

LEADER

A LOOK INSIDE...

**Olive Hill Sporthorses: A Dream
Decades in the Making**

AgStart

**Sixth Generation Farmer
Continues Family Tradition**



NOMINATING COMMITTEE

During the upcoming Central Kentucky Ag Credit Annual Meeting held in early 2020, nominations will be presented to fill two vacancies on the Ag Credit Board of Directors. The 2020 Nominating Committee has the important task of seeking candidates for these positions.

Members of the 2020 Nominating Committee are as follows:

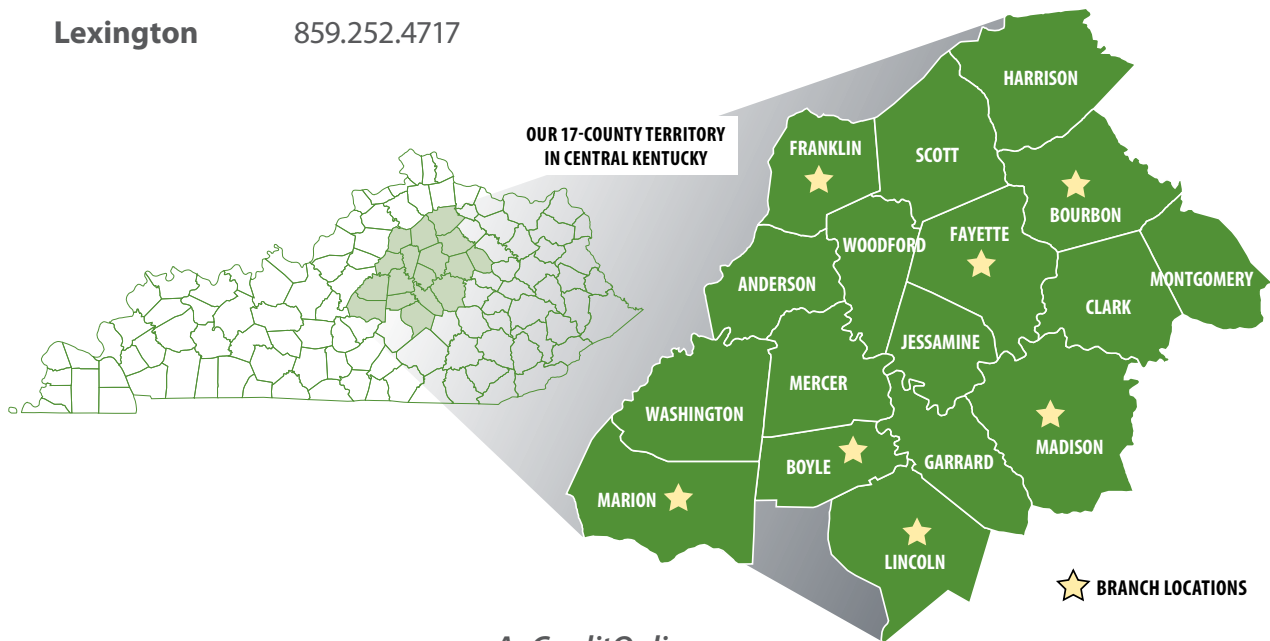
Lincoln Clifford, Richard Stephen Mayes, George McCain, Beau R. Neal and Teresa C. Reed.

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: 859 253 3249

OUR LOCATIONS

Danville	859.236.6570	Paris	859.987.4344
Frankfort	502.875.0863	Richmond	859.623.1624
Lebanon	270.692.4411	Stanford	606.365.7500
Lexington	859.252.4717		



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LEADER

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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.

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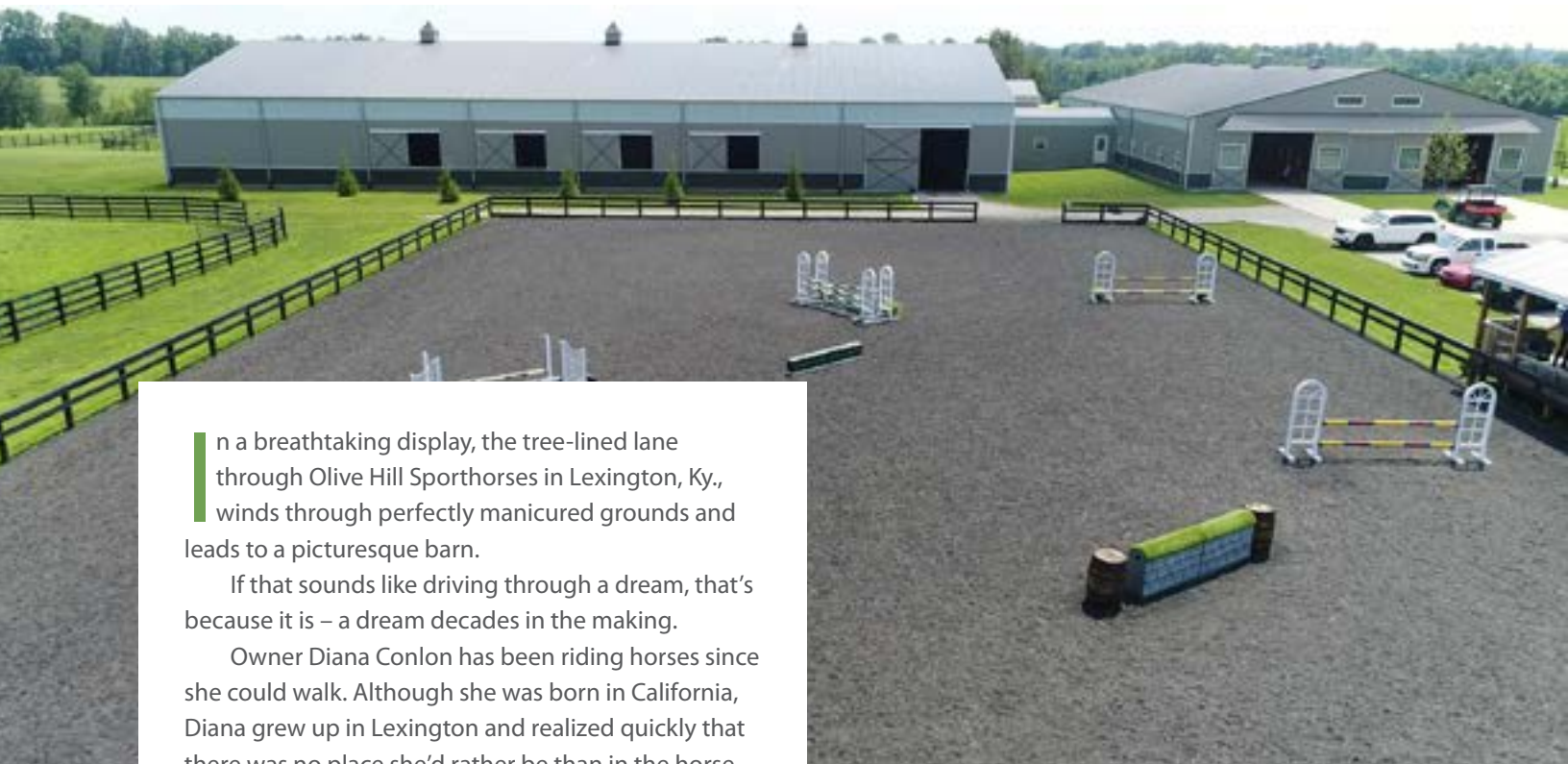
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Olive Hill Sporthorses: A DREAM DECADES IN THE MAKING



In a breathtaking display, the tree-lined lane through Olive Hill Sporthorses in Lexington, Ky., winds through perfectly manicured grounds and leads to a picturesque barn.

If that sounds like driving through a dream, that's because it is – a dream decades in the making.

Owner Diana Conlon has been riding horses since she could walk. Although she was born in California, Diana grew up in Lexington and realized quickly that there was no place she'd rather be than in the horse capital of the world.

She spent her teenage years competing in equine events all over the country as her love for horses and teaching others grew deeper. Juggling classes at the University of Kentucky and working with hunter jumpers didn't leave her much free time, but Diana threw another element into the mix when she met her future husband, Brian, in college.

Brian grew up in central Kentucky, and his family raised cattle and grew tobacco. Diana's love for horses was contagious however, and today, Brian is a facility manager for a horse farm in Versailles.

After graduation, Diana and Brian got married and began a life together in Lexington. Before long, the Conlons had the opportunity to take over a program at a place where she rented a facility. As they grew the business, which focuses on hunter jumpers and training horses and riders, Diana and Brian decided that it was time to stop renting facilities and get a place of their own to grow Olive Hill Sporthorses. They soon found a beautiful piece of property on the north side of Fayette County. "The land only had a red two-stall barn and some fence," explained Brian.





But the couple had a vision for more, and they knew just who to turn to help make their dream a reality.

The Conlons had worked with Ag Credit when they took out a loan through Farm Credit **EXPRESS**, the company's equipment dealer financing program. They enjoyed working with Russell Gray, vice president of credit.

"We spoke the same language and it was easier for Ag Credit to understand our goals for our operation," Brian said. "Whenever I had a question, I could call Russell and didn't have to go through several people. It was very easy to know what we were getting and the timeline. We're thankful for being able to do business with Ag Credit; it couldn't have been done without their help and assistance. We've had a great relationship, and I am sure it will continue."

Diana was thankful that they finally had the land to build their own operation. "It was a blessing," she said.

They started working on building a barn and indoor arena in the spring of 2017. "The summer of 2017 was very dry, and Country Construction was able to build the barn quickly. We moved into the barn by Labor Day," Brian said.

The young couple also added fencing and an outdoor arena and created the scene that captivates visitors today.

The Conlons make a good team as they work together to develop their dreams. Diana does a lot of the day-to-day chores and management. She is there to help with lessons and loves being around and developing the horses. Brian is focused on pasture management and making sure things get taken care of around the farm. There are also four staff members who help make the operation successful. "Everyone is very driven that works here, but we want to keep it relaxed and fun as well," Diana explained.

Olive Hill offers several different options for riders with the goal of matching the potential of the rider with the right horse while also making sure customers have fun riding. "There are riders of all ages here, and each one has a different goal in mind," explained Diana. "We have a variety of different horses and riders." Training programs range from beginner to grand prix, and they travel around the country and show at all levels. Olive Hill has clients who show their own horses and also horses that Diana will show for her clients. In addition to the core business, they also have chickens and two heifers on the farm.

Diana still enjoys riding and being able to coach others on how to do the same. "I love riding and was lucky enough to be good enough at it and to make it a career," Diana said. "There are no days off; it is all about the horses for us."

"It's a lifestyle," Brian added. "People say that about several things in life, but it is very true for farming. It's the love for the environment, the lessons people learn – both indirect and direct."

Diana's advice to those who are interested in starting their own sporthorse business: "The harder you work, the luckier you are; you can't be afraid to get your hands dirty. It's important to gain knowledge of all parts of the business."

Education is a key to success, Brian added. "There are a lot of learning opportunities," he said. "Take advantage of everything you can."

 Olivehillsporthorses.com
 [Olive Hill Sporthorses](#)
 [Olive Hill Sporthorses](#)
 [AgCreditOnline.com/
OliveHillSporthorses](http://AgCreditOnline.com/OliveHillSporthorses)



Central Kentucky Ag Credit, Caverndale Farms, Pro Ag Sales & Service are shown with Boyle County 4 H and FFA exhibitors delivering meat to Sunrise Children Services

AG CREDIT DONATES MEAT TO LOCAL ORGANIZATIONS

After the Boyle and Mercer Counties 4-H and FFA Investment in Youth Livestock Auctions, Ag Credit organized the donation of the meat from the livestock projects to local non-profits.

BOYLE COUNTY

Central Kentucky Ag Credit partnered with Caverndale Farms, Pro Ag Sales & Services and Erie Insurance in purchasing 4-H and FFA livestock from the Boyle County Fair Investment in Youth Livestock Auction.

The purchased hog was raised and shown by Samuel Wade (12), son of Mark and Stephanie Wade.

Weighing nearly 250 pounds, the animal sold for \$11/pound, bringing in over \$2,700.

The hog was USDA processed by Boone's Abattoir and donated to Sunrise Children Services—a Danville-based non-profit providing foster care, residential housing, therapeutic treatment and other related services to children and families in need.

A second hog, raised and shown by Colton Fitzpatrick, was purchased by Friends of Boyle County. This animal was also processed and donated to Sunrise, resulting in nearly 500 pounds of pork donated by local community partners.

Boyle County youth helped fill the freezers after



Mercer County - Alexis Jones

the meat was presented to Ramona Milburn, Food Service Manager, Sunrise Children Services.

"The investment in youth livestock sale allows us to not only reward the children and their hard-work in 4-H, but also impact the local community," explained Brad Godbey, Ag Credit senior loan officer. "Through the livestock sale, we were able to reward a youth participant, while also impacting Sunrise Children Services, by being able to donate the meat. This provides a financial benefit to the home and the children that stay there. It is truly a win-win for everyone involved."

Ag Credit also partnered on three lambs, which earned the youth participants over \$7,000.

MERCER COUNTY

Central Kentucky Ag Credit has donated meat purchased at the Mercer County 4-H and FFA Youth Investment Livestock Sale to the Harrodsburg United Methodist Church.

The hog was raised and shown by Alexis Jones, daughter of Mike and Debbie Jones. Weighing 240 pounds, the animal sold for more than \$9/pound,



Boyle County - Samuel Wade



(left) Beth Mobley, Danville Ag Credit Loan Officer, shown with Rhonda Peavler, Harrodsburg United Methodist Church

raising a total of \$2,250. "The livestock industry is a passion of mine and showing takes a big part of that and with showing Ag Credit is big supporter of mine, and not only mine, but other individuals as well," said Alexis Jones. "Livestock and showing is an industry I'm thankful for and appreciate!"

The hog was USDA processed by Boone's Abattoir and donated to Harrodsburg United Methodist Church, who utilizes the meat in their monthly community feeding program. The monthly meal serves 175-200 people in Mercer County and started 10 years ago. "We started this program to help feed our community, but we have gotten so much more from it," said Rhonda Peavler with the Harrodsburg United Methodist Church. "We are blessed to help with this program and our community."

"This is a great program where the next generation is introduced to hands-on livestock care, while learning translatable life skills such as accountability, self-discipline, cooperation and perseverance," Beth Mobley, Ag Credit loan officer explained. "These kids' hard work continues beyond the show ring as the animals they raise are processed and donated to local organizations, which then utilize the meat to help feed community members in need."



TJ DRURY NAMED AG CREDIT LOAN OFFICER

TJ Drury has accepted a loan officer position with Central Kentucky Ag Credit and will serve in the Frankfort Office of the Association.

TJ comes to Ag Credit after working as a parole officer in Franklin County. TJ previously was employed with Farmers Bank and Capital Trust in Frankfort.

He is a graduate of Murray State University with a B.S. degree in Agricultural Business. During his time at Murray State he was a member of Alpha Gamma Rho fraternity.

TJ is a native of Lawrenceburg, and grew up on a burley tobacco and cattle farm. He attended Anderson County Schools and was a member of the baseball team. After graduating from Murray State University, TJ returned to Anderson County and purchased land next to his parent's farm. TJ, his wife Alex, and their two sons, Zeke and Henry, have a commercial cow/calf operation and enjoy working together on the farm.

The family attends Antioch Christian Church in Willisburg, where TJ serves on the board of deacons. TJ enjoys hunting and playing softball.



CENTRAL KENTUCKY AG CREDIT'S PROGRAM FOR YOUNG, BEGINNING AND SMALL FARMERS.

BY: JONATHAN NOE, VICE PRESIDENT AND CHIEF LENDING OFFICER



It is surely no secret that getting started in the business of farming and agriculture can be difficult.

Many obstacles stand in the way of those who have a love for agriculture and want to make it their occupation. It is a highly competitive industry that is driven by technological advancements.

All of these advancements are

great for production, but only drive down profit margins. For individuals and entities looking to enter the field of agriculture, this presents a huge challenge. Central Kentucky Ag Credit realizes these challenges, but also realizes the need for young and beginning farmers to enter our field. After all, the future of our business and our industry depends on new people being able to successfully get started. As the average age of farmers continues to rise, Ag Credit feels that we must do our part to help the cause by helping the next generation of farmers get their start.

For many years our Association has prided itself on taking proper risks, with the use of available financial tools, to help young and beginning farmers get started. For the last 30 years, our Association has used FSA (Farm Service Agency) Loan Guarantees designed to reduce risk to lenders, while offering more lenient loan terms to customers. These terms are designed for new and expanding operations to provide them the capital and purchasing power needed to be successful. Over the last 10 years, the Association has also partnered with KAFK (Kentucky Agricultural Finance Corporation) to offer lower interest rates and more flexible terms to young and beginning customers. We recognize that upstart farming operations often don't have the excess capital and assets required for taking on a new business venture. With the use of these two particular programs, Ag Credit has a great foundation for meeting the needs of our young, beginning and small (YBS) farmers in central Kentucky.

It wasn't until our Association formed a Young Farmer Advisory Council in 2013 that we realized the need to take our YBS program to another level. We knew that we needed to formalize the program, but the council helped us to realize that there was even more that we needed to offer in order to fully meet the needs of those entering the agricultural industry. Through the council we first gave our program a name, AgStart. The name is fitting because it describes exactly

what we are trying to achieve, which is helping those who are trying to successfully get started in farming. On top of that, the counsel made us aware that educating those just entering the field was equally as important as providing their financing needs.

With the idea of education in mind, we started a framework for the program. The framework consists of a four-pronged approach to meeting the needs of YBS customers, with financial services only being one part of it. Those services are certainly vital to the success of the program, and are largely comprised of our use of FSA Guarantees and KAFK Loan Participations. These tools allow us to provide a broad range of services tailored to the unique needs of YBS farmers in our territory. The other three components of AgStart focus on education, which includes educational opportunities, mentors and a resource base. For those looking to get acquainted with the business aspects of farming, we offer an eLearning course called AgBiz Basics. This program will inform participants of basic record keeping, farm financial management and lender analysis of farming operations. The AgStart program also offers a resource base that includes customer testimonials and advice, upcoming educational events and commodity updates. The last piece of the AgStart puzzle involves mentoring. The Young Farmer Council expressed a need for mentors to help them as they grew into more experienced producers. Our loan officers at Ag Credit have both farming and financial experience. They are willing to serve in the role of mentor to YBS farmers, as well as help hook them up with other experienced farmers in their area who are willing to serve in a mentor role.

To learn more about the AgStart program you can click on the AgStart link on our Association's internet home page at www.agcreditonline.com. There you will be able to determine if you are eligible to participate in the program, apply for entry into the AgBiz Basics curriculum, check out our resource base, as well as become familiar with the program in general. Through the work of our Young Farmer Advisory Council we will continue strive to improve the AgStart program, searching for new and innovative ways to meet the particular needs of young and beginning farmers in central Kentucky. Remember, if you visit one of our seven branch offices, be sure to ask about AgStart!

**FOR MORE INFORMATION ON AGSTART VISIT:
AGCREDITONLINE.COM**



WHAT WE'RE MADE OF

BY: PAUL PURCELL, DANVILLE AG CREDIT SENIOR LOAN OFFICER



If you spend any amount of time around your local Ag Credit office, or any place farmers gather, the discussion is sure to lead to the challenges facing agriculture today. Between the weather, rising input costs, trade negotiations, “impossible” food

alternatives (aptly named) and that stubborn piece of equipment you’d put down if it wasn’t as familiar as an old friend, it may seem like the deck is stacked against producers today. Generations past couldn’t possibly have known such adversity, right?

If we could travel back to when our Association was new and my grandfather was a young man, the path from seed to sale would have been no simpler. Mike Purcell was a tenant farmer on a small patch of rock and clay in Garrard County. He never owned a tractor. As the sole provider for a large family, he kept mules and raised tobacco along with a pile of kids and a big garden. The way he farmed is gone today but the fortitude it required is as constant as ever. Our greatest moments are still measured by what we overcome; saving the calf, beating the rain or praying for it. Certainly, he overcame challenges I have never imagined. His struggles left a mighty inheritance to those of us who followed. It was not an inheritance of wealth but a legacy of passion, resilience and grit. While every producer is unique, as is their operation, these qualities are the cornerstone of our way of life.

Ag Credit is built on this same foundation, and we are here to support it.

I can’t say what he would think about the cost of a tractor. I sincerely doubt the price of beans in China ever meant much to him. I am certain he would have foundered on souse meat before ever trying an “impossible” burger. But with undeniable certainty, I know he would be farming today and that he would be well-served by any member of the team here at Ag Credit.

Ag Credit has served countless families these past 85 years, just like my own. We have been here through double-digit interest rates, drought, recession, drastic price swings, and head-scratching commodity fads. Farming practices have changed but our unwavering commitment to Central Kentucky agriculture stands true. Our loan officers can’t predict the future, but we do have some remarkable tools to help you prepare for it. Things like patronage, long-term fixed interest rates, our partnerships with Kentucky Agricultural Finance Corporation and the Farm Service Agency help our borrowers keep more of what they make.

I may never meet a producer just like him, but I see a little bit of Mike Purcell in everyone I meet here at Ag Credit. Our Association has a vested interest in serving you. We have a shared passion to see your operation thrive and become a family legacy. After all, your success is our success. If you don’t yet have a relationship with an Ag Credit loan officer, stop by any of our offices and start yours today.

“

The same boiling water that softens the potato hardens the egg. It’s about what you’re made of, not the circumstances – author unknown

”

LEBANON & PARIS JOINT CUSTOMER APPRECIATION DAYS

LEBANON



The Lebanon Ag Credit Office, Lawson's Tractor and Implement, along with T&H Feed held the 24th annual joint customer appreciation day in October. The event allows Ag Credit, Lawson's Tractor and T&H Feed to give back to customers.



PARIS



Paris Ag Credit partnered with Meade Tractor and Ead's Hardware to host its first joint customer appreciation day in October. Over 150 customers and friends of Ag Credit, Meade Tractor and Ead's Hardware attended the event.



AG CREDIT SUPPORTS 4-H & FFA YOUTH, *the future of the agriculture industry*



ABIGAIL NORTH
WOODFORD COUNTY



ADDISON ARNOLD
BOURBON COUNTY



HANNAH HOUSTON
MADISON COUNTY



SCOTT COUNTY EXHIBITORS



KAITLYN WISEMAN
CLARK COUNTY



NOAH SPARROW
ANDERSON COUNTY



LUKE GLASSCOCK

MARION COUNTY



CHARITY BROWNING

GARRARD COUNTY



ALEXIS JONES

MERCER COUNTY



SAMUEL WADE

BOYLE COUNTY



CHARLIE HOLDERMAN

WASHINGTON COUNTY



CHASE ROTHWELL

MONTGOMERY COUNTY

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

YOUNG FARMERS RECOGNIZED IN ANDERSON COUNTY



Tyler and Kelli Buckley of Anderson County were recently recognized as the Anderson County Farm Bureau Federation 2019 Outstanding Young Farmers.

Tyler and Kelli are co-owners of Buckmeadow Farm Fest, a Kentucky Proud Agritourism venue in Lawrenceburg. Buckmeadow Farm Fest consists of a pumpkin patch, corn maze, barnyard petting zoo and other farm entertainment for the public to enjoy.

The couple also partners with Tyler's parents, Scotty and Cathy Buckley, on their farming operation. Together the farm consists of a cow-calf herd and feeder cattle operation, along with the agritourism venue. The Buckylys have two children, Colt and Luke, who enjoy showing dairy cattle during the summer. Tyler works full-time on the farm, and Kelli is a loan officer in the Frankfort Ag Credit Office.

Congratulations, Tyler and Kelli Buckley!

20TH ANNUAL KENTUCKY WOMEN IN AG CONFERENCE



The 20th Annual Kentucky Women in Agriculture Conference was held in Louisville in October. The three-day conference featured a wide range of nationally known speakers and a variety of seminars and sessions ranging from business subjects to lifestyle topics.

Central Kentucky Ag Credit sponsored the annual conference and several employees attended the event.

(left to right) Lisa Yeager, Lexington Ag Credit Loan Officer; Kayla Rankin, Paris Ag Credit Loan Officer and Courtney Bartenslager, AVP Marketing Specialist

To learn more about the organization visit: www.kywomeninag.com

HAGYARD CHALLENGE SERIES



Central Kentucky Ag Credit was a sponsor of the 2019 Hagyard Challenge Series. The seven-part series of grand prix show-jumping classes began in May and ended in late September. All events were hosted at the Kentucky Horse Park.

The 2019 Hagyard Challenge Series Leading Rider Bonus award winner was Aaron Vale and "Major." This award is given to the rider that accumulates the most points throughout the seven shows. Vale received the cash prize of \$50,000 presented by the Hagyard Equine Medical Institute.

Sponsors of the Hagyard Challenge Series are shown with Aaron Vale and "Major" after winning the 2019 Leading Rider Award. Russell Gray, Ag Credit vice president - credit is shown on the far right.

GARRARD COUNTY ANNUAL TOBACCO CUTTING CONTEST



The 38th Annual Garrard County Tobacco Cutting Contest was held in September on the Robinson family farm. Ag Credit staff took the day to grill burgers for the event. 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.



Ag Credit staff grilled burgers for the tobacco cutting contest in Garrard County.

SIXTH GENERATION FARMER CONTINUES FAMILY TRADITION – *Lincoln Clifford*



(Left) Tom Zack Evans, Paris Ag Credit loan officer with Lincoln Clifford, Harrison County farmer

When Lincoln Clifford graduated from Harrison County High School six years ago, he was like many young adults with big dreams for the future. But his plans didn't involve moving to the city to pursue a white-collar career. Lincoln's dream was to farm.

Since that day in 2013 when he walked across the stage to accept his diploma, Lincoln has done just that. Today, he's in a partnership with his father, Ben, working 2,000 acres in Harrison and Pendleton counties. Their operation consists of row crops, hay, purebred Herefords and burley tobacco.

The Cliffords are one of the few families left in central Kentucky still raising burley tobacco. While the tradition of growing the crop is fast becoming a thing of the past, the Cliffords – now in their sixth

generation of farming the same land – are still profiting from the crop.

Growing up, Lincoln was very active in 4-H and FFA and was a member of the livestock judging team. He also showed Hereford cattle across the state of Kentucky. His affinity for cattle has enabled Lincoln and his sister, Shelby, to work together and form a strong bond.

The Cliffords have been raising Herefords for over 80 years, and their love of the distinctive red-and-white breed is apparent. The family raises and sells Hereford bulls and heifers that have been retained and fed to maturity. A few years ago, the family started a purebred Hereford cattle production sale, which includes other breeders from across the state. The sale, scheduled for the third Saturday in

“

Being a full time farmer has been challenging, but I don't consider it a job," Lincoln said. "I wake up every morning happy and know I'm in the right place.

”



April, has been very successful for the Cliffords.

"Being a full time farmer has been challenging, but I don't consider it a job," Lincoln said. "I wake up every morning happy and know I'm in the right place."

In addition to spending long days on the farm, Lincoln is active in various state, county and regional organizations, including the Harrison County Beef Cattle Association, Extension Council, Ag Development Board, Farm Bureau and Water Association. A member of the Kentucky Cattleman Association, he also serves on Central Kentucky Ag Credit's Young Farmer Advisory Council.

Leveraging Ag Credit's AgStart program, Lincoln just purchased a 60-acre farm of his own. The property, which the family had been renting for several years, is very close to their original farmland. Through AgStart, Ag Credit partnered with FSA and Kentucky Ag Finance to help Lincoln close the deal. "Ag Credit and Tom Zack Evans have been great to work with. They've made it easy for me to purchase my first farm."

While buying his own farm was relatively easy, Lincoln says the past 18 months have been challenging ones from a production perspective. "We lost several calves during the tough winter, and then we had an extremely wet spring, which made it

hard to get crops in the ground and cut hay. Now (in October) it's been very dry," he said. "The weather has made farming very difficult."

No matter what obstacles Lincoln encounters, he still remains positive. "I'm thankful that my parents and grandparents had this farm established and allowed me to grow and expand it," he said. "I've been fortunate to learn from mentors like my dad and grandfather. And it's been a big help to work with the folks at Ag Credit and with the AgStart program."





OUTSTANDING IN THEIR FIELD

**Chris Cooper –
Senior Loan Officer**

Where are you from?

I was born in Lexington, Ky, in 1967 – we moved to the farm in Madison County in 1981 and been here ever since.

Did you grow up on a farm?

Yes. For the last 52 years, I have been in training on our family farms in Lee, Owsley and Madison counties. I still learn something new every day – the farm is the best classroom I know.

Where did you go to college?

I graduated from Madison Central in 1985 and from Eastern Kentucky University in 1989; I majored in accounting and have a minor in agriculture.

Were you involved with any clubs or teams growing up?

- I was the Secretary and President of the Madison Central FFA (1984/1985)
- I was also the Secretary of the Blue Grass Region (1986)
- I was a member of the 1985 Madison Central FFA National Land Judging Championship Team – tying for First Place individual in Oklahoma City, Oklahoma

Interesting facts about yourself:

I married my high school sweetheart in 1988 – we have four strong sons, four beautiful daughters-in-law and three AMAZING grandkids with two more on the way! I have been a loan officer for Ag Credit for 14 years,

and prior to that I was the office manager/Controller for Blue Grass Stockyards. We have a 93-acre farm in Madison County where we raised our four sons teaching them how to work by raising tobacco and beef cattle. I have been a member of Newby Baptist Church for 31 years where I teach Sunday school and hold the office of treasurer.

Are you a member of any committees, groups or boards?

- Vice President of the Kentucky Cattlemen's Association
- Treasurer for the Madison County Farm Bureau
- Chair of the Madison County AG Council
- Member of the Madison County Board of Adjustments

Favorite part of being an Ag Credit loan officer:

Helping others (period). I not only want to be a good loan officer, I want to be a good friend and neighbor. If you can't help others, you sure don't want to hurt them and that sometimes puts us, as loan officers, in a very serious conversation with folks teaching them the mechanics of finance and reality. Being an Ag Credit loan officer positions us to be a great resource to our members and neighbors because we are very involved in the ag community.



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.



Kentucky Prime Realty, LLC

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

Location 1:

Acres: 384
 County: Mercer
 Date of Sale: 9/5/2019
 Selling Price: \$1,895,000
 Improved: Two houses, numerous metal buildings. Cropland, feedlot and excellent fence.
 Other Comments: Sold at auction.

Location 2:

Acres: 94
 County: Bourbon
 Date of Sale: 10/11/2019
 Selling Price: \$700,000
 Improved: Two rental homes, cropland, class 1 soils.
 Other comments: Just outside Paris, KY.

Location 3:

Acres: 112
 County: Washington
 Date of Sale: 10/23/2019
 Selling Price: \$180,000
 Unimproved: Open land, rolling pasture and some woods.



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