

# THE RURAL SCENE



**MORE THAN A HUNT:  
THE BUSTED MALLARD  
BROTHERHOOD**

**12 TIPS TO MAKE  
YOUR LAND A  
WILDLIFE MAGNET**

**TATE SISK'S AWARD-WINNING  
FOOD PLOT PROJECT**

**STOBAUGH FAMILY  
HARVESTS 73RD CROP  
IN THE ARKANSAS  
RIVER VALLEY**



**FARM CREDIT**  
OF WESTERN ARKANSAS



**WINTER 2024**  
**Enriching rural life.™**



# THE RURAL SCENE

PUBLISHED BY



Farm Credit of Western Arkansas is a customer-owned financial cooperative providing financing and related services to farmers, ranchers, rural homeowners, agribusinesses and timber producers in 41 western Arkansas counties.

With a loan volume of \$1.9 billion, Farm Credit of Western Arkansas is a member of the 108-year-old Farm Credit System, a nationwide network of borrower-owned lending institutions providing more than \$398 billion in loans to rural America.



## ON THE COVER

Step inside Busted Mallard Duck Club, a retreat where eight lifelong friends share a bond built on their love of hunting and the Arkansas land. Story starts on page 6.

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Rex Dollar



**Brandon Haberer**

Arkansas' slogan has been the "Natural State" for several decades, ever since making a move from the "Land of Opportunity." It feels as if the state has finally truly embraced the decades-old slogan with several recent investments in outdoor recreational opportunities, especially when it comes to mountain biking. I recently went on a family trip to Montana. It was amazing how many individuals we came across knew of Arkansas' natural beauty, bike trails, hiking trails, and other recent ventures in recreational opportunities. We spoke with many people who had second homes in Arkansas or had recently visited the state for outdoor adventure.

Whenever my wife and I are near one of our beautiful mountain ranges, lakes, or rivers, we notice all the out-of-state license plates from those who have traveled to our state for its natural beauty. At Farm Credit, we also see the opportunity our state provides with an uptick in recreational financing requests.

Farm Credit of Western Arkansas recognizes the need and benefit of enriching rural Arkansas, and that need comes in many forms. We are mostly known for our financing of farms and homes, but it also includes financing opportunities for your favorite hunting spot or getaway cabin.

Whether you're investing in a family farm, a dream home, or a piece of Arkansas' natural paradise, Farm Credit of Western Arkansas is here to support your vision. We believe that by enriching rural Arkansas, we're not only improving the lives of our members, but also preserving the natural beauty of our state for generations to come. Thank you for joining us on this journey, and we look forward to seeing the amazing things that will continue to unfold in the Natural State.

**Brandon Haberer**  
President and CEO

**BOARD OF DIRECTORS**

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**ABOUT THE RURAL SCENE**

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Article quotes have been edited for content and appropriateness.

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**Cody Jones**

I hope we have had some rain by the time this magazine comes out! To me, farming is a lot like duck hunting (just not as much fun). What I mean is it is sometimes too dry, too wet, too hot, too cold, etc. For example, cattle prices are up this year, and feed costs are better, but now we are going through a bad drought. Optimal conditions are hard to come by, but I know we will keep doing our best and hope next year will be more favorable.

Poultry is doing well right now, but input costs are too high. I know my utility costs are 20-40% higher, interest rates are the highest they've been in 20 years, and everything else is at least 15-20% higher. Row crop farmers are also facing challenges. They are struggling with poor yields and quality, low prices, and higher input costs.

We have had meetings with Senator Boozman and Congressman Womack about these issues and the importance of passing a new Farm Bill. They both understand and are working on getting some relief for farmers, not only across our state but also across the country. The last Farm Bill was passed in 2018, and that bill uses data from 2012 to calculate prices. We are way past that being feasible. Senator Boozman is the ranking member of the Senate Ag Committee. He will have a lot of influence on writing the bill, which should positively influence farmers across our state. We are truly blessed in Arkansas to have two senators and four congressmen who understand the importance of agriculture. Even saying that, though, I still urge everyone to take the time to reach out to any of their offices and express how important it is to pass a Farm Bill.

Please remember what makes Farm Credit of Western Arkansas different from other banks is we will be there for you, not only in the good times but through the bad times too.

**Cody Jones**

Chair, Board of Directors  
Farm Credit of Western Arkansas

Where the **great outdoors** meets **great memories**.

Make family time even more memorable with a recreational land loan from Farm Credit. With flexible financing options, you can own the perfect piece of land to pass down for generations of outdoor adventures.



**FARM CREDIT**  
OF WESTERN ARKANSAS

# 2024 Director Election Results

Members electing fellow members to serve in leadership roles is an integral part of our cooperative business structure.



## Steve Young (Franklin County)

Area 2 – Conway, Faulkner, Franklin, Johnson, Logan, Perry, Polk, Pope, Scott, Van Buren, and Yell Counties

Term 2024-2028

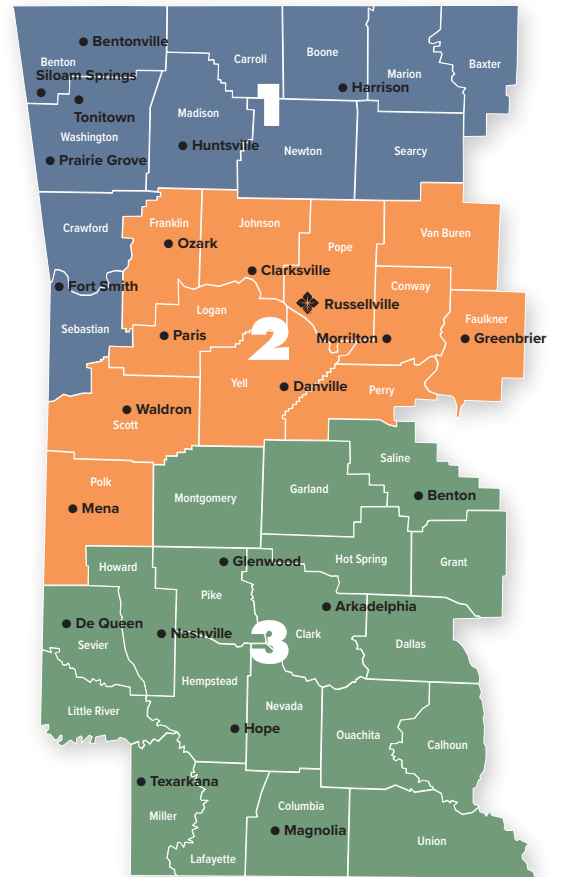
Steve Young is the owner-operator of Triple T Farms, a cow-calf operation in Paris, AR. Steve is a lifelong resident of Franklin County and has served on the Farm Credit of Western Arkansas Board of Directors since 2020. In addition to his farming operation, Steve has owned his cabinetry business, Caulksville Woodworking, for 30 years. He previously served on the boards for Farm Bureau, Ratcliff Fire Department, and County Line Schools. Steve and his wife, Sherry, have been married for 20 years and have five children, ten grandchildren, and four great-grandchildren.

## Newly Elected Nominating Committee Members

The following customer-stockholders were elected to serve a one-year term and are responsible for slating candidates for the 2025 director election.

- AREA 1A**     **Bradley K. Woodward** • Washington
- AREA 1B**     **Jason W. Thompson** • Sebastian
- AREA 1C**     **Carol A. "Ann" Russell** • Sebastian
- AREA 2A**     **Robert W. Caldwell** • Yell
- AREA 2B**     **Ronnie R. Whitley, Jr.** • Logan
- AREA 2C**     **Rodney A. Wiedower** • Faulkner
- AREA 3A**     **Melanie S. Glass** • Lafayette
- AREA 3B**     **Jake Cornelius** • Nevada
- AREA 3C**     **Suzanne L. Watkins** • Hempstead

- AREA 1**
- AREA 2**
- AREA 3**



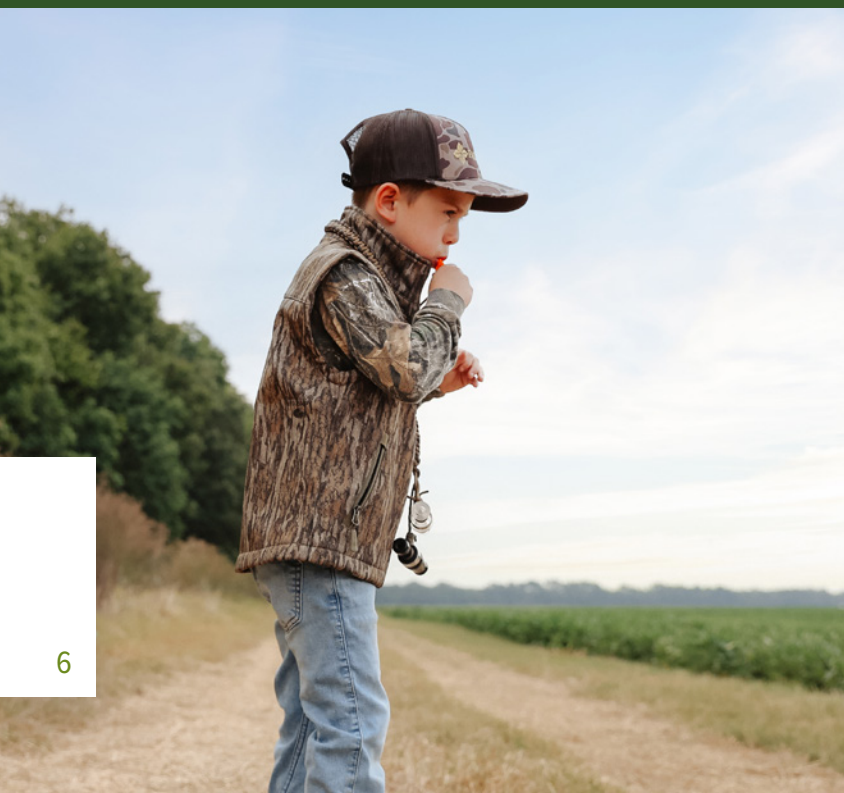


MORE THAN A HUNT:

## THE BUSTED MALLARD

# *Brotherhood*

For 20 years, Busted Mallard has been more than a duck club—it's a place where lifelong friends gather to hunt, laugh, and preserve a way of life that's far more than the game itself.



*Flit go the wings of a graceful mallard, feathers slicing through thick air. Sparkling eyes race eagerly to meet his flight, concealed beneath layers of camouflage. The ducks drain in through fog and heat, soaring overhead like heaven-sent rain. They fall repeatedly to the slough with soft splashes, bribing quiet cheers from the men. The glossy fur of a black labrador sends droplets flying as he shakes himself dry, panting in joy and satisfaction of a job well done.*

*When the morning air grows hotter, ducks fly in even still, unbothered by the heat and skillful hunters below. The sun casts rays down on the men as they enter their cabin with gleeful grins. And even as it slips away and all around is dark, the building glows with laughter, fellowship, and the thrill of a good hunt.*

Through a sea of fertile cropland and dusty county roads lies Busted Mallard Duck Club, a beloved common ground built upon lifelong friendships and quality hunting in Holly Grove, Arkansas. Eight members share ownership of the 560-acre property, its land boasting rich Arkansas soil and marshy flooded timber—the perfect habitat for fluttering greenheads. The eight men are lifelong college buddies, family, and friends forged through mutual connections. Among the group is Eddie Ramsey, Benton native and long-time lover of the hunt.

“Can we let him out, Buddy?” pleads Henson, Eddie’s six-year-old grandson. The boy peers through the bars of a sturdy dog crate, fingers dancing in a desperate effort to pet the lab. He yanks his arm out as it meets the dog’s slobbery tongue, wiping his hand on his jeans. Eddie laughs and turns to gaze upon picture frames that line the wall of the duck club, a large cabin

filled with character and charm. Its wood-plank walls are heavy with massive deer mounts, each boasting a larger rack than the next. Draped along the ceiling are ducks, suspended mid-flight as if they soar above the cozy living room. A pool table beckons from the left, and to the right, a hallway leads to several bedrooms—each stocked with camouflage, their walls lined with memories and duck calls. No surface, wall, or space in the cabin goes untouched by the undeniable bond of the men, their dogs, and the Arkansas land.

It was twenty years ago this past May that the foundation of these memories came to be.

“A friend of mine, Barry Jones, told me about this camp and land that was coming up for sale,” said Eddie. “We all hunted in Des Arc about an hour from here. One Friday night, I convinced Tony Orr, one of the other members, to come look at the property. I remember he made a comment— ‘That’s it, I’m in.’ So, we scheduled a real estate showing and went back to camp to tell everybody about it. The next day, we all came and looked at the property. We made an offer and closed a couple of months later and then just started acquiring land after that.”

The members of the club are mostly college buddies—five were roommates, a few golfed collegiately and some were close personal friends. But it was one thing that quickened each of their hearts, pulled them together and forged the bond they still share today. Nothing came close to their mutual love of hunting: the thrill of ducks flying overhead or a massive buck in the scope of their rifle. For almost a decade, the men hunted together, keeping the thought of their own property in the back of their minds.



Since 2004, the club has been a haven for ducks, deer, and eager hunters, but the property boasts more than just game. “At one point, we were mainly just a hunting club,” says Eddie. “Now we’ve got so much cropland—we’re a farm.”

Busted Mallard Duck Club is a testament to the versatility of Arkansas land, offering quality game and rich, flat land—perfect for soybeans, corn, and other crops.

“Taking a phrase from one of the members,” Eddie said, “You can’t beat a man at his own game. Farm Credit understands the trials and tribulations of farming, and they appreciate the land value. I think they appreciate what we do to the land.”

Behind the main cabin sits a metal shop, brimming with decoys, waders and other essentials. Inside you’ll find the club’s side-by-sides, their boat, and a PVC pipe system that dries their waders. At the end of a farm road lies the flooded slough timber, about a mile from the camp. For the life of the duck club, each member has had a specific tree that they naturally tend to go to.

Eddie has hunted the same tree for going on 21 seasons, his son to the left of him. He jokes that the unspoken tradition has affected his ability to shoot from a left or right flight because those were his son’s birds.

“When we hunt our land, it’s pretty easy,” he said. “I look forward to hunting with the three or four or five members who come at a time because it’s not about the kill here. It’s all about the camaraderie, the food. We do kill ducks, but nobody’s only worried about how many they kill. Nobody is very selfish while hunting.”

The club was built on common ground, passion and respect for the hunt—eight mutual agreements to good stewardship of the land.


“Hunting is a big part of my life,” said Eddie. “It’s how I reset my soul every year from the hustle and bustle. I’ve been duck hunting for around 26 years. I hunted with my dad when I was really little—been hunting deer since I was seven years old. That’s almost 50 years.”

As the years passed and he created a family of his own, Eddie introduced them to the club and raised them to understand the value of the sport.

“My son has grown up hunting here, and that’s always been special to me,” he said. “He started hunting with us when he was five or six. I’ve got a picture back on the wall where he was younger than my grandson. He’d always go hunting with all of us, and my friends have helped raise him here. They’ve helped instill our culture and our safety, where he’s a very safe hunter. He looks forward to coming over here every year. My son-in-law and grandson are coming now. It’s a big part of our life.”







"THE CLUB WAS BUILT  
ON COMMON GROUND,  
*passion* AND *respect*  
FOR THE HUNT—EIGHT  
MUTUAL AGREEMENTS TO  
*good stewardship*  
OF THE LAND."

Henson spent his sixth birthday at the club, eyes shining as he excitedly pointed out which waders he would wear this season.

"My goal for him is to learn how to respect the land, the culture," Eddie said. "You see people on social media that care about how many ducks they kill. To me, duck hunting in Arkansas is not about the kill. It's about respecting the land to be able to do it again and again."

His eyes drifted back to the pictures on the wall as he added, "It's about building relationships. When you go hunt, it's not about getting your limit every day. You don't win every day, but you want everybody around you to have a good time and come back." Eddie grinned.

"I think if he learns that, then it's been a success."

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Story and photos by Flossie Glinski



BUSTED MALLARD DUCK CLUB  
SCOREBOARD

*Eddie would like to give a special thanks to all BMDC members for their part in making the dream happen and continue. He would also like to recognize member Tony Orr for his diligence in handling day-to-day financials, corporate filings, as well as farming operations and subsidies that ensure the success and longevity of the club.*



## From Plot to Plate

*How Tate Sisk's food plot grows life skills and wildlife habitat.*

"We had deer, squirrels, raccoons, wild boar, otters, rabbits, a whole variety of different birds," Tate Sisk, fifth grader from Johnson County, lists the diversity of wildlife spotted in his food plot this past year.

In June, Tate was awarded first place in the junior division of the state 4-H Food Plot Project. Arkansas 4-H describes the project as, "a self-study independent activity in which youth learn to prepare, establish, maintain, and observe a food plot using provided seed for the purpose of providing food and cover for wildlife."

Tate recently turned 11 but has already been a 4-H member for 6 years. He has participated in a variety of different activities, but when he heard about the 4-H Food Plot Project, his interest was piqued.

"I was at the 4-H District O'Rama and I heard about it there. We looked it up and thought it was something I would really be interested in."

Josh, Tate's dad, has been a lifelong hunter and Ali, Tate's mom, took an interest in the outdoors when they began dating. Around the age of 18 or 19, Josh began leasing property for hunting and started food plots of his own. Josh and Ali passed their love of the outdoors and wildlife to Tate. Through the 4-H Food Plot Project, he was able to combine his love of nature with his 4-H involvement. Tate's project kicked off last year after selecting the perfect spot. "I chose the location because it is up on a hill and has a lot of sunlight. It's also a main area that deer travel through."

After picking the perfect plot location, Tate got some assistance in marking off the perimeter from Caitlin Mann, county forester at the Arkansas Department of Agriculture Forestry Division.

Once the plot is mapped, it's time for soil testing, plowing, adding any necessary soil amendments, plowing again, seeding, fertilizing, and more plowing. The final ingredient for a successful food plot is patience.

"It might look bad at first when all the plants are short, but eventually you may get some giant turnips," Tate jokes, referencing the monster root vegetables his plot provided this past year.

Tate has an enthusiasm for this project that he wants to share with others. When asked why 4-H'ers should get involved with the food plot project, he said, "It really gets you into the outdoors and you get to see all of the wildlife that comes in."

Tate's witnessed many successes in his project, but it wasn't without its challenges. "On the edges, the trees block the sunlight and there wasn't much plant growth. The wild boars also did some damage, but not too bad."

While Tate took the lead on planting and maintaining his food plot, he has a list of individuals who helped him along the way. First, County Forester Caitlin Mann for her help marking the plot. He also thanked Jeanie Rowbotham, Johnson County 4-H agent, for her help in the application process.



Tate would like to thank Jesse Taylor, Johnson County agricultural extension agent and staff chair, for his role in the success of the food plot.

“Mr. Taylor really helped me because if it wasn’t for the soil sample before planting, we wouldn’t have known to add lime, and my plot wouldn’t have been as successful.”

Tate also recognizes the vital role his parents played in his food plot project. He thanks his mom and dad for their help with the plowing, planting, maintenance, and support.

Josh Sisk also wants to extend his gratitude to Eagle Seed for their sponsorship of the food plot program.

Ali and Josh have seen Tate’s skills and confidence grow since he started his food plot project. “It has taught him to be confident in himself and not afraid to share his knowledge,” Ali says. “Part of the criteria for this project was sharing a video about his plot with his club, a group, or on social media.”

With his permission, Ali shared Tate’s video to her Facebook where it received over 120 reactions and nearly 40 encouraging comments from friends and family.

“This project has taught him a lot of life skills like documentation and that you can have success in more ways than one. He won an award, but he also put meat in the freezer thanks to the deer he harvested on his food plot,” Ali says.

Beyond the food plot project, Ali and Josh praise 4-H for the opportunities and skills it provides Tate. “I’ve told Josh several times, the things Tate has done so far in his years of life way surpass what I would have attempted as a kid.”

If a child you love is interested in this project or other programs offered through 4-H, you can learn more at <https://4h.uada.edu/>.

# 2024 Farm Families of the Year

*Farm Credit of Western Arkansas members earn honors*

Farm Credit proudly sponsors the Farm Family of the Year program through the Arkansas Farm Bureau Federation. Congratulations to Western Arkansas members who earned district and county honors for exceptional farm management and community leadership.

The Arkansas Farm Family of the Year will be announced in December at the Farm Family of the Year luncheon, who then represent Arkansas at the Southeastern Expo Farmer of the Year event in Georgia.



*Members named*

## District Winners

### Western District

**The Brents Family (Strap & Leigh Ann) of Jerusalem**  
Conway County

*Members named*

## County Winners

### Johnson County

**Dylan & Allyson Jackson**

### Lafayette County

**Stephen & Cindy Burton**

### Perry County

**Adam & Jill Blair**

### Yell County

**Len & Melinda Cullins**

# ENRICHING RURAL LIFE SINCE 1916.

Rural western Arkansas is the perfect place to work and play. When it's time to take a break, relax on your own piece of recreational property where the sunsets—and memories—are priceless.



# ARE YOU READY FOR AN ADVENTURE? FIND A BAG AND FILL IT WITH ITEMS FROM THIS LIST:

- A SMOOTH ROCK
- A PINECONE
- A FEATHER
- A BERRY
- SOMETHING GREEN
- SOMETHING SOFT
- SOMETHING SPIKY
- AN ACORN
- A FLOWER
- SOMETHING COLD
- SOMETHING OLD
- SOMETHING RED
- SOMETHING ROUND
- A PRETTY LEAF



## CAN YOU FIND THESE ITEMS?

- JINGLE BELLS
- FOX
- BIRDHOUSE
- SNOWGLOBE
- 5 CANDY CANES
- CARDINAL
- ACORN
- BOW
- ANGEL
- WREATH
- COOKIES
- 6 PRESENTS
- POINSETTIA
- SNOWMAN
- SPARKLER
- 2 BOOTS
- PENGUIN
- CANDLE
- SKIS
- ICE SKATE
- SANTA
- BERRIES
- RABBIT
- HOT COCOA

**BONUS:** HOW MANY SNOWFLAKES CAN YOU FIND?

HINT: THERE ARE 24

# Building *Bright* Futures

*\$40,000 in Scholarships for Farm Credit Families!*



Farm Credit of Western Arkansas believes in the power of education to shape future leaders. That's why we're increasing our scholarship program to \$40,000 invested in the children and grandchildren of Farm Credit members. Whether you're a high school senior or a college student with one year to go, now's your chance to make a difference in your education journey.

Scholarship applications open January 1, 2025.  
Visit [myaglender.com/scholarships](https://myaglender.com/scholarships) for details and eligibility.



# "It's just part of who we are."

The Stobaugh family harvests their 73<sup>rd</sup> crop in the heart of the Arkansas River Valley.



Over the past 73 growing seasons, the Stobaugh family has learned, struggled, flourished, mourned, adapted, and everything in between.

On April 18, 1920, Audy Ray Stobaugh Sr. was born at the foot of Wolverton Mountain. Audy Sr. grew up on his family's farm in Plumerville, Arkansas and at 19, he began a paper route and delivered motion picture films to the theatre. At 21, he was drafted by the United States Army. After returning home, Audy Sr. married his wife, Edith, on January 25, 1950. A year later, Audy Sr. began his farm with an 80-acre tract, but still continued his Sunday paper delivery route until 1962. He and his wife had four sons: Audy Jr. ("Ray"), Bruce, Barry, and Robert.

As he drives through the approximately 6,000 acres cultivated by Stobaugh Brothers Farm today, Robert Stobaugh recounts the origins of their operation.

"Dad always made the joke that he never thought he'd have four boys, and he never thought we'd all have an interest in farming, but we did."





Today, two of the four brothers – Barry and Robert – are still involved in the operation of Stobaugh Brothers Farm. The oldest brother, Ray, has been retired for around 20 years, and second-oldest, Bruce, tragically passed away in a farm accident in 1992. Bruce’s son, Bart, carries on his father’s farming legacy by joining Barry and Robert as part owner. The trio work together to farm corn, rice, and soybeans in the Arkansas River Valley region.

Over the years, the family has grown a variety of crops, even specialties like sunflower and canola. In the end, it comes down to one thing: “Everything has to carry its weight,” Robert says. “If some of them carry a little better, those are the ones you need to grow.”

One of the crops the operation has seen carry its weight time and time again is rice. While it makes up about a quarter of their acreage, it accounts for a third of their income. Their best rice producing land is uniquely situated on up to 55 feet of Roellen clay followed by a layer of slate, making the soil excellent at holding water. This allows the operation to collect, store, and reuse the precious resource efficiently.

Robert stresses that water is one of the most important factors in farming. The Stobaugh family was instrumental in the construction of the Point Remove Wetlands and Irrigation project which harnesses the creek running along the property for irrigation. This project was completed over 20 years ago but is a small-scale model for other water projects currently under construction.

“It’s political, it’s personal, it’s economical. We were able to put that all together and be a part of it,” Robert says of the Point Remove project.

Beyond the water project, the Stobaugh family has been implementing innovative practices for years. On the north side of the operation, a 700-acre tract was precision leveled and had a tailwater recovery system installed way back in 1976. This was a pioneering project in the River Valley and has been the Stobaughs’ premier rice farm since the early 1990s.

The Stobaugh family was featured in Farm Credit of Western Arkansas’s magazine, formerly Farming with Family & Friends, in the summer of 2004. Even 20 years ago, the operation was incorporating GPS technology to help increase efficiency.

In the 2004 article, Bart says, “In the near future, GPS can assist in the actual driving of our equipment with automated steering.” According to the USDA Economic Research Service, more than half the acres planted in corn, soybeans, cotton, and winter wheat are now managed with auto-steer and guidance systems.

“We’re always looking for ways to improve the efficiency,” Robert says. Just in the last few years, they have been modifying some of their fields to facilitate row irrigation. Even with more than 70 years of farming knowledge and history, Robert and his partners are not afraid to adapt to the most efficient method or try something new.

Although a lot has changed on the farm in the past four decades, one thing remains the same: their relationship with their lender.

“We’ve been Farm Credit members for a little over 40 years,” Robert says. “We’ve bought land, we’ve built houses, and we’ve produced a lot of crops with their help. It’s been a good business relationship.”

In recent years, Robert and Barry have begun to contemplate retirement, but they have no plans for the operation to dissolve. Cade, Barry’s oldest grandson, has joined the farm full-time and is in the room when big decisions are being made. Several other grandchildren help out during their summer breaks or after school.

Until it’s time for Robert to retire, he can be seen operating equipment during harvest, performing maintenance in the winter, and helping with the day-to-day tasks. As his truck pulls away from the metal shop building and heads to the fields, he passes by the family’s homes lining the lane and says, “We’ve made a go of it and it’s been good to our family. It’s just part of who we are.”



The Stobaugh family was featured in Farm Credit of Western Arkansas’ Summer 2004 issue.

# Wildlife on Your Land: 12 Proven Tips for Small Properties

## Practical Ways to Attract and Sustain Wildlife on Your Property



In Arkansas, enjoying the sights and sounds of wildlife right from your backyard is a cherished pastime. With over 80% of Arkansas's land privately owned, local property owners play a vital role in creating environments that attract and support diverse wildlife. For those with small properties of 40 acres or less, there are numerous practical strategies to enhance your land's appeal to wildlife. Here are 12 tried-and-true tips to turn your small acreage into a thriving, biodiverse habitat.

### **1. Go Native**

Native plants support local wildlife by providing food, shelter, and nesting materials. They are well adapted to Arkansas's climate and resist drought, pests, and diseases, reducing the need for chemical treatments.

### **2. Disk Lightly, No Seeds Required**

Light disking disturbs the soil, promoting the growth of native plants and creating the ideal structure for grassland species. Disk in strips for natural diversity, especially beneficial for ground-dwelling birds like quail.

### **3. Prescribed Burning**

Controlled burns rejuvenate land by clearing dead vegetation, enriching the soil, and encouraging native plants. Burns should be conducted in early spring or late fall to avoid disrupting wildlife and to stimulate lush plant growth.

### **4. Mow High and Inside-Out**

Mowing can maintain open space without damaging habitat. Mow grasslands after July to protect nesting birds and start from the center outward to allow wildlife to escape the machinery.

### **5. Supplemental Feeding (Only for Birds)**

Bird feeders attract a variety of species and help sustain them during scarce seasons. Use tube feeders to limit waste and disease spread, and avoid feeding large mammals, as it can disrupt their natural behaviors.

### **6. Healthy Soil, Healthy Habitat**

Fertilizing native plants improves habitat without introducing non-native species. Conduct soil tests to prevent over-fertilizing, which can harm native ecosystems and water quality.

### **7. Limit Pesticide Use**

Insects are vital food for many wildlife species. Minimize pesticides to preserve insect populations and avoid harming animals that depend on them, like birds and amphibians.

### **8. Provide Clean Water**

Maintaining ponds, streams, or shallow water areas offers essential hydration for wildlife. Protect water quality by planting along banks to reduce erosion, and keep water sources free from pesticides.

### **9. Create Thickets and Brushpiles**

Brush piles, thickets, and fencerows offer cover and nesting areas for small animals and birds. Scatter these across open areas to provide protection from predators and offer seasonal shelter.

### **10. Thin Forests but Leave Snags**

Carefully thinning trees opens space for sun-loving plants, attracting diverse wildlife. Leave dead trees (snags) when safe to do so, as they provide nesting sites and insect food sources for birds and mammals.

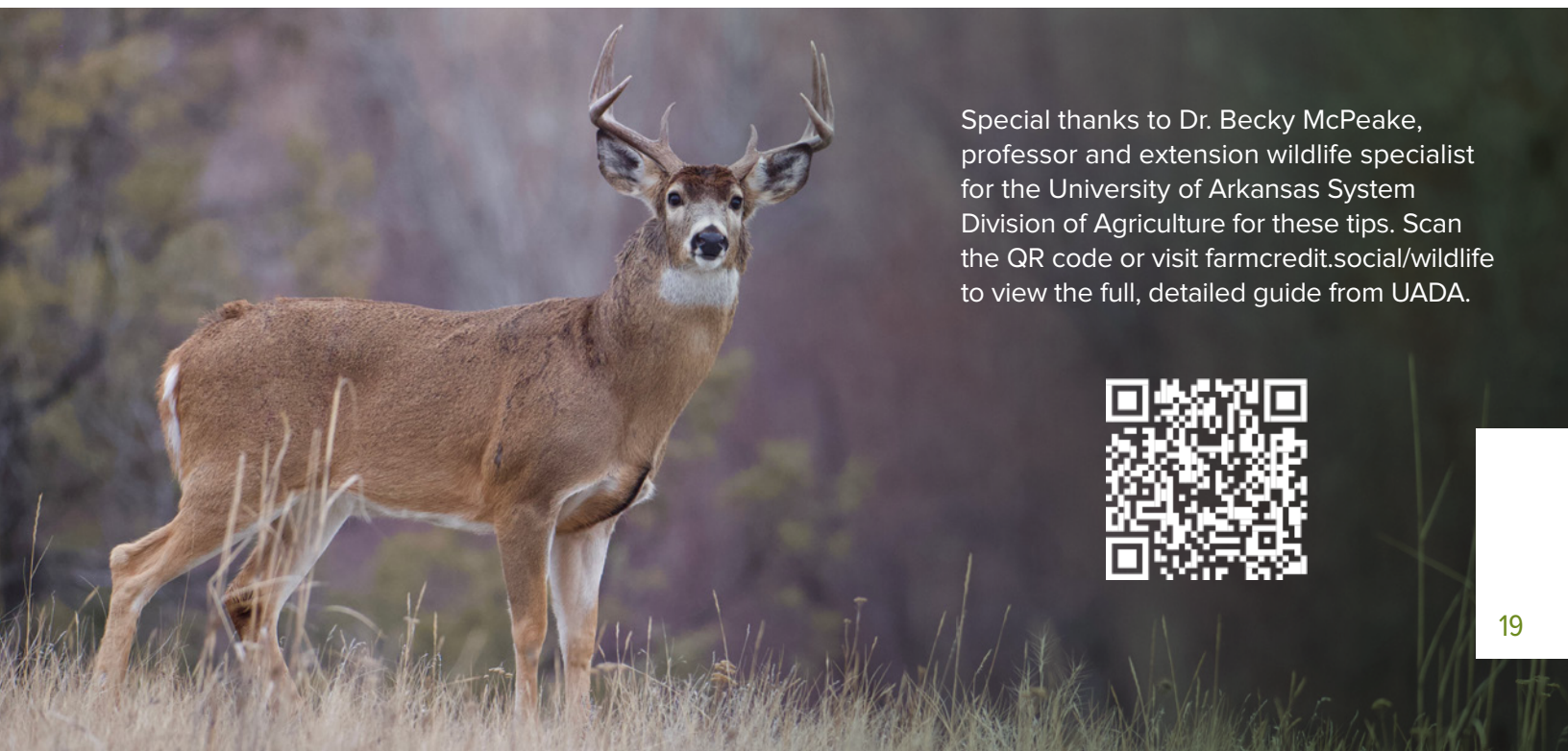
### **11. Add Nesting Boxes**

Nest boxes offer secure nesting spots for cavity-nesting birds, such as bluebirds and woodpeckers. Position boxes thoughtfully, avoiding spots that are easily accessed by predators.

### **12. Seek Expertise**

Local agencies, such as the Arkansas Game and Fish Commission, provide valuable guidance on habitat improvement for private lands. Reach out for expert advice tailored to your property and goals. For additional resources on forestry and wildlife, contact your local extension office or visit [uaex.uada.edu](http://uaex.uada.edu).

Creating a wildlife-friendly environment on small acreages is a fulfilling way to support Arkansas's native species while enhancing your enjoyment of the natural world. Whether you're enhancing existing land or purchasing recreational property with help from Farm Credit's financing options, these tips will help you transform your space into a haven for wildlife.



Special thanks to Dr. Becky McPeake, professor and extension wildlife specialist for the University of Arkansas System Division of Agriculture for these tips. Scan the QR code or visit [farmcredit.social/wildlife](https://farmcredit.social/wildlife) to view the full, detailed guide from UADA.





**2024 Photo Contest  
Winners**

**Grand Prize \$500**

Alyssa Williams | Youth | Conway County



**Youth 1<sup>st</sup> Place \$300**

Lyla Russell | Clark County



**Youth 3<sup>rd</sup> Place \$100**

Kendra Simon | Faulkner County

**Adult 1<sup>st</sup> Prize \$300**  
Kinsey Ferguson | Polk County



**Adult 3<sup>rd</sup> Prize \$100**  
Debbie Sandidge | Benton County



**Adult 2<sup>nd</sup> Place \$200**  
Brennen Duffield | Newton County

**Youth 2<sup>nd</sup> Place \$200**  
Sidney Morrison | Searcy County





## Arkansas Tech University Donation

Farm Credit of Western Arkansas presented a \$150,000 check to Arkansas Tech University to support the new Farm Credit Agriculture Building, enhancing agricultural education and innovation. The state-of-the-art facility will offer students hands-on experience with the latest agricultural technologies. This investment reflects Farm Credit's commitment to supporting agriculture and local communities. Learn more at [myaglender.com/news](http://myaglender.com/news).

## Addressing Economic Challenges in Agriculture

On October 16, 2024, U.S. Senator John Boozman joined Arkansas leaders at Farm Credit of Western Arkansas' Russellville headquarters for a roundtable on agriculture's economic challenges. Key topics included financial pressures from extreme weather, low commodity prices, and rising input costs, with an emphasis on the need for a stronger Farm Bill. Senator Boozman voiced support for enhanced protections to stabilize the sector. Learn more at [myaglender.com/news](http://myaglender.com/news).



## Arkansas Grown School Garden of the Year Contest

In celebration of Arkansas Farm to School Month, the Arkansas Department of Agriculture and Farm Credit Associations of Arkansas announced the winners of the Arkansas Grown School Garden of the Year Contest. The contest honors schools with outstanding garden initiatives that integrate agriculture and nutrition into the classroom.

### Winners:

- CHAMPION OF SCHOOL GARDEN SUSTAINABILITY:**  
Sheridan Intermediate School (Sheridan) **\$1,000 award**
- BEST OVERALL SCHOOL GARDEN:**  
Conway High School (Conway) **\$1,000 award**
- BEST START-UP SCHOOL GARDEN PROPOSAL:**  
Homestead Academy (Royal) **\$500 award**  
Camden Fairview High School (Camden) **\$500 award**
- BEST EDUCATION-BASED SCHOOL GARDEN:**  
Shirley Elementary School (Shirley) **\$500 award**  
Ellen Smith Elementary School (Conway) **\$500 award**
- BEST HARVEST PARTNERSHIP SCHOOL GARDEN:**  
Maumelle High School (Maumelle) **\$500 award**  
Jacksonville Lighthouse Charter School (Jacksonville) **\$500 award**
- BEST COMMUNITY COLLABORATION SCHOOL GARDEN:**  
Ward Central Elementary School (Ward) **\$500 award**



## 2025 Arkansas Women in Agriculture

Join women in ag from across the state for the 2025 Arkansas Women in Agriculture Conference on March 31 and April 1, 2025 at the Hot Springs Convention Center. The two-day event will feature educational workshops, engaging speakers, and networking opportunities. Registration opens in early December at [arwomeninag.org](http://arwomeninag.org).

## 2024 Arkansas Youth Expo

Many of our employees are directly involved in agriculture, and some are busy show parents during the fall. Pictured are employees with their children and grandchildren who showed livestock at the 2024 Arkansas Youth Expo. Farm Credit is proud to support this event and celebrate the next generation of agriculture.



## New Faces



**TARA ROSS** joined the Fort Smith branch in September as a customer service representative. Tara is from Lamar and graduated from Arkansas Tech with a degree in agribusiness. Most recently, she wrapped up a fellowship in Washington, D.C. with the USDA in the office of Human Resources Management. Tara is also the Director of Scholarship for the Johnson County Peach Festival Board – the longest running festival in the state of Arkansas.



**YASMIN PACHECO** joined as a risk analyst intern to build out and support projects related to the association's Enterprise Risk Management program. Yasmin is a senior business data analytics major at Arkansas Tech University. She is one of the founders of Hermandad de Sigma Iota Alpha, Inc., a Latina sorority at the university. Yasmin is also involved in FLBA, Latin Student Organization, and League of United Latin America Citizens.

## Changing Places



**KEVIN BARHAM** transitioned Agricultural Loan Officer to Core Market Sales Leader. In this role, he will collaborate closely with all loan officers to drive business development, identify key prospects, mentor team members, and provide strategic leadership.

## Enriching rural life.™

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- Agribusinesses
- Farms of all sizes
- Livestock
- Country homes and home construction
- Land
- Recreational land
- Timber tracts
- Forestry products and processing



### Holiday Hours

Tuesday, December 23	Closed
Tuesday, December 24	Closed
Wednesday, December 25	Closed
Wednesday, January 1	Closed

**Payments must be made by noon on Tuesday, December 31 to be credited for 2024.** On all other business days, payments are due by 3:00 pm. If mailing your payment, please allow at least five business days for delivery.

### Regular Business Hours:

**Monday to Friday**  
8:00 am – 12:30 pm  
1:00 pm – 4:30 pm  
(Closed for lunch  
12:30 pm – 1:00 pm)

