

LEADER

A LOOK INSIDE...

**Agricultural Leadership:
Shifting Economic Megatrends**

For the Love of Horses

**Is Communication Important
with a Lender?**



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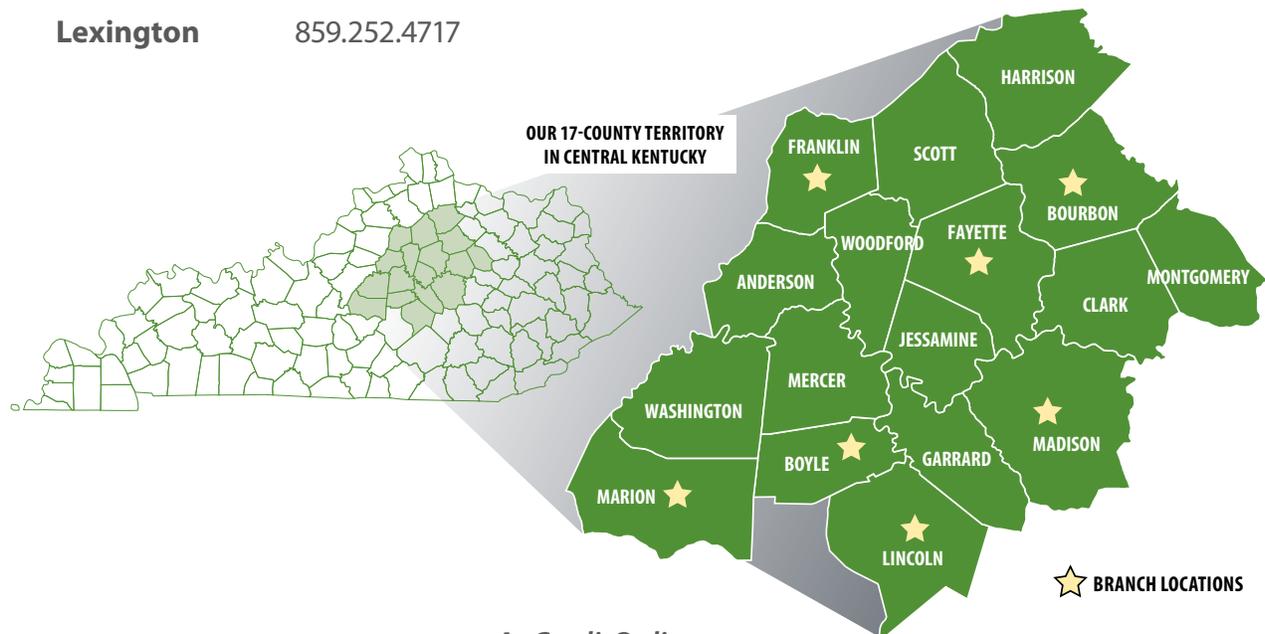
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ON THE COVER

Taken by SaraVard Von Gruenigen, Stanford Ag Credit Senior Loan Officer. Photo of John Peek's Angus cattle in Lincoln County. John Peek is also a Senior Loan Officer in the Stanford Ag Credit Office.

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AGRICULTURAL LEADERSHIP: SHIFTING ECONOMIC MEGATRENDS

How will economic megatrends press the paradigms of future leaders in the agribusiness sector? This thought-provoking question provides insight into the challenges and opportunities that are ahead in the agriculture industry. What strategies will individuals and organizations need to implement to prepare for proactively managing and capitalizing on economic megatrends? While this subject could fill a semester of lectures in a university class, let's focus on a few key aspects.

Volatility

Historically, the agriculture industry has been required to navigate business operations in a volatile environment. The future leader will be confronted with extreme volatility in an economic environment of smaller margins. During the economic commodity super cycle from 2006 to 2012, high commodity prices were the norm, making it easier for producers to more easily absorb fluctuations in prices and cost. However, with today's suppressed margins, the ability of a leader in the agricultural field to execute a well-managed game plan will be a requirement, not an option. In the future, these leaders will have to integrate changes in currency values and the impact of foreign and domestic trade negotiations into both short- and long-term strategies.

Interest rates

The agriculture industry has experienced a decade of low, flat interest rates. In the next few years, agriculture leaders must manage debt and capital in an environment of increasing interest rates. These rising rates, coupled with tighter margins, increase the emphasis on financial sensitivity analysis of cash flows, overall debt structure and repayment terms.

Special emphasis must be placed on working capital and overall capital management to absorb occasional negative changes in profits as a result of price, cost or interest rate variability. This will be the buffer for adversity, but also the catalyst for opportunity and change.



Consumer trends

There is a saying that "90 percent of success in business is about alignment." The forward-thinking leader will align land, labor, capital and information resources with talent and management. These two components will then be meshed with changes and forces in the marketplace. Closely watching consumer trends, both domestically and internationally, will be critical for future business leaders.



The marketplace has splintered as a result of shifts in consumer preferences of Millennials and Generation Z. These generations seek experiences, and agribusiness leaders must adapt to these changes.

The future of agriculture and agribusiness will not be one-size-fits-all. Some businesses will be best positioned for the commodity markets with a model based on efficiency and low cost. Other businesses will be adaptable and tap into niche markets to fulfill a need or provide a service. Some producers will employ a combination of both marketing strategies.

People

People management will be the differentiator of business performance in the future. Independent leadership will be replaced by individuals who are interdependent and can build a productive work and business culture of high-performing employees and customers. As younger generations move toward technology, maintaining the balance between interpersonal skills and technology will be a challenge. Future business leaders must embrace the confluence of these skills as an opportunity.

Many economic megatrends will impact the future of the agriculture industry. Volatility can result in opportunities, but it also can result in failure if not managed proactively. Interest rates will impact the cost of doing business and asset values. Consumer trends will require constant research and assessment. People management will continue to be an important business skill. There is a bright future for the agriculture industry when its leaders embrace these changes.



David Kohl received his M.S. and Ph.D. degrees in agricultural economics from Cornell University. For 25 years, Kohl was a professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech in Blacksburg, Va. He was on special leave with the Royal Bank of Canada working on advanced initiatives for two years, and also assisted in the launch of the successful entrepreneurship program at Cornell University. Kohl is professor emeritus in the AAEC Department at Virginia Tech.

For the love of horses

PUNCHESTOWN STABLES



When Sarah Meier climbed onto her first horse in 1985 at age 7, she began a slow trot toward her future in the equine industry.

More than 30 years later, Sarah is stoking a passion for horses in riders of all ages and experience levels as owner of Punchestown Stables in Lexington. The operation offers boarding, sales and lessons to customers, as well as a summer camp to help locals learn about riding and caring for the majestic creatures.

Originally from Wisconsin, Sarah grew up competing in the Hunter and Equitation divisions on the AA circuit in the junior category. While competing across the country, she grew to love Central Kentucky. In 1996, she relocated to Lexington to attend the University of Kentucky. Soon, she found herself dreaming about being back on the farm and she left the university to pursue her passion for riding.

Starting out, she freelanced for various sport horse trainers. Anywhere there was work, Sarah was there. She worked for a number of local farms, particularly in Versailles, and also worked at the race track. "I always wanted to come back to sport horses but learned a lot from (the) race track," Sarah explained. She still uses many of those lessons today when training horses.

In 2002, Sarah was ready to step out on her own and realize her dreams to their fullest.

"I always wanted to own a horse business," she said. She worked with Ag Credit to purchase

the land and barn and started small with just a few horses. Through her hard work and perseverance, Punchestown has grown into a thriving business over the past 17 years.

During that time, Sarah has worked with AgCredit to update the outdoor arena, build the indoor arena and construct more stalls. "The working capital loans helped me get through big purchases such as the recent watering system we installed. All of those things have made this farm what it is and that has been very helpful," Sarah said.

Punchestown has eight lesson horses on the farm, ranging from ponies for beginners to older horses. All are show-quality. Having both an outdoor and indoor arena allows Punchestown to offer lessons year round, regardless of the weather. The business offers lessons to riders of any age, from young kids to older adults who want to ride for the first time.

Summer camps for both beginning and advanced riders are offered for those interested in learning more. Beginner rider camp teaches campers with little to no experience basic horsemanship skills such as grooming, tacking, bandaging and riding. The advanced camp is for riders who can walk, trot and canter with confidence. The camp teaches more advanced riding skills, and campers compete at a local show at the end of camp.

In addition to riding lessons, Punchestown has 32 stalls available for boarding horses. Each 12-by-12-foot stall has rubber mats, with optimal ventilation and natural light.

“

The working capital loans helped me get through big purchases such as the recent watering system we installed. All of those things have made this farm what it is and that has been very helpful.

”



“

Even though I started the business for the love of horses, the people are what make it happen.

”



The business offers a number of amenities for riders and their horses. All boarders participate in lessons and have the option of competing at local and national shows, as well as traveling to at least one rated horse show each week.

Sarah relies on Alex Nelson, her business partner who has been working at Punchestown for eight years. Alex is the assistant trainer and lesson program coordinator. Carolyn Meng also works at the horse farm as Sarah's assistant. Carolyn takes kids to local horse shows when Sarah and Alex travel across the country for competitions.

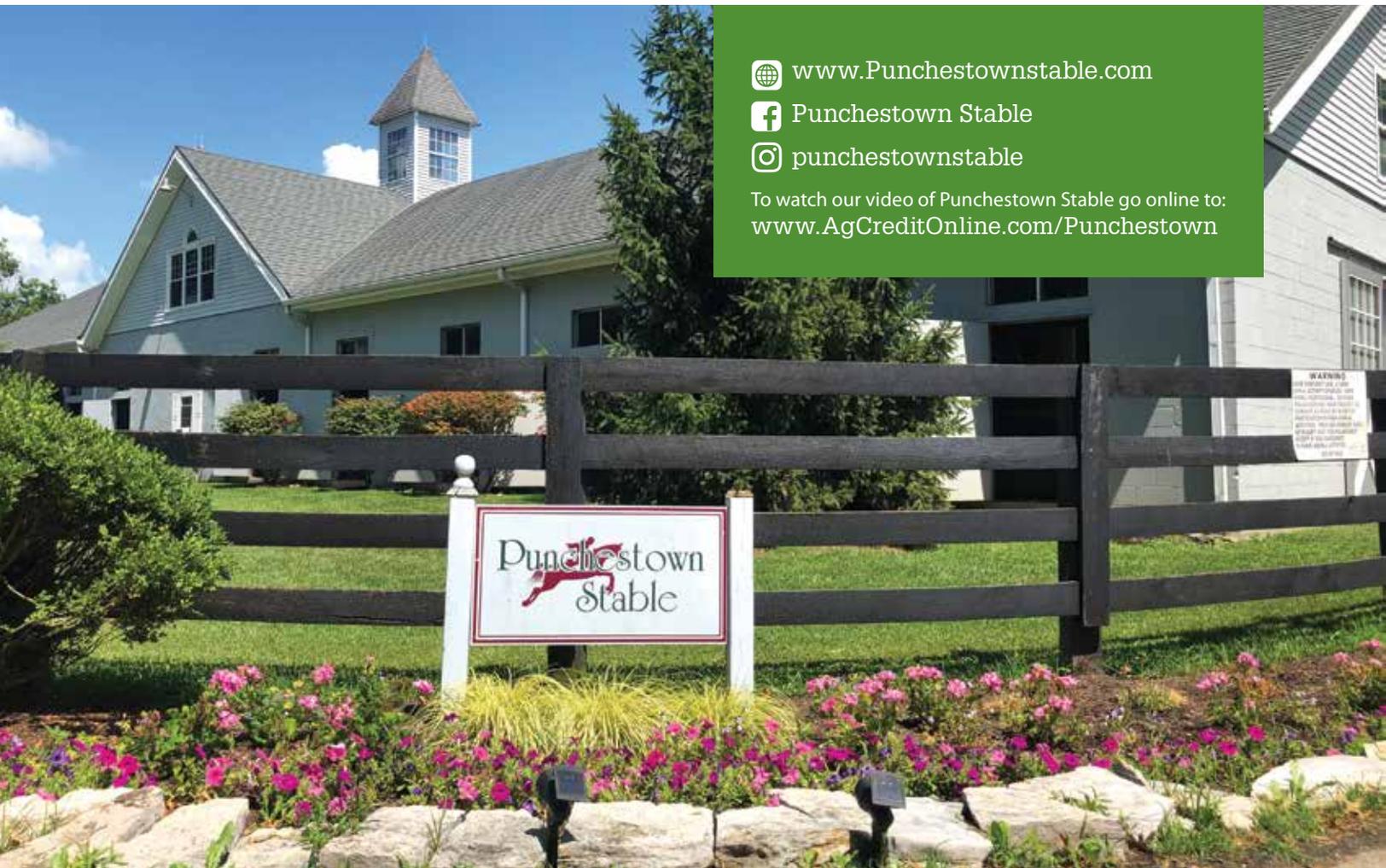
Sales is another piece of the business; although not the biggest piece, it is one that is close to Sarah's

heart. She likes to stay connected to training young horses and brings in several a year to train and sell.

“Even though I started the business for the love of horses, the people are what make it happen,” Sarah explained. “It has to be a customer service type of business. I have tried to combine my love of horses and taking care of them with servicing people well.”

Sarah has been able to live out her life's passion through Punchestown. It hasn't always been easy, but it's always been worth it.

“Even when it's not going OK, it is important not to give up,” Sarah said. “It took a long time to build the operation to what it is today; it was long and hard, but it is important to stick with it.”



 www.Punchestownstable.com

 Punchestown Stable

 [punchestownstable](https://www.instagram.com/punchestownstable)

To watch our video of Punchestown Stable go online to:
www.AgCreditOnline.com/Punchestown

7 COOPERATIVE PRINCIPLES

1 Open and Voluntary Membership

Membership in a cooperative is open to all persons who can reasonably use its services and stand willing to accept the responsibilities of membership, regardless of race, religion or gender.

2 Democratic Member Control

Cooperatives are democratic organizations controlled by their members, who actively participate in setting policies and making decisions. Representatives (directors/trustees) are elected from among the membership and are accountable to the membership. In primary cooperatives, members have equal voting rights (one member, one vote); cooperatives at other levels are organized in a democratic manner.

3 Members' Economic Participation

Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital remains the common property of the cooperative. Members allocate surpluses for any or all of the following purposes: developing the cooperative; setting up reserves; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

4 Autonomy and Independence

Cooperatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control as well as their unique identity.

5 Education, Training and Information

Education and training for members, elected representatives (directors/trustees), CEOs, and employees help them effectively contribute to the development of their cooperatives. Communications about the nature and benefits of cooperatives, particularly with the general public and opinion leaders, helps boost cooperative understanding.

6 Cooperation Among Cooperatives

By working together through local, national, regional, and international structures, cooperatives improve services, bolster local economies, and deal more effectively with social and community needs.

7 Concern for Community

Cooperatives work for the sustainable development of their communities through policies supported by the membership.

Source: American Electric Cooperatives

NEW REPRESENTATIVES SELECTED FOR YOUNG FARMER ADVISORY COUNCIL

The Ag Credit Young Farmer Advisory Council was established in 2013 to provide input into programs and products needed by young and beginning farmers to the Board of Directors. A new slate of young farmers has been selected to serve on the council. The council consists of a young farm couple or individual from each of the 17 counties in the Central Kentucky Ag Credit territory.

The council meets a few times a year to learn more about best agriculture practices, and to help shape Ag Credit's young, beginning and smaller farmer program.

WHO ARE YOUNG, BEGINNING AND SMALL FARMERS?

YOUNG: 35 YEARS OF AGE OR YOUNGER

BEGINNING: 10 YEARS OR LESS OF AGRICULTURAL EXPERIENCE

SMALL: \$250,000 OR LESS GROSS FARM INCOME

AG CREDIT YOUNG FARMER ADVISORY COUNCIL MEMBERS

ANDERSON	SPENCER AND JENNA SIMS
BOURBON	SAM CLAY IV
BOYLE	LOGAN AND ALEX GOGGIN
CLARK	STEFAN FINK
FAYETTE	AARON CLARK
FRANKLIN	JENNA HARROD
GARRARD	DALTON AND AMY BOYD
HARRISON	LINCOLN CLIFFORD
JESSAMINE	AUSTIN AND ANDREA SEXTEN
LINCOLN	ANDY AND DANIELLE BRATCHER
MADISON	HUNTER PERGEM
MARION	PAIGE MATTINGLY
MERCER	ASHTON JONES
MONTGOMERY	COYEE AND CYNTHIA HUNT
SCOTT	CODY AND MADISON RANKIN
WASHINGTON	DALE AND LINDSAY MEDLEY
WOODFORD	BEAU AND CAITLIN NEAL

WOMEN IN AG WORKSHOP

Central Kentucky Ag Credit and the District 11 Kentucky Women in Ag group hosted a farm and land financing workshop in August. The workshop focused on the basics of the loan process and included creating a balance sheet. Ag Credit Loan Officers Lisa Yeager, Teresa Thomas and Kayla Rankin presented at the event and were able to work one-on-one with attendees.

The 20th Annual State Conference will be held October 14-16 in Louisville. For more information visit: kywomeninag.com



MADISON COUNTY BEEF DAY

Thursday, May 22, was a day to recognize and celebrate beef in Madison County. May is National Beef Month and Madison County is the second largest beef cattle producing county in Kentucky.

Central Kentucky Ag Credit partnered with Madison County Farm Bureau, Madison County Cattlemen's Association, Madison County Cooperative Extension and the Kentucky Beef Council to organize the first annual Madison County Beef Day.

Madison County Judge Executive Reagan Taylor proclaimed the fourth Thursday of every May

Madison County Beef Day. Warren Beeler, Executive Director of the Governor's Office of Ag Policy, also spoke on the importance of agriculture and beef cattle in Madison County and Kentucky.

Madison County Beef Day was held at the Ag Credit Office in Richmond and served over 500 burgers to members of the community. The event connected beef cattle producers and consumers in Madison County!



(LEFT TO RIGHT) ROSE ANN HOUSE, MADISON COUNTY FARM BUREAU WOMEN'S COMMITTEE CHAIR; CHRIS HORNSBY, MADISON COUNTY FARM BUREAU INSURANCE AGENCY MANAGER; ISAAC MARCUM, MADISON COUNTY BEEF CATTLE ASSOCIATION PRESIDENT AND MADISON COUNTY FARM BUREAU INSURANCE AGENT; WARREN BEELER, EXECUTIVE DIRECTOR GOVERNOR'S OFFICE OF AG POLICY; CHRIS COOPER, AG CREDIT SENIOR LOAN OFFICER; REAGAN TAYLOR, MADISON COUNTY JUDGE EXECUTIVE; AMANDA SEARS, MADISON COUNTY HORTICULTURE AGENT; BRANDON SEARS, MADISON COUNTY AGRICULTURE AGENT; AND TERESA THOMAS, AG CREDIT LOAN OFFICER.

OUTSTANDING IN THEIR FIELD

**Willie Wilson –
Lexington Ag Credit
Senior Loan Officer**



Where are you from?

I was born and raised in Woodford County between Versailles and Midway.

Did you grow up on a farm?

I did not grow up on a farm; however, I did work on farms from the time I was a teenager until I started my career with Ag Credit. My farming experience involved equine, cattle and orchard operations.

Where did you go to college?

I attended the University of Kentucky College of Agriculture and graduated with a B.S. in agricultural economics and a minor in business.

Were you involved with any clubs or teams growing up?

I was involved with Boy Scouts growing up and achieved the rank of Eagle Scout. I played rec league soccer and ran track in high school.

Interesting facts about yourself:

I enjoy spending time with my wife, Kimberly and one-year-old son, William. We like being on the lake with friends and family.

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

I am currently a Youth Committee member for the American Private Enterprise System Kentucky Youth Seminar and a graduate of the Kentucky Agricultural Leadership Program, Class XI.

Favorite part of being an Ag Credit loan officer:

My favorite part of being an Ag Credit Loan Officer is without a doubt our dedication to serving agriculture. I don't know of another career path that would allow me to serve agriculture in the capacity that we do, or of another organization that is as dedicated to an industry as Ag Credit. Both my fellow staff members and the members of our Association are some of the best people I've ever had the opportunity to work with.

AG CREDIT ATTENDS D.C. FLY-IN

During the national Farm Credit Fly-In on July 23-25, Central Kentucky Ag Credit employees, directors and customers met with members of Congress to discuss the importance of the Farm Credit System to rural America. Central Kentucky Ag Credit and the nationwide Farm Credit System support rural communities and agriculture with reliable, consistent credit and financial services.

Central Kentucky Ag Credit representatives joined more than 750 Farm Credit leaders from across the country who traveled to Washington, D.C., to meet with lawmakers and advocate for farmers and ranchers across America.

The Fly-In included a Farm Credit Marketplace held in the Library of Congress. The marketplace allowed Farm Credit customers to showcase their products for members of Congress and their staff. Allison Horseman and Mary May, owners of The Lavender Farm at Woodstock, represented Central Kentucky Ag Credit at the marketplace. The mother-daughter duo had sample lavender products to provide to attendees.



ALLISON HORSEMAN (LEFT) AND MARY MAY (RIGHT) WITH THEIR DISPLAY AT THE FARM CREDIT MARKETPLACE HELD AT THE LIBRARY OF CONGRESS



VON GRUENIGEN ANNOUNCED AS 2019 DISTINGUISHED ALUMNA



Photo taken by Allison McCann

Eastern Kentucky University's Department of Agriculture announced that SaraVard Von Gruenigen (shown left in photo) was selected as their departmental distinguished alum for 2019.

The honor is reserved for special alumni who have distinguished themselves in their profession through excellence, dedication and service.

SaraVard was an active and outstanding student from Lancaster who graduated from the Agriculture Department in 2006. SaraVard pursued an agricultural degree with a business minor and is now employed by Central Kentucky Ag Credit's Stanford branch, where she works as a Senior Loan Officer. SaraVard is active in her community, serving others not only through her job but also as part of the local Chamber of Commerce. In addition, she and her husband, Matt, have their own farm in Paint Lick where they produce cattle and a happy farm life for their young son.

Congratulations, SaraVard on being selected as the 2019 EKV Distinguished Alum representing the Department of Agriculture.

MULLIKIN ADDED TO LEXINGTON OFFICE



Jenni Mullikin was recently added to Central Kentucky Ag Credit's Lexington location as a loan assistant. Jenni has over 15 years of experience in finance, working for credit unions and mortgage brokers.

Originally from Montgomery, Alabama, Jenni moved to Kentucky in 2002. Her father is from Johnson County,

Kentucky and she wanted to return to her roots. She attended Auburn University and majored in liberal arts.

Jenni currently lives in Lexington with her three daughters, Kaylen, McKenzie and Kiley, and is engaged to Shane Woods. Jenni enjoys boating, traveling and spending time with her pets, friends and family.

NETHERLAND NAMED MORTGAGE LOAN ORIGINATOR



Neil Netherland was recently named mortgage loan originator with Central Kentucky Ag Credit. Neil will work in Ag Credit offices located in Frankfort, Lexington, Paris and Richmond focusing on rural home loans.

Neil has over 16 years of experience in mortgage lending and management. Throughout his banking career he has worked in Harrison, Clark, Scott, Fayette, Franklin and Woodford Counties.

A native of Campbellsville, Neil grew up on a farm in Taylor County. His family

managed a 250-head cow/calf operation, along with growing tobacco, corn and soybeans.

He is a graduate of Campbellsville University with a B.S. degree in business administration in finance. Neil is also a graduate of the Scott County Chamber of Commerce Leadership Program.

Neil is a resident of Georgetown and attends First United Methodist Church.

RANKIN SELECTED AS PARIS LOAN OFFICER



Kayla Rankin has accepted a loan officer position with Central Kentucky Ag Credit and she will serve in the Paris Office of the association.

She was previously employed with Farm Credit Mid-America as an account specialist for six years. She has also worked for Hagyard Equine Medical Institute as a veterinary technician.

Kayla is a graduate of Morehead State University with a B.S. degree in agriculture and emphasis in animal science. During her time at Morehead she was a member of Delta Gamma sorority and she was also an undergraduate research fellow focusing on using real-time ultrasound to study carcass traits in beef cattle.

She is originally from West Liberty, Kentucky, where her family raised burley tobacco for many years. Growing up, Kayla was an active member in 4-H, as well as an avid basketball player. Kayla, her husband John, and their 18-month-old daughter, Ramsey, currently reside in Paris. The Rankins have a commercial cow/calf operation, along with producing grain and partnering on a few thoroughbred horses. They enjoy attending UK Basketball games and spending time outdoors on the farm.

Kayla is on the Bourbon County Farm Bureau Board, a member of the Bourbon County Farm Bureau young farmer group, as well as a member of Kentucky Women in Agriculture.

WEST JOINS THE PARIS OFFICE



Morgan West has joined Central Kentucky Ag Credit as a loan assistant in the Paris Office.

Prior to assuming her duties with Ag Credit, Morgan was a teller with Traditional Bank in Paris for two years.

She earned her education from Eastern Kentucky University with a Bachelor of Business Administration in accounting. During her time in college,

she was a member of the accounting society at EKU. Morgan plans to start her Masters of Business Administration degree next fall through EKU.

Morgan has been a resident of Paris, Kentucky, her whole life, graduating from Bourbon County High School in 2015. She is a member of Bedford Acres Christian Church in Paris and enjoys spending time with friends and family.

LOCAL CATTLEMEN TRAVEL TO COLORADO AND NEBRASKA



Chris Cooper, Richmond Ag Credit senior loan officer, and his wife, Patty, had the opportunity to travel with Tim and Amy White and 15 other local Central Kentucky Cattlemen to Denver, Colorado, and several cattle operations in Nebraska in late April. Most of the group participated in a pilot program to send feeder cattle to a feed lot in Nebraska that was willing to provide performance data back to the farmer without having to retain ownership of the cattle. The participants were very pleased with the data they received and the feedlot was very satisfied with the cattle.

The group toured the feedlot where their cattle were being fed. They also visited a cattle harvesting and processing plant, one of the largest stockyards in Nebraska and a couple of purebred Angus operations. The trip started in Denver at the National Cattlemen's Beef Association headquarters with a tour of the office, a briefing from NCBA staff, as well as an overview and future outlook on the cattle industry from CattleFax.

HARRISON COUNTY COUNTRY HAM AUCTION



The first annual Harrison County Fair country ham breakfast and auction was held in late July. The event was organized by the Harrison County Farm Bureau and featured 4-H demonstrations, equipment displays and a petting zoo. Central Kentucky Ag

Credit partnered with several local businesses and individuals to purchase the ham. The ham sold for \$1,475, and all proceeds from the auction went to the Harrison County Farm Bureau scholarship fund.

BRIGHT WINS FARMERS GROW COMMUNITIES AWARD

Central Kentucky Ag Credit customer-owner Aaron Bright of Marion County was the recipient of the \$2,500 America's Farmers Grow Communities Award. He donated the money to the Bradfordsville Fire Department to purchase new community equipment.

Farmers know best where a \$2,500 donation will make the biggest impact in their hometown, and every year, America's Farmers Grow Communities, sponsored by the Bayer Fund, offers farmers a chance to direct funds toward their favorite community nonprofit organization.

In the past, America's farmers have directed funds to thousands of local nonprofits that strengthen farming communities from supporting ag youth organizations, to purchasing classroom supplies, to supplying food and essentials for the needy and acquiring life saving emergency response equipment. It's all about strengthening rural communities.

Since 2010, the Grow Communities program has awarded over \$33 million to more than 8,000 nonprofits across rural America.



AARON BRIGHT (LEFT) AND BRADFORDSVILLE FIRE CHIEF KEVIN PURDOM (RIGHT).

Article Source: *The Lebanon Enterprise* / Photo Credit: Aaron Bright



IS COMMUNICATION IMPORTANT WITH A LENDER?

BY: JUSTIN CRAIG, LEBANON AG CREDIT PRINCIPAL LOAN OFFICER

YES! You've likely heard of the "Five Cs of Credit," which are: Character, Capacity, Capital, Collateral and Conditions. These are metrics used by a lender to help make a loan decision. Another "C" that is extremely important is Communication. Unfortunately, problems can arise with farming and finances. The farm economy can be a tough arena to be in, especially with volatile weather and markets. If you begin to have cash-flow issues or see a shortfall with farm commodities you raise such as cattle, corn, soybeans, wheat, tobacco or dairy that are tied to loan payments, the earlier you talk to your lender, the better it is. Early discussion is important in that hopefully a plan can be arrived at before the situation escalates beyond repair.

Chances are that you will need to work with your lender after a loan is closed, so maintaining

a good relationship and line of communication is key. If problems arise that can affect your ability to pay loans, scheduling a meeting with your lender can be very beneficial. This will give an opportunity to discuss details of what is going on and what can possibly be done to remedy the situation. Be open and honest with yourself, your spouse and your lender in collaborating. Don't refrain from relaying certain information, as this may help everyone gain a better understanding with developing a plan.

A lending mentor once told me that with a lending relationship, you need to keep your spouse (if married) and lender well-informed. It took me time/experience to realize the importance of him saying this, but it holds true and remains a strong point to this day.



RECENT LAND SALES

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



May & Parman Agency

151 W Main St. | Lebanon, KY 40033
270-692-2153 | www.mayandparman.com

Location 1:

Acres: 107.70
County: Marion
Date of Sale: 6/8/2019
Selling Price: \$396,000
Improved: Six-year-old cabin with open living room – kitchen, full bath, bedroom, utility room, open loft and a wrap around porch. Plus two barns.

Location 2:

Acres: 109.77
County: Marion
Date of Sale: 5/11/2019
Selling Price: \$521,864.20
Improved: Five bedroom, three bath brick ranch style home with a finished basement. Two car detached shop, three barns and a large lake. Land was mostly pasture with some woods.

McElroy, Wharton & Boldrick

126 East Main Str. | Springfield, KY 40069
859-336-3982 | www.ky-realestate.com

Location 1:

Acres: 36
County: Washington
Date of Sale: 8/9/2019
Selling Price: \$100,000 / \$2,778 per acre
Unimproved

Location 2:

Acres: 168
County: Washington/Mercer County Line
Date of Sale: 6/27/2019
Selling Price: \$314,000 / \$1,870 per acre
Unimproved

Location 3:

Acres: 7.693
County: Washington
Date of Sale: 5/30/2019
Selling Price: \$87,500 / \$11,373 per acre
Unimproved
Unusual feature: Great location

Location 4:

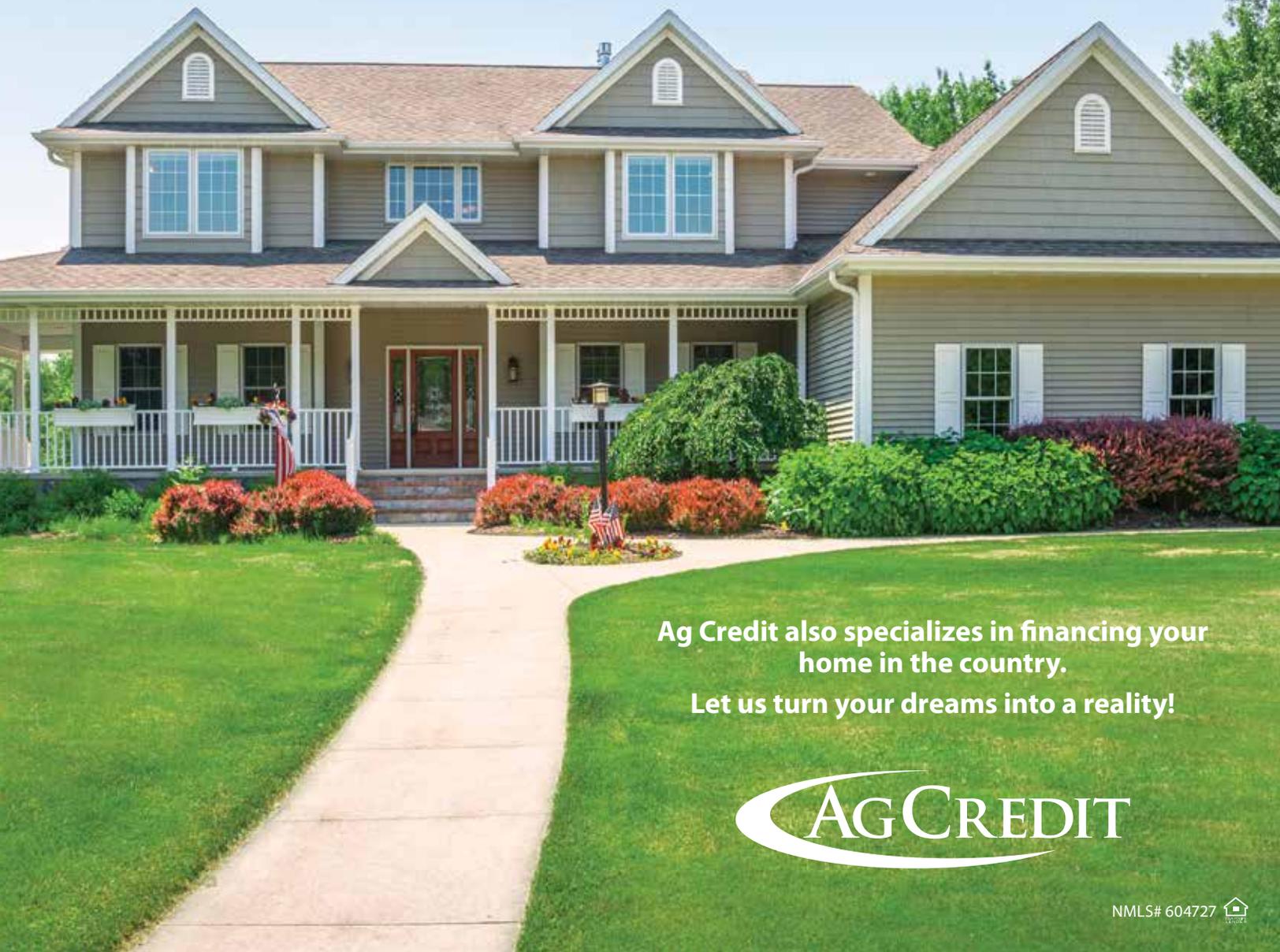
Acres: 7.349
County: Washington
Date of Sale: 4/30/2019
Selling Price: \$66,000 / \$8,980 per acre
Unimproved



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

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THINK ALL WE DO IS FARM FINANCING?



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home in the country.

Let us turn your dreams into a reality!

