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*Your rural lending  
partner since 1917.*

**Administrative Office**

Phone: (256) 737-7128

Toll Free: (877) 681-6087

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*Counties Served: Cherokee,  
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Phone: (256) 878-2631

Toll Free: (888) 305-0093

**Athens Branch**

*Counties Served: Jackson,  
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Phone: (256) 232-0344

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*Counties Served: Blount,  
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Part of the Farm Credit System



## Taking Agriculture to the Next Level

Agriculture is defined as raising products such as cattle, corn and cotton. For those of us who work in the agricultural sector, however, it's not just about production. Agriculture is a diverse industry that encompasses everything from research and development to processing and marketing.

Alabama Farm Credit finances many different crops and numerous types of livestock operations, as well as timber. More and more Alabama Farm Credit customers are diversifying beyond traditional crops, adding value by processing their own raw commodities, and adopting new technologies that increase profitability, address labor shortages and better serve the changing consumer market.

Some farmers and ranchers are taking agriculture to the next level, bringing products a step closer to consumers through innovative approaches to marketing. Still others have started agribusiness operations that are creating jobs and keeping rural communities vibrant.

This issue of Landscapes spotlights a few of the many Farm Credit customers who are doing all that through ingenuity and hard work. You can read about Farm Credit members who have started vineyards and wineries, established agribusiness companies and sought out new marketing channels for their traditional crops.

Alabama Farm Credit applauds our many customers who work hard every day to produce, process and market the food and fiber our nation depends on. Thank you for allowing Alabama Farm Credit to play a supporting role in your agriculture business.



K. Ben Gore  
Chief Executive Officer

Remember to like us on Facebook  
and follow us on Instagram!



# HAVING A BLAST ON THE FARM



Ten years ago, if you had told customer Jeannie (Bragg) Harvey of Bragg Farms that she would be letting hundreds of middle-school to college-age students shoot real rockets on her farm, she probably would have looked at you like you were one sandwich short of a picnic.

But today, she looks back happily over the past nine years of hosting NASA's Student Launch, part of an annual student rocket challenge held each spring on her family's 600-acre farm in Toney, Ala.

At first, she says, her family was excited about the opportunity to host the event, but did not fully understand its scope.

"This event has become something that my family looks forward to each year, and the appreciation that NASA and the teams show us is overwhelming," Jeannie says. The family is always amazed at how intelligent and enthusiastic these students are, she adds.

NASA started the rocket launch in 2000, holding it at various locations in the Southeast before finally settling on north Alabama in 2008 because of its proximity to Huntsville's Redstone Arsenal and the U.S. Space and Rocket Center. The arsenal is a U.S. Army post that is the center of testing and development for the Army's missile programs and the site of NASA's Marshall Space Flight Center.

More than 50 student teams from around the U.S. work for eight months preparing reusable rockets that can be launched to 1 mile above ground level, based on NASA goals, specifications and challenges. Rockets are tested at various launch competitions around the country that lead up to the main four-day event each April.

Teams arrived in Huntsville for this year's launch on Wednesday, April 5, with a full schedule of meetings, final checks and industry tours. At a rocket fair on Friday, teams set up booths to display their rockets and the science behind them. Finally, on Saturday, it was on to Bragg Farms for the launch, which was open to the public.

The Braggs encourage locals to come out next year and witness these amazing students and their handiwork.

The 2018 NASA Student Launch is scheduled for April 4-7. For more information, go to <http://tinyurl.com/NASASTudentLaunch>.



*Students fine-tune their rocket at the April 5 launch.*



*From left to right, Allen Bragg, Jeannie (Bragg) Harvey and retired NASA astronaut Charlie Precourt enjoy the 2017 NASA Student Launch.*



*The rocket fair in Huntsville gave students the opportunity to show off their handiwork.*



*Preparing to launch at Bragg Farms*

# CUSTOMERS AT THE CORE OF FARM CREDIT WEEK IN D.C.

**A**labama Farm Credit staff members, directors and customers traveled to Washington, D.C., in late July for Farm Credit Week, a gathering of 630 Farm Credit representatives from around the country. This exciting event included the launch of a national marketing campaign showcasing Farm Credit's customers — One Mission. Many Voices. — as well as meetings with elected officials about the importance of passing a strong farm bill when the current legislation expires in September 2018.

U.S. Agriculture Secretary Sonny Perdue and Sen. Pat Roberts, chairman of the Senate Agriculture Committee, welcomed the Farm Credit attendees to the nation's capital in speeches that highlighted upcoming farm policy hearings and the importance of supporting agriculture and rural communities with financing and essential infrastructure.

Association representatives then met with Rep. Robert Aderholt and several congressional staff members on Capitol Hill.

Alabama Farm Credit CEO Ben Gore, Chief Credit Officer Ralph Stewart and Chief Financial Officer Karri Sumrall were joined on the trip by board members John Adams; Danny Ray Baugh and his wife, Kathy; Hugh Harris; Stewart McGill; Loyd Rutherford and his wife, Janice; as well as customer Cliff Harris of Cullman, Ala.

Customers David and Lynell Martin also attended as part of this year's Farm Credit Young Leaders Program. You can read about their experiences on the facing page.

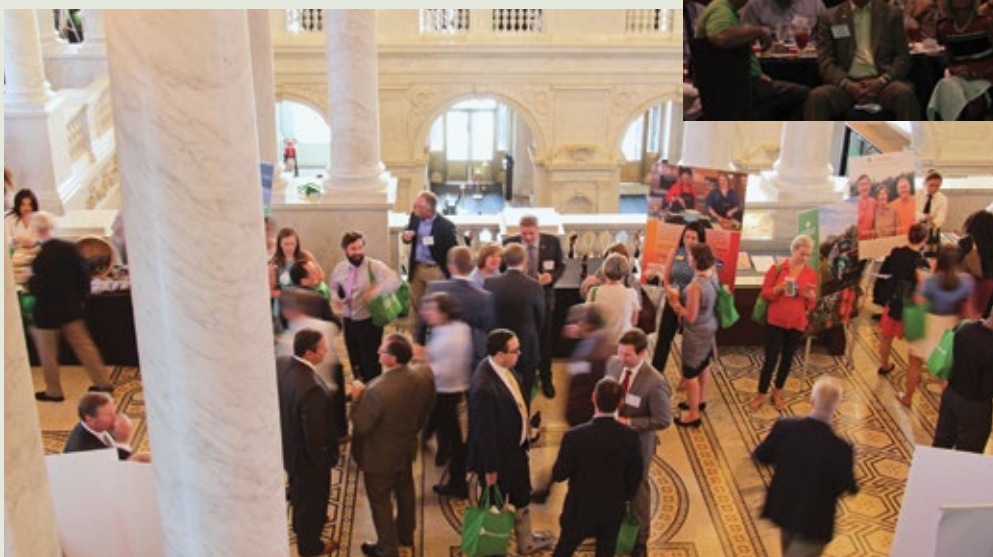
The signature event of the week was the Farm Credit Marketplace, a gathering of about 1,400 people at the Library of Congress Great Hall, where officials and Capitol Hill staff members sampled products made by Farm Credit customers across the nation. It was an honor to celebrate Farm Credit customers' successes!



*U.S. Rep. Robert Aderholt met with a large group from Alabama Farm Credit in Washington during Farm Credit Week. From left to right are Karri Sumrall; CEO Ben Gore; Ralph Stewart; customers Lynell and David Martin; Aderholt; directors John Adams, Danny Baugh, Hugh Harris, Stewart McGill and Loyd Rutherford; and customer Cliff Harris.*



*Above: U.S. Agriculture Secretary Sonny Perdue delivered the keynote address to 630 Farm Credit representatives from across the country.*



*Left: In July, 1,400 people attended the Farm Credit Marketplace at the Library of Congress Great Hall, sampling Farm Credit customers' products.*

# Albertville Couple Selected for Young Leaders Program

This summer, David and Lynell Martin of Albertville, Ala., represented Alabama Farm Credit at the 2017 Farm Credit Young Leaders Program. This annual program shows up-and-coming farmers and ranchers how Farm Credit uses its cooperative structure and unique funding mechanism to lend support to rural communities and agriculture across the United States.

The 12th annual program began in Washington, D.C., where the Martins were among 23 Young Leaders Program participants who joined hundreds of Farm Credit representatives in meetings with U.S. Agriculture Secretary Sonny Perdue and Sen. Pat Roberts, chairman of the Senate Agriculture Committee. The couple also discussed policy issues with USDA officials and their congressmen and senators.

Next the group traveled to the New York area to visit the Federal Farm Credit Banks Funding Corporation and a Wall Street brokerage firm, where they learned how investors purchase highly rated Farm Credit notes and bonds, supplying steady funding for loans and related services.

The Martins moved to Alabama in 2011 from central Michigan, where Lynell grew up working on her family's row crop farm and feedlot, and David grew up working in his father's lawn and garden shop and on



*Lynell and David Martin receive their Farm Credit Young Leaders Award from Stan Ray, Tenth District Farm Credit Council president.*

a neighbor's dairy farm. In 2012 they purchased a home on a 75-acre poultry farm in Albertville, Ala., where they raise chickens and cattle. The Alabama Farm Credit members enjoy sharing the farm life with their two young children.



*The Farm Credit Young Leaders group visited the U.S. Capitol in July.*

## Grove Oak Couple Attends Annual Co-Op Conference

Alabama Farm Credit was pleased to sponsor members Corey and Tiffany Bryant of Grove Oak, Ala., at the Alabama Council of Cooperatives' 42nd annual Co-op Couples Conference, held July 17-19 in Orange Beach. The conference teaches delegates about co-ops and their impact in the community.



*Corey and Tiffany Bryant*

# WE APPRECIATE YOU!

We were delighted to continue our tradition of hosting special dinners with our members as our guests of honor.

This year, all five of our branch offices held customer appreciation dinners in their areas. Thanks to all of those who attended, and we look forward to seeing everyone again next year!

**TALLADEGA:** May 12 at Classic on Noble

**ALBERTVILLE:** July 20 at the Venue

**CULLMAN:** July 21 at Top of the Town

**TUSCUMBIA:** Oct. 5 at Joe Wheeler State Park

**ATHENS:** Oct. 14 at Tate Farms



*Customers enjoy the well-attended dinner in Albertville.*



*Cullman staff greet members as they arrive at the appreciation dinner.*

# Welcome to New Director **Rickey Cornutt**

We are pleased to welcome Rickey Cornutt, a fourth-generation farmer from Marshall County, Ala., to the Alabama Farm Credit Board of Directors.

Not only has Rickey been an Alabama Farm Credit member-borrower for the past 37 years, but his family has Farm Credit loan records that date back to the early 1970s, when they financed poultry houses with our cooperative. Today he and his brother Chris are partners, owners and operators of Cornutt Farms LLC, farming corn, soybeans and wheat and managing a cow-calf operation.

Rickey and his wife, Connie, have two daughters, Leslie, 28, and Cara, 21. In March 2017, the couple welcomed a new granddaughter, Paisley Lynn, who was born to Leslie and her husband, Skylar Baugh. Cara is currently attending Auburn University, where she is pursuing an agricultural degree with the hope of returning to the family farm to become a fifth-generation farmer.

"It takes a lot of capital to operate a successful farm," says Rickey. "We have depended on Alabama Farm Credit for over 30 years to meet our financial needs, and they are always there for us when we need them. It is an honor to serve as a board member for Alabama Farm Credit."



*Rickey Cornutt*

## FARM CREDIT SUPPORTS ALABAMA A&M SCHOLARSHIP

Alabama Farm Credit (AFC) partnered with Farm Credit Bank of Texas to donate \$5,000 to fund scholarships at Alabama A&M University College of Agriculture in Huntsville this year.

"We consider it part of our mission to recognize and support youth in agriculture," said Ben Gore, AFC CEO. "These bright young students hold the reins of agriculture's future."



*Pictured above, from left to right, are AFC CCO Ralph Stewart; AFC President/CEO Ben Gore; scholarship recipients Victoria Ice-Gipson, Keilagh Washington, Jazmine McGinnis and Mario Dofat; AFC Director of Marketing and Public Relations Wendy Tysinger; and Dr. Lloyd Walker, dean of the College of Agricultural, Life and Natural Sciences.*

# STAFF NEWS

## NEW HIRES



Our Albertville branch welcomes **Kelli Allison** as a new administrative assistant. Kelli is from Snead, Ala., and has an associate degree in business management from Wallace State Community College. For the past seven years she has been employed with the Blount County School System. Kelli and her husband, Lee, have been married for 16 years and have a son, Preston, 13, and a daughter, Karleigh, 12.



**Brandi Jones** is the new human resources generalist in the Cullman administrative office. She is from Arab, Ala., and has a bachelor's degree in agricultural business and economics from Auburn University, and a master's degree in employment law from Nova Southeastern University. Most recently, she was a contract specialist with the U.S. Army Contracting Command at Redstone Arsenal in Huntsville, and she

has over 13 years' experience in human resources management. Brandi has a son, Ty, 17, and a daughter, Taylor, 15.



**Alaina Young** has joined the association as administrative assistant with the appraisal department. Alaina is from Boaz, Ala., and has a bachelor's degree in marketing from Jacksonville State University. For the past six years, she was an insurance account representative in Centreville, Ala. She and her husband, Josh, have been married for 11 years and have two children — a daughter, Julia Reese, 4, and a son, Landon, 2½.

## PERSONNEL NEWS



*The Burns family, from left to right, Cal, Al, Brooke and Aalivia*

Athens Loan Officer **Brooke Burns** and her family were chosen by the North Alabama March of Dimes chapter as its 2017 ambassador family. They have participated in various fundraising activities and events to raise awareness for this great organization.

## PROMOTIONS



**Taylor Quick** recently was promoted to credit analyst trainee. She has been with the association for two years in the administrative office. In May 2015, she received her bachelor's degree from Auburn University in agricultural business and economics. A native of Cullman County, Taylor previously worked for the University of Georgia Cooperative Extension, U.S. Rep. Roger Aderholt and Pilgrim's Pride.

## CONGRATULATIONS

Congratulations to **Kacie Eason** on the birth of her daughter Lynora Grace Eason, born on Aug. 16.

Congratulations to **Scott Tinley**, administrative assistant in the Albertville office, who married Sarah Beth Burden on May 27.

## PAYMENT FOR 2017 TAX YEAR

In order to be counted in the 2017 tax year, payments must be received in the branch no later than noon on **Friday, Dec. 29.**

## HOLIDAY SCHEDULE

### Thanksgiving Break

Thursday and Friday, Nov. 23 and 24

### Christmas Break

Monday and Tuesday, Dec. 25 and 26

### New Year's Break

Monday, Jan. 1