

He is involved in the Arkansas Cattlemen's Association, Collegiate Farm Bureau, and Collegiate Vet Club. After college, Benjamin

plans to attend vet school and pursue a career in large animal clinical work.

Benjamin was raised on his family's Brangus and Ultrablack cattle ranch and hopes to continue the progress and success of past generations by eventually taking over the farm.



Emilee Lyons

Emilee is a recent graduate from Bradley High School. She plans to attend Southern Arkansas University in the fall, where she will major in biology. After she graduates, she plans to attend physical therapy school.

While in high school, Emilee participated in several clubs and extracurriculars. She achieved success within these activities, including a state championship in the Arkansas FFA forestry competition. She has also shown success while exhibiting livestock and has won on local, state and national levels.



Grace Wagner

Grace recently graduated from the University of Central Arkansas with a degree in exercise science. She will begin studying through UCA's Doctor of Physical Therapy Program in the fall.

While in college, Grace participated in Baptist Collegiate Ministry, Living Unleashed, Purple Society, Exercise Science Club

and more. She also completed volunteer work and is currently a rehabilitation technician.

Upon graduation, Grace hopes to secure a physical therapist job in an acute setting or within the military.



Lauren Koch

Lauren recently graduated from Mayflower High School and plans to study nursing at the University of Arkansas at Little Rock in the fall.

While in high school, she excelled in multiple clubs and extracurriculars and logged over two hundred volunteer hours.

After receiving her undergraduate degree, Lauren plans to attend graduate school at the University of Arkansas for Medical Sciences and complete their Doctor of Nursing Practice Program. Her ultimate career goal is to work as a nurse practitioner.



Lucy Jackson

Lucy recently graduated as valedictorian from Foreman High School. In high school, she participated in many clubs and extracurriculars and volunteered in different community service activities.

This fall, she plans to study communication sciences and disorders at Ouachita Baptist

University. Upon graduation, she intends to pursue her master's degree in speech-language pathology. Her ultimate goal is to return to live and work in southwest Arkansas to give back to her family, church, and local community.



Rose Gunther

Rose is currently a junior at Arkansas Tech University studying agribusiness. She is a member of the Presidential Leadership Cabinet and National Society for Minorities in Agriculture, Natural Resources and Related Sciences (MANRRS). She has also volunteered in numerous community service activities.

While in college, she hopes to pursue several internships and continue exploring courses that prepare her for leadership. Upon graduation, Rose would like to pursue a career in either agribusiness, agricultural education, or politics.



Rylee Youngblood

Rylee is a recent graduate from Ashdown High School. This fall, she plans to study agricultural communications at the University of Arkansas.

Rylee has participated in numerous agricultural activities, including FFA, 4-H, and showing livestock. While in high school, she was a member of organizations such as

Future Business Leaders of America and student council.

After college, Rylee plans to attend law school to study agricultural law. She hopes to give back to the industry by becoming involved in agricultural production, marketing, and distribution.



Wesley Scroggins

Wesley recently graduated from Pottsville High School. This fall, he plans to study imaging sciences at the University of Arkansas – Fort Smith.

Wesley grew up on his family's cattle farm and has been a member of 4-H and FFA for many years. During high school, he was involved in varsity golf and Beta Club.

Upon graduating college, Wesley plans to receive his certification in both radiography and sonography. When he graduates, he would like to work in a hospital and perform skills such as x-rays, CT scans, MRIs, and ultrasounds.



***Congratulations to our ten scholarship recipients!
2025 scholarship information will be available on
myagglender.com beginning January 2025.***

RURAL ROADWAY SAFETY



National Farm Safety and Health Week is designed to raise awareness and advance the safety and well-being of hardworking farmers and ranchers. This time of year, sharing the roadways with various forms of farm equipment is not out of the ordinary. America's rural roadways are often not equipped for accelerated speeds, which can present several safety hazards—especially those in a hurry.

Here are a few safety tips to keep in mind to help prevent incidents on rural roadways and allow everyone to make it home safely.

- **Be Prepared:** Knowing this time of year may require sharing the road, account for extra time on the road.
- **Be Patient:** Both drivers and the equipment operator have somewhere to be, so always practice patience and use caution when approaching farm equipment.
- **Be Courteous:** Some county roads may be too narrow to pass each other if coming from opposite directions. If possible, carefully pull over to the shoulder and allow the farm equipment to pass safely.
- **Get Their Attention:** Use eye contact, flash your lights or use your horn to communicate with equipment operators. This will make them aware you are allowing them to safely pass on a narrow roadway. Also, communicate with vehicles behind you by using your brake lights and keeping a safe distance from any vehicle in front of you.
- **Don't Assume:** Always be alert, pay attention and be ready to react. Never assume you are visible to the operator and they will pull over for you. Keep in mind operators can't see anything unless visible in the equipment's mirrors. Watch for hand signals from the operator to recognize their intention to turn or pull over. Always look ahead for oncoming traffic—especially around a crest of a hill or tight curve.



FALL CROSSWORD



ACROSS

7. Arkansas' state nut, commonly found in pies and other sweet dishes
8. This time of year brings orange leaves and cool weather
10. Left or right? It's easy to get lost in this fun fall activity
11. Smooth and sweet, this candy can be found covering #17 Across
12. Something you might wear when the weather turns cold
14. A time for family and friends to gather and eat
16. Visit a patch to pick this vegetable and later bake it into a pie
17. This fall, you may go bobbing for ____
19. Farmers gather their crops in hope of a bountiful ____
20. Something you might feel when surrounded by family and friends
21. A place to gather around, sing songs, and tell ghost stories
22. This falls from Arkansas' state tree
23. A tool used for gathering fall foliage

Breathe in the crisp fall air and cozy up with a blanket as you complete our fall crossword puzzle.

Answers on page 20

DOWN

1. A cozy homemade blanket
2. Ferris wheels and livestock shows are staples of this fall event
3. A tractor may pull you along on this fun fall activity
4. This spiced fall drink can be served warm or cold
5. A place where vendors share their farm-fresh products
6. This sport is enjoyed each fall by fans across America
9. You'll need #16 to light up your porch with this fun tradition
10. You can find this hearty dinner simmering on the stove for hours
13. This sweet fall snack comes in many shapes and colors, but is usually orange, yellow, and white
14. Arkansas is fourth in the nation for the production of this bird, commonly featured at #14 Across
15. This friendly helper keeps birds away
18. If you want to jump in this, you'll need #23 Across
19. A spooky night that is best known for candy and costumes
20. A phrase you might say while wearing a costume

MEET THE INTERNS

The Farm Credit of Western Arkansas internship program allows college students to immerse themselves in the agricultural lending world through hands-on experiences and unique learning opportunities. Throughout their internship, students meet with farmers and industry experts, collaborate with Farm Credit professionals, and form connections that will last a lifetime.



MARY EICHENBERGER

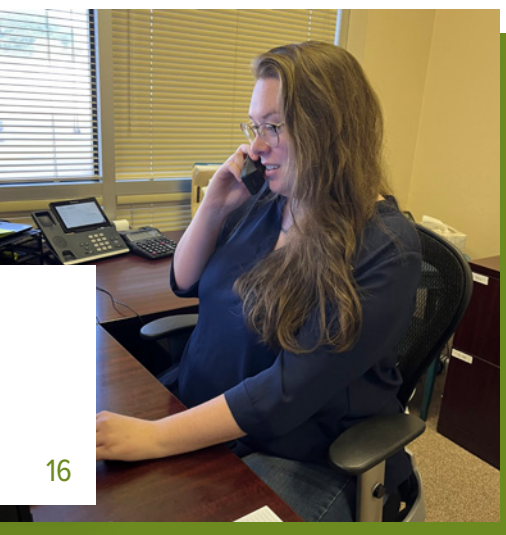
Legal Intern

As a second-year student at the University of Arkansas School of Law, Mary is working towards a future of serving the agricultural community. She joins Farm Credit of Western Arkansas this summer as a legal intern and brings valuable legal knowledge, industry experience, and passion for Arkansas agriculture to the team. Mary is a 2023 graduate of the University of Arkansas, where she majored in agricultural business and minored in legal studies and southern studies. Throughout the summer, Mary has contributed greatly to the success and operations of Farm Credit by researching ag law issues and credit regulations, reading relevant case law, drafting letters, and reorganizing internal documents. "In every interaction, everyone has the utmost respect for our members and farmers and genuinely wants them to fulfill their dreams," she said. "Everyone cares about their job and the people that they serve."

FLOSSIE GLINSKI

Communications Intern

Through her academic and personal experiences, Flossie has found her purpose in communicating with others. This summer, she joins Farm Credit of Western Arkansas as a marketing intern, combining two of her greatest passions: Arkansas agriculture and communications. Flossie is a senior public relations student at Arkansas Tech University with minors in business and social media. She is from Damascus, Arkansas, and operates out of Farm Credit's corporate headquarters in Russellville. As an intern, Flossie assists Farm Credit's marketing team by creating and distributing marketing materials and exercising skills in photography, writing, and graphic design. This summer, she has grown exponentially through hands-on marketing experience, contributing creativity and passion to Farm Credit and rural western Arkansas.



ALAINA HOWARD

Customer Service Representative Intern

When dialing Farm Credit of Western Arkansas's Benton office, you're likely to be greeted by a smiling voice on the other end of the phone. As a customer service representative intern, Alaina Howard is in contact with many members each day, ensuring that no questions go unanswered and that members receive the best experience possible. Alaina is from Malvern, Arkansas and is a business administration student at Arkansas Tech University. She currently holds an associate degree in accounting from Arkansas State University Three Rivers and brings valuable lending knowledge to Farm Credit. In addition to serving members directly, Alaina assists behind the scenes- filing receipts and disbursements, facilitating deposits and wires, assisting in loan closings, and other vital administrative tasks.



BRADY JACKSON

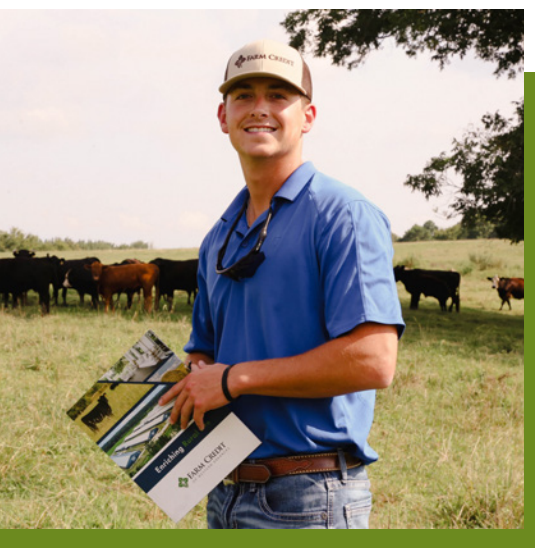
Field Services Intern

For Brady Jackson, Farm Credit is a family affair and has been for over 20 years. After witnessing his father's connection to the organization, Brady decided to create his own by pursuing a summer internship. As a field services intern, he travels throughout southwest Arkansas to conduct chattel evaluations and visit members' operations. Brady is from Foreman, Arkansas, and recently married his wife, Ansleigh. He is a senior studying agricultural business at Southern Arkansas University and operates out of the Texarkana branch.

MADISON PRICE

Field Services Intern

Long-time agriculturalist Madison Price joins Farm Credit this summer as a field services intern, bringing a lifetime love for Arkansas agriculture to the team. She recently crossed the stage at the University of Arkansas, where she studied agricultural business and minored in international economic development. In the fall, she will return to her alma mater to pursue her master's in agricultural economics and agribusiness. As a field services intern, Madison can be found traveling to branches across the River Valley to meet with farmers and discuss their operations. Her experiences have certainly been unforgettable. "It has been incredibly impactful to hear testimonies from so many members about how Farm Credit has assisted them in their endeavors and fulfilled their dreams," she remarked.



JD SMITH

Field Services Intern

JD Smith is a senior studying agricultural business and minoring in animal science at the University of Arkansas. This summer, he joins Farm Credit of Western Arkansas as a field services intern covering northwest Arkansas, visiting Farm Credit members across the region and conducting chattel evaluations. JD is from Berryville, Arkansas, and operates out of the Tontitown branch. JD notes that his internship has led him to form connections and learn from those around him. "Hands down, the best part about this internship is the people," he said. "I have worked in many different offices and met many people within the Farm

Credit family, and they have all been very kind and helpful. I've visited many farmers with vibrant personalities, and spending time with them has helped me gain a deeper understanding of the agricultural industry."

7 Cooperative Principles

- Voluntary Membership
- Democratic Member Control
- Members' Economic Participation
- Autonomy and Independence
- Education, Training, and Information
- Cooperation Among Cooperatives

Concern for Community

Concern for Community

Cooperatives are committed to serving and improving their local communities.

Weathering the Storm: Concern for Community in Action

May 26, 2024 was a devastating day for those across northwest Arkansas as seven tornadoes touched down throughout the area, leaving property destroyed and extensive damage in their paths. Farm Credit of Western Arkansas members were affected, leaving many with damaged farms, buildings and equipment.

One member, Toan Tran, faced catastrophic loss to his poultry operation.

“It’s very bad. A lot of trees are down. The chicken houses have collapsed, and the roof is gone. It’s turned upside down,” he said. “We don’t have any business right now. We have no chickens, nothing at all.”

Tran was the number one small bird producer for Simmons Foods in 2023 and now faces the loss of twelve chicken houses in the wake of the storms.

After hearing that members’ farms were affected, Farm Credit employees banded together to help.

Savannah Dickinson, VP of Consumer Markets, assembled teams from different branches to begin cleanup efforts. In total, 20 employees comprised four teams that deployed to affected farms on June 4.

“It was pretty cool,” Savannah said. “I sent the email late Friday, and so many people were ready to go and move around their schedules to help our members on such short notice.”

Upon arrival at the farms, Farm Credit employees began to help as directed. Crews gathered sheet metal, insulation from chicken houses and miscellaneous trash that had been strewn around by the tornadoes. One team worked to rebuild an electric fence so a herd of cattle could resume grazing in the pasture.



CEO Brandon Haberer (left) was among the volunteers who participated in the cleanup efforts.



Toan Tran with Farm Credit of Western Arkansas team.



“We took down several trees on fences and in the street. Then two others came to help us with a monster oak tree that had fallen across the road,” said Harrison loan officer Brady Willis, who was part of the volunteer efforts.

The seven tornadoes of May 26 were not only dangerous but historical. At 1.8 miles wide, the massive EF3 Decatur tornado is the widest tornado to ever hit Arkansas. The storms also produced the second-largest tornado in state history, which touched down around the same time in Rogers. It measured 1.7 miles wide and was rated an EF2.

The storms struck in the early morning and claimed at least eight lives across Arkansas. Benton County reported 75 homes destroyed, 258 with major damage and 612 with minor damage. There were 2,026 other instances of damage reported.

Brandon Haberer, CEO of Farm Credit of Western Arkansas, was among the four teams that cleaned up the farms.

“As a cooperative, we have seven principles. One of those is concern for community,” Brandon said. “From a cooperative standpoint, that’s our goal. We take care of our customers.”

Farm Credit of Western Arkansas also donated supplies to those affected by the storms. Among the donations were leather gloves, cleaning supplies, feminine products, food items and water.

“I didn’t expect this at all,” said Tran. “The first time, Savannah and the group brought me food and water, and gift cards. I didn’t expect that, it was very kind. Then two or three came over to help me clean up and cut trees. It was far more than I expected. My family is so thankful for the Farm Credit staff who helped us.”



Ashdown Farmers Market

Wyatt, January, and Colton from the Texarkana branch visited the Ashdown Farmers Market with Farm Credit giveaways.



Ag Day

Brad and Brady from the Harrison branch cooked for Ag Day at a local college. They served lunch to over 200 third graders and educators.



Arkansas Youth Expo Ambassador Group

The Arkansas Youth Expo ambassadors held their annual retreat in northwest Arkansas. Abby Scruggs, communications specialist, joined the group to talk about Farm Credit's role in agriculture and rural communities.



Arkansas Cattlemen's Association Convention Giveaway Winner

Gene Haymon from Hempstead County was the winner of Farm Credit Association of Arkansas' drawing at the Arkansas Cattlemen's Convention for a Cavender's gift card. He is pictured with Clay Lance, agricultural loan officer in Hope.



Hope Farmers Market

Clay, Rachel, Gayla, and Cory hosted the hospitality table at the Hope Farmers Market this summer.

Fall Crossword Answer Key *page 15*

Across

- 7. Pecan
- 8. Autumn
- 10. Corn Maze
- 11. Caramel
- 12. Sweater
- 14. Thanksgiving
- 16. Pumpkin
- 17. Apples
- 19. Harvest
- 20. Thankful
- 21. Bonfire
- 22. Pinecone
- 23. Rake

Down

- 1. Quilt
- 2. County fair
- 3. Hayride
- 4. Cider
- 5. Farmers market
- 6. Football
- 9. Jack o lantern
- 10. Chili
- 13. Candy corn
- 14. Turkey
- 15. Scarecrow
- 18. Leaf pile
- 19. Halloween
- 20. Trick or Treat

Madison County Cattlemen's Association

The Huntsville branch sponsored the Madison County Cattlemen's Association meeting in April. They provided a meal and talked about how Farm Credit can be an asset to local cattlemen and women.



Emerson Fire Department Donation

Milly Lindsey, consumer loan officer in Magnolia, presented \$500 to the Emerson Fire Department through the community involvement program. Milly is a city alderman and attends monthly meetings to discuss the needs of the fire department. Her donation will be used to purchase new equipment to help the department better serve their area.

Morrilton Animal Shelter Donation

Alison Baker, loan processor in Morrilton, donated \$500 to the Morrilton Animal Shelter through the community involvement program. Alison and her family volunteer by fostering puppies until they can find their forever homes.



2024 Curriculum for Agriculture Science Education Institute at Arkansas Tech

Arkansas Tech University welcomed agricultural educators from across the United States on June 24-28 for the 2024 Curriculum for Agricultural Science Education (CASE) Institute, proudly sponsored by Farm Credit.



What's Brewing in the River Valley?

The Alma and Fort Smith branches sponsored What's Brewing in the River Valley?, a community event hosted by the Van Buren Chamber of Commerce.

4-H & FFA Officer Dinner

Arkansas 4-H and FFA state officers joined Farm Credit representatives to share a meal and talk about their upcoming year of service.



Spark Visits Blossomberry Nursery

Spark, Farm Credit's employee engagement group, visited Blossomberry Nursery in Clarksville to learn about their unique operation and craft U-pick bouquets.



64th Annual Poultry Fest

Farm Credit attended the 64th Annual Poultry Fest to network with representatives across the poultry industry.

Teacher Appreciation Week

Several branches celebrated Teacher Appreciation Week by treating local educators in their area.

New Faces



CHARLIE HOLDER joined the Tontitown branch in August as a credit trainee. Charlie attended Farmington High School and went on to earn a bachelor's in broadcast journalism from the University of Arkansas last year. She comes to Farm Credit with experience as a relationship banker. In her free time, she enjoys baking, exercising, traveling, and spending time with her dog, Huckleberry.



COLTON HEWITT joined the Texarkana branch in June as a credit trainee. Colton was born and raised in Fouke, Arkansas, where he grew up on a Simbrah cattle ranch. He recently earned a bachelor's in agricultural business from Southern Arkansas University where he was named on the Dean's and President's Lists and was a 2023 Farm Credit summer intern. Throughout college, Colton was an active member of Collegiate Farm Bureau and Ducks Unlimited.



KASANDRA TAJCHMAN joined the Bentonville branch in May as a customer service representative. Kasandra recently graduated with honors from West Texas A&M with a bachelor's degree in agricultural economics and business with a minor in animal science. She also has an associate degree from Northeastern Oklahoma A&M College where she served as an Ag Ambassador and Aggie Society member. Kasandra hails from Benton County and has been showing livestock since the age of three.



REBECCA HAWKINS joined the Clarksville branch in July as a customer service representative. Rebecca brings two years of experience as a loan assistant to her current role. She grew up in Altus, Arkansas, on her parents' cow-calf and yearling cattle operation. She went on to earn a bachelor's in agricultural business from Arkansas Tech University in 2022. Rebecca, her husband, Chris, and their son, Jameson, now live in Johnson County and run a cow-calf operation.



WYATT WOOTEN joined the Texarkana branch in May as an agricultural loan officer. He holds a bachelor's degree in agricultural business and a master's in business administration with an emphasis in agriculture, both from Southern Arkansas University. Wyatt grew up on a broiler and cattle operation in Strong, Arkansas. In his free time, he enjoys hunting, fishing, and golfing.



Changing Places



JESSICA PAYTON transitioned from customer service representative to appraisal administrative specialist.



MONTANA BURRIS transitioned from customer service representative to administrative assistant, based out of our Central Office location.



SHELBY BRADLEY transitioned from customer service representative to consumer loan officer. She will continue working out of the Russellville branch.

Retirements



GINGER TIPPIT retired in May after 22 years of service to Farm Credit. Ginger served as executive assistant to the CEO in the Central Office and assistant standards of conduct official. She is looking forward to extra family time in her new chapter of retirement.



SHERRY BOEN retired in July after 7 years of service to Farm Credit. Sherry served Clarksville branch members as an agri-consumer loan specialist and most recently as a customer service representative. She is excited for the next chapter after a 40 year career in lending.

Enriching rural life.™

Let Farm Credit's industry-leading knowledge, competitive products, and more than 108 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

