

LEADER

A LOOK INSIDE...

Records Broken and a Broken Record by Jim Caldwell, President and Chief Executive Officer

Improving Cow Paths

United We Stand

Hallstead Farms and Meats



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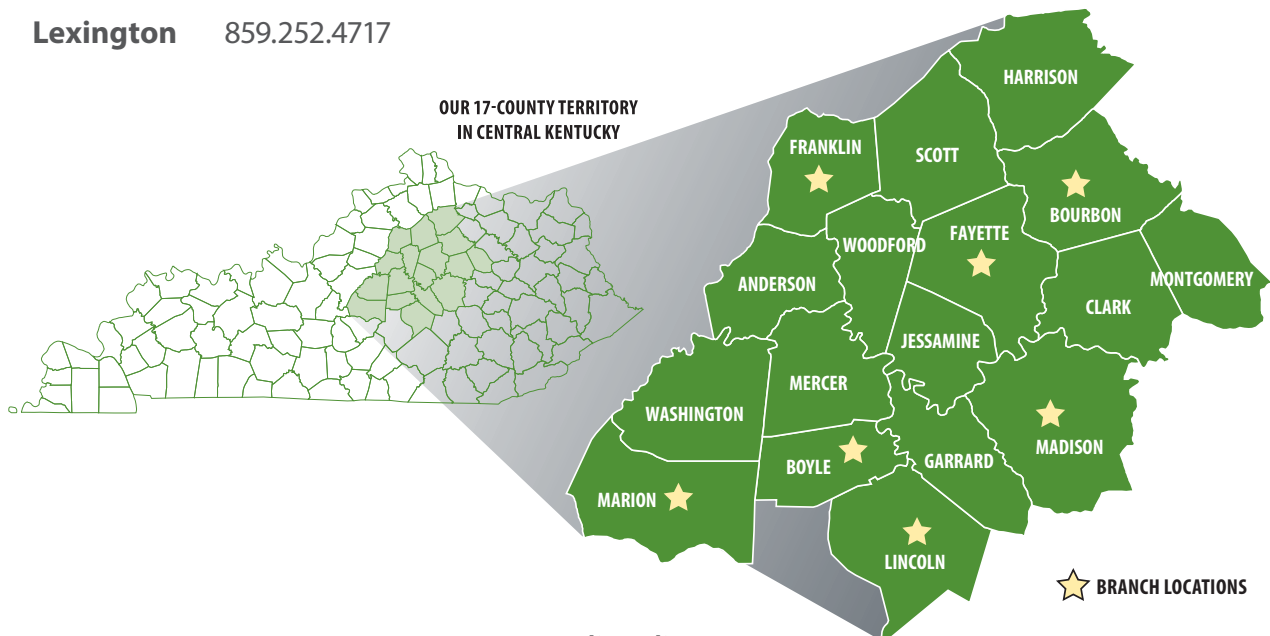
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OUR LOCATIONS

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Lebanon	270.692.4411	Stanford	606.365.7500
Lexington	859.252.4717		



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

AgCreditOnline.com

LEADER

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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 859.253.3249 or mailing to PO 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 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.

PRIVACY POLICY

Your online privacy is always a top concern at Ag Credit. For a complete copy of the latest version of the online privacy policy, please visit our website and click on the home page link.

ON THE COVER

Photo by SaraVard L Von Gruenigen



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JIM CALDWELL, PRESIDENT AND CEO

“

People are confident Ag Credit can deliver innovative, high quality, local service with predictably consistent results.

”

RECORDS BROKEN AND A BROKEN RECORD

BY: JIM CALDWELL, PRESIDENT AND CHIEF EXECUTIVE OFFICER

As our 2021 results are reported, you'll quickly see that we had strong performance throughout the year. In many respects, 2021 was a special year as we experienced solid growth and earnings that reached previously uncharted territory – results that broke the previous record.

The quote “Records are made to be broken” is often attributed to legendary basketball coach Red Auerbach. There's a lot of truth to that saying. We see it most often in the sports arena, where team and player statistics rule the day. But records are made and broken in all aspects of our life. If you are a runner, biker or swimmer, you probably keep some type of record and may have a “personal best” time. We also see records kept and challenged at the farm level with measurements ranging from bushels per acre for grain farmers to weaning and yearling weights for cattlemen.

In chronicling the results of Central Kentucky Ag Credit over the past several years, we see several accomplishments, records and “personal bests.” The 2021 results are no different and reflect new levels of achievement for the Association – several records surpassed. Our growth in areas such as loan volume and asset levels continued along the lines of the prior years' growth trajectory, so new high levels in both areas were achieved again this past year. But the most

notable record to be broken in 2021 was earnings and the corresponding ratios. In measurements like return on equity and patronage distribution, 2021 was truly a record breaking year.

One of the more pleasurable aspects of reflecting on Ag Credit's performance is actually coming up with ways to describe it. This trend seems to have started in earnest around 2013 when I characterized our performance as a time when we hit several “high water marks.” This started a run of consecutive years during which we regularly surpassed the prior year, and I continually told the board and stockholders something along the lines of, “We cannot keep up this pace” or “eventually these trends will level-out” – only to be followed by another year of continued upward trends. It got to the point where the board and staff accused me of simply recycling the prior year's annual meeting speech. In essence, they said I was sounding like a broken record. (Here, I pause and ask those under a certain age to ask their parents or grandparents about the meaning of the phrase “sounding like a broken record.”) In reality, it has been a good problem to have. Seeing consistent results from the Association has built confidence among our membership and within our communities. People are confident Ag Credit can deliver innovative, high quality, local service with predictably consistent results.



Since I am retiring on July 1, this will be one of my last articles. Up until this point, I have written about the tangible, measurable results because it's easy to spout the numbers. And while there is a degree satisfaction in sharing them – they are just numbers. To me, it's what's behind those numbers that counts. So, allow me to once again sound like a broken record. When asked to describe our cooperative organization, I regularly find myself searching for the proper business-speak word or phrase. Despite a search for a better term, I always seem to come back to that one simple word – “unique.” By definition, this means an organization that is unlike anything else in the marketplace – a one-of-a-kind institution.

The cultural foundation of our organization makes the difference — makes us unique. This foundation includes a strong local connection with a traditional lending structure that focuses on the relationship between the loan officer and the farmer. Those components show up in the effort of the staff, the dedication of the board,

the loyalty of the membership, the coalition formed by the AgFirst District and the overall camaraderie of all these folks.

Bottom-line: It's the people who make this Association unique. And I have been blessed to have had the opportunity to live and work with these amazing people for almost 40 years. I have enjoyed working alongside you as we have tackled challenges and tried to make a difference. I look forward to seeing what's in store for the future of the Ag Credit as it continues to fulfill its worthy mission of serving agriculture and rural communities.

Jim Caldwell
*President and
Chief Executive Officer*

“

Bottom-line: It's the people who make this Association unique. And I have been blessed to have had the opportunity to live and work with these amazing people for almost 40 years.

”

INSURANCE PROTECTION AGAINST LOSS IS GOOD BUSINESS



Central Kentucky Agricultural Credit Association loan agreements stipulate that borrowers obtain and maintain insurance on property that is pledged as security for loans with the Association named as mortgagee or loss payee.

This notice is a reminder that the minimum amount of coverage required to be maintained is the lesser of your loan balances, the actual cash value of the property, the replacement cost of the property or the amount stipulated by your loan officer. Because the amount required could be less than the value of the property is insured, you are encouraged to consider higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your loan consists of improved real estate, unless otherwise advised, at a minimum your policy must insure against the following perils: fire and lightning, wind, hail, aircraft or vehicle damage, riot or civil commotion, explosion, smoke damage, water damage (other than flood), falling objects, weight of snow, ice or sleet and vandalism. Loss of damage from flooding is also required if your loan was made after Oct. 4, 1996, and at the time the loan was made the property was located in a government mandated Special Flood Hazard Area and flood insurance was available.

2022 KENTUCKY CATTLEMEN'S ASSOCIATION CONVENTION

The 2022 Kentucky Cattlemen's Association (KCA) Convention and Ag Industry Trade Show was held in January in Lexington. The event was welcomed with open arms by cattle producers and professionals from across the state.

Central Kentucky Ag Credit was a gold sponsor for the convention. Attendees were able to visit with Ag Credit staff and sign up for a drawing to win a Yeti Tundra 35 cooler. Congratulations to Russell Harden of Willisburg for winning the giveaway.

Chris Cooper, Richmond Ag Credit Senior Loan Officer, served as the 2021 KCA President. He had the honor of welcoming the 2022 KCA President, Cary King of Mercer County and providing comments about his time as KCA President. Chris shared his passion for the beef industry and the family farm in his closing remarks at the Friday-night banquet. Joe Goggin, Regional Lending Manager for Ag Credit, presented awards to the KCA Hall of Fame inductees during the banquet on Friday. Congratulations to Dr. Williams of Boyle County and Charles Wills from Montgomery County for their induction. We look forward to seeing everyone in Lexington again for the 2023 convention.



Regional Loan Manager Joe Goggin presenting the 2022 KCA Hall of Fame Inductees.



Richmond Senior Loan Officer Chris Cooper receiving recognition for serving as the 2021 KCA President.



CRUSE JOINS RICHMOND OFFICE

Bethany Cruse has joined Central Kentucky Ag Credit as a loan officer working in the Richmond Branch.

Bethany is a lifelong resident of Madison County and a graduate of Madison Central High School. She has an Associate's Degree in Livestock Management, a Bachelor's Degree in Agriculture with a concentration in Animal Science and Agribusiness and a Masters Degree in Technology Management with a concentration in Agriculture Operations Management, all from Eastern Kentucky University. While at Eastern Kentucky University she worked as an agriculture technician and graduate assistant. Bethany also has worked as a veterinary technician at W&W Veterinary Services and at the Paris Stockyards.

She was an active member in 4-H and FFA where she showed Hereford and Charolais cattle. Bethany currently lives on her family's farm in Madison County. The farming operation consists of commercial cattle, feeder steers and 300 acres of hay, along with the registered Hereford and Charolais herds.

Bethany is a member of the Irvine Street Holiness Church in Richmond and will be getting married in October to Gabriel King of Madison County.

FARM CREDIT FLY-IN

During the National Farm Credit Fly-In on November 2-3, Central Kentucky Ag Credit Board Chairman Alvin Lyons and President and CEO Jim Caldwell 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 500 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.



Ag Credit Board Chairman Alvin Lyons chats with Sen. Mitch McConnell.



Farm Credit System group photo with Senator Rand Paul.



From left: Ag Credit Board Chairman Alvin Lyons, Rep. Brett Guthrie and Ag Credit President and CEO Jim Caldwell.



Farm Credit System leaders meet with Rep. Andy Barr, third from left, of Kentucky's 6th Congressional District.



JOHNSON SELECTED AS MARKETING COORDINATOR

Cassie Johnson has joined Central Kentucky Ag Credit as the Marketing Coordinator. In this role, she will plan, organize and implement marketing and communication activities for the Association. Before joining Ag Credit, Cassie worked for Alltech as the Events & Tradshow Coordinator for the feed division.

Cassie grew up in northwest Iowa on a farm consisting of 200 Red Angus cows and 700 acres of row crops. Growing up, Cassie was active in 4-H and FFA including serving at District Vice President. She has a Bachelor's degree in Agricultural Business with a minor in Animal Science from Iowa State University. While in college, she was on the livestock judging team. She also served as President of the North American Limousin Junior Association. She was a key part in helping start the nonprofit North American Junior Red Angus Event. Cassie is one of the founders, served as junior advisor and as a senior

member of the board of directors. This event has now become the largest gathering of Red Angus breeders and junior exhibitors every summer.

In 2017, Cassie and her family moved to Winchester to live closer to her husband's family farm. Cassie and Ramsey, have two children, Daniel and Hailey. Their farm is located outside of Winchester, where they raise purebred Red Angus. When they are not taking care of cattle at home, they are usually attending a sale, show or attending school activities.

Cassie thoroughly enjoys being a part of the ag industry and being able to give back to the community.



DURHAM JOINS LEBANON OFFICE

Patrick Durham has joined Central Kentucky Ag Credit as a Loan Officer in the Lebanon Branch.

Patrick grew up in Hodgenville, Ky, where he currently lives with his wife, Jennifer, and two sons, Thomas and Lucas. Before joining Ag Credit, Patrick worked for five years with United Producers Inc. in livestock marketing and operations serving the Bowling Green and Irvington markets. Prior to that he worked for Washington County Livestock Center.

He graduated from Western Kentucky University with a Bachelor's degree in Animal Science. Prior to transferring to Western Kentucky University, he played football at Murray State University. He was a member of the 1996 Ohio Valley Conference Championship team, which was nationally ranked in the top five.

Patrick still works closely with his family on their farm in Hodgenville. Hagerlan Farms is a commercial cow-calf operation that also produces registered Shorthorn cattle. They have been actively showing Shorthorns at the state and national level for many years. The operation has earned numerous accolades, including Grand Championship Bull at the North American International Livestock Exposition.

Patrick and his wife, Jennifer, stay busy with the sons, who are active in football and wrestling. But, they all love spending time at the farm with the cattle. Patrick is looking forward to working with the Ag Credit customers to help them build towards their goals.



IMPROVING COW PATHS

BY STEVE HIGGINS, BIOSYSTEMS AND AGRICULTUREAL ENGINEERING, UNIVERSITY OF KENTUCKY

A large animal can expend tremendous energy when traveling on a slope. To compensate, grazing animals create trails that run parallel to a slope. These trails allow animals to graze the upper slope while standing on flat ground, which provides energy and grazing efficiencies. When cattle do this, it is colloquially known as “cowtouring,” because the trails resemble the practice of contour cropping and terracing.

A second type of trail created by grazing animals, the cow path, is also designed to save energy. At approximately 12 inches in width, these singular trails are the same width as grazing trails, but there are subtle differences between them. Animals can be seen walking these trails in single file without grazing, typically using them to



A backhoe cretes a trench for an all weather path.

reach water, feed, or mineral sources efficiently. These trails may follow contours, but they may also be found on the crests of hills, in ravines, and crossing ravines to get from one hill slope to another. These trails can also be made around obstacles within a field. Common obstacles include internal corner posts, which may also demonstrate the severe erosion that can occur when grazing animals round corners.

Depending on the topography and weather, certain sections of these trails can become troughed or concave and may reach depths of 15 inches or more. Drainage water that collects in troughed sections of these trails can make travel difficult. Over time, certain sections of the trail may become less efficient, at which point animals will create a new path. In addition, the location of water sources or other features that animals want to reach may necessitate uphill and downhill travel on these paths. This can require a tremendous amount of effort. It may be difficult to achieve in wet weather and can be problematic, as cattle do not like to traverse slopes greater than 30 percent, while the limit for horses is 50 percent. Installing an all-weather surface must as a Mechanical Concrete path can improve energy efficiency for animals traveling along a hill slope.

Mechanical Concrete is a building process that uses recycled tires and aggregate stone to create a strong and economical base. The sidewalls of used tires are first removed, leaving a tread cylinder. The ideal tread cylinder is one that has been created from a semi-truck tire, because the constructed path requires a lift, or trench, of approximately eight inches. A trench depth of eight inches is needed to remove the topsoil layer and provide a rock depth suitable for supporting the weight of grazing animals. The trench can be created using a backhoe or track hoe with a 36-inch bucket.

An actual tire cylinder may be approximately 40 inches in diameter, but the removal of the tire sidewall will enable the tire cylinder to fit within a 36-inch-wide trench. Nonwoven geotextile fabric should be placed in the bottom of the trench. This material is needed to provide the drainage, reinforcement, friction, and separation necessary for structural integrity. The tread cylinders are then placed end to end, on top of the geotextile fabric. A suitable rock material, such as dense-grade aggregate (DGA), is then placed inside and around the tire voids. The top edge of the tire cylinder should be at grade level or a little higher.



Nonwoven geotextile fabric and tread cylinders are placed in a trench and backfilled with dense grade aggregate (DGA).



The tread cylinders are filled with rock.

The effort required to install an all-weather surface trail for grazing animals will not be wasted. Grazing animals and their offspring can be seen using these trails during all times of the year. These trails provide energy efficiencies for animals, particularly during wet weather periods.

Grazing animals will create efficient routes to acquire water, mineral, or feed. However, these trails may become difficult to travel during periods of wet weather. Erosion of the trail could also expose clay subsoil, which can

(Continued on Page 12)

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become slippery, plastic, and difficult to traverse. The energy expended and drudgery experienced by a large animal traveling on a slope can be tremendous. Producers interested in providing a more effective trail should consider implementing an all-weather surface application.



A completed trail leads to water source located on a hill with 30% slopes.

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“UNITED WE STAND” A SYMBOL OF DISASTER RELIEF

BY: ROBIN MASON, TREE OF THE FIELD

When disaster strikes Kentucky, we stand UNITED. An agritech business in Madison County is demonstrating this with the introduction of a product that symbolizes the work of Kentuckians from 5 distant counties.

Tree Of The Field introduced an air freshener with a Kentucky signature aroma, two days after historic tornados damaged Western Kentucky in December of 2021. The Kentucky Bourbon Barrel Air Freshener is a symbol of compassionate responses from across



the state. Profits from the item are designated for disaster relief as citizens continue to be UNITED in large and small ways to help their neighbors.

Manufacturing this proprietary product brings together diverse skill sets from across the Commonwealth. The secret formula for the sumptuous Bourbon Barrel aroma was developed for the Bourbon Barrel Fire log line which is made in Barbourville in Knox County. The fiber board core of the air freshener comes from Glasgow in Barren County, the state silhouettes are laser cut and assembled in Clarkson in Grayson County and Tree Of The Field markets the products through e-commerce fulfillment in a Paint Lick location of Madison County.

The Kentucky Bourbon Barrel Log Air Freshener's aroma is an invitation to relax and deeply enjoy the calming satisfaction of the rich, natural scent of seasoned, well-used, white oak barrels. The aroma is as old as our European distilling and apothecarists'



heritage and as new as the young Appalachians who sustainably harvest wood from the forest today. The proprietary formula is lavished into a non-toxic, eco-friendly, handmade, biodegradable air freshener. There is something profoundly satisfying about this air freshener. The proud Kentuckians across the state who stand UNITED to manufacture the Kentucky Bourbon Barrel air freshener invite you to hang one up and take a whiff, come back hours later and the scent is even better.

Colors options include:

- Coal Black
- Blue Cat
- Green River
- Cardinal



“United We Stand” represents a Kentucky core value, that appears on our state seal and it has never been more true than in the present. The exclusive Kentucky Bourbon Barrel air freshener is designed to be hung in automobiles, lockers, pet areas and any place where a natural, relaxing, distinguished, warm aroma is welcome. The Kentucky Bourbon Barrel Air Freshener, summarizes our heritage and our present values, “United We Stand.”

Note: All of the Kentucky Bourbon Barrel log products are “0” proof.

Kentucky Bourbon Barrel Air Fresheners can be ordered online at www.treeofthefield.com.



HALLSTEAD FARMS AND MEATS

Nobody would have thought a simple friend request on Facebook would have been the beginning of it all. However, that is how Reid and Amanda Hall met while attending University of Kentucky. Reid grew up in Louisville where he lived next to a horse farm. He was curious about farming and started working for the farm. Before moving to Lexington for college Reid had built his own business raising hay and crops around Louisville. Amanda grew up on a cattle farm, showing cattle all through school. She was involved in 4-H and FFA and served as the State FFA officer in 2010. Both realized they had a strong passion for farming and raising cattle. After college, they bought a group of bred heifers and they began to create Hallstead Farms and Meats.

Reid and Amanda have diversified their operation by raising alfalfa and grass hay, corn, beans, and wheat as well as running 100 momma cows and backgrounding 250 feeder steers. Besides farming and ranching, they saw an opportunity to sell farm fresh beef. With an increase

in beef sales due to COVID they decided to focus on reaching more urban consumers. Amanda has utilized social media more to help show their passion and share their story. "We're just out here trying to raise a good product and people don't know that unless you tell them," said Amanda. She has also created a Facebook and Instagram page to sell their freezer beef. By sharing what they do on the farm and with their family, they are able to tell their story to more people. Besides selling $\frac{1}{4}$ and $\frac{1}{2}$ beefs, they now offer boxes of beef. This allows them to reach a more urban market through Lexington, Georgetown, and Louisville.

The Hall family did not get to this point overnight. Over the last 10 years Reid and Amanda have worked on building their operation. Reid said the biggest challenges that they have faced in getting established is land to operate on and capital to operate with. "Willie and the people at Ag Credit make that easy. They are also helpful when considering financial moves," said Reid.

“

But sometimes you have to take a step back and get better before you get bigger. Luckily with our relationship with Ag Credit they have been able to help us slowly grow and do it well.

—Amanda Hall

”



Amanda, Charli and Reid Hall.

The Halls met their Ag Credit Loan Officer, Willie Wilson, while attending a farm sale. They quickly formed a relationship and made the switch to Ag Credit. Amanda believed refinancing through Ag Credit was the best move they could have made. The relationship they formed with their Loan Officer proved to be more beneficial than they anticipated. As the farm grew they were able to work with Willie on land expansion, equipment and machinery purchases. “He always made sure that we were making a good decision for ourselves and our farm,” said Amanda. Account Access has been very useful to the Halls. The online access to transfer funds has made it more efficient for Reid when paying for expenses and purchasing feeders. “It is very simple... and I think this program makes it easy to deal with,” stated Reid. Amanda appreciates that Ag Credit is also a co-op. Last year, Amanda was able to be a part of the 2022 Nominating Committee. She believes Ag Credit really shows how seriously they take their job by having shareholders be a part of making the important decisions for the community and the farmers.

Reid and Amanda currently have a daughter, Charli, and are soon expecting their son. “We hope that both of our kids will have an interest in it (farming). I personally don’t think there is a better way to be raised. I think a lot of planning has to be placed on the financing side to make

sure everything is in place when that happens too,” Reid explained. The Halls understand the importance of the family farm and being able to leave a legacy for their children. The advice they would give to those looking to grow their operation is: You are going to get a lot more ‘No’ answers than you are ‘Yes’. Keep your head down and keep doing it. There are a lot of obstacles, but it is super rewarding. Amanda reflected when she and Reid were starting, it was always easy to want to get bigger and better year after year. “But sometimes you have to take a step back and get better before you get bigger. Luckily with our relationship with Ag Credit they have been able to help us slowly grow and do it well.”



Charli is already an active member of the Hall family farm.



OUTSTANDING IN THEIR FIELD

Randa Morris – Loan Officer, Danville Branch

Where are you from?

I grew up in and still reside in Lancaster, Ky. I'm very thankful to call Garrard County home, but I have a lot of family in Madison County and spend a lot of time there as well.

Did you grow up on a farm?

I grew up on my grandparents' farm. Before I came along they ran a dairy and raised tobacco. They raised their last tobacco crop when I was little, and since then it's been a cattle farm, which is a big reason why I have shown cattle since I was in fifth grade. I'm very thankful that we are still able to raise livestock on that same farm, and that I've been able to become much more involved in the operation in recent years.

Where did you go to college?

I graduated with my Bachelor's from Eastern Kentucky University in 2020 with focuses in Agribusiness Management and Animal Science, and a minor in Banking & Financial Services. While in college I was a member of Agriculture Club, Finance Society, the CSBS Case Study Team, and National Delta Tau Alpha Ag Honor Society. As a Delta Tau Alpha member I served as the National Secretary and National President.

Were you involved with any clubs or teams growing up?

Due to showing cattle, I was very involved in 4H Livestock Club growing up, and in high school I was further involved with FFA, Future Business Leaders of America, Fellowship of Christian Athletes, and other clubs. My junior and senior years I was Vice President of FFA and President of FBLA. I played softball and basketball almost year round from when I was a kid to when I graduated, and I picked up volleyball as a freshmen in high school.

Interesting facts about yourself:

I wouldn't say there are many interesting facts, but I very rarely miss an episode of Jeopardy!

Favorite part of being an Ag Credit Loan Officer:

I love getting to see the different types of operations our customers have. As I mentioned, I mostly grew up around cattle and a few different types of livestock, so I enjoy learning about different crops, methods, etc. Agriculture and farming is different for everyone. It is fun to see how Ag Credit helps people reach their goals, whatever those goals may be. It is even better to do that alongside coworkers who want to see you and your customers succeed.

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Meade Tractor

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Montgomery Tractor Sales

Mt. Sterling

Flemingsburg

Pingleton Trading Co.

Lancaster

Red Barn & Assoc., LLC.

Lancaster

Winners Circle Trailer

Lexington



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.kyprimerealty.com

Location 1:

Acres: 596

County: Bourbon

Date of Sale: 12/23/2021

Selling Price: \$4,589,200

Improved: 3 good buildings, grain bin, land was cleared and had 538 acres m/l of cropland

Unusual Features: Significant road frontage near the Fayette County line.

May & Parman Agency Inc.

151 West Main Street | Lebanon, Ky 40033

270-692-2153 | www.auctionsandhomes.com

Location 1:

Acres: 147.96

County: Marion

Date of Sale: 11/27/2021

Selling Price: \$1,155,795.30

Improved: Farm has an older home with a couple of barns.

Unusual Features: Farm has cropland, pasture land with some woods and road frontage on two county roads.

Location 2:

Acres: 64.48

County: Marion

Date of Sale: 10/23/2021

Selling Price: \$495,516.45

Improved: Farm has a couple of barns.

Unusual Features: Farm has some cropland and rolling pasture land. Farm was located on a county road.

Location 3:

Acres: 94.56

County: Lincoln

Date of Sale: 10/30/2021

Selling Price: \$523,162.85

Unimproved.

Unusual Features: Land was primarily wooded. It had 470,000 board feet of marketable timber.





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SAVE THE DATE!

Mark your calendar for the annual
2022 Central Kentucky Ag Credit

Customer Appreciation Day!

8 a.m. - 4:30 p.m.

Friday, April 1

All Ag Credit branch locations

Qualifying member-borrowers may
pick up their patronage checks!

We'll have refreshments, too!

Cole Mattingly, left, Lebanon Ag Credit loan officer, and Association member Ben Settles of Washington County during recent Customer Appreciation Day activities.