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#### **LEADER**

is published quarterly for stockholders, directors, business associates and friends of Central Kentucky Ag Credit.

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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

The cover features Jay Rankin in his combine harvesting corn on his farm in Bourbon County. The picture was taken by Courtney Bartenslager, Ag Credit AVP & Marketing Specialist in October 2020.



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## EVERYTHING YOU NEED TO KNOW ABOUT REAL-ESTATE ATTORNEYS



You've found the perfect farm for your future operation and you are ready to sign the contract. What's next in the process? Although that is a loaded question, real-estate attorneys, appraisers, realtors, the buyer/seller, and the lenders should all work together throughout

the process – from the consummation of the contract through the closing – to ensure the process goes as smoothly as possible. Choosing the right real estate attorneys is crucial. Here are some guidelines that Central Kentucky Ag Credit follows when choosing an attorney to provide services related to the real estate transaction.

#### Can I use my own attorney?

This is a question we frequently receive. Although the initial instinct is to use an attorney you are familiar with, this may not always be the best option. Central Kentucky Ag Credit has a list of approved attorneys who have a high level of expertise in dealing with real estate transactions. These attorneys know the requirements and protocol of Central Kentucky Ag Credit. This helps to ensure the process is as quick and efficient as possible for all parties involved.

## What is required to become an approved attorney for Central Kentucky Ag Credit?

#### **Expertise**

All approved attorneys must go through a vetting process. This includes completing an application that includes several questions related to the specific attorney and their practice. The attorneys who provide services to Central Kentucky Ag Credit have acquired a high level of expertise in the field of real estate through years of

training and experience. An attorney is needed who is well versed and knowledgeable in applicable state laws, ordinances and statutes. They should also be knowledgeable in matters such as easements, leases, legal descriptions, liens as well as complex entity matters.

#### **Traits**

Attorneys who provide services to Central Kentucky Ag Credit should possess certain traits to make the process go smoothly and to ensure that all desired outcomes are met. Attorneys should have a high attention to detail and communicate on a regular basis. This is important so that the lender and the buyer(s) are kept informed as to any potential title defects as well as any restrictive limiting factors related to the property, such as access or easements. Good communication is key in the process of any real estate transaction so that all parties involved are kept well informed throughout the process.

In addition to title examination services, the attorney can also provide services for such things as the creation and maintenance of the sales contract as well as any entity documents that might be necessary for the transaction.

Lastly, an attorney who facilitates the closing of a real estate transaction will ensure that all legal documents (deed, real estate mortgages, etc.) are properly recorded and will follow up to ensure that any liens and encumbrances have been released.

Central Kentucky Ag Credit has many pre-approved attorneys who have the knowledge and expertise to meet all the necessary requirements to ensure a positive experience with your real estate closing.

Source: Shane Turner, Vice President and Chief Risk Officer



## EXPANDING FARMING OPERATIONS WITH AG CREDIT

By: Jocelyn Marables, Ag Credit Marketing Intern

Technological requirements are vigorously advancing with each day, week, month and year. These advances transform the tools, resources and expectations of farmers. Central Kentucky Ag Credit understands the complex shifts within the agricultural industry and is more than prepared to support farmers through the ebbs and flows.

Caverndale Farms is a case study for how this support plays out. This fourth-generation family farm in Boyle County and Customer-Owner of Ag Credit is currently expanding its operation by constructing grain storage bins. Many farmers in Central Kentucky are unable to find needed grain storage, which is impacting their production abilities. Caverndale Seed Consultant Barry Welty described Central Kentucky as a "grain storage deficit area."

The storage issue has caused Caverndale to plan production 18 months out. Caverndale Farms sells their grain to nearby distilleries. These new grain bins are pertinent to their expansion, quality assurance, and ability to meet the demand within the bourbon industry.

Ag Credit was able to support Caverndale Farms and their continued expansion of agricultural infrastructure by collaborating with the Kentucky Agricultural Finance Corporation (KAFC), part of the Kentucky Govenor's Office of Agricultural Policy, to financially support the construction of the grain bins.

The corporation offers an Agricultural Infrastructure Loan Program. The program was established for the purpose of "assisting Kentucky agricultural producers by providing them access to below market financing for the acquisitions, renovation, and construction of agricultural structures that enhance the profitability of their farming operations." Ag Credit collaborates with KAFC regularly to support our farmers in expanding their operations.

Central Kentucky Ag Credit is willing to partner with KAFC and other agricultural organizations to support existing farmers as well as young and beginning farmers.





# MARION COUNTY CONSERVATIONISTS: Veatch Farms

By: Jocelyn Marables, Ag Credit Marketing Intern

With each year, the need for conservation grows increasingly evident. The great farmers of Kentucky have long acted as advocates of conservation by implementing long-term preservation practices. Farmers like Don and Beth Veatch of Veatch Farms are among these Kentucky conservationists.

Veatch Farms is a fourth-generation, family-owned farming operation in Marion County. Gilbert and Exie Shively, Don's grandparents, established the farming operation during the Great Depression, as Don says, "with little more than an empty nail keg and some chickens." After Gilbert's death in 1978, his daughter, Mary and her husband, David, owned and operated the farm until 2002 and still reside on and farm a small portion of it. A true conservationist, David never allowed a gulley on the farm. In 2007, he was named the Marion County Conservationist of the Year.

Today, the farm, with some added rented acres, now stands at 1,000 acres and produces hay, corn, soybean,

wheat, forestry and cattle. Fourth-generation son, Josh, works full-time on the farm doing equipment maintenance, all the spraying, roll baling and a great deal of the fall combining just to name of few jobs.

Conservation at Veatch Farms, as explained by Don, was largely "born out of necessity." The farm has a rapid-running creek through its middle and is thus prone to flash flooding. Flooding of the land is so prevalent that, for many years, citizens of St. Joe have colloquially referenced the area as "the lagoon."

The family has worked for decades to control the flow of water and preserve the rich farmland. Gilbert and Exie Shively initially circumnavigated complications with flash flooding by relocating the creek and creating spaced rows of mounded dirt. Crops were able to grow on the peaks of the dirt mounds, as excess water was held in the spaces between the mounds, which served as a natural reservoir. Despite the conditions, Gilbert and Exie Shively were successful.

In the mid-1960s, Gilbert started installing field tile in the wet lagoon soil, and tiling has continued to this day with the following generations. However, it wasn't until 2018 that the Veatch family removed the last of the dirt mounds. Field tiles are now applied to the ground using laser technology that grades the land and applies the tile in accordance to the natural shifts in the land. The lateral tiles allow the water to adequately direct flow. It was also during this time, that the family began creating buffer strips along the creek's edge. Trees were planted near the upper creek region to slow the flow of the rushing water, and grass was planted near the lower end of the creek to allow the water to flow freely. The tile and buffer strips would ultimately prove to be critical to the farm's success.

The natural conditions of the farm have caused the continuous creation of new conservation projects. Don said, "It's been a process.... Heavy rains teach you what you need to do." The Veatches constantly perform maintenance on the creek and observe the flooding for any necessary action. One recent project on the farm was developing some natural springs. Don decided to develop these to reroute the water for cattle to drink. A catch basin has also been created to prevent runoff from entering the creek. Other conservation practices include bee pollinators and habitat for owls, raccoons and bats on the farm. The family also implemented practices that prevent cattle from standing in ponds or creeks.

The Veatch family loves conservation so much that they continue to implement best management practices on the farm. In 2019, they decided to renovate an old tobacco barn into a venue space called The Russell Barn. The Russell Barn is named after their beloved late son, Russell. The barn serves as an ornate space for large events like weddings and family gatherings. The ceiling of the barn is covered with shimmering, golden chandeliers and cream draperies. Beth oversees the operation and management of the barn along with their daughter, Kelsey.

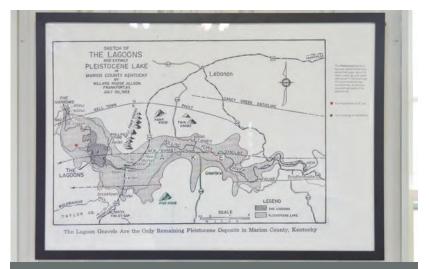
Veatch Farms is constantly looking to gain insight on how to further practice conservation and encourage their peers to do the same. They participate in the Conservation Stewardship Program (CSP) under the Natural Resources Conservation Service of the USDA and the Timberland Stand Improvements (TSI) Program and have the farm enrolled as its own ag district. Don serves as an Ambassador of the CSP. He explained that he would encourage other farmers to become involved in CSP, TSI and similar conservation programs.

The hard work of Veatch Farms has not gone unrecognized. The farm recently was selected as one of three finalists for the 2021 Kentucky Leopold Conservation Award. The award is given to farmers, ranchers and private landowners who participate









This map shows the lagoons and extinct Pleistocene Lake in Marion County.

in voluntary conservation in 20 states. The award is selective, involving an intensive nomination and application process. Although Veatch Farms did not win the final award this year, the honorable work of the Veatch family is not to be denied.

The Veatches have been customer-owners of Ag Credit since the 1980s. The family has worked with Justin Craig, Ag Credit Principal Loan Officer of the Lebanon Branch, to expand their operation. "My relationship with Ag Credit has been wonderful," said Don. "It couldn't be better. Justin has always been there; all we have to do is call."

Justin Craig, equally holds great regard for the Veatch family and their operation. "The Veatch family represents hard work and environmental stewardship," said Justin. "They are a true diverse operation, promoting a lifestyle of farming with conservation at heart in all they do. Their devotion to good agricultural practices is a model worthy of recognition and following."



## BLACK SOIL KY PARTNERSHIP-Ag Credit Vernonstration Kitchen

By: Jocelyn Marables, Ag Credit Marketing Intern

Central Kentucky Ag Credit recently partnered with Black Soil KY to unveil the Ag Credit Demonstration Kitchen. The grand opening took place at Julietta Market in Lexington's trendy Greyline Station on Wednesday, June 9.

The Ag Credit Demonstration Kitchen was developed with the intention of service. The kitchen uses locally produced food to serve people of all economic backgrounds. The Demonstration Kitchen also conducts instructional cooking classes for audience members.

"Ag Credit is an organization supporting not only farmers and chefs, but people in the community with jobs. The kitchen is an active demonstration of Central Kentucky Ag Credit and what they represent as an Association. I would like to thank Courtney Bartenslager, Assistant Vice President and Marketing Specialist, for her assets, resources and willingness to help. I also want to thank Jim Caldwell, President and CEO, and the Board of Directors

for their support in this endeavor," said Ashley Smith, Black Soil KY Co-Owner.

#### **About Black Soil KY**

Black Soil KY is an agritourist company based in Lexington, Kentucky. The company's mission is "to reconnect black Kentuckians to their legacy and heritage in agriculture." The company was co-founded by Ashley Smith and Trevor Claiborn in 2017. The pair witnessed the sparse presence of black farmers in Kentucky and worked to implement change. In the state of Kentucky alone, roughly 1.4% of farmers in the state are Black. This is less than 600 of the 76,000 farmers in the state.

Black Soil KY has numerous ongoing business ventures. The company currently has a Community Shared Agriculture program where customers receive fresh produce by paying a weekly or upfront subscription fee. Black Soil KY also has a food market and the Ag



The ribbon cutting of the Ag Credit Demonstration Kitchen



Credit Demonstration Kitchen, both of which are located in the Julietta Market inside the Greyline Station.

Black Soil KY is a company that operates with a strong sense of moral value and community service. Each Wednesday, Black Soil KY hosts Nourish Lexington. This event provides hundreds of disadvantaged families in the Lexington area with free, nutritious meals. The company also hosts numerous farm-to-table cooking lessons in collaboration with local non-profit organizations and businesses within Kentucky. They also conduct customized farm tours and community education sessions for consumers.

#### **About From the Heart Catering**

From the Heart Catering prepares the menu and dishes served at the Demonstration Kitchen. Chef and Owner Angelia Drake prepares the dishes using locally produced food from black farmers and, of course, a lot of love. Each item on the menu changes daily and is hand selected.

The Ag Credit Demonstration Kitchen regularly conducts free cooking classes for audience members and various non-profits alike. Despite the hectic schedule, even when the lights of the kitchen are turned off, Black Soil KY and From the Heart Catering are busy serving the community. Throughout the pandemic, they have been able to serve grieving families. This involved tedious planning of staff rotations, virtual meetings, and plentiful amounts of personal protective equipment. Central Kentucky Ag Credit is glad to be able to support such a wonderful initiative and local farmers.





#### ASHLEY SMITH: FARMER ADVOCATE, LEADER AND BLACK SOIL KY CO-OWNER

By: Jocelyn Marables, Ag Credit Marketing Intern



When you think of a farmer, the words selfless, hardworking, determined and compassionate come to mind. Farmers are noble people who are prepared to serve others no matter the risk. Although not a farmer, these words can also be used to describe farmer-advocate Ashley Smith, a Co-Owner of Black Soil KY.

Ashley was born and raised in Lexington, Kentucky. For years, she worked in the arts as a grant writer at the Lyric Theatre. Ashley then transitioned to work for the Fayette Alliance as Director of Education and Government Affairs at City Hall. Her work at City Hall concentrated on land use and leasing. It was through this work that Ashley's passion for agriculture would emerge. She saw a need to advocate for the agricultural significance and history of black Kentuckians. Ashley also witnessed the urgent need to increase the presence of black farmers within the state.

In 2017, Ashley Smith and Trevor Claiborn would ultimately create the agritourist company, Black Soil

KY, to "reconnect black Kentuckians to their legacy and heritage in agriculture." This marked the beginning of Ashley's agricultural journey.

She stated that the name Black Soil KY was selected for the agritourist company due to its symbolic meaning. Ashley explained, "I chose the name, Black Soil, because black soil is nutrient rich, amazing soil for cultivation."

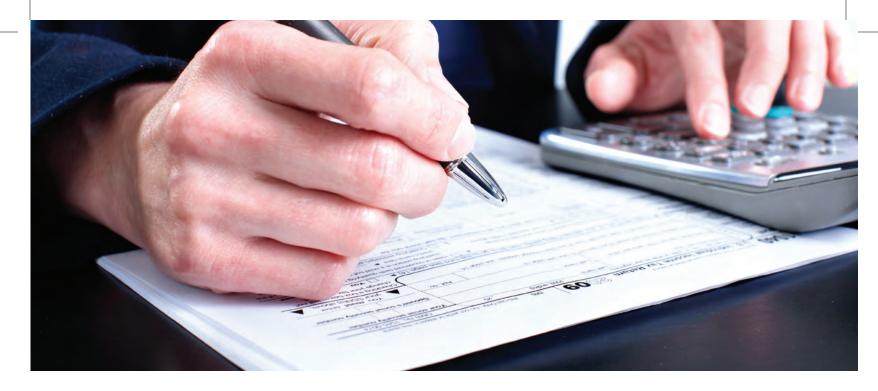
Fast forward to 2021, Black Soil KY is flourishing within Kentucky's agricultural scene. Black Soil KY presently has a Community Share Agriculture program, Farmers Market, and the Ag Credit Demonstration Kitchen.

Ashley stated that Black Soil KY's relationship with Central Kentucky Ag Credit "began with hand sanitizer." During the pandemic, Central Kentucky Ag Credit received a large amount of hand sanitizer from Castle and Key Distillery. Charlie Crume, a Castle and Key Distillery employee and Ag Credit customer, contacted his loan officer, Lisa Yeager, to provide boxes of hand sanitizer. Ag Credit then donated the hand sanitizer to local agricultural organizations and businesses. Black Soil KY was among the companies to receive the sanitizer. Ashley met the Assistant Vice President and Marketing Specialist of Central Kentucky Ag Credit, Courtney Bartenslager, and the rest is history.

Black Soil KY has numerous plans underway. Ashely stated that "the possibilities for farming are endless within the state of Kentucky." Her plans are to aid in the creation of a pipeline for new, beginning farmers. She also intends to continuously share her knowledge and resources on how to begin farming. "I want to pass the torch and baton from one generation to the next," she said.

Ashley Smith hopes that the future of Black Soil KY will involve "enjoying company growth, as we continuously expand." She stated that success for her would involve shifting the percentage of black farmers in Kentucky from 1.4% to 5%.

It is easy to see the love and passion Ashley has for Black Soil KY and farmers in Kentucky. Central Kentucky Ag Credit is proud to partner with Ashley Smith and Black Soil KY.



# AGRICULTURE EXEMPTION NUMBER NOW REQUIRED FOR TAX EXEMPTION ON FARM PURCHASES

By: Jerry Pierce, University of Kentucky KFBM Program Coordinator



A new Kentucky law requires that farmers apply for an Agriculture Exemption Number to make qualified purchases for the farm exempt from sales tax. The application Form 51A800 is currently available on the Department of Revenue website: revenue.ky.gov/Forms.

The application requires verification of agricultural activity. Any one of the following documents may be submitted with the application:

- · IRS Schedule F, Profit or Loss from Farming
- IRS Form 4835, Farm Rental Income and Expenses
- Farm Service Agency number
- · Other type of verification

Once approved, the Department of Revenue (DOR) will issue an Agriculture Exemption Number by letter. The number must be renewed every three years.

The Agriculture Exemption Number does not exempt

purchases from sales tax. It must be used with Form 51A158 Farm Exemption Certificate for farm purchases and machinery, and with Form 51A159 Certificate of Exemption for Materials, Machinery and Equipment for construction of farm facilities. These certificates must be presented to each vendor or supplier along with the DOR letter.

Farmers may still use Forms 51A158 and 51A159 without an Agriculture Exemption Number through June 30, 2022, by using their driver's license number. Exemption Certificates without an Exemption Number will expire and no longer be valid as of July 1, 2022.

Forms 51A158 and 51A159 both list specific items that qualify for exemption from sales tax on purchases of farm-related items. For more detail on exempt purchases see Kentucky Revised Statutes (KRS) 139.480.

KRS 139.481 was passed in the 2020 legislative session and became effective on Jan. 1, 2021. It is intended to improve the way farmers register tax exemption on sales of qualified purchases with vendors and suppliers. Businesses will also have access to a database for use in confirming the Agriculture Exemption Number.

For more information, farmers may contact the Division of Sales and Use Tax at (502) 564-5170, option 1, or at DOR.Webresponsesalestax@ky.gov.

#### AG CREDIT HOSTS SUNSHINE CLASS AT THE BLUEGRASS FAIR

Central Kentucky Ag Credit, Locust Trace FFA, and the Lexington Lions Club hosted the Inaugural Sunshine Lamb Class at the Bluegrass Fair on Monday, June 14. The class was designed for those under the age of 22 with special needs.

Three children ages 2-11 participated in the event. This served as an opportunity for the children to show a lamb as they were paired with experienced exhibitors who volunteered to help with the class.

All participants were awarded a lamb-shaped trophy. Central Kentucky Ag Credit, Locust Trace FFA, and Lexington Lions Club were happy to partner and provide youth the opportunity to gain exposure to agriculture.



A special thank you goes to the Groth and Hagerman families for allowing their lambs to be used for this class and assisting in the ring. This opportunity would not be possible if it were not for all of the great volunteers.

# MARABLES SELECTED AS SUMMER INTERN

Jocelyn Marables served as the Summer Marketing Intern for Central Kentucky Ag Credit. Jocelyn is a senior at Kentucky State University and majors in Agriculture, Food and the Environment.

She is a native of Jefferson County and currently serves as the President of MANRRS (Minorities in Agriculture, Natural Resources, and Related Sciences) at Kentucky State University for the 2021-2022 academic year.

Jocelyn aspires to own a farm and botanical garden. She hopes that future generations in her family will inherit the land. Jocelyn also aims to advocate for healthy, nutritious foods in communities that lack adequate health and food accessibility. In her leisure, Jocelyn enjoys informative reading, nature walks, drawing and tending to her house plants.



## MADISON COUNTY BEEF DAY

Thursday, May 27, 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, Bluegrass Stockyards of Richmond and the Kentucky Beef Council to host the second annual Madison County beef day.



Madison County beef day was held at the Ag Credit Office in Richmond, and organizers served over 600 burgers to members of the community. The event connected beef cattle producers and consumers in Madison County!

#### **CELEBRATING BEEF IN KENTUCKY!**

Kentucky is home to over 1.1 million beef cows and over 38,000 cattle producers. To celebrate the largest cattle producing state east of the Mississippi River, many counties hosted events to honor beef month in May. The goal of these events is to celebrate beef cattle farmers and provide an opportunity for consumers to meet the farmers.



The Harrison County Cattlemen's Association and Harrison County Cooperative Extension Office hosted the annual Harrison County Beef Day in May. Ag Credit staff in the photo include: Courtney Bartenslager (AVP and Marketing Specialist), Shelby Wade (Paris Loan Officer), Jonathan Noe (VP and CLO), Jim Caldwell (President and CEO), Tom Zack Evans (Paris Loan Officer) and Russell Gray (VP-Credit).



Bourbon County Beef Day was hosted at Southern States in Paris. Ag Credit staff Neil Netherland (Mortgage Loan Originator), Shelby Wade (Paris Loan Officer) and Caleb Sadler (Paris Loan Officer) worked the Ag Credit booth.



Bluegrass Stockyards in Lexington hosted "Bluegrass Beef Day." Ag Credit staff Neil Netherland (Mortgage Loan Originator) and Lisa Yeager (Lexington Loan Officer) represented the Association at the event.



#### Where are you from?

I was born and raised in Anderson County. My husband and I still reside in Anderson County with our two boys.

#### Did you grow up on a farm?

I grew up on a beef cattle and tobacco farm in Anderson County. Both of my parents were originally from Woodford County and moved to Anderson County before I was born. My grandparents farmed in Woodford County. My family and I continue to farm in Anderson County, as my husband is a full-time farmer operating a commercial beef cattle herd and feeds Holstein heifers to be shipped to larger dairies out of state.

#### Where did you go to college?

I attended the University of Kentucky College of Agriculture where I graduated in 2006 with a bachelor's degree in agriculture economics and minor in business.

## Were you involved with any clubs/teams growing up?

I was very active in FFA and softball growing up. I was a member of our Anderson County High School FFA Chapter as a freshman through my senior year. I held various offices and was president my senior year. Through FFA I was active in speech competitions and parliamentary procedure. Through FFA I also showed

dairy cattle while in college. I was also involved in sports growing up and played on our varsity softball team all four years. Our team was the first in Anderson County to advance to the state competition my junior year.

#### Interesting facts about yourself.

My husband and I have two boys that are very active in sports and farming. We even coach our oldest son's baseball team. We also show dairy cattle at local county fairs, the Kentucky State Fair and occasionally at World Dairy Expo in Madison, Wisconsin. In addition to our normal farm operations, our family also operates a pumpkin patch and corn maze in the fall. This Agritourism venue, known as Buckmeadow Farm Fest, began in 2017. We operate Buckmeadow Farm Fest for six weekends from September through October and offer field trips to local schools throughout the season.

## Favorite part of being an Ag Credit Loan Officer?

The best part of being an Ag Credit Loan Officer is being able to help fellow farmers achieve their goals. Being able to connect with farmers and assist them with their operation needs is very rewarding no matter if it's a small equipment loan or a farm purchase. In a world where there are less and less farmers, it's nice to be able to promote agriculture and farming and I'm thankful Ag Credit allows me to do this.

# SAVETHE

#### KENTUCKY WOMEN IN AG ANNUAL CONFERENCE

Oct. 17-20, 2021

The Clarion Hotel 1950 Newton Pike Lexington, KY 40511 kywomeninag.com

## KY FRUIT AND VEGETABLE CONFERENCE

Jan. 2-4, 2022

Sloan Convention Center
1021 Wilkinson Trace
Bowling Green, KY 42103
kyhortcouncil.org/kentucky-fruit-and-vegetableconference

## 2022 KY CATTLEMEN'S ASSOCIATION (KCA) CONVENTION

Jan. 13-14, 2022

Lexington Convention Center 301 E Vine St Lexington, KY 40507 kycattle.org

## ORGANIC ASSOCIATION OF KENTUCKY CONFERENCE

Jan. 27-29: Virtual conference

**Friday, March 18**: In-person regional 1-day conference in Hopkinsville, Kentucky, at Christian County Cooperative Extension

**Friday, April 8:** In-person regional 1-day conference in Burlington, Kentucky, at Boone County Cooperative Extension.

oak-ky.org









#### May & Parman Agency, Inc.

151 West Main Street | Lebanon, KY 40033 270-692-2153 | www.auctionsandhomes.com

#### Location 1:

Acres: 160

County: Marion

Date of Sale: 4/16/2021 Selling Price: \$500,000

Unimproved

Comments: 160 acres m/l with land being wooded and cleared. Land was back a county maintained gravel road.

Location 2:

MARION 🌟

Acres: 82.80 County: Marion

Date of Sale: 6/12/2021 Selling Price: \$572,000

Improved

Comments: Had a brick home that needed updated and

BOYLE

GARRARD

LINCOLN

several barns.

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.



#### HARRISON COUNTY COUNTRY HAM BREAKFAST

The second 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 member speeches and trivia. All proceeds from the event and auction went to the Harrison County Farm Bureau scholarship fund.

(left to right) Jocelyn Marables, Tom Zack Evans, Russell Gray, Courtney Bartenslager and Caleb Sadler



# AG CREDIT 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. The council consists of a young farm couple or individual from each of the 17 counties in the Central Kentucky Ag Credit territory.

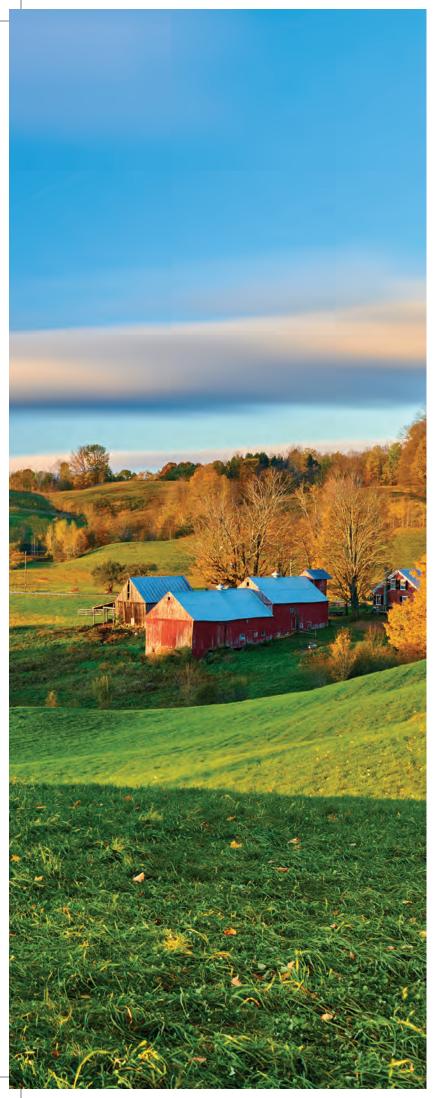
The council recently had its first in-person meeting since 2019. The July meeting consisted of a tour of the Kentucky State University Research Farm and educational activities facilitated by Dr. Steve Isaacs.

#### 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	Marcus Wiseman
Fayette	Aaron Clark
Franklin	Cody and Jenna Burke
Garrard	Dalton and Amy Boyd
Harrison	Lincoln Clifford
Jessamine	Austin and Andrea Sexten
Lincoln	Andy and Danielle Bratcher
Madison	Hunter Pergrem
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







For more information on the free online farm stress training visit:

farmcredit.com/rural-resilience





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# HAVE YOU ENROLLED IN ACCOUNT ACCESS?

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When you want to withdraw funds, make a loan payment or view important tax documents, you need easy and secure access to your account. With our online solution – AccountAccess – you can manage your account when it's convenient for you!

#### TO SIGN UP:

- Locate your account number on your loan documents or a recent bill.
- Visit AgCreditOnline.com or download the Ag Credit Online Mobile app on your smartphone.
- Click "Sign up" under "AccountAccess."

SIGN UP TODAY FOR EASY MONEY MANAGEMENT SO YOU CAN GET BACK TO WHAT'S MOST IMPORTANT!

