

A golden retriever is running through a snowy field. The dog is wearing a red scarf and has its tongue out, appearing happy. The background is a soft-focus snowy landscape with some trees visible in the distance.

# LEADER

FOURTH QUARTER 2016

AG CREDIT



## Central Kentucky Ag Credit Offices

### DANVILLE OFFICE

P.O. Box 326  
485 North Danville Bypass  
Danville, KY 40422  
859-236-6570 • 1-800-589-4261

Joe Goggin, Principal Loan Officer  
Greg Robey, Loan Officer  
Brad Godbey, Loan Officer  
Tina Roney, Senior Loan Assistant  
Donna Price, Loan Assistant

### FRANKFORT OFFICE

P.O. Box 4288  
1120 U.S. Highway 127 South  
Frankfort, KY 40601  
502-875-0863 • 888-980-9417

Jeff Zinner, Loan Officer  
Lindsay Barnes, Loan Assistant

### LEBANON OFFICE

P.O. Box 544  
842 West Main Street  
Lebanon, KY 40033  
270-692-4411 • 1-800-264-0402

Richard Medley, Principal Loan Officer  
Justin Craig, Senior Loan Officer  
Travis Mattingly, Loan Officer  
Cole Mattingly, Loan Officer  
Jeremy Parker, Loan Originator  
Jeanine Williams, Senior Loan Assistant  
Susan W. Mattingly, Loan Assistant  
Ruthie Jackson, Office Clerk

### LEXINGTON OFFICE

P.O. Box 1290  
640 South Broadway  
Lexington, KY 40508  
859-252-4717 • 1-888-820-3270

Shane Turner, Vice President - Credit  
Lisa Yeager, Loan Officer  
Willie Wilson, Loan Officer  
Caleb Sadler, Loan Officer  
Miriah Eden, Loan Assistant  
Lisa Adams, Loan Assistant

### PARIS OFFICE

P.O. Box 249  
201 Commerce Drive  
Paris, KY 40361  
859-987-4344 • 1-800-613-4292

Russell Gray, Assistant Vice President &  
Senior Relationship Manager  
Tom Zack Evans, Loan Officer  
Ben Robin, Loan Officer  
Jordan Amburgey, Loan Officer  
Margie Roe, Loan Assistant

### RICHMOND OFFICE

P.O. Box 492  
1000 Ival James Blvd.  
Richmond, KY 40475  
859-623-1624 • 1-888-820-3221

Chris Cooper, Senior Loan Officer  
Teresa Thomas, Loan Officer  
Karen Sarver, Loan Assistant

### STANFORD OFFICE

P.O. Box 367  
106 Agriculture Way  
Stanford, KY 40484  
606-365-7500 • 1-800-467-0039

John Peek, Senior Loan Officer  
SaraVard Von Gruenigen, Loan Officer  
Felicia Madden, Senior Loan Assistant  
Tara Davis, Clerical Assistant

### REGIONAL LENDING MANAGERS

1-888-820-3270

Shane Turner, Vice President - Credit  
Paul Wyler, Vice President - Credit

### ADMINISTRATIVE OFFICE

Jim Caldwell, President and CEO  
Marcus Barnett, VP and CFO  
Jonathan Noe, VP and CLO  
Robert Anderson, VP- Information Systems  
Courtney Tarvin, Marketing  
Pam Johnston, Accountant  
Thomas Whitaker, Accountant  
Bud Burdette, Appraiser  
Kathy Saunders, Executive Assistant  
Grace Gayheart, Admn. Asst. - Credit

The **LEADER** is published quarterly for stockholders, directors, business associates and friends of the Central Kentucky Ag Credit Association.

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**James W. Caldwell**

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### ADDRESS CHANGES

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 1-859-253-3249, or by mailing to P.O. 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 1-800-589-7859, or writing Marcus Barnett, Chief Financial Officer, Central Kentucky Ag Credit, P.O. Box 1290, Lexington, KY 40588, or by accessing the association web site at [www.AgCreditOnline.com](http://www.AgCreditOnline.com). The association prepares an electronic version of the annual report which is available on the association's web site within 75 days after the end of the fiscal year and distributes annual reports to shareholders within 90 days after the end of the fiscal year. The association prepares an electronic version of the quarterly report within 40 days after the end of each fiscal quarter, except that no report need be prepared for the fiscal quarter that coincides with the end of the fiscal year of the institution.

### 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 web site and click on the homepage link [Review our Privacy Policy](#)

**Central Kentucky Ag Credit**



## On The Cover

The beautiful dog featured on the front cover is enjoying the winter weather. He is out playing in the first big snow of the season. One of the best parts of winter is watching dogs play and enjoy the snow.

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## Holiday Closings

### THANKSGIVING

Thursday, November 24  
Friday, November 25

### CHRISTMAS

Friday, December 23  
Monday, December 26

## Farm Credit Express Dealers

### Bevins Motor Company

1797 Lexington Road  
Georgetown, KY 40324  
502-863-2529  
bevinsmotors.com

### Bevins Motor Company

3365 Owingsville Road  
Mt. Sterling, KY 40353  
859-497-4440  
bevinsmotors.com

### Bevins Motor Company

4 Legion Road  
Paris, KY 40361  
859-987-4864  
bevinsmotors.com

### Bevins Motor Company

908 Commercial Drive  
Richmond, KY 40475  
859-624-4020  
bevinsmotors.com

### Central Equipment Co.

791 Red Mile Road  
Lexington, KY 40504  
859-853-2611/866-855-9738  
centralequipment.com

### Lawson Tractor & Implement, Inc.

Lebanon  
846 West Main Street  
Lebanon, KY 40033  
270-692-2169  
lawsontractor.com

### Lawson Tractor & Implement II, Inc.

6829 US Hwy 127  
Stanford, KY 40484  
859-854-3500  
lawsontractor.com

### HUS Equipment Inc.

131 East Lane,  
Nicholasville, KY 40356  
859-885-1879  
husequipment.com

### Northside Equipment

200 Automotive Drive  
Richmond, KY 40475  
859-623-5167  
northsideequipment.com

### Red Barn and Assoc., L.L.C.

Charlie Edgington  
833 Onstott Road  
Lancaster, KY 40444  
859-608-9745  
redbarnandassociates.com

### Clements Ag Supply, Inc.

1223 Lebanon Hill RD  
Springfield, KY 40069  
859-336-3112

### Haydon Equipment, Inc.

40 KY Highway 392  
Cynthiana, KY 41031  
859-234-4621  
haydoneq.com

### Montgomery Tractor Sales

1501 Winchester Road  
Mt. Sterling, KY 40353  
859-498-0342  
montgomerytractorsales.com

### S & S Equipment

834 Polly's Bend Road  
Lancaster, KY 40444  
859-759-0386  
sandsequipment.com

### Lee Farm Equipment

3020 Highway 208  
Lebanon, KY 40033  
270-692-0220  
Rich Lee's Cell: 502-693-7650  
leafarmeq.com

### Pingleton Trading Co.

68 Richmond Road  
Loop 2, Lancaster, KY 40444  
859-661-2042

### Winners Circle Trailer

**Sales & Service**  
3211 Georgetown Road  
Lexington, KY 40511  
859-367-0007  
Toll Free 855-670-2767  
winnerscircletrailers.com

### Bobcat Enterprises, Inc.

1309 Cahill Drive  
Lexington, KY 40504  
859-254-3936  
bobcat-ent.com

### Arnett Trailer Sales

7401 Indian Mount Drive  
Mt. Sterling, KY 40353  
859-499-3700  
arnetttrailers.com

### H & S Tractor Parts

7075 Lebanon Road  
Danville, KY 40422  
859-236-3745  
Find Us On Facebook





# Happy Holidays

Your friends at Ag Credit wish you a

**Merry Christmas and a Happy New Year!**

Even though it's the holiday season, Ag Credit knows farmers don't take a day off from the farm and continue to work hard.

For that we thank you!



Pictured Left to Right: Brennan and Serena Gilkison of Clark County, Michael Smith of Jessamine County, Kendall Henson from Harrison County, Shane Courtney of Shelby County, Michael Peterson of Anderson County, Willie Wilson Lexington Ag Credit Loan Officer and Ben Furnish of Harrison County are pictured above all members of the Kentucky Agricultural Leadership Development Program.

## Harvest to Hand

**F**arm to table events have become very popular, and farm activities featuring farm products in central Kentucky is no exception. In Clark County, Gilkison and Reece Farms put on the event Harvest to Hand in early August. The event showcased food grown by Gilkison Farm, Reece Farm and other local farmers. The great tasting

food was prepared by TJ Harville, and all proceeds of the event went towards agricultural education in Clark County. Willie Wilson, Lexington Loan Officer, attended the event and while there joined other members of the Kentucky Agricultural Leadership Development Program (KALP). Willie is a member of Class XI of KALP.



# Ag Credit Loan Officers Attend Mid-South Ag Lending School



Pictured Left to Right: at the Mid-South School of Agricultural Lenders (MSAAL) are Jennifer Schlicht, MSAAL Program Coordinator; Dr. Freddie Barnard, Professor of Agricultural Economics, Purdue University; Dr. Steve Isaacs, Extension Professor, University of Kentucky; Justin Craig, Senior Loan Officer, Central Kentucky Ag Credit, Lebanon; Dr. Joey Mehlhorn, Parker Chair of Excellence in Agriculture, MSAAL Co-Director; and Chris Cooper, Senior Loan Officer, Central Kentucky Ag Credit, Richmond.

**T**wo loan officers from Ag Credit have finished a summer session at the Mid-South School of Advanced Agricultural Lenders. The school took place at the University of Tennessee at Martin, and this year marks the 15th year for the session.

Chris Cooper Ag Credit's Senior Loan Officer in Richmond, and Justin Craig, Ag Credit's Senior Loan Officer in Lebanon attended the advanced education conference during August 1-5. Last year's Mid-South graduates from the Ag Credit lending team were Joe Goggin, Principal Loan Officer in Danville and John Peek, Senior Loan Officer in Stanford.

The Mid-South Agricultural Conference is planned by regional lenders and producers for professional individuals

who have two or more years of experience in the lending and agricultural production industries.

Featured speakers at the August Conference included Dr. Richard Brock, Owner and President of Brock Associates; Dr. David M. Kohl, Virginia Tech University; Bob Young, American Farm Bureau Federation; and Dr. Matthew Roberts, The Ohio State University.

Participation in the Mid-South School of Advanced Agricultural Lenders is one of many on-going training experiences that enhance knowledge of Ag Credit loan officers. Ag Credit currently serves thousands of central Kentucky farmers and rural residents with farm and home loans in the Association's 17-county service area.







# The Professor Speaks

By **Dr. David M. Kohl**, Professor Emeritus - Virginia Tech and President - AgriVisions, LLC

## Education: The Game Changer

**R**egardless of age, pursuits of lifelong learning and continual improvement include the path of education. Learning a new strategy or an additional skill can revitalize one's business and life. I believe special recognition is due to all the Farm Credit Associations that continue to sponsor young and beginning farmer programs to provide a foundation for the business journey. I enjoy participating in Farm Credit's various educational efforts along with the many, dedicated Farm Credit team members who mentor and present information. Indeed, such programs are shaping the future of agriculture.

Many associations offer long-standing programs that provide leadership training over multiple days. Those events expose aspiring young agricultural producers and entrepreneurs to cutting-edge information and trends. Programs are designed to challenge their knowledge and stimulate their thinking on business practices. In addition, programs are instrumental for networking and developing long-term relationships. Those connections offer individuals a separate, outside group of peers with which they can share opportunities and challenges. Of course, with social media and today's rapid style of communication, the flow of ideas is ever increasing.

As an example of an educational program's potential, I remember one couple that owned and operated a traditional beef operation. After an educational course on value-added marketing, the wife was energized and

wanted to market their beef locally to restaurants and other high-end venues. This couple has been very successful through the years.

Other Farm Credit Associations offer "nuts and bolts" programs that examine in detail the construction of budgets, cash flows and balance sheets. These programs explain how to run different scenarios of financials and market conditions for any new venture. From testimonials of these programs, some producers have scaled back expectations due to the scenario testing, while others abandoned an idea altogether. It can be disappointing to discover an idea may not be profitable or sustainable, but it preserves considerable time and money for perhaps, another future opportunity.

The educational focus for some Farm Credit Associations is generational business transition. These programs bring together both younger and older generations to discuss and develop future transition plans. While a single day program does not solve the challenges of business transition, it does identify issues and start crucial conversations. Most importantly, these programs provide a format for successful future planning.

The Ag Biz Planner offered by Farm Credit University can be customized for businesses in the start-up mode, those with a family member returning, or the agricultural entrepreneur exploring niche markets. Over 750 producers have enrolled in the training, which includes a mix of online and face-to-face sessions. Farm Credit team members often serve as mentors for the program.

At a recent session in Pennsylvania, one participant stated the course confirmed his thoughts on expanding into niche markets. At graduation from the course, another indicated that this program highlighted for him the need to ask some critical questions about the future direction of the business and laid groundwork for successful transition planning.

Other educational efforts include trips to Washington D.C., state capitals and international markets. As the public becomes increasingly less aware of agriculture, it is important to stay connected with public interest, changing consumer demands and trends. Each of these can prove to be educational game changers. Cooperatives continue to make the initial investment into education, but in many ways, they are generating huge dividends for the future.

Testimonials from past educational venues include phrases such as, "This returned us from recreational lifestyle farmers to ones that cash flow," and "It opened our eyes to the resources and programs available." Others claimed it helped re-shape their goals in the planning process for better business, family and personal balance.

The side-by-side approach of education with producers, Farm Credit team members, and strategic alliances is critical. In tackling challenges and opportunities of tomorrow's agriculture, education truly is a game changer. After all, agriculture is the foundation behind the success of society.

# Marion County Food to Fork



Marion County FFA students: Nick Sandusky Gerard Flanagan, Karrie Followell and Kate Mattingly educated students on hog production and where their food is produced.



Nick Rogers, Rogers Fertilizer Services, taught students about vast amount of technology that is available in agriculture. Above the children are shown enjoying flying a drone.



Travis Mattingly, Lebanon Loan Officer and his mother, Debby Mattingly, are shown above during a break between sessions. Debby taught students about sheep production and even brought her sheep to the event.



Warren Beeler, Executive Director of the Governor's Office of Agricultural Policy and Steve Downs, President of the Marion County Cattlemen's Association are shown above enjoying a moment together. The Marion County Cattlemen's Association grilled burgers and hotdogs for the event.



A group of girls enjoy the ice cream sample that was given to them after learning how to milk a cow.





## Woodford County Farm Tour Features Six Ag Topics; Ag Credit was a Sponsor

**A**g Credit was among sponsors of the Woodford County Farm Tour that took place during late July. The one-day event drew a large crowd of ag producers, with two farms featured on the tour.

### First Stop on the Tour

Thistle's End Farm (also known as Old Home Place Farm) featured

agricultural involvement of several families, including John Wilhoit and Sue Churchill; Bryan Richardson; Anna Bynum and Aaron Stancombe. Flower production, pastured meat production and vegetable production were featured on the Thistle's End Farm.

Flower production at Thistle's End Farm spans the full gamut,

from seedling production in a high tunnel-type greenhouse. Mature flowers are packed in special shipping containers, stored in refrigerated conditions and taken to market fresh and ready for someone's pleasure.

*Continued on next page.*







Chickens and pigs at Thistle's End Farm are moved about the farm, using mobile electric fencing. Hair sheep are also produced at the farm, using Katahdin and St. Croix breeds. All stock is grass fed, with feed supplements provided by Bagdad Feed Mill in Shelby County.

Vegetable production was the third feature shown at Thistle's End Farm. About an acre of vegetables are being organically produced on the farm, using trickle irrigation and no plastic. Six vegetables comprise primary production on the vegetable portion of the farm, including watermelon, butternut squash, sweet potatoes, okra, sweet corn and potatoes.

**A Traditional Tour Ending**

The 1,200-acre Sycamore Farm ended the day's activity on the Woodford County Farm Tour. Featured were tobacco production, nitrogen management in soybeans, and a tour of the Kentucky Department of Agriculture (KDA) Mobile Activity Center.

With the cost of labor currently posing a challenge to Burley producers, a spraying technique that can stop the manual process of topping tobacco was discussed. The process is being explored for the purpose of reducing the labor-intensive process of topping tobacco.

Since nitrogen is a major factor in production of soybeans, the application of additional nitrogen late in the season was discussed. The process is in early trial stages in other areas, but few trials have been performed in Kentucky. Ongoing experimentation with the process was discussed at the Woodford County Farm Tour.

The KDA Mobile Science Center contains ten interactive work stations, which enable students to conduct activities and investigations related to agriculture and the environment. Tour attendees were able to tour the specially designed KDA mobile bus, while discussing benefits that young people obtain from the mobile education unit.

**CUSTOMER COMMENTS**

"Very pleased with the service!"

Richmond

" You folks are the best."

Prospect

" I have been doing business at Danville CKAC for over 20 years and have always been pleased."

Nicholasville





## Ag Credit's AccountAccess

Manage your account information anytime from anywhere with our convenient AccountAccess! This FREE service allows you to access up-to-date information about your account 24 hours a day, seven days a week on our secure website.

With AccountAccess, you can:

- Make payments.
- Access lines of credit.
- View important tax documents.
- And more!

To sign up, go to [AgCreditOnline.com](http://AgCreditOnline.com) and click the "AccountAccess" button. Then, follow the simple instructions to get started.



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

## Serving Franklin and Anderson Counties



Jeff Zinner, Frankfort Loan Officer

Ag Credit has opened a new office in Frankfort. The Association's Board of Directors and management have worked throughout the past several months to determine the location, need and staffing for the Franklin County office.

According to Jim Caldwell, President of Central Kentucky Ag Credit, the Board of Directors determined that Franklin and Anderson County farmers and rural residents need a more convenient location to obtain farm loans and rural home loans. Prior to opening the new Frankfort Ag Credit location, the nearest Ag Credit Offices have been in Danville and Lexington. Opening of the new Frankfort location takes financial services several miles closer and more convenient to residents of those two, important central Kentucky counties.

*(Continued on next page)*



The new Ag Credit Frankfort Office is located in the Farm Bureau Building on the south side of Frankfort. Information is as follows:

Central Kentucky Ag Credit  
Frankfort Office  
1120 U.S. Highway 127 South  
Frankfort, KY 40601  
Phones: 502-875-0863 (or)  
888-980-9417

Jim Caldwell said opening of the Frankfort Office is a continued improvement in service that Ag Credit has extended to farmers and rural residents in recent years. "The continuing goal of the Association is to provide affordable, convenient and reliable financial services to farmers and rural families. Since area farmers and rural families need access to financial services that cater to their unique production and lifestyle needs, the Ag Credit Board and management is responding to satisfy that need."

Central Kentucky Ag Credit provides financial services in 17 counties in the Bluegrass Region. The Frankfort Office is the seventh (7th) full-service Ag Credit location. Other offices are located in Richmond, Lexington, Paris, Danville, Stanford and Lebanon.

Jeff Zinner will be the Loan Officer for the Frankfort Office. Zinner currently lives in Franklin County with his wife and two children, while helping manage his family's sheep farm. Prior to his employment with Ag Credit, Jeff was the Assistant Manager of the North American International Livestock Exposition for nine years. Jeff's role at the North American has consisted of substantial duties for all types of livestock on a national level. Jeff is a member of the Kentucky Farm Bureau, Kentucky Cattlemen's Association. He is a USDA Certified Livestock Grader, Franklin County FFA livestock leader and a USA Swim Official. Lindsay Barnes, will also be working at the Frankfort office as Loan Assistant.



# Why Do Business with a Co-op: Cooperatives Offer Advantages

by Robert Anderson

**C**entral Kentucky Ag Credit is a cooperative, or simply a co-op. Ag Credit specializes in lending to farmers, part-time farmers, rural residents and farm-related businesses in central Kentucky.

The term cooperative refers to the business structure that Ag Credit operates under. In the U.S. there are four principal types of business structures

- Proprietorships
- Partnerships
- Corporations
- Cooperatives

Ag Credit provides people needed financial services and manages the co-op in the best interest of all of its customers. The customers of Ag Credit are called members because as part of doing business with Ag Credit, people become members thru the purchase of a share of ownership of Ag Credit.

FACT	BENEFIT
The ownership and control of a co-op rests with the members, i.e., the people who use the services of the co-op.	The way Ag Credit handles business will always be suited to the interests of all its farmers and rural residents.
Ag Credit returns a portion of its profit back to people who use its services.	Ag Credit really does "Put our profits in your pockets." That means money back to you to spend however you wish.
Because of cooperative business structure co-ops can "pass thru the profits" directly to its members. Operating this way allows Ag Credit to improve its' financial results.	Ag Credit passes this financial benefit along to members in the form of competitive interest rates and through patronage refunds.
<b>You'll like the way we do business</b>	

In the U.S., one in three Americans is a member of a co-op, which is the business model for over 40,000 businesses representing over \$3 trillion in assets in industries from credit unions to rural electric co-ops, purchasing, groceries, farming and worker-owned businesses across many sectors. Source:NCBU/CLUSA

Local energy supply cooperatives here in Kentucky are just one of the many co-ops operating in Kentucky and throughout the world. Credit Unions are another example of local cooperatives and there are many others spanning the retail, agricultural supply, and food supply chain.

# AROUND AG CREDIT

## Grace Gayheart Promoted to Administrative Assistant - Credit



**G**race Gayheart has been promoted to Administrative Assistant in the Association's Credit Department. In her new role, Grace will operate in the Lexington Administrative Office.

For the past four years, Grace has been Loan Assistant/Branch Coordinator in Lexington for Central Kentucky Ag Credit. In her current position as Administrative Assistant, she will provide support to credit functions at the senior management level. Grace will be working directly with Jonathan Noe, Vice President and Chief Lending Officer.

Prior to her employment with Central Kentucky Ag Credit, Grace worked for five years in commercial banking. She also has two years experience in radio advertising and marketing. Grace is also a member of the National Leadership Society through Midway College.

Gayheart is a 2002 graduate of Woodford County High School,

and this winter will graduate with her Associates Degree in Business Administration from Midway College. Grace grew up helping on her grandfather's dairy farm in Rockcastle County.

Grace's husband, Brad, manages the Lawrenceburg Kroger. Grace, Brad and their son reside in Versailles.

## Cole Mattingly Chosen as Loan Officer with Lebanon Ag Credit



**C**ole Mattingly has been chosen as Ag Credit Loan Officer in Lebanon. Cole has an extensive farming background and experience that is valuable to Ag Credit and its members.

Cole grew-up on his family's 125-acre farm in Springfield. The Mattingly's farm consists of burley tobacco, corn, soybean, wheat and a commercial cow-calf operation. Cole attended Washington County High School, where he was a member of 4-H and FFA.

He earned his Bachelor's Degree from Western Kentucky University in Agriculture, with a minor in Business. While at Western Kentucky University, Cole was involved with the FarmHouse Fraternity and the Ag Business Club. He is a current member of Kentucky Cattlemen's Association.

Prior to his employment at Central Kentucky Ag Credit, Cole was an Applicator for Crop Production Services in Campbellsville. During college, Cole interned with Crop Production Services specializing in sales.

Cole's parents are Kevin and Amanda Mattingly. Cole currently resides in Springfield and he is a member of the St. Rose Catholic Church.

## Lisa Adams to Serve in Lexington



**L**isa Adams has been named a Loan Assistant and she will serve Ag Credit in the Lexington Office.

Prior to assuming her duties with Ag Credit, Lisa was an Internal Auditor

*Continued on next page.*



with Kentucky Bank in Paris. Her business and financial experience also includes service to Providian Financial on the West Coast, where she specialized in home loans and collections; and she was Office Manager for Aesthetic Installations in California.

Lisa is a native of the Bay Area in California. She earned her education at Chabot College in Hayward, California, and at Patten College in Oakland. She is a graduate of San Leandro High School.

She has been an involved parent in school activities in the Scott County area. She has served as Coordinator for Mothers of Pre-Schoolers (MOPS), and was active with the Western Elementary Parent Teacher's Association (PTA) in Georgetown.

Lisa and her husband, Jason, are residents of Georgetown and they are parents of triplets.

## Lindsay Barnes Selected as Frankfort Loan Assistant



**L**indsay Barnes has been selected as Loan Assistant for the Central Kentucky Ag Credit Frankfort office. Prior to the Frankfort office opening, Lindsay has served as Loan Assistant in both the Lexington and Richmond offices.

The Harrodsburg native is a 2011 graduate of Mercer County High School. While in school she was a member of 4-H, the Mercer County FFA, Health Occupations Students of America and played volleyball part of her high school career. Lindsay also grew up helping on her grandfather's quarter horse farm in Mercer County. Her interest in horses continues as she currently volunteers in horse rescue at McConathy Farm Rescue Team, in Lexington.

Prior to her employment at Central Kentucky Ag Credit, Lindsay worked at Traditional Bank in Lexington.

Lindsay's parents are Tracie Gilliland of Mercer County and Todd Barnes of Jessamine County.

Lindsay currently resides in Lexington and is a member of the Church at Athens.

## Miriah Eden Named to Ag Credit Staff



**M**iriah Eden, a native of Cynthiana in Harrison County, has joined the Ag Credit staff as a Loan Assistant. She will serve two of Ag Credit's offices in Lexington, and in Paris.

Prior to joining the Ag Credit team, Miriah was Office Manager with HNH

Financial Services in Georgetown / Scott County, a position she held for 12 years. During her early career she worked as Assistant Librarian for four years with the Harrison County Board of Education.

Miriah earned her B.A. Degree in Organizational Management from Midway College, where she graduated with a high GPA. In addition, she is a Licensed Life and Health Insurance Agent. Miriah is also graduate of the Leadership Program in Scott County, and served that organization on the Steering and Development Committee.

Miriah's hobbies include travel, reading, and she is an energetic UK Wildcat fan. She is also a member of the Harrison County Humane Society.

She is the daughter of Gary Fuller and Veronica McCrory, both of whom are Harrison County residents, and Miriah is the mother of three children.

## 2017 Nominating Committee

During the Central Kentucky Ag Credit Annual Meeting in early 2017 nominations will be presented to fill one vacancy on the Ag Credit Board of Directors.

Member of the 2017 Nominating Committee are: Bennie Gilbert, Joyce T. Pasley, John Sparks, Jason Whitehouse, David Lee Williams and Phillip Howard (Alternate).

Members who wish to submit names for consideration as potential director candidates may do so by contacting:

Nominating Committee  
Central Kentucky Ag Credit  
P.O. Box 1290  
Lexington, KY 40588-1290  
Phone: 800-589-7859



# Ag Credit Supports 4-H &



Addison Arnold – Bourbon County



Avery Jones - Clark County  
Thank you Kasey Moore Photography



Molly Mason – Bourbon County



Mollie Arnett – Montgomery County



Caroline Groth – Fayette County



Turner Reynolds – Woodford County



Troy and Alberta Redwin  
Ag Credit partners with the Madison County Beef Cattle Association to pay for exhibitor's admission fees.



John Cooper Arnold – Bourbon County



Nathan Hicks of Lancaster  
Ag Credit partners with the Madison County Beef Cattle Association to pay for exhibitor's admission fees.



Silas Groth – Fayette County



Mia Mason – Bourbon County



Matthew Pelfrey – Marion  
Thank you, Stevie Lowery, The Lebanon Enterprise, for submitting this photo.



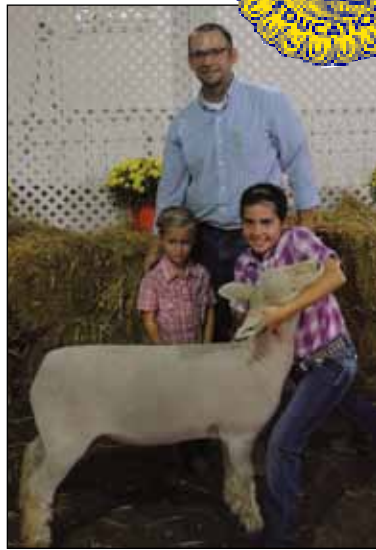
# FFA Youth Livestock Sales



- Fayette County



Cooper Moore - Clark County  
Thank you Kasey Moore Photography



Anna Grace Groth - Fayette County



Gracie Metzger - Woodford County



Aubrey Jones - Bourbon County



David Barnett - Fayette County



Audrey Dixon - Jessamine County



g from Georgetown  
ison County Beef Cattle  
tor's admission fees.



Madalyn Groth - Fayette County



Charity Browning - Garrard County  
Thank you, Eric Comley for the photo.



Kaitlyn Wiseman - Clark County  
Thank you Kasey Moore Photography



n County  
erprise, for taking and

## Boyle County Investment in Youth Sale

- Josh Kernodle - lamb exhibitor.
- Gage Ross - goat exhibitor.

## Mercer County Youth Investment Sale

- Zane Ison - hog exhibitor.
- Blain Flach - hog exhibitor.



# Ag Credit Young Farmer Council Summer Meeting



Tom Zack Evans, Paris Loan Officer, holds his son while talking to other Young Farmer Council members.

**T**he Young Farmer Council Summer Meeting was held in August. Jared Ayres, Young Farmer Council member, hosted the event at his farm in Garrard County. Members brought their children and enjoyed great company and great food! Dr. Steve Isaacs, University of Kentucky Ag Economics Professor spoke briefly about the agriculture industry and the impact of the economy on agriculture. While Jared, spoke about his farming operation to the council.



Dr. Steve Isaacs, University of Kentucky Ag Economics Professor talked briefly to the Young Farmer Council about the agriculture economy.



Jared Ayres, Garrard County, talks about his farming operation and the improvements he has made to his farm.

*The Ag Credit Young Farmer Council was created in 2014. The council consists of a representative young farm couple from each of the 17 counties served by Ag Credit.*





Pictured Left to Right: Caleb Sadler, Lexington Loan Officer; Philip McCoun, Ag Credit Member-Borrower and KY State Fair Board Member; JD Noe, KY State 4-H Vice President and Lincoln County native; and Joe Goggin, Danville Principal Loan Officer and KY State Fair Board Member.

## Ag Credit Proud Sponsor of Kentucky 4-H

During the Kentucky State Fair the Kentucky 4-H Foundation hosted an Appreciation Breakfast for 4-H sponsors. The event was held in Cloverville at the Kentucky State Fair, Ag Credit is a long-time sponsor of Kentucky 4-H. 4-H Leaders introduced sponsors to one another, along with introducing the newest KY State 4-H Officer Team.

Caleb Sadler, Lexington Loan Officer, attended the breakfast, along with Joe Goggin, Danville Principal Loan Officer. Joe was also representing the Kentucky State Fair Board at the Appreciation Breakfast.



Pictured Left to Right: Caleb Sadler, Lexington Loan Officer; Nathan Sewell, Scott County FFA Advisor; Mishelle Conkle, Scott County FFA Alumni Member; Benton White, Scott County FFA Vice President; and Jordan Amburgey, Paris Loan Officer.

## Scott County FFA Supports Louisiana FFA Chapters Impacted by Flooding

The Scott County FFA Chapter hosted a charity crawfish boil to raise money for the Louisiana FFA Chapters that have been impacted by the flooding. Not only did Ag Credit staff attend the event, but also

donated napkins, cups and a monetary gift to the cause. The event was run by Scott County FFA members and alumni with attendance of 150 people.



# Mark Your Calendar!

## Kentucky Fruit & Vegetable Conference

**January 9-10, 2017**



**T**he Kentucky Fruit & Vegetable Conference will take place in Lexington on January 9-10, 2017. The important event features annual meetings for three major associations, including the Kentucky State Horticultural Society, the Kentucky Vegetable Growers Association and the Kentucky Wine Association.

Location of the conference will be the Embassy Suites Hotel in Lexington, and events will include an Exhibitor-Grower Luncheon on January 9, and a Wine Tasting Competition on the evening of January 9. An industry exhibit section is also included with the annual conference.

The two-day event is coordinated by the University of Kentucky Horticultural Extension Service and a series of respective association annual meetings and educational sessions will take place. An exhibit section is also included with the conference. Exhibit space can be reserved by contacting Pamela Compton, UK Assistant Trade Show Coordinator, 859-257-2909, or email her at [pscomp1@uky.edu](mailto:pscomp1@uky.edu).

Early information indicates that individuals who plan to stay overnight can contact the Embassy Suites Hotel by phone at 859-455-5000. The rate for a single or double room is \$119.95, according to advance information. The Hotel and Conference Center is located off Exit 115 on I-75 at the Newtown Pike junction.

Ag Credit will be on location with an exhibit and loan officer professionals who can assist with discussions regarding financial service for farmers, rural residents and for representatives of the fruit, vegetable and wine industries.

## Kentucky Cattlemen's Association

**January 19-20, 2017**



**T**he Kentucky Cattlemen's Association (KCA) will have their annual meeting in Lexington on January 19-20, 2017. As a flagship event for cattle producers throughout Kentucky, the two-day event is action packed with a major banquet, association meetings, visitation from county cattle association members from across the Commonwealth, and an exhibit section.

Location of the KCA Annual Convention will be the Lexington Convention Center in the downtown area. The headquarters hotel will be the Hyatt Regency Hotel.

The Kentucky Cattlemen's Association is affiliated with the National Cattlemen's Association, and a key link with Kentucky's many County Beef Cattle Associations. A host of services are provided by the Kentucky Cattlemen's Association including legislative representation; monthly publication of "The Cow Country News"; educational programs for producers; a checkoff program; leadership programs; a scholarship program for youth; and more.

Information regarding attendance and exhibit participation can be obtained by contacting: Kentucky Cattlemen's Association, 176 Pasadena Drive, Lexington, KY 40503. Phone 859-278-0899, or watch KCA's website for emerging information at [www.kycattle.org](http://www.kycattle.org).

Ag Credit will be on location with an exhibit and Central Kentucky Ag Credit is one of the KCA Convention sponsors. Loan officer professionals from many of Ag Credit's central Kentucky locations will also be in attendance at the convention throughout the two-day run of events.



# Organic Association of Kentucky

**March 3-4, 2017**



The Organic Association of Kentucky (OAK) will hold an annual meeting during March 3-4, 2017. The membership event will take place in Shepherdsville, at the Paroquet Springs Conference Center, which is located at the Shepherdsville exit just off I-65, about 25 miles south of Louisville.

The Association was formed from a group that met at Kentucky State University in 2009, and who moved an idea forward to completion in 2010. The first meeting of OAK was held in 2010, and the Association Board of Directors was also formed at that time.

A goal of OAK is to drive change to a more sustainable food system ... in consideration for the health of people and the environment.

More information regarding registration and the March convention agenda can be obtained on the internet at [www.oak-ky.org](http://www.oak-ky.org).



Beth and Aaron Ray own the Sweet Shoppe, located at 109 Springdale Drive in Nicholasville. The Shoppe specializes in custom cakes, cookies, cupcakes and candies. You can find them online at:

***TheSweetShoppeByBeth.com***

Beth is the daughter of Ag Credit Appraiser, Bud Burdette.

## *Shortbread Cookies*

*By: Beth Ray*



### **Ingredients:**

- 1 ½ cups (3 sticks) unsalted butter, softened
- ½ cup confectioner's sugar
- ½ cup sugar
- ½ teaspoon salt
- 3 cups all -purpose flour

### **Instructions:**

Preheat oven to 325 degrees. Beat butter, both sugars, and salt in a large bowl. Stir in flour. Lightly knead until blended. Roll out to desired thickness and use cutter to make cookies. Bake for 12-28 minutes depending on the thickness and size of the cookies, until lightly browned around the edges. Allow to cool.

Melt the chocolate of your choice with a teaspoon of vegetable oil. Dip half of the cookie and then add sprinkles if desired. Let them dry and serve them on a tray or bag individually for gifts.

*Makes 20-24.*

Enjoy!



# Young Farmer Council Members Receive Top Honors at State Fair



Pictured Left to Right: Kevin Farrell, Shannon Farrell, Shelley Meyer and Mike Meyer of Double Diamond Farms with their numerous banners at the KY State Fair.

Several members of the Ag Credit Young Farmer Council had great success at the Kentucky State Fair. Tyler and Kelli Buckley of Anderson County exhibited the Grand Champion Holstein female in both the Open and Kentucky show.

Mike and Shelley Meyer of Harrison County exhibited the Grand Champion Balancer female in both the Open and Kentucky show, the Reserve Grand Champion Sim-Angus Bull, the Reserve Grand Champion Gelbvieh Bull, the

Grand Champion Balancer Bull in both the Open and Kentucky show and the Grand Champion Gelbvieh female in both the Open and Kentucky show.

Caleb Sadler, Lexington Loan Officer, was Reserve in division with his Angus Junior Bull Calf, and Jeff Zinner, Frankfort Loan Officer, raised the 4-H/FFA Reserve Supreme Champion Ewe.

It is great to see the Young Farmer Council members have so much success at the Kentucky State Fair!



Tyler and Kelli Buckley, with their two boys after exhibiting the Champion Holstein Female at the KY State Fair.



Four wagons were fully loaded for the Horn farm tour.

## Mercer County Field Day

The Mercer County Field Day was held at Eddie and Tonya Horn's farm in September.

There were several stations including: novel fescue varieties for grazing systems, warm season forages and a corn and soybean update. Ag Credit was a sponsor of the field day and Greg Robey, Danville Loan Officer, announced the raffle winners at the end of the event.



Eddie Horn, owner of the toured farm, talks about importance of water management and the impact it has made on his farm.



Jim Mansfield (left) Owner and Shepherd at 4-Hills Farm and Bud Burdette, Ag Credit Appraiser visit during the Mercer County Field Day.

# Montgomery County Junior Chef team captures the coveted Skillet trophy



Champion Junior Chef Team at the KY State Fair (see names below)

*Courtesy of Kentucky Ag News*

Montgomery County prevailed over Boyle County by a knife's edge in the fourth annual Farm to School Junior Chef championship cook off Friday at the Kentucky State Fair.

"Congratulations to Montgomery County for an outstanding job throughout the competition," Agriculture Commissioner Ryan Quarles said. "This year's tournament was perhaps the most competitive we've ever had, and that reflects the growing enthusiasm for this program throughout the Commonwealth. We appreciate all the coaches who took some of their valuable time to work with their student teams, and we're especially grateful to our partners at Sullivan University for increasing their commitment to this program."

*The Montgomery County team of Hayden Holley, Joy Pidgorodetska, MacKenzie Green, and Gabby Hovatter prepared Farmer's Choice Dirty Rice to win over a panel of three judges from Sullivan University. The Boyle County team - Sidney Darnell, Samantha Stewart, Mady Thomas,*

*and Chandler Lane - prepared Barbeque Pork Tacos with Apple Poppy Seed Coleslaw to reach the final match.*

Each Montgomery County member won the opportunity for an \$8,000 scholarship from Sullivan University plus cook books and a \$150 cash prize from John Wiley & Sons. John Wiley will provide its text books free of charge to any Montgomery County member who enrolls at Sullivan. Montgomery County will demonstrate its dish at the first Farm to School Southeast Region meeting in September in Greenville, S.C.

Each Boyle County member won the opportunity for a \$5,000 scholarship from Sullivan. Members of Pikeville Independent and Henderson County, the other semi-finalists, each won the opportunity for a \$3,000 scholarship from Sullivan, plus cook books.

Hayden Holley was named Top Chef of the tournament and won an additional \$2,000 scholarship offer from Sullivan and a cash award from John Wiley.

Junior Chef encourages high school students to learn how to cook by using local ingredients to prepare healthy meals while teaching students about agriculture, marketing, organization, teamwork, and community involvement.

The Junior Chef season begins with district competition in the spring and continues with regional matches to determine the teams that will advance to the state tournament. Junior Chef teams are made up of three to five students in grades 9-12.

The Junior Chef competition is part of the Kentucky Proud Farm to School Program, which helps Kentucky schools purchase local foods to serve to their students. Children get fresh, nutritious foods to help them grow up healthy and strong. Local farmers get another market for their farm products.

The Farm to School Program and the Junior Chef competition are administered by the Kentucky Department of Agriculture. For more information, contact Tina Garland, the KDA's Farm to School Program Administrator, at (502) 382-7505 or [tina.garland@ky.gov](mailto:tina.garland@ky.gov), or visit [www.kyagr.com/junior-chef](http://www.kyagr.com/junior-chef)





## Lebanon Customer Appreciation Day

The Lebanon Ag Credit Office, T&H Feed/Roger's Fertilizer and Lawson's Tractor held their joint-annual customer appreciation day in October. The event allows Ag Credit, T&H Feed/Roger's Fertilizer and Lawson's Tractor to give back to their customers. A large crowd attended the event; they enjoyed great food and company, along with door prizes.

Smokey D's Barbeque (Ruthie & Dana Jackson) catered the event which consisted of smoked pulled pork, baked beans, potato salad and cole-slaw. Ruthie Jackson works in the Lebanon Ag Credit office. Special thanks to Bob and Denise Osbourne for providing extra wagons.

Cole and Travis are trying to get Dana's secret barbeque recipe, but didn't have any luck! (Left to right) Cole Mattingly, Lebanon Loan Officer, Travis Mattingly, Lebanon Loan Officer and Dana Jackson, Smokey D's Barbeque.







Nick Rogers, T&H Feed/Roger's Fertilizer, announces the door prize winners with very adorable little helpers.



Todd Buckman and his daughter, with her new hat.



Kentucky Commissioner of Agriculture Ryan Quarles is shown at the podium during the Washington County Farm-to-City Breakfast at the end of September. The event was held in Springfield for the second year and the program emphasized a need for a strong agricultural economy.

## Washington County Observes Rural and Urban Relationships

The Second Annual Washington County Farm-to-City Breakfast took place at the end of September in Springfield. It was attended by a host of area agriculture leaders, urban leaders and others in the region who support the economic health of agriculture.

Ag Credit Loan Officers and support staff from the Lebanon Office were in attendance at the event, and report that the breakfast event was informative and beneficial to area relationships. The economic importance of agriculture and its effect on the area economy

were discussed, in addition to updates regarding legislative matters of importance to the rural economy.

Speakers included Ryan Quarles, Kentucky Commissioner of Agriculture; Wendy Devine, Executive Director, Springfield-Washington County Chamber of Commerce; Blake Arnold, Washington County 4-H; Beth Osbourne, Washington County FFA; Warren Beeler, Executive Director, Governor's Office of Agriculture Policy; and Nathaniel Messer, Washington County FFA Chaplain.



# Garrard County Annual Tobacco Cutting Contest



Jonathan Noe, Chief Lending Officer, worked at the cutting contest as a judge; he is shown above recording scores for his cutter.

The 35th Annual Garrard County Tobacco Cutting Contest was held in September on Jared Ayres's farm. Ag Credit staff took the day to grill burgers for the event for everyone free-of-charge. Jonathan Noe, Chief Lending Officer, participated as a judge for the contest. Alvin Stamper was declared the winner of the tobacco cutting contest and has won the event several times in the past.



SaraVard Von Gruenigen, Stanford Loan Officer, Jeremy Parker, Home Loan Originator and Cole Mattingly, Lebanon Loan Officer preparing burgers to be grilled for the Tobacco Cutting Contest.



Paul Wyler and Shane Turner, Vice Presidents of Credit, team up to grill great tasting burgers for everyone.



Outstanding Youth/members of Marion County FFA were highlighted during the meeting. Pictured Left to Right: Alexis Hayden, Sierra Bickett, Lee Ann Childers, Paige Mattingly, Carrie Ann Followell, Gerard Flanagan, Nick Sandusky and Jaron Morris.

## 78th Annual Marion County Farm Bureau Meeting



Tyler Mattingly (right) was the recipient of Outstanding Young Farm Family award. He and his fiance, Lindsey Craig, and their daughter, Preslee Mattingly, live in Lebanon.



Melody Mays was awarded the Distinguished Service to Agriculture award. She has been employed with the UK Cooperative Extension Service for over 40-years. Pictured Left to Right: Timmy Jones, Dave Kessler, Rebecca Hill, Melody Mays and Warren Beeler.



Pictured Left to Right: Pat Hourigan, Donnie Veatch, Kevin Mattingly and Garland Jones are the newest Directors recently elected to the Marion County Farm Bureau Board.



THANK YOU



Thank you so much for your generous support of our livestock show season. I had an unforgettable summer of learning with my showing and cannot wait to continue. This experience is made because of you!  
Sincerely,  
Alicia Riche

Thank you for sponsoring market using the purchase my animal  
Sincerely  
Colson Somerville  
Age: 6



You all do much for making this show season possible. It was a great ~~experience~~ time thanks to you guys.  
From  
Joree Green

Dear sponsor thank you for your donation I really like my goats without you we couldn't continue the 4H club

From Jack and Paul  
Hilleran

Thank you so much for all that you do, your support, and donations! I deeply appreciate it Ag Credit! 😊  
Sincerely,  
Savanna Stephens

Thank you for the help and donations  
— SARAH Fischer

Your Ag credit, FFA has changed my life and without your support I wouldn't be able to do the thing I love most. Thank you for being a sponsor.

Sincerely,  
Aubrey Dawson



Your 4-H/FFA Sponsor,  
Fayette County 4-H would like to thank you for your generous donation to the 2016 Fayette County 4-H/FFA Livestock/Main Sale. It is people and businesses in our community like you who help support our Fayette County youth. Without your donation our youth would not be able to continue their endeavors of showing livestock or producing country hams in Fayette County. We appreciate your continued support in our programs that help develop our youth for the future.  
Thank you again, *KK*  
Fayette County 4-H



# Who Am I?

I work 15 hours a day, 7 days a week, 52 hours a year, unless I have to put in overtime.

Neither rain nor snow nor gloom of night keeps me from my appointed rounds, but I am not a mail carrier.

I console the sick, bind wounds, give shots, set bones and deliver babies, but I am not a doctor.

My business partner is God. I pray many times a day, read the bible and have been known to preach on occasion, but I am not a minister.

By my example I give children the tools needed to develop a lifestyle and work ethic that will ensure they grow into responsible adults, but I am not a teacher.

I can fix a \$200,000 piece of equipment without an instruction manual, but I am not a mechanic.

I provide food that feeds hundreds of people in my community and around the world, but I am not a grocer.

I dig holes, drive nails, install plumbing, run electrical lines, fix leaky roofs, putty, plaster and paint, but I am not a builder or contractor.

I experiment, do research, keep records, am an expert in the use of chemicals, but I am not a scientist.

Periodically I will develop a device that will help me do my job more efficiently, and I will share this knowledge with those around me so that they might benefit, but I am not an inventor.

The weather is my life, I study it, I analyze it and predict it with as much accuracy as any weatherman, but I am not a meteorologist.

I am often the subject of controversial newspaper and television reports, but I am not a public figure.

Who am I?  
I am not any of these.  
I am an American Farmer.

*Pem Pfister Clark*



## “On Your Front Porch” Programs Continue for Non-Profit Organizations

This photo shows Michael Johnathon as he performs with his banjo in early August during an “On Your Front Porch” appearance. He was in the Old Mud Meeting House in Harrodsburg, as the guest of the Harrodsburg Rotary Club and the Mercer County Historical Society.

Ag Credit produces “On Your Front Porch” as a free service to non-profit organizations throughout the Association’s 17-county service area.

While the August Rotary Club appearance was a special evening session, most appearances take place during regular meetings of civic clubs and other non-profit organizations who wish to enhance their sessions with good music, an overview of music history, and a personal appearance by Michael Johnathon. He is host and founder of WoodSongs.



Ag Credit provides the free service to non-profit organizations as an extension of the association’s community involvement. The association has traditionally supported and sponsored farm and rural activities such as farm field days, UK Extension events, cattle events, and more. In recent years Ag Credit has extended community service into the larger rural environment with an understanding that farm and city relationships are vital to a healthy central Kentucky economy.

Organizations who want to invite “On Your Front Porch” programs to their meetings should contact Ag Credit organizers at: 606-782-3847 (or) 502-931-2000. Any Ag Credit office in central Kentucky can also provide information and coordination for appearances of “On Your Front Porch”.

## Harrodsburg Kiwanis Club Hosts “On Your Front Porch” Event

The Harrodsburg Kiwanis Club hosted an “On Your Front Porch” event in October. The music was the entertainment for the Harrodsburg Kiwanis Installation Banquet, held at Cloud’s Restaurant. Central Kentucky Ag Credit sponsored the event and Michael Johnathon of WoodSongs performed. As a special treat, Mikaya Taylor, of Lawrenceburg, also sang at the meeting.

Pictured Left to Right: Robert Anderson, Ag Credit Vice President of Information Systems; Greg Robey, Danville Ag Credit Loan Officer; Mike Rockas, long-time Kiwanis member; Leon Mayo, Harrodsburg Kiwanis President; Mikaya Taylor, Lawrenceburg WoodSongs Kids performer; and Michael Johnathon, WoodSongs Founder and Singer.







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