

LEADER



A LOOK INSIDE...

Value Added Producer Opportunities

Mums the Word at the Carr Family Farm

Let's Manage Stress So it Doesn't Manage Us

Educational Webinar Series Available



AG CREDIT FEATURES

Stay up to date with the latest Ag Credit features!

AccountAccess and Ag Credit Online Mobile

Our online/mobile banking tool allows you to view statements, make payments and transfer funds.

AgriLine

Write your own loan advance when you need it.

AutoDraft

Automatically deduct your loan payment from your checking or savings account.

Customer Referral Program

Recommend someone to Ag Credit and, if they receive a qualifying loan, you'll receive a gift!*

DocuSign

Electrically sign documents.

FastCash

Electronically transfer funds from your line of credit into your personal or business checking account.

Online Banking Portal

Secure communication and document transfer.

Social Media

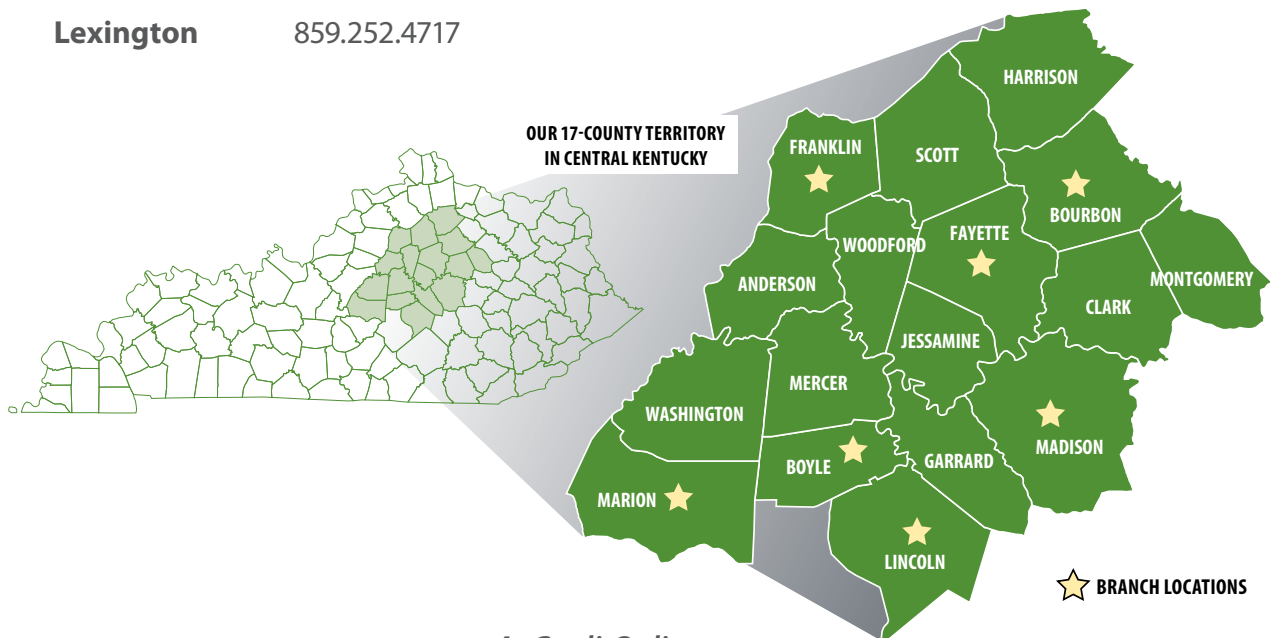
Ag Credit is on Facebook, Twitter, YouTube, Instagram and LinkedIn. Follow and Like Central Kentucky Ag Credit to keep up with the Association.



OUR LOCATIONS

Danville	859.236.6570
Frankfort	502.875.0863
Lebanon	270.692.4411
Lexington	859.252.4717

Paris	859.987.4344
Richmond	859.623.1624
Stanford	606.365.7500



*According to consumer legislation, all loans subject to consumer RESPA requirements do not allow for the merchandise certificates.

AgCreditOnline.com

LEADER

is published quarterly for stockholders, directors, business associates and friends of Central Kentucky Ag Credit.

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Jim Caldwell

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ADDRESS CHANGE

Address changes, questions, comments and requests to cancel your free subscription to the Ag Credit Leader should be sent to Central Kentucky Agricultural Credit Association by calling 859.253.3249 or mailing to PO Box, 1290 Lexington, KY 40588-1290.

FINANCIAL INFORMATION

The Farm Credit Administration does not require the association to distribute its quarterly financial reports to stockholders. Copies of the association's annual and quarterly reports are available upon request free of charge by calling 859.253.3249 or writing to Marcus Barnett, Chief Financial Officer, Central Kentucky Ag Credit, PO Box, 1290 Lexington, KY 40588, or at AgCreditOnline.com.

PRIVACY POLICY

Your online privacy is always a top concern at Ag Credit. For a complete copy of the latest version of the online privacy policy, please visit our website and click on the home page link.

On the Cover:

The cover photo was the winner of our 2020 Facebook photo contest. "The Next Generation" taken by Kristyna Coslow Lewis of Mercer County, Kentucky.

 NMLS#604727

INSIDE THIS ISSUE

- 4 Links in the Same Chain
- 6 Association News
- 10 Value Added Producer Opportunities
- 11 Outstanding in Their Field
- 12 Mums the Word at the Carr Family Farm
- 15 Ag Credit Photo Contest!
- 16 Farmers' Market Directory
- 18 Let's Manage Stress So it Doesn't Manage Us
- 20 Ag Credit Partners in Donation to Feeding Kentucky
- 22 Educational Webinar Series Available
- 23 New Employees and Promotions



JIM CALDWELL, PRESIDENT AND CEO

“

Those empty shelves made us realize what it takes to feed a nation.

”

LINKS IN THE SAME CHAIN

BY: JIM CALDWELL, PRESIDENT AND CHIEF EXECUTIVE OFFICER

Empty shelves. One of the lasting impressions I will have from the 2020 COVID pandemic will be the sight of empty shelves and meat counters at the grocery store. The impact of these sights will shape our perceptions and thoughts for years to come. Thoughts about what's important and what's essential have been common since March. Things we had previously taken for granted.

Those empty shelves made us realize what it takes to feed a nation. An increased awareness of how interdependent we are on each other. All links in the same chain. If you are reading these words, you are probably one of those links. Maybe your link is through your farming operation - the crops you grow or livestock you raise. Maybe you provide marketing and processing for ag products or livestock. Maybe you operate a farm related business. Or maybe you grow vegetables for a CSA

or farmers market. Whatever your role in production agriculture, the events of 2020 have shown how important you are as links in the process.

But it doesn't stop there because the frontline producers have seen how interwoven their product is with the supply chain, the packer, and the processor. How important transportation and logistics are to the effort to fill the grocery shelves. So the farmer is linked to the food processing plant employee, the truck driver, the grocer and the clerk stocking the shelves. And during the 2020 pandemic we have realized how vital all these workers are to the well-being of our nation. Our appreciation has deepened for those who show up every day and perform these critical roles.

Recent events have also emphasized the important role Central Kentucky Ag Credit, your cooperative

“

Our members' ability to access the funds needed to plant the 2020 crop, purchase livestock, make necessary equipment repairs and purchases or even buy additional land was uncompromised.

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lending institution, plays in this drama. We are part of the chain as well. Designated as an “essential financial services business,” Ag Credit maintained operations throughout the shutdown. (Albeit, for a while things looked different as we were closed to walk-in traffic for several weeks. Thankfully, and cautiously, we were able to re-open our offices to the public on June 4.) In spite of the challenges and the different delivery methods, we were able to fund your liquidity and capital needs every day during the most tumultuous and unstable moments of the early pandemic outbreak.

Our members’ ability to access the funds needed to plant the 2020 crop, purchase livestock, make necessary equipment repairs and purchases or even buy additional land was uncompromised. I am proud of the work our staff has performed. In addition to meeting normal lending demand, we have worked on payment deferrals and offered other loan servicing options to assist our members in meeting the cash flow challenges associated

with the volatile markets. We also assisted some of our customers in maintaining their staff levels by engaging in the Small Business Administration Paycheck Protection Program. Through it all, our focus remains our commitment to serve the farmers and rural residents of Central Kentucky.

Many of you have worked long and hard to re-stock those empty grocery shelves we saw in March. To refill the supply chain. To bring stability and confidence back into the marketplace. Whatever your role, the events of 2020 have shown that all these parts are important and they are all interwoven. Indivisible. Links in the same chain.

Jamison W. Caldwell

“ ”

Designated as an “essential financial services business,” Ag Credit maintained operations throughout the shutdown.



Jason Denny, Anderson County Clerk presenting Kelli Buckley with her graduation certificate.

ANDERSON COUNTY LEADERSHIP GRADUATE

Kelli Buckley, Frankfort Ag Credit Loan Officer recently graduated from the Anderson County Chamber of Commerce leadership class. Through these classes members network and learn more about their communities. Kelli learned more about education, industry, media, government and so much more in Anderson County.

“Leadership Anderson County was an amazing program to be a part of,” said Buckley. “It was great to get to know other members of our community and be able to see how much each one of them care about making Lawrenceburg such a great place.”

SERVICE RECOGNITIONS

Ag Credit employees were recognized for their service to the Association during Ag Credit’s Annual meeting sessions in February. Their terms of service range from five to 30 years. All were publicly thanked for their outstanding service to Ag Credit.

5 years

Jeremy Parker – Loan Originator
Caleb Sadler – Loan Officer

15 years

Chris Cooper – Senior Loan Officer
Bud Burdette – Appraiser
Susan Mattingly – Senior Loan Assistant

30 years

Shane Turner – Vice President and Chief Risk Officer



(left to right) Jeremy Parker, Caleb Sadler, Chris Cooper, Bud Burdette, Susan Mattingly and Shane Turner



(left to right) Bill Wagoner, Jim May, Steve Downs and Jerry Rankin

FORMER DIRECTORS ATTEND ANNUAL MEETING

Four former Central Kentucky Ag Credit board members attended the Harrodsburg Annual Meeting. The former directors gathered for a photo prior to the meeting starting. Many years of wisdom and experience are shown in this photo. Thank you for your service to Central Kentucky Ag Credit!



Joshua Brown, Lincoln County



Steven Wayne Kelly, Anderson County

AG CREDIT EXTENDS APPRECIATION

Serving on the Ag Credit Board of Directors not only requires a significant time commitment, but also a deep understanding of agricultural economics. The Board of Directors and staff of the Association are deeply grateful for individuals who are willing to serve the Association.

Joshua Brown of Lincoln County and Steven Wayne Kelly of Anderson County extended their willingness to serve during an election at the Ag Credit Annual Meetings to fill the expiring terms of Alvin Lyons and Jim Rankin. While Alvin Lyons and Jim Rankin were re-elected, Ag Credit offers its appreciation to Joshua Brown and Steven Kelly for their readiness to service on the Ag Credit Board of Directors.



TJ Drury, Frankfort Ag Credit Loan Officer and Courtney Bartenslager, AVP & Marketing Specialist at the Ag Credit booth during the Conference.

ORGANIC ASSOCIATION OF KENTUCKY ANNUAL CONFERENCE

The 9th Annual Organic Association of Kentucky (OAK) Conference was held during early March in Louisville. Central Kentucky Ag Credit is a proud sponsor of the conference, and hosted a booth to meet local organic producers.

The conference included local farm tours, along with speakers from across the nation. Ag Credit recognizes the growth and demand for locally grown, organic products in today's world.

The 2021 OAK Conference will be held completely online from January 26-30. Visit www.oak-ky.org to learn more!

AG CREDIT DISTRIBUTES \$4.1 MILLION TO MEMBER-BORROWERS

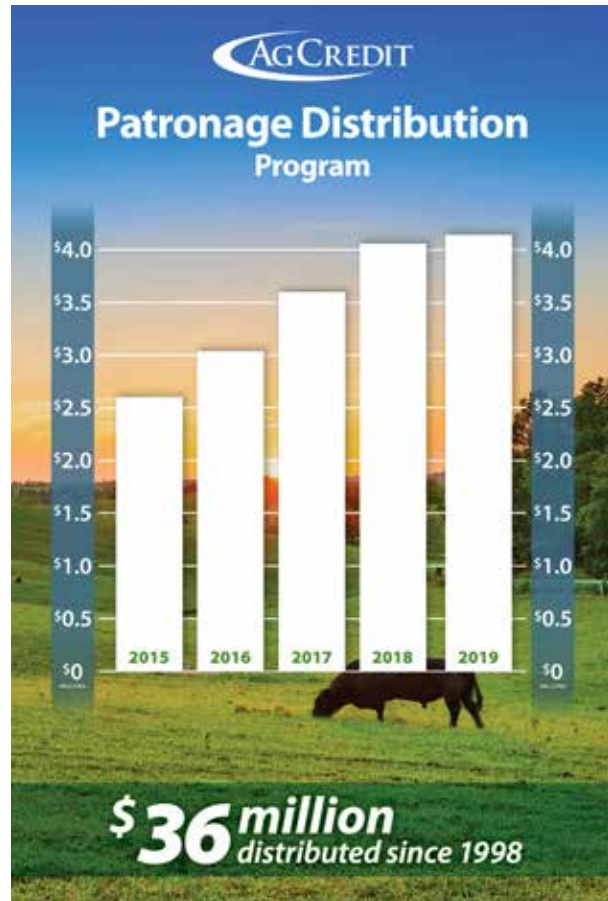
Central Kentucky Ag Credit distributed a record \$4.1 million in patronage dividends to active member-borrowers based on its 2019 earnings. Checks were mailed to customers in early April.

As owners of the cooperative, customers share in the financial success of the Association through patronage distributions. This is the 23rd consecutive year Ag Credit has distributed patronage dividends to its member-borrowers, totaling a cumulative \$36 million.

"In challenging times such as these, we are encouraged that our customers are able share in the financial success of the cooperative," said Ag Credit President and CEO, Jim Caldwell. "We strive for the kind of consistency that local farmers in our region can depend on, and we understand that these distributions help strengthen our agricultural economy and the rural communities we so proudly serve."

"Patronage distributions are made possible in part when customers meet their loan obligations in an outstanding manner," said Vice President and Chief Lending Officer, Jonathan Noe. "Our success relies on a strong loan portfolio, and we're pleased that our results clearly show we have thousands of quality borrowers."

Noe explained that a patronage distribution reduces



the cost of borrowing. "Ag Credit's rates are already competitive, but when a dividend is declared, the cost of borrowing for each customer is reduced," he said. "When we're successful, our customers are successful."

To learn more about Central Kentucky Ag Credit's patronage distribution, visit us at www.agcreditonline.com/services/patronage-program.aspx

NOMINATING COMMITTEE

The 2021 Nominating Committee for Central Kentucky Ag Credit has been elected and will consist of five members and two alternates. The nominating committee members were elected during the Central Kentucky Ag Credit Annual Stockholders' Meetings on February 24 and 25.

The Nominating Committee will function to recommend candidates for elected Association positions in 2021. Member-borrowers of Ag Credit participate in filling elected positions with a one-member/one-vote election system during each year's Annual Meeting.

Nominating Committee members who have been elected are: James Gilbert | William David Humes
Emily Milam | Melody Sparks | George VanHook Jr.

Alternates: Andrew Newcomb | William Kevin Vaughn



ANNUAL STOCKHOLDERS' MEETING RECAP

The 2020 Annual Stockholders' Meetings were held at the end of February with regional meetings in Lexington and Harrodsburg. These meetings allow for networking between customer-owners, a good meal and an opportunity to hear about the financial health of the Association.

President and CEO, Jim Caldwell announced the Association continued to set record high marks in financial growth. "In 2019, your association had \$12.3 million in net income," said Mr. Caldwell. "Ending the decade with record growth, and on December 31,

2019 the Association's capital level was \$95.55 million for the first time in the organization's history."

It was also announced a record \$4.1 Million in patronage would be distributed to qualifying Ag Credit customer-owners in early April.

The Annual Report outlining in-depth information about Ag Credit financial operations was mailed to all customer-owners early in 2020. Full information regarding Ag Credit 2019 operations can be found in that report.

LYONS AND RANKIN RE-ELECTED TO AG CREDIT BOARD

During the Central Kentucky Ag Credit Annual Meeting, James Alvin Lyons and James C. Rankin III were both re-elected to the Board of Directors. Both directors will serve four-year terms.

Mr. Lyons is a resident of Scott County. He was first elected to the Ag Credit Board in 2001, he is currently

Chairman of the Board of Directors. Mr. Lyons previously served as Vice Chairman of the Board from 2006 – 2011 and he is a current member of the AgFirst Farm Credit Bank Board of Directors.

Mr. Rankin's re-election marks his third term of office, and he will continue as the Board's Vice Chairman. He

is also a member of the District Advisory Council committee for AgFirst Farm Credit Bank. Mr. Rankin is a resident of Bourbon County.



James Alvin Lyons



James C. Rankin III

These photos were taken prior to the COVID-19 pandemic.



Photo taken by Kelli of Buckmeadow Farms in Lawrenceburg.

VALUE ADDED PRODUCER OPPORTUNITIES

BY: KELLI BUCKLEY, LOAN OFFICER

Over the last several years, the state of Kentucky has seen an increase in the number of value added producers. We are seeing it locally at our Frankfort Ag Credit Branch. Many farmers have discovered that simply adding value to their already produced products can increase their profit margins. Locally sourced products are one of the largest value-added offerings from farmers. The consumer is willing to pay a higher price for the value of knowing where their food or product comes from. There are a large variety of producers diversifying into value added products due to the high demand from consumers. Some of the more common value added products in our area include vegetables and fruit, beef, honey, wool and oilseeds.

Value added producers often call our office inquiring about loans for their operation. Ag Credit offers many products to suit our customer's needs, such as operating lines of credit, term notes for equipment purchases or long term notes for real estate. We have many value added customers with Central Kentucky Ag Credit and I love working with them as it is usually a learning opportunity for me. As loan officers, the majority of our customers deal in the staple crops and products in Kentucky, such as cattle, hay, tobacco or grain. So, often times, it's a learning experience when we have a request for processing equipment for beef or wool, or even operating funds for a salt water shrimp operation. But, it is a fun learning experience and nice to see the diversity in the state.

As a loan officer, we provide loans to our producers. Many times, though, we are asked about other funding opportunities in the state for value added products and availability of grants. Being involved in agri-tourism and value added products from our family farm, I am happy to be able to discuss other options with our customers as well. Ag Credit works frequently with Kentucky Agriculture Finance

Corporation (KAFC) on many funding opportunities. KAFC offers lower interest loan programs that partner with Ag Credit. KAFC is under the Governor's Office of Agriculture Policy (GOAP). In addition to the GOAP, the Kentucky Department of Agriculture (KDA) also offers resources and grants for the value added producer. The "POP" grant offered through KDA, can provide funding for marketing to producers. Kentucky State University (KSU) is another great resource for value added producers. KSU offers a Small-Scale Grant Program that many producers should take advantage of. Other great resources for the value added producer include your local County Agriculture Extension Agents and the Kentucky Center for Agriculture and Rural Development (KCARD), which provides educational opportunities and business support services to new and existing agribusinesses.

With the growth of value added production and the costs associated with it, I encourage those interested to research the different agencies listed above as they can offer a variety of assistance outside of the support from Ag Credit. And please if there are other sources we aren't aware of, let us know. We want to help as many producers as possible.



*Kelli Buckley
Frankfort Branch
Ag Credit Loan Officer*



OUTSTANDING IN THEIR FIELD

Caleb Sadler, Loan Officer

Where are you from?

I am from the small community of Moorefield in Nicholas County. My wife, Morgan, and I with our newborn daughter Charleigh currently reside in Bourbon County.

Did you grow up on a farm?

I was blessed with the opportunity to grow up on my family's 325 acre cattle and tobacco farm in Moorefield, KY. As a young boy I can remember farming with my Grandparents while my parents worked off the farm during the day. We raised 20 acres of tobacco and ran roughly 75 momma cows growing up. In 2003 we began raising and showing registered Angus Cattle. My Parents taught me at a young age what hard work is and there is no doubt this has molded me into the Agriculturalist I am today.

Where did you go to college?

I attended the University of Kentucky College of Agriculture after high school and graduated with a Bachelor's degree in Agriculture Economics with a minor in Business. Through my first two years of college I lived close enough to campus to commute allowing me to continue working on the family farm.

Were you involved with any clubs or teams growing up?

Growing up I was involved in numerous clubs and teams through my livestock background. I joined 4-H in 2003 when I began showing Angus cattle and you could say I was hooked after that. Through my 4-H years I became involved in the Kentucky State Livestock Judging Team where I competed on a state and national level. I made the Kentucky 4-H State Livestock Judging Gold Team in 2009 where we competed at the North American International Livestock Judging contest. There is no doubt Livestock Judging helped shaped my communication skills growing up. Through my years in 4-H I also served as a director with the Kentucky Junior Cattleman's Association and Kentucky Junior Angus Association.

Through high school I was involved in the National FFA organization. I served the Nicholas County FFA Chapter as Treasure, Secretary and President throughout my time with the club. FFA taught me the true value of leadership, a skill I try to expand on to this day. In College I joined the University of Kentucky livestock judging team in 2013 where we competed in Livestock Judging contest across the mid-west. I also was involved with the University of Kentucky Agribusiness Club through college as well. Currently I am a Board Member of the Bourbon County Farm Bureau and the Ag Credit Young Farmer Advisory Council.

Interesting facts about yourself:

My wife, Morgan, and I recently just had our first daughter, Charleigh Ann Sadler born May 25th, 2020. Though we reside in Bourbon County, Morgan and I currently have our own farming operation in Moorefield, KY on 156 acres where we run 45 purebred Angus mamma cows. We enjoy the farm life and can one day hope to raise our daughter in the same manner we were "on the farm". I enjoy spending time with my family on the farm, and on the rare occasion you find us on the lake during the summer.

Favorite part of being an Ag Credit Loan Officer:

My favorite part of being an Ag Credit Loan officer is without a doubt working with farmers and serving the agriculture community. I consider myself a farmer at the end of the day and enjoy being able to help someone just like me accomplish their dreams and aspirations. Ag Credit is an outstanding cooperative that is extremely passionate about the industry it serves and it is very rewarding working for an organization that is just as passionate about agriculture as you are.



MUMS THE WORD AT THE CARR FAMILY FARM

Tobacco Did-It Farm – Carr Family Mums

(left to right) Tabitha, Lucas, Jason, Levi, Allen, Debbie, Cassidy, April, Jason and Jacob

Debbie Carr has grown chrysanthemums in her yard for as long as she can remember. Although she has always loved the cheery blooms of this popular perennial, it wasn't until 2008 that she began to turn that love into a business.

Debbie and Allen Carr got married in 1974, a week after Debbie graduated from high school. "I married a farmer, and that's what we have spent our life doing," she said. Three years after tying the knot, the couple bought their first farm and home, and soon after, they added two children to the mix: April in 1977 and Jason in 1979.

Starting out, the Carrs grew burley tobacco and commercial cattle, a farm scene that's familiar to many Kentuckians. But as time went on, many farmers stopped raising the golden leaf, especially after the introduction of the Federal Tobacco Transition

Payment Program, also known as the tobacco buyout, which was designed to help tobacco farmers transition from federally controlled prices and limited production to a free market. "It became harder and harder to find help with the tobacco," said Jason.

In response, Debbie proposed that the family try growing fall mums to help replace some of the revenue once generated by tobacco. So in 2008, the Carr family made a leap of faith and grew 500 mums.

"My husband said, 'You'll never sell that many,' but I proved him wrong!" Debbie exclaimed. "Mums involve the grandkids more and is something we can do ourselves. It's something we can do as a family, without a lot of outside labor. And it all happened by accident; we had a hobby that turned into a business."

In 2018, the family raised its last tobacco crop and

“

Mums involve the grandkids more and is something we can do ourselves. It's something we can do as a family, without a lot of outside labor. And it all happened by accident; we had a hobby that turned into a business.

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decided to go “all in” with the mum operation. Today, the Carrs have 12,000 mums for sale for the 2020 season, with 9,700 reserved for fundraisers conducted by more than 23 organizations. The rest of the crop is sold directly from the Carrs’ farm in Fayette County. In addition to the mums, the operation consists of 75 commercial cows. The Carrs also sell rolled hay for cattle and do custom mowing work.

In early June, the family picks up the young plants in Lancaster, Pennsylvania, and hauls them to the family farm in Lexington to get them potted. “We try to have the pots ready and make sure everything is working before we leave,” said Debbie. “This year, we planted 12,000 mums in about 10 hours – the whole family was helping.”

Each pot has its own metered water line that carefully provides just the right amount of water for each plant.

The mums are ready for sale from late August through late September. They are purchased by variety, and each are labeled by the color of the flowers. Once it's time to start delivering to fundraising locations, the Carrs load their cattle trailers with the amount of each color needed and are on the road seven days a week.

The farm is open in late summer through early fall for anyone who wants to purchase mums directly from

the farm. However, through social media they have sold more mums directly from the farm every year.

From mid-October through mid-April, Debbie is busy looking for new business and setting up fundraising orders for the next season.

Carr Family Mums is truly a family enterprise, and the love the Carrs have for one another and the land they work is evident. Although the farm began with Debbie and Allen, it has grown every year and continues to expand to this day. Everyone works together to enable the business to succeed. Debbie manages the day-to-day operations, tends the plants, keeps the books, and organizes orders and deliveries. Jason helps fix big problems and is the farm's irrigation expert. Jason's wife, Tabitha, works at Southern States in Cynthiana and helps with the operation. Daughter April, who works for UK HealthCare, and her boyfriend, Jason, are also involved with the family farm.

The grandkids get their hands dirty, too, as they help plant, weed and work with the mums. “We pay them, so they learn what work is, and we hope they'll save some money for college,” said Debbie.

The Carrs firmly believe that exposing young people to farming not only can help teach them



Jason and Debbie Carr



Carr Family Mums

859 333 0877

carrfammums@gmail.com

2571 Ferguson Rd. Lexington, Ky. 40511

responsibility, but enables them to understand the importance of the role of farmers play in the U.S. economy. For this reason, they regularly welcome city and country kids alike to help out. “Now they get together and talk about memories they have,” Debbie said. “We want them to remember this as a fun place, and not just about the work – but the way of life.”

“People ask me why I don’t retire, but what else am I going to do?” Debbie said. “I’ve always worked. My dad is 85 years old, and he still grows a garden and sells vegetables.”

She hopes the farming tradition will continue with future generations. “I hope the farm is something in a couple years that my kids will want to take over the day to day,” she said.

The farm was named “Tobacco Did-It Farm” years ago, Debbie laughed and said, “We need to add – and Mums are keeping it going.”

When asked what the Carr family would like to be remembered for, Debbie replied, “We made a living, but helped some of the kids along the way, and there have been a lot of them. That’s a good feeling.”

To learn more about Carr Family Mums, watch our video:

AgCreditOnline.com/CarrFamilyMums

The Carr s purchased a tractor through Farm Credit **EXPRESS** financing at Meade Tractor in Paris. “We had a very good experience using **EXPRESS**,” Jason said. “It was very simple. We made the deal on the tractor, signed the papers and it was done. It was a very easy process.

Ag Credit partners with several participating dealerships to provide you with flexible terms, competitive rates and the convenience you are looking for when financing your new or used equipment purchase.

EXPRESS benefits include:

- Decisions made within minutes
- Easy and quick financing - apply at the dealership
- Fixed rate loan products
- Potential cash discounts from manufacturer for new equipment
- Used equipment program
- Leasing options available
- Eligible for the Ag Credit profit sharing patronage program
- Loans are booked at local Ag Credit Offices



KRISTYNA COSLOW
photography

The Next Generation, Kristyna Coslow Lewis of Mercer County



Peace. Love. Farmlife., Ali Drury of Mercer County

AG CREDIT PHOTO CONTEST!

This year Central Kentucky Ag Credit hosted a photo contest on Facebook. 37 great Kentucky photos were submitted! The winners were selected by popular vote on Facebook, the winners are:

1st place – The Next Generation, taken by Kristyna Coslow Lewis of Mercer County

2nd place – Peace. Love. Farmlife., taken by Ali Drury of Mercer County

3rd place – Wrapped up in Farming, taken by Emily Ellis of Mercer County

Thank you to everyone that entered, voted and participated in the photo contest!



Wrapped up in Farming, Emily Ellis of Mercer County

Honorable Mentions



Farm Hand, Alicia Hahn of Mercer County



Beau Merchant driving the tractor!, Ally Merchant of Anderson County



First touch... first love, Pat Doolin of Garrard County



FARMERS' MARKET DIRECTORY

Support your local farmers at the farmers' market! This information is available at kyproud.com.

Anderson County

The Old Depot

(May 1 - October 31, 2020)

Friday: 12 pm - 6:00 pm

Saturday: 10:00 am - 2:00 pm

Sunday: 12:00 pm - 3:00 pm

Paris - Bourbon County

INDOOR Market

720 High Street

Paris, KY 40361

(January 1 - December 31, 2020)

Monday - Friday: 11:00 AM - 6:00 PM

Saturdays: 9:00 AM - 12:00 PM

OUTDOOR Market

720 High Street

Paris, KY 40361

(March 1 - December 31, 2020)

Saturdays: 9:00 am - 12:00 pm

(May 1 - October 31, 2020)

Mondays: 4:00 pm - 6:00 pm

Wednesdays: 4:00 pm - 6:00 pm

Boyle County

105 E Walnut Street Danville, KY 40422

(May 2 - October 31, 2020)

Saturdays: 9:00 am - 1:00 pm

Winchester - Clark County

1 Depot Street

Winchester, KY 40391

(May 9 - September 26, 2020)

Saturdays: 8:00 am - 12:00 pm

Fayette County

Bluegrass Farmers' Market

1837 Plaudit Place

Lexington, KY 40509

(April 25 - October 10, 2020)

Tuesdays: 2:00 pm - 6:00 pm

Saturdays: 9:00 am - 2:00 pm

Chevy Chase Farmers' Market

Apostles Anglican Church

(April 22 - October 31, 2020)

Wednesdays: 8:00 am - 12:00 pm

Lexington Farmers' Market

Cheapside Park 5/3 Pavilion

(December 1, 2020 - March 31, 2021)

Saturdays: 8:00 am - 1:00 pm

Rupp Arena parking lot

on Maxwell Street

(April 1 - November 30, 2020)

Saturdays: 7:00 am - 2:00 pm

398 Southland Drive

Lexington, KY 40503

(April 1 - October 31, 2020)

Sundays: 10:00 am - 2:00 pm

399 South Broadway

Lexington, KY 40508

(May 1 - November 30, 2020)

Tuesdays: 7:00 am - 4:00 pm

Thursdays: 7:00 am - 4:00 pm

Gardenside Shopping Center

(June 1 - August 31, 2020)

Wednesdays: 3:00 pm - 7:00 pm

Franklin County

River View Park Market Pavilion

(April 18 - December 12, 2020)

Saturdays: 8:00 am - 12:00 pm

(May 5 - September 29, 2020)

Tuesdays: 8:00 am - 12:00 pm

Thursdays: 8:00 am - 12:00 pm

CHR Department for Public Health

Wednesdays: 8:00 am - 12:00 pm

Garrard County

117 Lexington Street

Lancaster, KY 40444

Tuesdays: 2:00 pm - 6:00 pm

Harrison County

Flat Run Veterans Park on

Oddville Ave

(May 2 - October 31, 2020)

Saturdays: 9:00 am - 1:00 pm

Harrison County Courthouse Lawn

Wednesdays: 9:00 am - 1:00 pm

Jessamine County

Behind City Hall

(May 2 - October 31, 2020)

Saturdays: 8:00 am - 12:00 pm

Jessamine County Senior Center

(June 2020 - September 2020)

Every 2nd Thursday: 9:30 am - 12:00 pm



Nicholasville Farmers' Market

708 N. Main Street
 Nicholasville, KY 40356
 (April - October 2020)
 Saturdays: 9:00 am - 1:00 pm

Lincoln County

First Southern Veterans Ball Park

(June 2020 - October 2020)
 Mondays: 8:00 am - 3:00 pm
 Wednesdays: 8:00 am - 3:00 pm
 Fridays: 8:00 am - 3:00 pm
 Saturdays: 8:00 am - 3:00 pm

Madison County

White Oak Pond Christian Church

(May 9 - October 10, 2020)
 Saturdays: 9:00 am - 1:00 pm

Berea Farmers' Market

Winter Market located at the Parrish House

(November 23, 2020 - March 21, 2021)
 Saturdays: 10:00 AM - 1:00 PM

Fee Park

(March 28 - October 31, 2020)
 Saturdays: 9:00 am - 1:00 pm

Memorial Park

(May 2020 - July 2020)
 Tuesdays: 3:00 pm - 6:00 pm

Lebanon / Marion County

Downtown Pavilion

(May 2 - October 31, 2020)
 Wednesdays: 8:30 am - 12:30 pm
 Saturdays: 8:30 am - 12:30 pm

Mercer County

Mercer County Fairgrounds

(May 2 - October 17, 2020)
 Saturdays: 9:00 am - 1:00

Shaker Village/during Mercer Co. Fair-Week

(July 22 - July 25, 2020)
 Wednesdays: 3:00 pm - 6:00 pm
 Saturdays: 3:00 pm - 6:00 pm

Shaker Village during Harvest Fest

(September 26 - September 27, 2020)
 Sundays: 3:00 pm - 6:00 pm
 Saturdays: 3:00 pm - 6:00 pm

Mercer County Extension Office 4H

One Stop Shop -Harvest Festival
 November 7, 2020 - 10:00 am - 3:00 pm

Montgomery County

Farmers' Market Pavilion

(June - October 2020)
 Wednesdays: 7:00 am - 12:00 pm
 Saturdays: 7:00 am - 12:00 pm
 (June 5 - September 4, 2020)
 (First Friday only): 6:00 pm - 9:00 pm

Scott County

Corner of North Broadway and Washington Street

(May 9 - September 5, 2020)
 Saturdays: 9:00 am - 1:00 pm

Stamping Ground Buffalo Harvest

Farmers' Market & Crafts

Stamping Ground City Park-Buffalo Square

(June 5 - October 3, 2020)
 Fridays: 4:00 pm - 7:00 pm

Washington County

101 East Depot Street
 Springfield, KY 40069
 (June 1 - October 31, 2020)
 Wednesdays: 3:00 pm - 6:00 pm
 Saturdays: 3:00 pm - 6:00 pm

Woodford County

Saturday Market

525 Marsailles Road
 Versailles, KY 40383
 (May 2 - October 24, 2020)
 8:30 AM - 12:00 PM

Wednesday Market

525 Marsailles Road
 Versailles, KY 40383
 (June 3 - October 28, 2020)
 3:00 PM - 6:00 PM

Monday Market

Darlin' Jeans Parking Lot
 Midway, KY 40347
 (June 1- October 26, 2020)
 3:00 PM - 6:00 PM



LET'S MANAGE STRESS SO IT DOESN'T MANAGE US

BY: DEBORAH B. REED, PHD, RN UNIVERSITY OF KENTUCKY COLLEGE OF AGRICULTURE HEALTH NURSE

It seems like everyone we talk with anymore is stressed. Was the world always like this? Probably so, but we are exposed to information 24/7 these days and most of it is negative. Fully connected, never given an opportunity to relax. Farmers have always been at the mercy of the weather, now they have global issues to consider. Issues that they have no control over at all. This year, as in previous years, farmers are reported to have one of the highest suicide rates of all occupations. How can we support them through these tough times?

First, let me say that stress isn't all bad. Short bursts of stress release "good hormones" that enable us to run faster, do things we usually couldn't do, in

essence, to survive. However, prolonged stress, like too much of any good thing, causes harm to our bodies. Continued stress causes our bodies to produce cortisol and other hormones that eventually raise our blood pressure, interfere with sleep, and is even linked to dementia. The key is to strike a balance between good stress and bad stress. Or, to use a Goldilock phrase, find it "just right."

Others might sense your stress before you do. Perhaps they find you short-tempered, easily angered, restless all the time, or not wanting to do fun things. If you look closely you may see yourself as tired all the time, unable to sleep, or wanting even more sleep. Perhaps you are packing on the pounds

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or losing weight without trying. You might not be able to focus on the task at hand, feel overwhelmed, or even not be able to start a task.

A farmer recently confessed to me, “I don't know why I feel so stressed. I am so blessed. I have a loving family, no debt, and good health. Everything just seems to get me down. And I feel guilty about that. I really am grateful.” Even when things are going right our lives are constantly changing. We grow older, a family member dies, the crop yield is down, cattle process remain low, our bodies react to all these stressors. It is normal to feel “down” from time to time but if the feeling persists or interferes with your life it is time to use countermeasures. What can you do?

First, try to identify the sources of your stress. Write them down. Things on the list that you have control over, for example, putting things off, decide how you can change that and act on it. For the things you have no control over – stock prices or tariffs – limit the amount of time you fret over those. Research shows that people who allow themselves a set amount of time each day to worry over specific problems, then set them aside for the rest of the day, have less stress. Sounds too simple to be true, but it is.

Here are some steps that you do have control over and are proven to help with stress:

1. **Talk with a trusted source.** This could be a friend, your neighbor, clergy, health care provider, even your dog (they won't tell).
2. **Breathe.** Five slow deep breaths in and out actually changes the chemistry of your blood and lowers the stress hormones.
3. **Rest.** Have a routine time for bed. NO electronic devices in bed or an hour before. Avoid a hefty bedtime snack too – just a cracker or two if you really need something.
4. **Turn off talk shows.** These are filled with negativity and conflict and serve no useful purpose. Instead try listening to an uplifting program or engage in an activity that helps

others. Just a simple “pay it forward” prompts good hormones inside.

5. **Practice gratitude – toward yourself and others.** Every night review three things you are grateful for before you fall asleep
6. **Limit alcohol and fatty, processed foods.** Alcohol may initially help you go to sleep but it prevents the good “REM” sleep that restores your body.
7. **Plan ahead.** Research on farmer stress notes that the leading thing to reduce stress is to anticipate and plan ahead. Planning gives you a roadmap and one less thing to figure out every day. Remember to not cram each day full, you need time for the unexpected too. Having a plan A and Plan B reduces stress.

These seven tips should help reduce your stress and help you feel better. If they don't seem to be working or if you feel hopeless, reach out to a health care provider and explain how you feel. They are trained to offer help in many ways and can be your link to feeling better. Talking to your health care provider about your stress also helps them understand any other symptoms you may be experiencing like heartburn, digestive problems, and high blood pressure. Stress is manageable if you use the right tools. Using a combination of these tools can get you through the tough times and lead to a better, more fulfilling lifestyle.



*Deborah B Reed, PhD, RN
University of Kentucky
College of Agriculture
Health Nurse*



AG CREDIT PARTNERS IN DONATION TO FEEDING KENTUCKY

The Kentucky Beef Council and The Dairy Alliance have teamed up to donate 48,000 Kentucky Proud beef burgers and 114,000 slices of cheese to Feeding Kentucky on National Beef Burger Day, Agriculture Commissioner Dr. Ryan Quarles announced today.

“May is beef month and today is National Beef Burger Day, and I cannot think of a better way to celebrate than the announcement that burgers and cheese slices are on their way to hungry Kentuckians,” said Commissioner Quarles. “Today’s announcement is just another example of how the Kentucky Hunger Initiative has brought our agricultural community together during this trying time for our state and nation. I would like to thank the Kentucky Beef Council, The Dairy Alliance, and all of our Kentucky Hunger Initiative donors who made this possible.”

The beef burgers were purchased from Beef Solutions LLC, which produces Kentucky Cattlemen’s Ground

Beef, a fresh, natural beef product raised by Kentucky farm families. The beef is ground and packaged by Creation Gardens of Louisville. Kroger donated the cheese as part of the grocer’s Zero Hunger Zero Waste Initiative. The products were delivered to God’s Pantry Food Bank in Lexington, and it distributed to all of Feeding Kentucky’s seven member food banks thereafter.

“Kentucky food banks often see limited donations of meat protein and dairy products that can be delivered to pantries serving those who are hungry,” said Michael Halligan, CEO of God’s Pantry Food Bank. “The COVID-19 crisis has increased food insecurity across the Commonwealth. Many are hungry for the first time. Many thanks, on behalf of Feeding Kentucky and all seven member food banks, to Commissioner Quarles and all of the Kentucky Hunger Initiative donors for providing beef patties

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Kentucky food banks often see limited donations of meat protein and dairy products that can be delivered to pantries serving those who are hungry.

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and cheese slices during these unprecedented times.”

The Kentucky Beef Council and The Dairy Alliance raised funds to purchase ground beef and dairy, with the support from Central Kentucky Ag Credit and Farm Credit Mid-America. Feeding Kentucky matched the funds designated for supporting Kentucky farmers for distribution through the food bank network.

“Beef producers continue to work every day to provide beef to our communities. Today’s donation will provide 6 tons of beef, representing just over two servings of beef donated for every one of the 38,000 cattle producers in the state,” stated Steve Dunning, cattle producer and Kentucky Cattlemen’s Association president. “We are excited and grateful for the opportunity to collaborate with these partners and ensure high quality beef is fueling our families when we need it most.”

“We are happy to partner with the Kentucky Beef Council and Feeding Kentucky to support our hungry friends and neighbors with nutritious dairy and beef products through the Department of Agriculture’s Kentucky Hunger Initiative,” stated Ronnie Patton, a Kentucky dairy farmer. “During this unprecedented time, it’s important to make sure we are all working together toward a common goal of helping those in need. Like all other days of the year, local dairy farm families are working hard to make sure the milk their

cows are producing gets to consumers.”

The government-ordered closure of schools, businesses, and other organizations has led to an estimated 35 percent increase in hunger in Kentucky, according to Feeding America. The state affiliate, Feeding Kentucky, reports Kentucky households with children are more likely to be food insecure.

The Kentucky Hunger Initiative was launched in 2016 by Commissioner Quarles to bring together farmers, charitable organizations, faith groups, community leaders, and government entities to reduce hunger in Kentucky. Learn more by visiting kyagr.com/hunger.

“This is a great opportunity to support Kentucky beef and dairy farmers during these challenging times,” said Jonathan Noe, Ag Credit Vice President and Chief Lending Officer. “Central Kentucky Ag Credit is proud to connect Kentucky farmers and the consumers that need their products the most during this pandemic.”

News release and photo from the Kentucky Department of Agriculture

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During this unprecedented time, it’s important to make sure we are all working together toward a common goal of helping those in need.

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EDUCATIONAL WEBINAR SERIES AVAILABLE

During the COVID-19 pandemic, Central Kentucky Ag Credit staff provided online educational opportunities for farmers and students. Ag Credit hosted a beef cattle outlook webinar presented by Dr. Kenny Burdine, University of Kentucky Associate Extension Professor of Livestock Economics.

Also, the Basics of Borrowing video series was created by Ag Credit loan officers to explain the “Five C’s of Credit” to students. The series was streamed through Facebook live giving students a chance to ask the loan officers questions. These recordings are on both

the Ag Credit Facebook and YouTube pages and at AgCreditOnline.com.

FARM STRESS MANAGEMENT INITIATIVE

As part of our mission to support rural communities and agriculture during this difficult farm economy, the Farm Credit System developed training materials focused on mental health and stress management. This training is provided free to cost and is available at farmcredit.com/rural-resilience.

The webinar and video series can be found on AgCreditOnline.com

Farm Stress Management initiative is available for free at:
farmcredit.com/rural-resilience

NEW EMPLOYEES AND PROMOTIONS



Emalie Gregory Promoted in Richmond Office

Emalie Gregory was recently named loan assistant in the Ag Credit Richmond Branch. Emalie has been with the Association for almost three years as a part-time employee, and was recently promoted to full-time.

Emalie is from Madison County and is a graduate of Madison Central High School, where she was an active member of FFA. She was raised on a 62-acre organic family farm in Richmond named "Simple Pleasures Farm & Gardens". The farm is primarily a cow/calf operation, and also has produce and other livestock. Emalie continues to help on the family farming operation.

She is a life-long member of the Stoney Run Baptist Church and she previously worked at the Fort Boonesborough State Park for four years. Emalie enjoys the outdoors and is an avid hunter.



Sheena Houston Joins Lexington Office

Sheena Houston recently joined Central Kentucky Ag Credit as a loan assistant in the Lexington Branch. Prior to assuming her duties with Ag Credit, Sheena was a member service representative with UNIFY Financial Credit Union in Georgetown for three years.

She is originally from Danville, Kentucky and is a graduate of Danville High School. Sheena attended the University of Louisville and studied communications.

Sheena currently resides in Lexington and enjoys watching football and loves skydiving.



Mikayla Sipple Added to Frankfort Office

Mikayla Sipple was recently added as a loan assistant in the Frankfort Office of the Association.

Most recently she worked at Community Trust Bank in Frankfort as Head Teller and Branch Operations Supervisor. Mikayla has been a resident of Owenton her whole life. She is a graduate of Owen County High School and attended Northern Kentucky University. Mikayla plans to study Business Administration with emphasis in Finance this fall through Eastern Gateway Community College.

Mikayla lives on her family's 35 acre farm. She enjoys kayaking, the outdoors and her golden doodle, Rosie.



Shelby Wade Named Loan Officer in Paris Branch

Shelby Wade has accepted a loan officer position with Central Kentucky Ag Credit and she will serve in the Paris Office of the Association.

She was previously employed with the Governor's Office of Agricultural Policy as a Compliance and Loan Operations Manager.

She is a University of Kentucky graduate with a B.S. and M.S. degree in Agricultural Economics. During her time in college she interned with Fayette County Farm Bureau, UK Cooperative Extension and Kentucky Center for Agriculture and Rural Development.

Shelby was raised on a 300-acre family farm in Nicholas County. She was an active member and officer of 4-H and FFA, and showed market hogs. Currently, the farming operation consists of 50 commercial cows and 10 sows. The family sells beef and pork directly from the farm and at Kentucky Proud shops in Carlisle, Maysville, Paris and Winchester.

She is a Nicholas County 4-H club volunteer, and is a member of Kentucky Women in Agriculture.



Central Kentucky Ag Credit
PO Box 1290
Lexington, KY 40588-1290

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