

# LEADER



## A LOOK INSIDE...

**Agriculture: On-call 24/7**

**Increase Your Financial IQ**

**Horses and Hospitality in the Heart of Kentucky**



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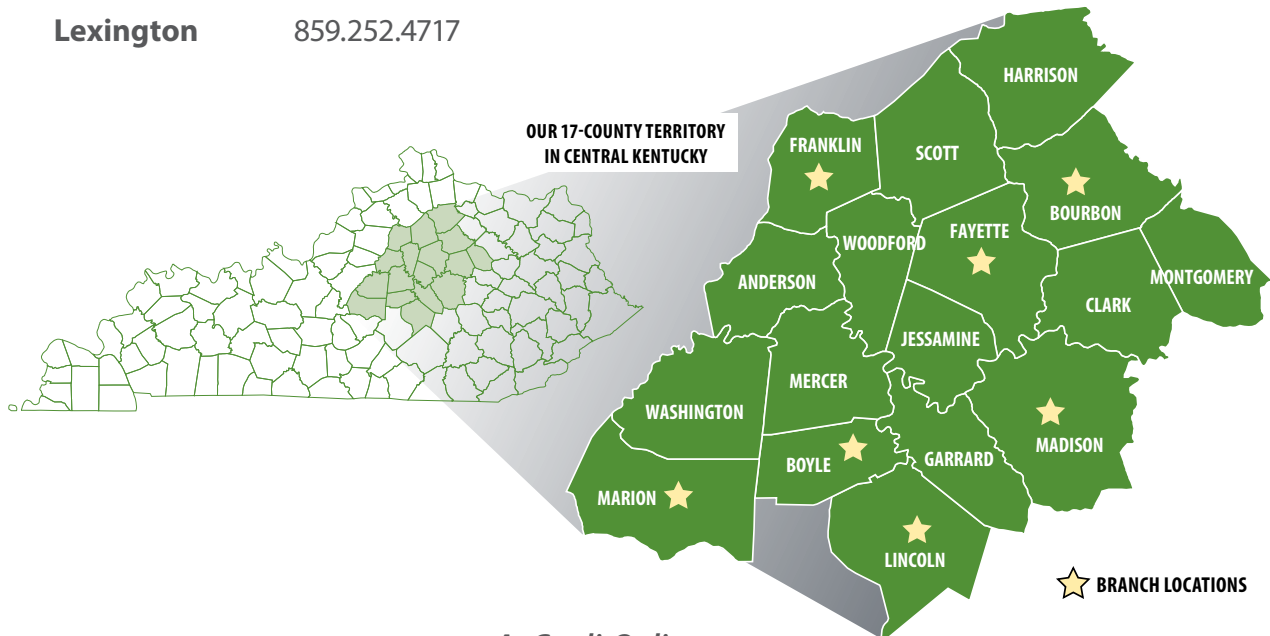
Ag Credit is on Facebook, Twitter, YouTube, Instagram and LinkedIn. Follow and Like Central Kentucky Ag Credit to keep up with the Association.



## OUR LOCATIONS

<b>Danville</b>	859.236.6570
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<b>Lebanon</b>	270.692.4411
<b>Lexington</b>	859.252.4717

<b>Paris</b>	859.987.4344
<b>Richmond</b>	859.623.1624
<b>Stanford</b>	606.365.7500



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

[AgCreditOnline.com](http://AgCreditOnline.com)

# LEADER

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

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## 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](http://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:

This photo was taken by Aly McGuire, Marketing Intern at Big Red Stables in Harrodsburg, Kentucky of Pepper the mare.

 NMLS#604727

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# Agriculture: **ON-CALL 24/7**

BY: ALY MCGUIRE, AG CREDIT MARKETING INTERN

*David Yoder, Yoder's  
Customer Processing, Inc.*

**W**hen the first announcement hit the news in January 2020, farmers in Kentucky like many others were not too concerned about the pneumonia like virus originating in Wuhan, China. As the media announced more and more cases spreading across the nation, concern started to grow, and consumers panicked.

Local farmers started to feel the heat when nonperishable items such as canned goods, and staples like milk, meat, and bread began to fly off the grocery store shelves. "Shortages at grocery stores and other food supply chain shockwaves caused by the pandemic gave many people a new understanding of the crucial role of America's farmers and ranchers and the importance of their survival through the COVID-19 economic storm. It is so heartening to know that through it all, the American people's trust in farmers is unwavering," American Farm Bureau Federation President Zippy Duvall stated in an interview.

David and Rhonda Yoder, owner and operators of Yoder's Custom Processing, Inc. will be the first to

tell you that COVID-19 has certainly raised awareness for local farmers, ranchers, and support industries such as slaughterhouses. After people experienced the shortage of grocery store goods, business started to boom at this small based, slaughterhouse and packaging facility located in Paint Lick, Kentucky. "It raised awareness for people to slaughter locally," says David Yoder. Business has been booming and the Yoder family is trying to expand to accommodate the new inflow of customers.

The Central Kentucky Ag Credit community is still striving to provide a safe environment for customers. June 4th, 2020 all Ag Credit locations reopened and continue to practice social distancing and respect capacity guidelines recommended by the CDC. All customers are encouraged to schedule in-person appointments ahead of time. The Ag Credit staff is also available to meet you on the farm or at another location convenient for you. All business matters that do not require face-to-face visits can be accomplished by phone or by computer using the Account Access feature on the website.



Ag Credit President and Chief Executive Officer, Jim Caldwell with a bottle of Castle and Key hand sanitizer.



Charlie Crume is shown with donated Castle and Key hand sanitizer.

## CUSTOMERS HELPING THE COMMUNITY

Castle and Key distillery was founded in 2014 and is located in the Old Taylor Distillery in Frankfort, Kentucky. Amidst the current pandemic, Castle and Key decided to start manufacturing and bottling FDA approved hand sanitizer for customers to purchase. They also developed the hand sanitizer initiative which targets essential businesses and organizations to receive free bottles of hand sanitizer. For every bottle purchased, one bottle is donated, and as of October 2, 2020, 10,624 bottles have been donated to the local community.

Charlie Crume is a maintenance engineering manager at Castle and Key Distillery, and was put in charge of distributing some of the donated hand sanitizer. Mr. Crume grew up on a 600 acre farm in Bloomfield, Kentucky where he played a major role in his father’s farming operation. He is now growing his own farming operation on 37 acres in Salvisa, Kentucky that Ag Credit has helped finance. Through his Loan Officer, Lisa Yeager, Charlie wanted

to help fellow Ag Credit customer owners receive the donations of hand sanitizer from Castle and Key. “We were happy to be an intermediary for these donations,” says Lisa. “This is a great way for a local business to give back to the community.” Castle and Key already distributed donated hand sanitizer to local bars, restaurants, and first responders in the community. Charlie wanted to think outside of the box and provide Ag Businesses with this resource.

Ag Credit is happy to assist small agricultural businesses in obtaining personal protective equipment such as hand-sanitizer in these uncertain times. If you belong to an essential business or organization and would like to inquire about donations or corporate bulk sales, contact your local Ag Credit office or Castle and Key Distillery through their website.

[CASTLEANDKEY.COM/PAGES/HAND-SANITIZER](https://castleandkey.com/pages/hand-sanitizer)

“

I am happy to help provide the community with this necessity. – Charles Crume

”



# The Future of Farming

## AG CREDIT SUPPORTS THE NEXT GENERATION OF FARMERS



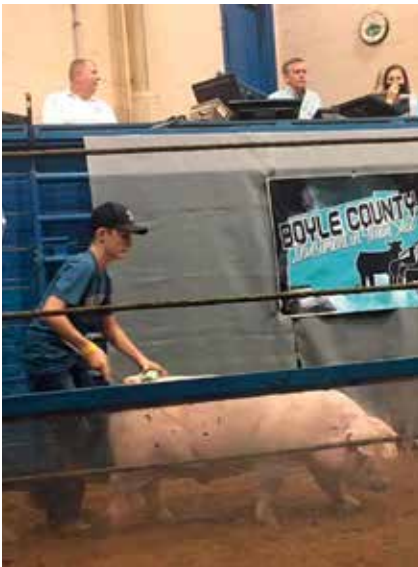
**ALLIE ARNOLD**  
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**FAYETTE COUNTY**



**ADDIE WHITE**  
JESSAMINE COUNTY



**SCOTT COUNTY**

This does not include all 4-H and FFA projects that were supported within the Ag Credit 17 county territory.

## 2020 KENTUCKY 4-H STATE PRESIDENT

Landry Woodrum is the 2020 State 4-H President. Landry is a Boyle County native who has been active in 4-H since he was nine years old. Landry has been an active member of the Boyle County 4-H Teen Club, the District 4 4-H Teen Council, and the Kentucky 4-H State Teen Council. As a 4-H State President Landry's goal as a 4-H officer is to create new opportunities for 4-H'ers to sharpen their leadership skills at the state level. Landry's parents are Kim Ragland and Brent Woodrum.



*Landry Woodrum*



*Randall Mattingly*

## KENTUCKY FFA STATE STAR FARMER 2020

The Kentucky Future Farmers of America awards a State Star Farmer every year. Randall is an FFA member that has gone above and beyond to demonstrate the top production agricultural experience in the state. Randall accepted the Kentucky FFA State Star Farmer award this year. "To me, FFA is an organization that teaches you life skills, the importance of agriculture, and an organization that allows you to meet lifelong friends," said Randall. Randall and his parents David and Alice Mattingly are loyal customers of Ag Credit.

## KENTUCKY WOMAN IN AGRICULTURE 2020 VIRTUAL CONFERENCE SPONSOR

Central Kentucky Ag Credit sponsored the 2020 virtual Kentucky Woman in Agriculture conference held October 14th. One of the featured speakers, Kiah Twisselman shared her inspiring weight loss journey with attendees. Although employees from Ag Credit could not attend in-person this year, several logged on to view the virtual conference from a safe "social-distance".

To learn more about the organization visit: [kywomeninag.com](http://kywomeninag.com)







*Anna Mattingly (fifth from left) poses with her fellow graduates from Leadership Lebanon.*

## MARION COUNTY LEADERSHIP GRADUATE

Leadership Lebanon is a program that brings together future leaders within the community. Each year a new class is selected that meets once a month to learn about various businesses throughout Marion County. This program allowed Anna Mattingly, Marion County Leadership Graduate, to meet several individuals that shared their knowledge and resources. "Making these connections will be a lifelong tool as I go forward throughout my career. It was a great experience meeting others who care about our community the same as I do," said Anna. Anna Mattingly is a Loan Officer in the Ag Credit Lebanon Office.



*Hagyard Challenge Winner. Pictured in front of the Hagyard jump are (left to right) Fuzzy Mayo with Jumps by Fuzzy, Elise Jackson with Hagyard Equine Medical Institute, and Celso Ariani aboard Ukulman De La Nutria.*

## HAGYARD CHALLENGE SERIES SPONSORSHIP

Central Kentucky Ag Credit was a sponsor of the 2020 Hagyard Challenge Series. Ag Credit sponsored the Leading Rider Award which is a bonus for the rider with the most points tallied in the shows that are part of the Hagyard Challenge Series. The winner of the \$50,000 "Betsy Grand Prix" and the 2020 Leading Rider was Celso Ariani and his mount Ukulman De La Nutria.

# THE NEXT GENERATION OF FARMERS

BY: WILLIE WILSON, SENIOR LOAN OFFICER



Young, beginning, and small farmers are an important and sometimes overlooked sector of our ag community. Often described as the next generation of farmers, these individuals provide more than just peace of mind that there will be a farmer of tomorrow, they also provide diversity. Due to competition and barriers to entry many of the farmers in this segment fill the gaps that large scale agriculture cannot. They typically produce fruits, vegetables, small scale protein, and have the flexibility to offer their products for sale directly to consumers through their local farmer's markets, CSA packages, and online sales. We saw an explosion of interest in direct sales from farmers to consumers early on in the COVID-19 pandemic as unprecedented strain was placed on our more traditional supply chain. This was a great opportunity for young, beginning, and small farmers to showcase the important role they play in producing food for our communities.

Part of our mission at Central Kentucky Ag Credit is to ensure the financial needs of the young, beginning and small farmers are met. To accomplish this Central Kentucky Ag Credit formed a Young Farmer Advisory Council in 2013. This group of young farmers helps guide the Association to better serve the young, beginning, and small farmers of Central Kentucky. The Young Farmer Advisory Council created Central Kentucky AgStart which provides access to various resources for young, beginning and small farmers in Central Kentucky. AgStart includes special loan programs, educational resources, access to experienced lending staff, and networking opportunities.

The Young Farmer Advisory Council continues to meet on a semi-annual basis where they develop new ideas to help us meet the needs of this growing segment. To learn more about Central Kentucky AgStart and the young, beginning and small farmer sector visit our website at [AgCreditOnline.com](http://AgCreditOnline.com).







## **OUTSTANDING IN THEIR FIELD**

**Cole Mattingly, Loan Officer**

### **Where are you from?**

I was born and raised in Washington County, Kentucky. My wife Amanda and I currently live in Marion County.

### **Did you grow up on a farm?**

I was fortunate enough to grow up on my family's farm in Washington County. Growing up on the farm helped me to build a strong work ethic beginning at a young age. Our farming operation consists of burley tobacco, corn, soybeans, wheat, and a commercial cow-calf operation on about 400 acres. We recently phased out of the burley tobacco operation and started raising feeder calves.

### **Where did you go to college?**

I have known since a young age that agriculture would play an important part in my life. When I graduated from Washington County High School in 2012, I decided to attend Western Kentucky University. In December 2015 I earned my bachelor's degree in agriculture with a concentration in business. Throughout the 3.5 years I spent at WKU I found myself traveling back home to the family farm during any free time I could find.

### **Were you involved with any clubs/teams growing up?**

When I was younger, I was a part of the Washington County Sharp Shooter's team. I was involved in the FFA throughout High School. I was a member of the Agribusiness Club and a brother of the Farmhouse Fraternity throughout college. I am currently a Washington County Cattleman's member, a member of the Ag Credit Young Farmer's council, and a member of the Knights of Columbus.

### **Interesting facts about yourself.**

In May of 2019 I had the opportunity to purchase one of my grandparent's farms. The farm is 157 acres on the Marion/Washington County line.

When I'm not working/farming my hobbies consist of turkey hunting, deer hunting, and four-wheeler riding.

### **Favorite part of being an Ag Credit loan officer?**

My favorite part of being an Ag Credit loan officer is the relationships I have built within my community. I enjoy working for an organization that enables me to help individuals and families acquire farmland and contribute to the Ag community.



## INCREASE YOUR FINANCIAL IQ: TIPS FOR WORKING WITH A LENDER

It's no secret that agriculture is a capital-intensive industry, so it should be no surprise that many farmers turn to lenders to access the funds they need to buy livestock, equipment, facilities and land. Approaching a prospective lender can be intimidating if you're a beginning farmer, but there are things you can do to make the loan process less stressful.

### Do your research

First, you need to decide which lender to approach, which means learning more about your options. Make sure the lender you choose is reputable and really understands agriculture – its annual cycles, from planting through harvest, and the reality that sometimes there are bad years, when weather can devastate a crop or commodity prices can take a downturn. Selecting the right lender means that you'll have a partner focused on helping you achieve success and is with you for the long haul.

A good place to begin your research is at the Farm Service Agency, which offers direct lending programs for young, beginning and small (YBS) farmers, and also works with other lenders like Ag Credit. If the first lender you approach isn't able to provide the funding you need, don't give up! Contact the next lender that meets your criteria.

You also need to know what kind of loan you'll be applying for, so familiarize yourself with basic loan and interest rate types. Do you need a line of credit or an installment loan? Will you need short- or long-term funds? Keep in mind that any loan term should align with the life of what's being funded, such as one year for annual inputs or five to 10 years for equipment. Would you prefer a fixed, variable or adjustable interest rate? You can learn more about financing options through basic internet research or by contacting your local Ag Credit office.



“

A good place to begin your research is at the Farm Service Agency, which offers direct lending programs for young, beginning and small (YBS) farmers, and also works with other lenders like Ag Credit.

”

### Prepare your documents

A lender needs to develop a clear picture of your operation's financial condition to make a decision about whether to finance any loan request. Two financial statements can provide much of the information the lender will need to make a decision: a balance sheet and an income statement/statement of cash flow. A business plan, whether complete or in development, will also help the lender better understand your operation.

You should also consider preparing a plan of action that explains how much capital you're seeking and how you plan to use it. This plan should reflect an understanding of your market and industry by including realistic costs, yields and selling prices. You can increase your insight into these factors by talking with fellow producers in your area or by attending a local YBS farmer or industry organization meeting.

### Understand the loan process

Borrowing money isn't as simple as strolling into a bank and walking out with a check. Much of the loan process happens behind the scenes.

- **INITIAL MEETING**

You should anticipate a fairly in-depth discussion during the initial meeting with a prospective lender. The lender will ask a lot of questions, but you should also be prepared with questions of your own. The right lender will be happy to take the time to talk through the process.

- **FOLLOW-UP DOCUMENTATION**

Based on your initial discussion, you may be asked for additional documentation, such as the balance sheet and income statement, if they haven't already been provided; cost, production and income projections; and two or three years of tax returns.

- **ANALYSIS**

Once the lender has all necessary documents, it completes an analysis to determine the credit worthiness of your request. During this phase, credit scores and payment history, income and expenses, and collateral are analyzed.

- **LOAN REVIEW**

The initial analysis is reviewed, along with the loan request, including amount and terms, to determine if the loan meets the lender's underwriting standards.

- **LOAN APPROVAL**

If your loan is approved, the lender will order the necessary appraisals and title work.

- **CLOSING**

Finally, loan documents are generated and signed by both you and the lender. The loan is closed, and funds are disbursed either in the form of a check or a line of credit.

### Establish a lasting relationship

In some cases, the lender may require additional financial documents during the life of the loan, but in many situations, you'll have no further obligations other than meeting the payment schedule.

Establishing and maintaining a positive relationship with your lender will enable you to feel comfortable asking questions and making additional funding requests, whether for another operating loan the following year or a new term loan for a capital investment.

*Source: Tamara Shrable, Relationship Manager, AgGeorgia*



## LETTER FROM THE EDITOR

BY: ALY MCGUIRE, AG CREDIT MARKETING INTERN



*Aly poses with her horse Casper.*

Starting this semester as a senior at the University of Kentucky has been all but normal. When approaching this school year I wasn't sure what to expect. From online lectures, mask requirements on campus, and the new social distance regulation, I was very frustrated to start my senior year in such an un-traditional fashion. From one disappointment to the next, I was just ready to get it over with and graduate. But, while working with my advisors to complete the remainder of my course requirements for graduation in 2021 with a Bachelor's in both Animal Science and Equine Science and Management, I had some extra credits to complete. This is when the light at the end of the tunnel appeared. To complete my credit requirements, I enrolled in "EQM399" the Equine Science and Management Internship.

Before COVID-19 the previous semester I had a meeting with the Internship Coordinator of UK's Ag Equine Program, Mrs. Savannah Robin, to discuss my possible steps after graduation, and possible career paths I could pursue with my two majors. Through



*Aly with her horse Jagger competing at the Kentucky Horse Park.*



“

During my time at Ag Credit, I have gained experiences and knowledge that will last a lifetime.

”



Mrs. Robin, I was put in contact with Courtney Bartenslager, Assistant Vice President and Marketing Specialist at Central Kentucky Ag Credit. I met with Courtney right on the cusp of when the pandemic began. We talked about what my internship could entail and some potential projects I could co-collaborate on. I was thrilled to get this opportunity and I was excited to start immediately. To my demise, a couple weeks later, schools were shut down, my semester was flipped on its head, and the Ag Credit office could not accept an intern for the time being due to the current state of the world. Gutted, I kept my sport horse farm job cleaning stalls and hoped things would go back to normal soon.

When this semester started, and I decided to complete my needed credits with the Equine Internship, I immediately thought of my previous-pandemic Ag Credit opportunity. Despite my science-based undergraduate experience, I've always been interested in all things marketing. From website design, to campaigning, to social media management, this internship is something I could see myself making into a career. Throughout the summer I stayed in contact with Courtney to make sure I still

had a spot in the Ag Credit office when the businesses re-opened. To my surprise, she emailed me just in time to enroll in the Equine internship program for Fall 2020.

During my time at Ag Credit, I have gained experiences and knowledge that will last a lifetime. Courtney Bartenslager has been a tremendous mentor and role model, showing me the ins and outs of a career in Marketing. I have thoroughly enjoyed creating, editing, and interviewing the people and business that are featured in this issue of the Leader. I have also gained experience in campaign design where I've been able to implement my Equine expertise to market to future equine operation customers. I have gained communication skills, been given the opportunity to attend professional development seminars, and network with people I would not have met otherwise.

I want to thank everyone at the Lexington office for making me feel welcome and a part of the Ag Credit family, Jim and Courtney for giving me this opportunity, and UK Ag Equine programs for giving me the push to take on such a wonderful internship experience.



# Horses and Hospitality

## IN THE HEART OF KENTUCKY

BY: ALY MCGUIRE, AG CREDIT MARKETING INTERN

Have you ever wondered what it would be like to live in the heart of horse country and experience the life a true horseman (or woman)? Have you dreamt of waking up to the smell of coffee brewing in a family farmhouse overlooking the hills of the Bluegrass? Or even imagined yourself galloping through lush flowering meadows on a quiet and gentle trusty steed? If you answered yes to these

questions, then a trip to Big Red Stables near small town Harrodsburg is just what the doctor ordered!

Kentucky has long been known for horses and hospitality. At Big Red Stables, you find both in one place. Emily and Drew Dennis, the stable wranglers, want you to feel at home on the farm. After all, this is Emily's family farm. The home farm has been in Emily's family since the 1940's. "My grandfather,



*Emily Dennis and Senior Loan Officer, Brad Godbey.*



*Drew and Ruth guiding customers back to the barn after a trail ride*





*Emily Dennis and her horse, Little Texas, looking at a picturesque Kentucky landscape.*



*Aly McGuire, Brad Godbey and Emily Dennis pose for their photo after a wonderful guided trail riding experience.*

Earl Dean, and his brothers at one time had about 3,000 acres of interconnected farmland,” Emily said. “All that’s here now, a little over 200 acres, remains because my mom, Judy Burks, loved the farm.” From an early age, Emily started riding horses and developed a passion for them and the farm. She can remember going out on the 3,000 acres of rolling and riding as far as the eye can see.

When Emily graduated from high school, she attended Transylvania University and studied Biology. Throughout her summers, Emily was a trail guide in Yellowstone National Park, and also worked in Big Horn, Wyoming on a Quarter Horse ranch. While Emily was away there wasn’t anyone to help her mother Judy ride the horses on the farm. Judy knew that to keep horses on the farm she had inherited, the horses needed to continue to be used. So, in 1987 Judy established Big Red Stables as a way to keep horses on the farm.

In 2006, Emily and her husband Drew moved back home to the family farm to help Judy run Big Red Stables. Ag Credit has been integral to this effort. Emily and Drew had an existing relationship with Central Kentucky Ag Credit, so it was natural to turn to Senior Loan Officer Brad Godbey when additional

funds were needed. “Ag Credit is an institution that makes you feel like family,” Emily said. Drew and Emily now own the front 56 acres and houses of the home farm. Emily and her sister Nellie own the back 150, which is used for cattle pasture, horseback rides, and hunting. The farm is named “Baile Mam” which is Irish



*The map in the barn full of stars from visitors all over the world.*

“

The beauty of it all is seeing what the horses teach people about themselves. – Emily Dennis

”

Gaelic for “mom’s home” to commemorate the late Judy Burke who passed away in 2016. Her ashes were spread on a high ridge at the back of the farm.

After Judy’s death, Ag Credit assisted in the purchase of Judy’s house, and Emily decided to add to the experience of Big Red Stables by making the house she grew up in an Air BnB experience for customers. “Nothing gives me more pleasure than seeing the lights on in mom’s house,” Emily said. Emily loves to travel and take horseback riding holidays out of the country and wanted to give this type of feel to customers that come to Big Red Stables.

None of this would be possible without Emily’s husband Drew, former state government employee and Anderson County native. Drew takes care of the grounds and financials of Big Red Stables. Drew is a big reason Emily can continue her full time day job as Counsel for the Legislative Ethics Commission and keep the family business afloat.

After the initial shutdown caused by COVID-19 pandemic, Big Red Stables has seen a steady flow of customers for riding and accommodations in 2020. Drew thinks that the naturally “socially distant” activity of riding horses and being in the great outdoors has been a drawing point for potential customers. “I think it’s a break from it all.” Emily said about the outdoor experience at Big Red Stables.

Emily’s favorite part of running the equine business operation is the horses. “The beauty of it all is seeing what the horses teach people about themselves.” The horses had little to say about Ag Credit during our visit to Big Red Stables, but clearly they are unsung heroes in their own right. As the main attraction, they happily carried us for a tour of Baile Mam Farm. Emily continues to give guided trail rides to people all over the country, and strives to share the spirit of her idyllic childhood with each person that comes to visit Big Red Stables.

 [Bigredstablesky.com](http://Bigredstablesky.com)

 [Big Red Stables](#)

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Watch our video featuring  
Big Red Stables at:

[AgCreditOnline.com/BigRedStables](http://AgCreditOnline.com/BigRedStables)



*Big Red Stables received Business of the Year from the Mercer County Chamber of Commerce in 2019.*



*Emily, Drew, and two of their trusty steeds: Little Texas and Shadow.*





## RECENT LAND SALES

The information provided in this column is only a sample of the recent land sales in central Kentucky. Since there are many factors taken into consideration when a buyer and seller establish a price, sales may or may not reflect the current market value in any particular area and should not be used in lieu of a formal appraisal by a state certified real estate appraiser to establish a value for a particular tract of land.

### May & Parman Agency Inc.

151 West Main Street  
Lebanon, KY 40033  
270-692-2153  
www.auctionsandhomes.com

#### Location 1:

Acres: 306.56 m/l  
County: Washington  
Date of Sale: 9/12/2020  
Selling Price: \$1,590,431.70  
Improved: Older farm house with basement, two shop buildings and mechanic shed.  
Unusual Features: One farm did not have any road frontage.

### Kentucky Prime Realty, LLC

232 S College Street  
Harrodsburg, KY 40330  
859-265-5100  
www.kyprimerealty.com

#### Location 1:

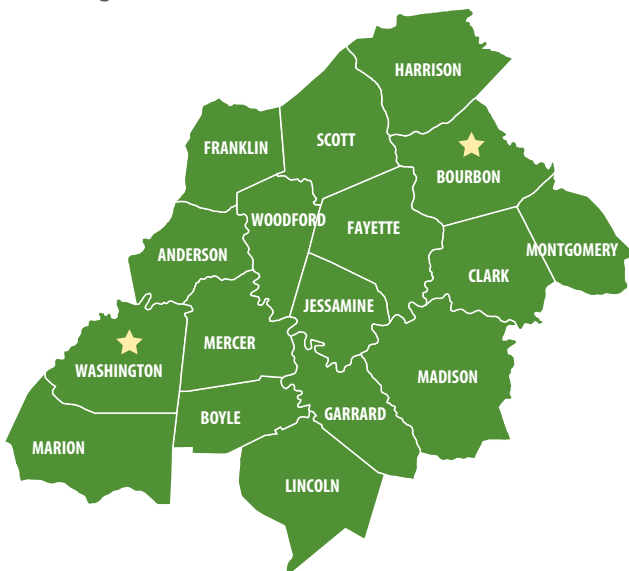
Acres: 257  
County: Bourbon  
Date of Sale: 9/25/2020  
Selling Price: \$1,606,250  
Unimproved: No homes, excellent soils/cropland, numerous tobacco barns on Cane Ridge Road.

#### Location 2:

Acres: 596  
County: Bourbon  
Date of Sale: 9/25/2020  
Selling Price: \$3,576,000  
Unimproved: Cropland with numerous buildings and road frontage on Bethlehem Road.  
Unusual Features: High percentage of cropland.

#### Location 3:

Acres: 222  
County: Washington  
Date of Sale: 10/5/2020  
Selling Price: \$535,000  
Improved: Older home and two barns.





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*Visit our new website at [AgCreditOnline.com](http://AgCreditOnline.com)*