



# Financial Partner

January/February/March 2006

Official Publication of AgHeritage® Farm Credit Services

## AgHeritage Farm Credit Services Introduces Patronage Program

“The AgHeritage Farm Credit Services Board of Directors is proud to announce the implementation of a patronage program for the cooperative” stated Robert Venable, AgHeritage FCS, Board Chairman. The Patronage Program will return a portion of AgHeritage FCS earnings to eligible, cooperative customer-owners. Based on earnings from 2006, the patronage refund will be paid in the spring of 2007.

As a cooperative, AgHeritage FCS customer-owners receive benefits: a voice/vote in governance issues; products and services customized to meet their needs; and most importantly, they share in the financial success of the cooperative. When someone borrows from AgHeritage FCS they become an owner, and they share in the benefits of ownership.

“Through long-term commitment to our markets and customer-owners, AgHeritage FCS has built a financially strong financial institution. We have reached a point in our growth and financial position where we can return a portion of our earnings to our customer-owners while maintaining financial strength,” said Charles Conklin, AgHeritage FCS, President & CEO. “Although patronage refunds can be made in cash, allocated surplus, stock or a combination, it is the intent of the Board to make payments 100% cash.”

“The bottom line is,” added Conklin “AgHeritage FCS will continue to offer competitive interest rates, and customer-owners will be paid for having loans with us. Ownership has its privileges.”

For additional information, contact Noel Morris, AgHeritage FCS, Sr. VP and Chief Financial Officer, at 501-210-4000 or 1-800-299-2290.

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*Clockwise from back left: Amy Lyman, Marketing Manager, AgHeritage Farm Credit Services; Glen Manchester, President and CEO, Farm Credit Services of Western Arkansas; Dustin and Jennifer Tackett.*

*Dustin and Jennifer Tackett of Dover (Pope County) were awarded the 2005 Young Farmer and Rancher Excellence in Agriculture Award during the Arkansas Farm Bureau's 71st annual convention. The award is presented to young agriculturalists who derive the majority of their income from non-farm sources. The Tacketts farm corn, rice, soybeans and wheat. Dustin serves as Pope County Farm Bureau president, where Jennifer is also active. Among other items, the Tacketts were awarded a John Deere Gator which was co-sponsored by AgHeritage Farm Credit Services and Farm Credit Services of Western Arkansas.*

*Top left photo: Darlene Crawford, Consumer Financial Officer, AgHeritage Farm Credit Services Searcy office; Stephanie and Sean Heidelberg*

*Top right photo: Todd Hulett, VP and Branch Manager, AgHeritage Farm Credit Services Newport office; Charles Burrow (behind); Charles Hawkins; Craig Shirley; Kathy Buford, Ag Financial Services Officer, AgHeritage FCS Newport office; and Sherrie Atkinson, Ag Financial Services Specialist, AgHeritage FCS Newport office*



## President's Remarks

By Charles S. Conklin, AgHeritage Farm Credit Services, President & CEO

Two-thousand-five was challenging for Arkansas agriculture. We experienced severe drought conditions and sizeable energy costs, both placing significant strain on farm income. *What does this mean going into 2006?* Expenses should be well managed and income expanded or diversified. To put it another way, "we need to get back to the basics." For the last few years there has been enough margin or cushion in farming operations to absorb unexpected events in the farm economy. This margin no longer exists. We encourage you to review your operations with a watchful eye on monthly cash flow. Establish a budget so that surprises are kept to a minimum should your operations begin to vary from your plan.

*How is AgHeritage Farm Credit Services responding to the changing agricultural environment?* We remain committed to serving our customer-owners and markets. In our almost 90 years of existence, we have come to understand and recognize the cyclical nature of agriculture. We approach your operation from a long term perspective, analyzing that there is sufficient cash flow to keep your operation successful in the future. This is what makes your access to a knowledgeable ag lender at AgHeritage FCS so valuable in these times when we all need to get "back to the basics."

It is our mission to provide you financial solutions that meet your needs. Yet, we also continue to expand and develop products and services beyond core credit services. Our **Farm Cash Management** program offers the ability to improve your return on your cash position and also gives you immediate access to your cash. We also have competitive risk management products such as multi-peril and crop insurance and life and disability insurance.

In closing, I would like to highlight that your Board of Directors felt that it was vitally important for the customer-owners of AgHeritage FCS to share the successes of the association. The Board of Directors approved a cash patronage program for 2006 earnings which will be payable in 2007. Not only do you have access to experienced, knowledgeable agricultural lenders and products and services; you now have the opportunity to participate in the rewards.

You are cordially invited  
to join us as we honor



### Robert Venable

Retirement Celebration

AgHeritage FCS Board—34 years

Board Chairman—15 years

AgHeritage FCS Star City Office

May 9, 2006, 11:30 a.m.-1:30 p.m.

RSVP to 501-210-4024

or 1-800-299-2290 ext. 124

Event is being held in conjunction  
with the Star City Branch  
Customer Appreciation Open House.

## Womacks receive awards

*What do the Young Farmer and Rancher Achievement Award winners and the 2005 Farm Family of the Year have in common?*

They are one and the same. Terry and Gwen Womack, along with children, 5-year-old Clay and 9-year-old Cassie, achieved two tremendous milestones in 2005.

The Womacks, customer-owners of the AgHeritage Farm Credit Services Searcy office, raise yearlings, maintain a separate 285-head cattle herd, raise 250 acres of commercial-quality hay, and own three broiler houses. The Womack's operation, located in Independence and Cleburne counties, is made up of more than 1,300 acres owned and leased.

County, district and the Farm Family of the Year winners are judged on production, efficiency and management of their farm operations, family life and rural/community leadership and values.

The Young Farmer and Rancher Achievement Award is Farm Bureau's top young farm-and-ranch family in the state.

Congratulations to the Womack family.

*Pictured are Bert Leder, VP and Branch Manager, AgHeritage FCS Searcy office, with Terry Womack outside one of the family's chicken houses.*





## AgHeritage Farm Credit Services employees recognized

### Phelps-Martin Award for Community Service

The Phelps-Martin Award for Community Service was created in honor of two Farm Credit System employees and their lifetime contributions to serving agriculture, the System and their communities. Both lost their lives



*Debbie Atkins receives the Phelps-Martin Award from Wayne Lambertson, Board Chairman, Farm Credit Council, during the Farm Credit Council Annual Meeting.*

to cancer in 2000. Each year, an independent panel of judges selects the System institution or employee that best reflects the legacy of Phelps and Martin.

Debbie Atkins, Consumer Financial Services Officer, AgHeritage Farm Credit Services Lonoke Branch, was chosen as a Phelps-Martin award recipient for her long-standing, dedicated service to the annual "Christmas Coalition" project.

The Christmas Coalition mission is to provide every underprivileged child between ages 2-8 with a Christmas present of a toy and a set of clothes. The project covers six rural

communities in the Arkansas county of Lonoke and provided for 450 children in 2004. In addition to her role as co-chair of the Christmas Coalition, Debbie serves in a number of other community volunteer roles, and was selected in April 2005 as the Lonoke Chamber of Commerce "Citizen of the Year."

AgHeritage FCS is extremely proud of Debbie's accomplishments and to have such a community dedicated employee on the team. She is working hard for you—on the job and off.

### Employee Reward and Recognition

AgHeritage FCS held their Employee Reward and Recognition luncheon on Friday, February 10. During this ceremony, outstanding employees and branches were recognized before their peers. The following awards were presented:

- Top Sales Achievement Award presented to Star City Branch for Greatest Increase in Financial Related Services 2005
- Top Sales Achievement Award presented to Stuttgart Branch for Greatest Increase in Loan Volume 2005
- Top Sales Achievement Award presented to Lonoke Branch Greatest Increase in Fees 2005
- Top AgConsumer Sales 2005 presented to Debbie Atkins
- Top Secondary Market Sales 2005 presented to Barbara McKinney

*Employees recognized, continued on page 7*

## Nominating Committee chooses director candidates

The association accepted director nominations from November 15, 2005, to December 31, 2005. Upon completion of the required disclosures and meeting eligibility requirements, the nominating committee selected the following director candidates:

#### *Northern Region 4 year term*

John Andrews of Walnut Ridge and Dwain Morris of Poca-hontas

#### *Central Region 4 year term*

Russell Bonner of Brinkley and Jeff Gilbrech of Memphis

#### *Central Region 1 year term*

Neil Daniels of Carlisle

*Note: After diligent effort, the nominating committee was not able to find another candidate for this position; therefore, Mr. Daniels is running unopposed.*

Additionally, the following shareholders have been selected to serve as nominating committee members and will be placed on the ballot for shareholder approval:

- Ernest Doyle of Cave City representing the AgHeritage FCS Batesville office
- Charles Butcher, Jr., of Brinkley representing the AgHeritage FCS Brinkley office
- Tracy Borgognoni of Lake Village representing the AgHeritage FCS Dermott office
- Kyle Moery of Carlisle representing the AgHeritage FCS Lonoke office
- Mike Burkett of McCrory representing the AgHeritage FCS Newport office
- Tori Hicks of Walnut Ridge representing the AgHeritage FCS Poca-hontas office
- Keith Watkins of Griffithville representing the AgHeritage FCS Searcy office
- David Austin of Star City representing the AgHeritage FCS Star City office
- Frank Prislovsky of Stuttgart representing the AgHeritage FCS Stuttgart office

Ballot material along with the Annual Meeting Information Statement will be mailed no earlier than 30 days prior to the annual meeting and no later than 10 days before the meeting. The association utilizes proxy voting; however, ballots may be cast in person the day of the annual meeting.

Biographical information on the director candidates can be found on pages 6 and 7.

Results of director elections will be announced at the Annual Meeting, which will be held April 18 at the Lonoke branch.



## FFA & 4-H Program

AgHeritage Farm Credit Services will donate up to \$100 to a local 4-H or Future Farmers of America (FFA) county chapter every time you finance an equipment purchase through either our office or our financing programs at participating dealerships. Donations will be made to the local 4-H or FFA of your choice and in your name. Contact your local branch for details.

## Donation

Des Arc High School FFA on behalf of Bernard Hamric

## Crop Insurance Today

*By Mala Turner, AgHeritage Farm Credit Services, Insurance Specialist*

Today's farmer knows how important a risk management plan is to the future of his operation. Crop insurance is one risk management tool that can help producers accomplish a wide variety of risk protection goals such as:

- Protect against crop disasters
- Market more profitably
- Guarantee a minimum level of income
- Reassure partners and family
- Provide peace of mind

There are many different kinds of farming operations, just as there are many different kinds of crop insurance available so the product can be chosen that will most benefit your operation. A producer is able to use his actual production history for a production guarantee with multi-peril buy-up crop insurance. He can purchase a revenue guarantee based on his production and the market price with Crop Revenue Coverage or Revenue Assurance products.

For information on a plan that can be tailored to fit your individual needs based on your farming operation, contact your local branch office and speak to a knowledgeable crop insurance agent.



Advancing Our Commitment to Rural America

*Watch your mail for more information.*

Today, almost every aspect of rural America is undergoing dramatic change! In order to keep pace with these changes, Farm Credit System institutions such as AgHeritage Farm Credit Services embarked upon a forward-looking planning initiative focused on meeting the future financial needs of a changing rural America and the next generation of farmers, ranchers and rural residents. Farm Credit HORIZONS involves Farm Credit System institutions working together and with other key stakeholders to find more and better ways to serve U.S. agriculture and rural America.

For almost 90 years, the mission of the Farm Credit System has been to maintain the quality of life in rural America and on the farm by ensuring the availability of sound, dependable funding for a variety of financial needs. We are very proud to be the oldest and single largest lender to our nation's agricultural sector and to rural communities.

In recent years, we all have seen that the pace of business and pressures of farming have accelerated. Consolidation has reshaped the food system. The forces of globalization have touched every rural community. As a result, agriculture's entrepreneurs, including Farm Credit's customers, have required new financial services and requested greater flexibility in the loans they need.

### What does HORIZONS mean to you?

HORIZONS will help Farm Credit identify the changing financial needs of farm families, rural businesses, and rural communities. HORIZONS will help bring more financial resources to agriculture and rural America. Flexible, competitive financial resources will help agricultural producers better compete in the world markets and will help maintain and improve the quality of life in rural America. HORIZONS will help ensure that

future generations of farmers, ranchers and rural Americans have continued access to a specialized lender dedicated to serving their unique financial needs.

The HORIZONS final report will be issued in 2006 and will recommend possible courses of action and changes to Farm Credit's authorities that are essential to maintaining the quality of life in rural America ... and on the farm ... for decades to come. We encourage you to talk to your AgHeritage FCS lender about your interest in HORIZONS. If the changes identified by the HORIZONS initiative are to be implemented, farmers and ranchers must join with others who have an interest in a strong agricultural sector and a vibrant rural America. Joining with us to support HORIZONS will help ensure that Farm Credit remains a competitive choice for your family, business, and rural community.



Top left photo: Darlene Crawford, Consumer Financial Services Officer, AgHeritage Farm Credit Services, and Jan Hardy, Ag Financial Services Specialist, AgHeritage FCS, draw names for door prizes during the Searcy Christmas Celebration held at Dondie's in Des Arc. Top right photo: The proud recipient of an AgHeritage FCS stuffed cow.

Right: Brinkley held a Christmas Celebration at Mallard Pointe during which Jack Dalton, VP and Branch Manager, AgHeritage FCS gave away door prizes.

Below: AgHeritage FCS Central Office employees, Cyndi Hamric, Sherry Williams, Deana Griffin, Amy Lyman and Lana Guthrie volunteered at a gift wrap booth to raise funds for Women & Children First, an abused women's shelter.



## Customer Satisfaction Survey

AgHeritage Farm Credit Services will be conducting our annual Customer Satisfaction Survey this spring. The survey helps us identify ways in which we can better serve you.

Customer-owners from each branch will be chosen randomly by the independent agent conducting the survey. The questionnaire is brief and will take a short time to complete. The surveys should be arriving in mailboxes the middle of February.

AgHeritage FCS asks those who receive the survey to aid us in our effort to continually improve our organization and enable us to better serve you, our customer-owners. Again this year, as an incentive for your help in this endeavor, AgHeritage FCS will donate \$3 for each returned survey: \$1 each to the Arkansas Foundation for Agriculture, Future Farmers of America, and to the Arkansas 4-H Foundation. Donations will be made on behalf of the customer-owners of AgHeritage Farm Credit Services.

Watch your mail for those surveys. We look forward to hearing from you.



## March 15 Scholarship Program application deadline

The AgHeritage Farm Credit Services Scholarship Program was established in 2001 for dependent eligible children of AgHeritage FCS shareholder customers. The scholarships are awarded to freshmen enrolled for the upcoming fall semester at an accredited undergraduate university, college, community college, junior college or technical school. Recipients are selected by an assessment of the students' academic records, involvement in school related activities and extracurricular activities/work. The 2006 Scholarship Program deadline is March 15. Applications are available at local AgHeritage Farm Credit Services branch offices or visit [www.agheritagefcs.com](http://www.agheritagefcs.com). If you have any questions concerning the scholarship program, contact Sherry Williams, Senior Vice President Human Resources, at 501-210-4028 or by email [sherry.williams@agheritagefcs.com](mailto:sherry.williams@agheritagefcs.com).



*Nominees for ACA Director  
Four-Year Term*

*Nominees for ACA Director  
Four-Year Term*

*Northern Region*

*Central Region*

**Name**  
John Andrews

**Business Experience**  
**Principal Occupation**  
**Last Five Years**  
Farmer

**Agricultural Operation**  
120 acres owned;  
650 acres rented –  
rice & soybeans

**Board Experience**  
Lawrence County Farm Bureau Board,  
Secretary/Treasurer of Arkansas Farm Bureau Board,  
Southern Farm Bureau Casualty Insurance Co. Board

**Education**  
Arkansas State University,  
Jonesboro

**Age**  
35

**Name**  
Dwain Morris

**Business Experience**  
**Principal Occupation**  
**Last Five Years**  
Farmer

**Agricultural Operation**  
823 acres owned;  
2,540 acres rented –  
milo, alfalfa, rice, soybeans,  
wheat, corn

**Board Experience**  
AgHeritage FCS Board Member since 1991,  
Member of the AgHeritage FCS Executive Committee and Advocacy Committee,  
AgriBank District Farm Credit Council Board Member,  
Randolph County Farm Bureau Board,  
Pocahontas Airport Commission Board

**Education**  
Bachelor of Science in Business Administration,  
Arkansas State University,  
Jonesboro

**Affiliations**  
First Baptist Church in Pocahontas

**Age**  
58

**Name**  
Russell Bonner

**Business Experience**  
**Principal Occupation**  
**Last Five Years**  
Farmer

**Agricultural Operation**  
80 acres owned;  
5,700 acres rented –  
rice, corn, soybeans, cotton

**Board Experience**  
Monroe County Farm Bureau Board

**Education**  
Bachelor of Science in Agronomy,  
University of Arkansas,  
Fayetteville

**Age**  
35

**Name**  
Jeff Gilbrech

**Business Experience**  
**Principal Occupation**  
**Last Five Years**  
Farmer/Landowner and Private Investor

**Agricultural Operation**  
4,000 acres owned -  
rice, corn, soybeans

**Board Experience**  
AgHeritage FCS Board Member since 2003,  
Monogram Foods Board,  
Mac Farms of Hawaii Board

**Education**  
Bachelor Degree in Business Administration with dual majors; one in Banking & Finance and one in Managerial Finance;  
University of Mississippi

**Affiliations**  
Special Olympics,  
First Baptist Church of Marvell,  
Grace Evangelical Church

**Age**  
38

Let your voice as an  
AgHeritage Farm Credit Services customer-owner  
be heard. Cast your vote and help  
choose your leadership!



## Nominee for ACA Director One-Year Term

Central Region

**Name**  
Neil Daniels

**Business Experience**  
**Principal Occupation**  
**Last Five Years**  
Farmer

**Agricultural Operation**  
540 acres owned;  
1,450 acres rented –  
rice, soybeans, wheat

**Board Experience**  
AgHeritage FCS Board Member  
since 1985,  
Lonoke County Coop,  
Lonoke Dryer Advisory  
Council,  
Vice President of Hamilton  
Cemetery Association Board

**Affiliations**  
Carlisle First United Methodist  
Church

**Age**  
62

**After diligent effort, the nominating committee was not able to find another candidate for this position; therefore, Mr. Daniels is running unopposed.**

## From the Board Room

By Robert J. Venable,  
AgHeritage Farm Credit Services, Chairman



Fellow customer-owners as I write this article, I am proud to have been part of the progress that the Farm Credit System and AgHeritage Farm Credit Services has made over my 34 year tenure. Your Board of Directors and senior management team of AgHeritage FCS have worked to secure a financially sound association resulting in the association being able to pay its first patronage program. What an accomplishment!

I want to thank each customer-owner for allowing me to serve on the Board of Directors for the past 34 years and to serve as Board Chairman for the last 15 years.

It has been a pleasure working alongside my fellow Board members to help ensure that Arkansas farmers and ranchers have an adequate resource for their credit and risk management needs. While my tenure on the AgHeritage FCS Board expires in April, I remain committed to being an advocate for the association and Arkansas agriculture.

Thank you again for allowing me to serve on the AgHeritage FCS Board of Directors.

## Employees recognized

Continued from page 3

- Top Portfolio Sales 2005 presented to Debbie Atkins
- Recognized for Outstanding Efforts were the Employee Events Team 2005, JoSara Walker; Anna Paul, team leader; Kyle Stovesand; Amy Postel; Mala Turner; Lana Guthrie; Amy Lyman; Angela Danford; Nickii Allen; and Lil Hart.
- Recognized for Outstanding Efforts were the Training Team 2005, Noel Morris, team leader; Nathan Wagner; Deanna Houpt; Debbie Atkins; Todd Hulett; Sherry Williams and Anna Paul.

The Bio Star Award was created to give employees the opportunity, for monthly awards, to nominate one another for excellent customer service within the organization. A yearly winner, one from a branch and one from the central office, is chosen based on number of nominations throughout the year, as the Bio-Super-Star.

- Branch Bio-Super-Star 2005 is JoSara Walker
- Central Office Bio-Super-Star 2005 is Anna Paul

AgHeritage FCS is proud of the employee teams working for you and your association.

From left, Buddy Steed with Mark Dutton, VP and Branch Manager Star City office, AgHeritage FCS.



*And the winner is...*  
**Buddy Steed of Star City!**

In appreciation of visitors to the new, improved AgHeritage Farm Credit Services website: [www.agheritagefcs.com](http://www.agheritagefcs.com), a drawing was held for a digital camera. Visitors to our website were given the opportunity to submit their name for the drawing and each entrant received the gift of an AgHeritage FCS mouse pad. Buddy Steed of Star City was the winner of the digital camera.

Mark Dutton, VP and Branch Manager Star City office, AgHeritage FCS, delivered the camera to Mr. Steed in early December.

Be sure and check out the site. You can customize your commodities and stock watch; get quotes on corn, soybeans and cotton; read the latest ag headline news; or check the calendar for upcoming ag related events. Don't miss the news...it's on [www.agheritagefcs.com](http://www.agheritagefcs.com)!

[www.agheritagefcs.com](http://www.agheritagefcs.com)

## Board of Directors

Robert J. Venable, *Chairman*  
Michael Taylor, *Vice Chairman*  
Jerry Burkett  
Chuck Culver  
J.O. "Neil" Daniels  
Jimmy DeVorak  
Jeff Gilbrech  
Olan H. Mencer  
Dwain Morris  
Jim Penn  
Terry L. Richardson  
Thomas M. "Ken" Shea  
Dale Shumate

## Branch Locations

**Batesville** 255 East College Street  
Batesville 72501

870-698-9044 · 800-572-8165

**Brinkley** 498 Broadmoor Drive  
Brinkley 72021

870-734-4561 · 800-689-1304

**Dermott** 106 South Freeman  
Dermott 71638

870-538-5205 · 800-689-6978

**Lonoke** Hwy 70 & Academy Street  
Lonoke 72086

501-676-3144 · 800-689-1309

**Newport** 2800 Stegall Road  
Newport 72112

870-523-5867 · 800-698-5867

**Pocahontas** 1105 Pace Road  
Pocahontas 72455

870-892-4579 · 800-689-6976

**Searcy** 2620 South Main Street  
Searcy 72143

501-268-3524 · 800-689-6977

**Star City** 904 North Drew Street  
Star City 71667

870-628-4218 · 800-689-1306

**Stuttgart** 1102 East 22nd Street  
Stuttgart 72160

870-673-1558 · 800-689-1307

**Central Office** 119 East Third Street  
Suite 200

Little Rock 72201

501-210-4000 · 800-299-2290

*Financial Partner* is published by AgHeritage Farm Credit Services. Comments should be addressed to Editor, *Financial Partner*, AgHeritage Farm Credit Services, 119 East Third Street, Suite 200, Little Rock, AR 72201 or to email: amy.lyman@agheritagefcs.com.

## Financial Partner

## Events Calendar

### 2006

**February 15:** Arkansas State University Agriculture Business Conference, Arkansas State University, Fowler Center and Convocation Center, Jonesboro, AR. For more information, contact the ASU College of Agriculture at 870-972-2085.

**February 20:** AgHeritage Farm Credit Services offices closed in observance of President's Day.

**March 3-4:** Mid South Farm and Gin Supply Exhibit, Memphis Cook Convention Center, Memphis, Tennessee.

Show hours are 9 a.m. to 5 p.m. on Friday and 9 a.m. to 4:30 p.m. on Saturday.

**March 6-7:** 2nd Annual Women in Agriculture Conference, Hot Springs Convention Center, Hot Springs. See following article for more information.

**March 15:** AgHeritage Farm Credit Services 2006 Scholarship Program application deadline. (See story on page 5 or visit [www.agheritagefcs.com](http://www.agheritagefcs.com).)

**March 17:** Agriculture Hall of Fame Luncheon. For more information, contact Gary Keathley at 501-228-1298.

**April 18:** 2005 AgHeritage Farm Credit Services Annual Shareholders Meeting, Lonoke branch.

**April 27:** Customer Appreciation Open House, 255 E. College St., Batesville, 11:30 a.m.-1 p.m.

**May 2:** Customer Appreciation Open House, 2620 S. Main St., Searcy, 11:30 a.m.-1 p.m.

**May 4:** Pine Bluff Business Expo, Pine Bluff Convention Center.

**May 9:** Customer Appreciation Open House, 904 N. Drew St., Star City, 11:30 a.m.-1 p.m.

**May 9:** Robert Venable, Retirement Celebration, 904 N. Drew St., Star City, 11:30 a.m.-1 p.m.

**May 11:** Customer Appreciation Open House, 106 S. Freeman, Dermott, 11:30 a.m.-1 p.m.

**May 18:** Customer Appreciation Open House, 1102 E. 22nd St., Stuttgart, 11:30 a.m.-1 p.m.

**June 27:** Customer Appreciation Open House, 1105 Pace Road, Pocahontas, 11:30 a.m.-1 p.m.

**June 29:** Customer Appreciation Open House, 2800 Stegall Road, Newport, 11:30 a.m.-1 p.m.

**July 6:** Customer Appreciation Open House, Hwy. 70 & Academy St., Lonoke, 11:30 a.m.-1 p.m.

**July 11:** Customer Appreciation Open House, 498 Broadmoor Dr., Brinkley, 11:30 a.m.-1 p.m.

## Arkansas Women in Agriculture Conference

AgHeritage Farm Credit Services, Farm Credit MidSouth and Farm Credit Services of Western Arkansas, the Farm Credit Services Associations of Arkansas, are proud sponsors of the second Arkansas Women in Agriculture conference.

The conference, which is being conducted by the University of Arkansas, Division of Agriculture, will be held March 6-7 at the Hot Springs Convention Center. Conference topics relate to business, family, and community.

Farm Credit Services customers' registration fees will be paid by Farm Credit Services. Please contact your local branch office to register (1-800-444-FARM). For more information on the conference, visit the conference web site at [www.arwomeninag.com](http://www.arwomeninag.com) or call 479-575-2279.

Visit us at [www.agheritagefcs.com](http://www.agheritagefcs.com).



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Little Rock, AR 72201