

AGCREDIT

LEADER

SECOND QUARTER 2016

Logo Evolution - 4

Organic Farming - 8

Young Farmer Spotlight - 13





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
Kim Elliott, Loan Officer
Greg Robey, Loan Officer
Jeremy Parker, Loan Originator
Tina Roney, Senior Loan Assistant
Donna Price, Loan Assistant

PARIS OFFICE

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Senior Relationship Manager
Tom Zack Evans, Loan Officer
Ben Robin, Loan Officer
Jordan Amburgey, Loan Officer
Amy Workman, Loan Originator
Margie Roe, Loan Assistant

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Brad Godbey, Loan Officer
Travis Mattingly, Loan Officer
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Susan W. Mattingly, Loan Assistant
Ruthie Jackson, Office Clerk

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106 Agriculture Way
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Tara Davis, Clerical Assistant

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Willie Wilson, Loan Officer
Caleb Sadler, Loan Officer
Grace Gayheart, Loan Assistant
Marisa Sams, Loan Assistant

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1-888-820-3270

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Paul Wyler, Vice President - Credit

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Marcus Barnett, VP and CFO
Robert Anderson, VP- Information Systems
Jonathan Noe, VP and CLO
Kathy Saunders, Executive Assistant

Courtney Tarvin, Marketing
Pam Johnston, Accountant
Bud Burdette, Appraiser
Miranda Phillips, Credit Analyst

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

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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. 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



These two brothers know there is nothing better than eating strawberries straight from the garden in the summer! The children were helping their mother pick strawberries from the patch, but needed to take a break to snack on the delicious fruit.

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Holiday Closings

INDEPENDENCE DAY

Monday, July 4

LABOR DAY

Monday, September 5

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

Wildcat Ag Services

1191 Lexington Road
Georgetown, KY 40324
502-542-8343

Lee Farm Equipment

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



Different Hats for Each Generation, Same Great Cooperative History of the Ag Credit Logo

Many people wear hats to represent a brand they support. Over time, hat styles change, and so does the logo that was stitched on the hat. Central Kentucky Ag Credit is no different. Digging through old, dusty boxes and discovering different styles of hats, along with the change in logos, reveals a history of Ag Credit.

2016 has held a big change for Central Kentucky Ag Credit, since recently the logo has been updated. The following shows different logos that have been the face of Ag Credit, and the history behind each.

1945-1960



The first logo used for the Association included the name of the Association at the time - Production Credit Association. It was very simple with a shield that contained the name "Production Credit Association". Around the shield in a circle were the words, "Incorporated Under Farm Credit Act". This was the first logo that was used and showed farmers the dependable place to finance their crops and livestock operations. Many members still remember when Ag Credit was called PCA.

1970-1988



The second logo, and one remembered by an older generation of farmers, is the solid red oval with the Production Credit Association name inside. This was a time when the Association focused on short and intermediate term loans for things such as livestock, equip-

ment and crops. This logo was a sign of stability and strength in a time that was difficult for many farmers. Through the late 1980's there were many changes in agriculture as the economy took a turn for the worst. Farmers were experiencing lower farm prices and income, but high interest rates made it hard to make ends meet. However, Ag Credit weathered the storm and managed to retain its independent cooperative structure.

1989



When the Association was in the transition stage from being called Production Credit Association to Ag Credit, there was a short-time when the Association used the green Bio-star. This logo and hat are probably not remembered by many. Ag Credit is a member of the Ag First Farm Credit Bank, the Bio-star is the logo for Ag First and the Farm Credit System. This logo combines the Bio-star and the name of the PCA. This logo symbolizes a time of uncertainty for many farmers and a time when the Association was looking into a new direction.

1990-2015



During 1990, the Production Credit Association gained long-term lending authority and the name was changed to Central Kentucky Ag Credit. At this juncture, the solid green Ag Credit logo was created. Jim Caldwell, current President and CEO, was part of creating the logo. He explained this was a time

before everyone had computers and he remembers seeing the logo being created on an Apple computer in downtown Lexington. The oval shape of the PCA logo was kept intact, but the color was updated to coincide with the Farm Credit System standard green color. This logo has been the trademark that many farmers have depended on in the Bluegrass Region for many years.

2016



The newest version of the Ag Credit logo is a modern twist on the 1990 version. Caldwell said, "We are excited about the logo change, and we think it is a clean, crisp and modern version of our former logo." The new logo maintains the history of the oval shape, by incorporating a half semi-oval, while using the Farm Credit system standard green that customers instantly recognize. The new logo signifies the growth and transformation of the cooperative. Ag Credit is still committed to principles that have made the Association successful since 1934, but now Ag Credit incorporates a modern look.

Progress can't occur without change. Ag Credit knows the need to stay current and up-to-date with the industry, without forgetting its roots. Ag Credit is still the same financial cooperative that your grandfather relied on years ago, but is also progressive and looking forward to a bright future. No matter which logo you grew up with, know that Ag Credit will always be committed to you and your success.

Ag Credit would like to thank George Ellis for his assistance and creativity in designing our newest logo.



Independence in America: A Hard-Won Freedom

American independence is a freedom that is hard-wired into the Democratic society that defines the United States of America. It has not been free. It has been hard-won by astute leadership from early government patriots, and through hardships and sacrifices of many thousands of United States citizens who have endured or died in wars and rumors of wars.

The “Fourth of July”, formally known as “Independence Day” is a time that marks separation of the Thirteen Colonies in America from the rule of Great Britain, an event that took place on July 2, 1776. That is when the Second Continental Congress voted to approve a resolution of independence.

The date of July 4 is shown on the Declaration of Independence, which may be seen at the Smithsonian Institution in Washington, D.C., even though the Declaration was passed in a closed session of Congress on July 2. Three of the Declaration’s original signers have written that July 4 is the day they signed the Declaration of Independence. They were John Adams, Thomas Jefferson and Benjamin Franklin.

History that marks our famous “Independence Day” records several significant events that have occurred on July 4. They are:

- John Adams and Thomas Jefferson were the only signers of the Declaration of Independence to serve as Presidents of the United States.
- Both John Adams and Thomas Jefferson died on July 4, 1826, within hours of one another.
- The date on which John Adams and Thomas Jefferson died was the 50th Anniversary of the signing of the Declaration of Independence.
- James Monroe, another founding father of the United States, died on July 4, 1881.
- Calvin Coolidge, the 30th President of the United States, was born on July 4, 1872.

The oldest, continuous celebration of Independence Day takes place in Bristol, Rhode Island, an event that has been celebrated since 1785.

Many patriotic songs are played and sung throughout the United States on Independence Day. Among the most well-known are:

- Star Spangled Banner
- God Bless America
- America the Beautiful
- My Country, ‘Tis of Thee”
- This Land is Your Land
- Stars and Stripes Forever
- Yankee Doodle (*in northeastern states*)
- Dixie (*in southern states*)

Noe Speaks Equipment Financing at Business Development Forum



The 2016 Annual Business Development Forum was held during March in Greenville, South Carolina. Representatives from Associations throughout the Ag First Farm Credit District gathered to learn more about successful programs other Associations are doing and how to be better business leaders.

Jonathan Noe, Central Kentucky Ag Credit’s Vice President and Chief Lending Officer, was chosen to speak on the success Ag Credit has experienced with Farm Credit EXPRESS Financing. Ag Credit’s, EXPRESS program is a convenient equipment financing service that Ag Credit offers to farmers and buyers to finance equipment at dealer locations.



You Own Ag Credit

The basic organizational forms of the American free enterprise system include: Proprietorships (single owners); partnerships; corporations (owned by investing stockholders); and cooperatives (owned by those who use the services of the cooperative).



The Professor Speaks

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

20/20 Foresight

There is an old saying “Hindsight is twenty-twenty.” While this is true, successful business leadership often involves twenty-twenty foresight, not hindsight. My fellow colleague on the speaking circuit, Dr. Lowell Catlett, Dean of New Mexico State University’s College of Agriculture, Consumer and Environmental Sciences, often calls it “ability to look around corners.” Yes, most individuals and businesses change. However, it is only those individuals and businesses that bring about change through their actions that will be exceptional. Being a catalyst for change is very different than relying on a specified business strategy.

Previous generations in agriculture faced change. Today, however, elements that face agribusiness leaders look a bit different and in fact, are unique. The ambiguity, intensity of impact and magnitude of change in today’s environment is much greater when compared to the past. In order to successfully guide business through tough economic times, managers and owners must develop perceptual acuity. Specifically, this is the mental preparedness to scan the business and market landscape externally, in order to spot trends, connect the dots and act before others. As the agriculture industry becomes more entrepreneurial, perceptual acuity will only grow in importance.

In developing perceptual acuity, several illustrations will be beneficial to explore. For example in the late 1980’s, a soybean farmer developed a special trait and aligned his product

with a Japanese market. This was one of the first illustrations of a “trait with the trail,” which at the time had uncertain chances of success.

Another example was provided by a student in my small business entrepreneurship class at Virginia Tech. This student envisioned the emerging need for increased senior citizen housing as the life expectancy of veterans and baby boomers continued to lengthen. Utilizing government grants to refurbish vacant schools in rural areas, he launched an extremely successful construction business.

Outside perspectives can stimulate creativity and heighten vigor in your thinking.

A number of years ago, a farm spouse observed the widening gap between urban populations and agriculture. In response, she started Old McDonald’s Farm as a supplemental income and educational resource. Now, this immensely successful business allows visitors to experience agriculture by using their senses. She was on the forefront of today’s agri-tourism business, decades ago.

How does one develop perceptual acuity? Well, it requires the disciplined practice of looking ahead to search for new trends, needs and capabilities. The key is to occasionally stand back from your business environment and observe things apart from the familiar. Often this can be done by seeking input from individuals on the front lines such as employees and customers. For example, perceptual acuity for the next

decade may come from observation of the millennial generation today. The next generation will shape consumer, social and political trends globally.

Perceptual acuity sometimes requires education outside of the agricultural industry. Outside perspectives can stimulate creativity and heighten vigor in your thinking. In addition, twenty-twenty foresight requires networking and contacts, or in other words, inter-dependency. One’s financial and mental net worth are directly correlated to the individual and the networks with which one associates.

Watch, read and repeat! I enjoy reading numerous daily and weekly small business publications, listening to other speakers and engaging with people on the front lines. Observing repeated activities that occur outside normal patterns is critical to understanding changes in human behavior, both inside and outside of the business.

Interestingly enough, observation and interaction were instrumental in development of the blended education program, Farm Credit University. Visionary leaders at Farm Credit Associations funded a Master’s Degree project at Virginia Tech that focused on education for agricultural lenders. These leaders anticipated the accelerated turnover of the agricultural lending workforce and knew education would be vital for continued success. Today, this learning system combines demographics, technology, online education and in-person training to offer a stellar program.

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Several years ago, a large Canadian bank rejected a project because of its failure to generate an immediate, specified financial return. This project is now a cornerstone of the Farm Credit System known as Knowledge Centers. This project was created from the anticipation of people's appetites for information knowledge, as a source of success at all levels of the agricultural industry.

Surprisingly, few academic programs are designed to develop perceptual acuity. Identifying trends, connecting the dots and executing an idea to success are not topics typically covered. Networking, observation and reflection help build one's catalyst advantage, because these activities continually stimulate the thought process.

In summary, the skill of perceptual acuity takes time and thought to develop. However, the ability to anticipate and act can be extremely rewarding. As the great Hockey Hall-of-Famer, Wayne Gretzky says, "Don't go where the puck is; anticipate where the puck is going." This is true in hockey, but even more applicable in business and life.

YOUR ACCOUNT. YOUR WAY.



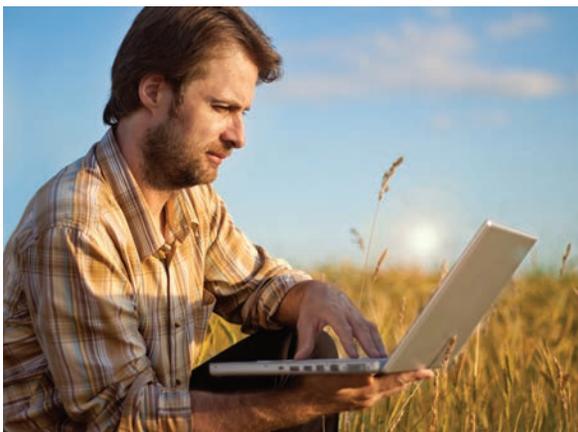
Manage your account information anytime, from anywhere, with our convenient AccountAccess! The FREE service allows you to access up-to-date information about your account 24 hours a day, seven days a week on our secure website.

You will be able to make payments

and access lines of credit with AccountAccess. View important tax documents and more! To sign up, go to AgCreditOnline.com and click the "sign up" button. Then, follow the simple instructions to get started.



You'll like the way we do business



Cooperatives Are Member-Focused

Cooperatives (Ag Credit is a financial cooperative) follow seven internationally-recognized principles which were adopted in 1995 by the International Cooperative Alliance. The National Cooperative Business Association lists those principles as the following:

1. Voluntary and Open Membership.
2. Democratic Member Control.
3. Member Economic Participation.
4. Autonomy and Independence.
5. Education, Training and Information.
6. Cooperation Among Cooperatives.
7. Concern for Community.

ORGANIC FARMING



New Trend in Agriculture

by Courtney Tarvin

Later there's been a push for locally grown organic products, and central Kentucky is no exception. There has been an increase in the number of organic farms in central Kentucky over the past few years, because farmers are realizing the value of this niche market. According to the University of Kentucky Cooperative Extension, "Sales of organic food rose from \$3.6 billion in 1997 and are approaching \$35 billion in 2014." The growth is hard to ignore.

Central Kentucky Ag Credit recognizes growth and changes currently happening in agriculture. Ag Credit will always support its roots of conventional farming, while still growing to fit needs of current customers in a changing market.

Millennials Demand Organic

Jake Schmitz, the Kentucky Pool Manager for Organic Valley in Frankfort, claims the demand for organic food is directly related to growth of the millennial generation. "Only 30% of the baby boomer generation, ages 52-70, support organic agriculture, while 60% of millennials, ages 18-32, have the desire to eat organic food." Millennials are driving the marketplace. This can also be seen in other aspects of society, and one of the biggest examples is the current Presidential election.

The demand for organically grown products is so high, that farmers can't keep up with demand. Schmitz said there are currently 20,000 organic farms in the country. In order to keep up with demand it has been projected there will be need to 36,000 new organic farms each year for the next 30 years. Laws of supply and demand also come into play here. Since the demand has sky-rocketed, with farmers struggling to keep up, prices of these products for consumers will increase.

Schmitz previously worked for the Kentucky Department of Agriculture (KDA) and developed the Organic Certification Program, where he created the Application for Accreditation for the KDA. His biggest piece of advice is for consumers to read labels and do their research on products before purchasing. "If you want to buy organic food, only purchase products labeled USDA Certified Organic," said Schmitz.

Berea College has also been impacted by the demand for organic products. Berea's farm has been certified organic since 1998, and it currently consists of 300 acres of organic produce, grains and livestock. Andrew Oles, Organic Farming Coordinator for Berea College said, "The goal for the institution is to have 50% of food sold off campus be locally grown, and 25% of that to be produced on the college farm."

Oles said that since 1998, Berea has grown organic produce, but it was

not until recently, with the demand for organic grain growing, that Berea started producing wheat, rye and oats. People are eating healthier and want to know where their food originated.



Joe Weber
Mercer County Organic Farmer

Chasing Dreams

Mercer county farmer, Joe Weber (above) operates his own locally-grown organic farm. Weber graduated from the University of Kentucky with a degree in Agricultural and Environmental Engineering and worked as an Engineer for a few years. However, he has always had a passion for agriculture and has fulfilled his dreams of becoming a full-time organic farmer, after reading the book, "You Can Farm" by Joel Salatin.

He grew up on his family's farm raising cattle and hay, but knew he

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wanted more. Three years ago, Weber came to Ag Credit to help fulfill his dream of having his own organic farm. Today, the KY Proud producer raises: beef, lamb, pork, chicken, duck, turkey and eggs. He hopes to not only grow his operation in numbers, but also start growing berries and vegetables. Weber sells his products at Boyle and Fayette County Farmers Markets and by word of mouth. By the end of the year Weber will be selling locally grown duck to several restaurants in Lexington and Louisville. His father Clayton Weber, and mother Donna Dutton are his biggest supporters. His father helps him on the farm, and his mother helps to take care of his son, while Joe and Clayton are working on the farm.

Weber has also seen a change in the demand for locally grown organic food. "There is a need for everything," said Weber. "There is not a single answer for everything, but rather what works best for us and the environment." The desire for people to know where their food is coming from keeps growing.

OAK Conference

Ag Credit staff have seen the growth and demand for this niche market and have been involved in this field. In March, Ag Credit attended the Organic Association of Kentucky's Annual Conference in Shepherdsville. Lisa Yeager a Loan Officer at the Lexington Office, Bud Burdette Association Appraiser, Greg Robey Loan Officer at the Danville Office and Travis Mattingly a Loan Officer at the Lebanon Office all attended the event. Ag Credit's staff worked a booth at the conference, and even produced posters for the event.



Ag Credit at the OAK Conference, Organic farmer (left) talks with Greg Robey, Loan Officer in Danville branch about the opportunities Ag Credit can offer to her.

"With more and more families choosing organic-products when they shop, a healthy lifestyle is influencing purchasing decisions more than ever," said Lisa Yeager. Ag Credit loan officers talked with organic producers about financial opportunities, while learning more about this growing field.

No matter your personal preference on how your food is grown, no one can ignore the trend in locally grown, organic food. Ag Credit supports the future of agriculture, both conventional and non-conventional.



Congressman Andy Barr Visits Ag Credit



Congressman Andy Barr (right) stopped by the Association in April to talk with President and CEO, Jim Caldwell. The two discussed Barr's role on the House Committee on Financial Services, crop insurance and other farm-related issues.

Dependable Credit At Reasonable Rates

Borrower-owned Farm Credit Associations supply financing for more than 30% of the United States agriculture industry. Farmers, ranchers and farm-related businesses look to institutions such as Central Kentucky Ag Credit for dependable credit at competitive interest rates.

Ag Credit Hosts Customer Appreciation Day

by Courtney Tarvin & Claude L. Brock



Ben Robin with Kyle Bush

Early April was a busy time for all Ag Credit staff. The main event was Customer Appreciation Day, which took place at all office locations. All-day events allowed qualifying member-borrowers to pick-up their patronage checks, along with retiring part of their stock, since Ag Credit recently lowered the stock requirement. Ag Credit distributed over \$2.6 Million to qualifying members in the form of patronage cash for 2015. Since 1998, Ag Credit has distributed over \$21 Million to member-borrowers – talk about putting profits in your pocket!

Customer Appreciation Day was enjoyed by both members and Ag Credit staff. Branches had a variety of delicious snacks and beverages available. All photos are identified left to right. To identify the office in which Ag Credit staff works see the office listing on page 3. To see more photos of the event check-out: agcreditonline.com/CAD2016.



Edwin Young and Greg Robey



Gary Ford and Brad Godbey



Jeanine Williams and Julie McCray Waits



Larry Baxter and Joe Goggin

Over \$21 Million Distributed Since 1998!



Leslie Rose, Teresa Thomas and Armon Sanders



Stephen Cummins and SaraVard Von Gruenigen



Paul Redmon with Jeff Zinner



Rob Congleton, Karen Sarver and Chris Cooper



Tom Zack Evans with Mike Curtis and Jordan Amburgey



Willie Wilson with Ralph Caristo



Travis Mattingly and Steve Downs



Ag Credit Showers Newlyweds

There have been two weddings this summer for Ag Credit staff. Caleb Sadler married Morgan Carter on June 4 (*left*) and Willie Wilson married Kimberly Poe on April 9 (*right*). Both Caleb and Willie are Loan Officers in Lexington. Prior to their weddings the Lexington Branch and Administrative Office “showered” both couples. Ag Credit staff wish as both couples a lifetime of happiness!



Young Farmer Council Studies Record-Keeping



Young Farmer Council In Session

The Ag Credit Young Farmer Council met during February in Frankfort, where the council learned how keeping detailed records can make their operations both profitable and successful, along with enjoying a great meal.

Dr. Steve Isaacs, University of Kentucky Ag Economics Professor and Tarrah Hardin of Lincoln Trail Farm Business Management shared advice on how to make record-keeping work. Tarrah also discussed the importance of maintaining a budget, along with a working business plan for any operation. She said that you must get better before you can get bigger, and stressed that young farmers know their financial standing and be proactive.

This record keeping workshop is just one of the many things the council is doing, and there are big plans for the council later this year!

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



Farmer Strong Since 1934



Young, Beginning and Small Farmer Spotlight Zack Ison

by Courtney Tarvin

Mercer County full-time farmer, Zack Ison, has a passion and dedication to farming that is easily recognized. Ison grew up on his family's dairy and beef cattle farm, where he discovered his love for agriculture. Today he stays extremely busy both on and off the farm, since he serves on numerous agricultural boards.

Zack became a member of Ag Credit at the young age of 19-years-old, when he got his first loan for 55 head of steers. Thirteen years ago, a neighbor told him to talk to Ag Credit and he has been a great member-borrower ever since. Kim Elliott, Loan Officer of the Danville Branch, is currently Zack's Loan Officer and says she couldn't ask for a better customer. When asked

about his experience with Ag Credit, Ison said, "Ag Credit staff know agriculture and what you as a farmer are dealing with. They are always friendly and professional at the same time."

Currently he manages 1,400 acres of both leased and owned farm land. The diversified operation consists of 35 acres of Burley tobacco, 220 acres of soybeans, 150 acres of corn and 40 acres of alfalfa hay. Additionally, he has a commercial cow-calf herd of 150 head, while also backgrounding 650 head of feeder steers and heifers.

Along with his full-time farming career, Ison and his wife Tiffany, serve on the Kentucky State Farm Bureau Young Farmer Board. Zack is the President of the Mercer County Farm Bureau Young Farmer Board, where Tiffany is

also a member of the Board. Zack is also on the Ag Advisory Board for Mercer County and the Youth Investment Committee. He can be seen at almost every Extension meeting as well.

Ison, age 32, graduated from Eastern Kentucky University with a degree in Animal Science. His wife and high school sweetheart, Tiffany, teaches 6th grade social studies, along with taking care of their three young children. His children are also starting to help on the farm and will be showing pigs this summer through their 4-H program. Farming is a family affair for the Isons. Zack partners with his father, Charlie, 71, on 300 acres of the operation. His mother Robin, 72, is the Director of the Mercer County public library.



Ruthie Jackson is always whipping up some great tasting meals. Ruthie works in the Lebanon Branch and also lives in Lebanon. When Ruthie is not busy working at Ag Credit, she is busy in the kitchen, as she runs her own catering service.

Sweet Broccoli Salad

by Ruthie Jackson

Ingredients:

2 bunches fresh broccoli
 ½ cup raisins
 ½ cup chopped pecans
 ½ cup chopped purple or red onion
 12 slices bacon, crisp-fixed
 *1 recipe for Apple Cider Dressing

Instructions:

Break broccoli into florets and chop some of the stems into small pieces. Mix broccoli, raisins, pecans and onions into a salad bowl. Pour Apple Cider Dressing over the salad just before serving. Crumble bacon over the top.

*Apple Cider Dressing

by Ruthie Jackson

Ingredients:

1 cup mayonnaise
 ½ cup sugar
 2 tbsp. apple cider vinegar

Instructions:

Mix mayonnaise, sugar and vinegar into a bowl. Let stand covered in the refrigerator overnight.



Pam Johnston is known for crunching numbers as the Accountant for Ag Credit, but she is also a good cook at home. Pam and her daughter, Megan 14, reside in Danville. Pam cooks up all kinds of good treats for her and Megan.

Roasted Asparagus

by Pam Johnston

Ingredients:

1 to 2 lbs. Asparagus
 Olive oil
 Salt and Pepper (to taste)
 Garlic Powder (to taste)

Instructions:

Pre-heat oven to 400 degrees. Break the tough ends off the Asparagus and lay on baking sheet. Pour over olive oil and sprinkle on seasonings and mix together until all of the asparagus is covered. (You can put this on Reynolds wrap to make for easier clean up or if you want to put it on your grill) I bake mine for around 20 to 30 minutes depending on your oven and the doneness you want your asparagus. You can also sprinkle on some Parmesan cheese when the asparagus comes out of the oven.

Oriental Salad

by Pam Johnston

Ingredients:

Dressing:

¼ cup cider vinegar
 ¼ cup sugar
 ½ cup oil
 Seasoning packet from the oriental noodles

Salad:

1 package cole slaw mix
 Cut up onions
 Slivered almonds
 Sunflower seeds
 1 package of oriental ramen noodles

Instructions:

Mix dressing ingredients together. Mix all salad ingredients together (if not serving immediately leave the noodles out until ready to serve). When ready to serve break up the ramen noodles over the salad and pour the dressing over salad.

Bluegrass Music Kickoff



(Left to Right) Michael Johnathon, Folk Singer and Founder of Woodsongs, Brad Lanham, President of Kentucky Fellowship of Musicians and Jim Caldwell, President and CEO of Ag Credit talking on the Ag Credit Music Stage before Johnathon performs.

Bluegrass music fans gathered for great food and even better music at the annual Bluegrass Music Kickoff. The event was originally scheduled for January, but winter weather delayed the event until March. Headliners at the event performed on the Ag Credit Music Stage. Ag Credit has been an active supporter of the Bluegrass Music Kickoff since 2009. To see more great photos of the event go online to: agcreditonline.com/Bluegrass2016.



Jim May, Ag Credit Board Member, and his daughter, Emily Zink of Lebanon, enjoying the great music.



Locust Trace Career Night

The Locust Trace FFA held a Career Night in April at the Locust Trace AgriScience Center, to give students a chance to learn about different careers that are available in agriculture. Ag Credit was one of the companies there to share insight into what it is like to work in the agriculture lending industry. Ag Credit staff know that youth in agriculture will one day be leaders. Shown in the picture above is Jeff Zinner informing an FFA member about his daily duties as a Loan Officer. Caleb Sadler, worked this event with Jeff, Caleb and Jeff are both Loan Officers in the Lexington Branch.

Ag Credit Makes the Small Screen



The left photo shows Ag Credit's camera man filming commercials. The right photo shows a high quality John Deere tractor that is available at EXPRESS dealer, Bevins Motor Company.

This spring and summer you will see Ag Credit on Television. That's right, Ag Credit is airing two commercials on FOX 56 and Ag Credit was also a sponsor of FOX 56's Spirit of the Derby.

Both commercials showcase the wide variety of valuable equipment available through Farm Credit EXPRESS financing at dealerships. Commercials also showcase Joe Myers Angus Farm, a second-to-none purebred Angus operation.

Ag Credit would like to thank Farm Credit EXPRESS dealer, Bevins Motor Company of Georgetown and Ag Credit Board Member, Joe Myers, for their cooperation in shooting commercial videos.



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