



★ YOUNG FOLKS IN AGRICULTURE ★

Dr. Woosley announced as next Chair of Department of Agriculture and Food Science

By Alexa Tabor Farmers' Quarterly writer

Dr. Paul Wooslev was recently announced as the next Chair of the Department of Agriculture and Food Science at Western Kentucky University. Dr. Woosley was selected nationally, having served since 2017 as the Director of WKU Agricultural Research Education Center. His peers and the Ogden College of Science and Engineering consider Dr. Woosley to have been such a major help, dedicating his life to the institution and its students. Many comment on his unique leadership skills at WKU and how he continues



to put agriculture at the forefront.

His love for farming and all things agricultural started in his youth on his grandparents farm, where he gained vast experience in the process of livestock

see WOOSLEY, page 3

Livingston Central FFA making strides statewide

By Alexa TaborFarmers' Quarterly writer

Recently, Livingston County had a snapshot into the next generation realizing their dreams of becoming full- or part-time farmers by overcoming challenges and seizing opportunities. The Livingston County Middle Schools's Future Farmers of America (FFA) had a wonderful and educational time recently attending the Kentucky FFA State Convention for the first time in school history as a chapter. The team visited the statewide career expo and attended a variety of workshops, as well as



receiving their National FFA Charter. According to the 2017 Census of Agriculture, there are 3.4 million farmers, ranchers, and producers in the United States, many of which were in FFA.

see FFA, page 4





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Upcoming Events

July 20th - July 22nd **TN Holstein Event**

July 21st **Sheep Show** Barrel Bash

July 22nd **Barrel Bash**

July 24th Gentry-4H FCS Blood Drive 11 am - 4 pm

July 25th Garden Guild

July 26th 4H Camp

July 28th **Barrel Bash** WC Saddle Club Chick Chain

July 29th **Barrel Bash** TN Alliance Mt. Juliet Saddle Club

July 30th Barrel Bash

July 31st 4H FCS AVVA Blood Drive 11 am - 4 pm



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95 REASONS TO CELEBRATE TN.

WOOSLEY

continued from page 1

production, foraging, tobacco, and vegetables. His high school stint in FFA also lent itself to his fascination with agriculture, finding his calling as the district's secretary and president. He received his Bachelors of Science in Agriculture at WKU as well as a chemistry minor.

Later on in 1998, Woosley received his Masters of Science in Agronomy and a Ph.D. in crop science, eventually returning to the classroom as an educator in 2002. He has had a 20 year long career as a professor, teaching a variety of agricultural-centered classes. WKU is happy to see Woosley soar to such heights, considering him the epitome of a dedicated teacher to his students and loyal expert within his profession.

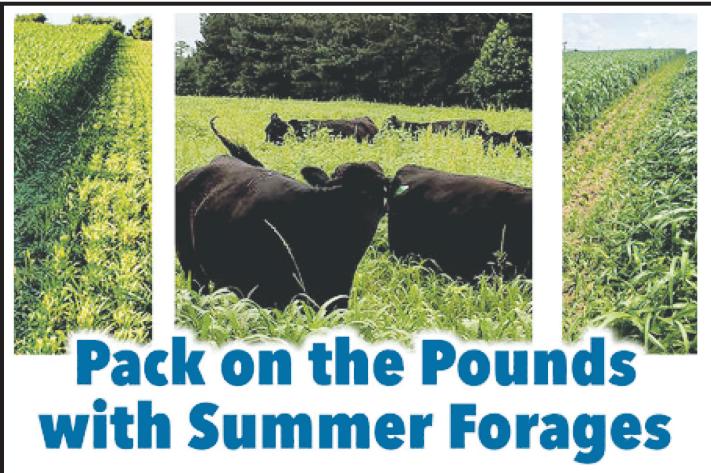
Farm stands are a great way to make a little extra income

By Teresa Pearson Farmers' Quarterly

Farmers' Markets are very popular and for good reason. As long as communities have existed, markets have operated to trade, barter, and sell local goods. Where else can you find locally grown produce, meat, eggs, and more sold at the peak of freshness? And purchasing your food from a Kentucky farmers' market supports your local farm families and keeps the money you spend in your community. That's good for local businesses and for you as well.

According to Forbes magazine, for every \$100 spent at locally owned businesses, \$68 remains in the local community. Supporting local businesses also creates jobs where you live. And shopping at your local farmers' market means your food travels fewer miles from the farm to your plate.

see STANDS, page 8



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FFA continued:

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"These members are amazing and I cannot wait to watch how they grow as individuals and leaders throughout their FFA journey," LCMS FFA leader said. "These Livingston County Middle School FFA members are about to watch the gavel drop during the first session of the 94th Kentucky FFA State Convention."

At the event, the LCMS FFA team was even recognized on stage as a new FFA chapter and received its National FFA Charter. It was considered a high honor, as KY FFA Education is a career and technical education program for students interested in a career in the Agriculture, Food, and Natural Resources Career Cluster. Agricultural Education programs are housed in local middle and high schools and are part of Career and Technical Education.

"Agriculture seems to be the first pursuit of civilized man," Edward Everett said. "It enables him to escape from the life of the savage, and wandering shepherd, into that of a social man, gathered into fixed communities and surrounding himself with

the comforts and blessings of neighborhood, country, and home. It is agriculture alone that fixes men in stationary dwellings, in villages, in towns, and cities, and enables the work of civilizations in all its branches, to go on."

Not only that, but the Livingston Central FFA Chapter attended their very own FFA Camp this week. Many committee chairmen and officers in attendance grew in large as leaders, forged many new friendships across the state of KY, and got a head start in setting the tone for the remainder of FFA in 2023 and beyond.

Livingston County's Brenna Belt had the opportunity to become a member of the camp council. delivering opening ceremonies for the opening session, giving an invocation over the session. and by completing a community service project and more. Both Brenna Belt and Tiffani Crawford were both awarded Outstanding State Leadership Awards during the final session. Brenna was recognized among the top 10% of KY FFA members to receive this award each year with a certificate. Tiffani was recognized among the top 3% of KY FFA members to receive this award each year with a certificate and a gold state leadership pin.

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Love Shack Farms is a berry lovers dream

By Teresa Pearson Farmers' Quarterly

Love Shack Farms is a family owned and operated u-pick blueberry, raspberry, blackberry, peach and apple farm near Lovelaceville, Ky.

Matt Albert and family at Love Shack Farms have been in business since June of 2016.

Many local restaurants use berries from Love Shack Farms including Chef Sara Bradley at Freight House Restaurant and Branch Out Gluten Free Restaurant in Paducah. You can also find Love Shack Farms a lot during the season at the Paducah Farmers' Market.

Open on Tuesdays, Thursdays and Saturdays 8 am to 11 am until the berries run out. Usually June through August.

Currently the blueberries and raspberries are ready to pick. Call ahead for availability and check out the Facebook page for updates.

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UK, USDA break grounding on new forage research building

Aimee Nielson

Agricultural Communications Specialist

LEXINGTON, Ky.— U.S. Senator Mitch McConnell joined officials from the U.S. Department of Agriculture's Agricultural Research Service (ARS) Secretary of Agriculture Thomas Vilsack and the University of Kentucky's College of Agriculture, Food and Environment (UK-CAFE) today in a groundbreaking ceremony for a new \$65.9 million Forage Animal Production Lab on UK's campus.

"Today's groundbreaking for the Forage Animal Production Lab speaks to the heart of what a land-grant institution, like ours, is so distinctively positioned to do – to take basic scientific discovery and apply that knowledge to applications that can be transferred directly to producers," said UK President Eli Capilouto."

The new facility housing the Forage-Animal Production Research Unit (FAPRU) is targeted for completion in 2026 and will encompass approximately 52,600 total square feet of office, support and research laboratory space, as well as a collaborative area, headhouse and eight-bay greenhouses.

"For a long time, I've said Kentucky's farmers are some of the best in the world. As a

of the best in the world. As a senior member of both the Senate Agriculture Committee and Appropriations Committee, I've firmly focused my career on supporting agricultural communities across the Commonwealth, and this research facility builds on that commitment in a big way," said Senator McConnell. "I was proud to do my part and help secure \$65.9 million in federal funding to establish this new lab at the University of Kentucky. Thank you, President Capilouto, Dean Cox and Secretary Vilsack for your partnership on this project."

The mission of the Forage-Animal Production Research Unit (FAPRU) in Lexington is to improve the

see RESEARCH, page 10

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STANDS

continued from page 3

Now, what if you can't get to a Farmers' Market or you want to sell your produce and can't set up somewhere else besides your own place.

Well, then you do like Barak Choate of Hickman, KY and you set up a farm stand at your house.

Choate says he started his farm stand, TBI Produce Market, because he wanted to provide the community with a place to get Kentucky grown organic food. So, Choate set up a tent in front of his house and began to sell his excess produce. Pretty soon he was selling so well that now he buys from Farmers Markets and provides even more fresh food for his community. Chaote begins in May and sells throughout the season. He opens around 9 am and sells until about 6 pm. Tuesday through Saturday. The stand is closed on Sunday and Monday. He even delivers locally fresh produce boxes on Tuesdays. "Our veggies are 100% organic and local grown," said Chaote.

Choate sells flowers, food baskets and canned goods as well as fresh garden produce. He lets the community know through Facebook what he has fresh each day.

Choate is doing very well with his farm stand and plans to continue and grow his home business. What a great way to serve your community, get rid of some extra produce and make a little extra money too.



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L-R: Simon Liu, administrator USDA Agricultural Research Service; Chavonda Jacobs-Young, Under Secretary, Research, Education and Economics; Thomas J. Vilsack, U.S. Secretary of Agriculture; Mitch McConnell, U.S. Senate Republican Leader; Nancy Cox, Vice President for Land Grant Engagement and UK CAFE Dean; Dr. Eli Capilouto, UK President.

Photo by Matt Barton

RESEARCH

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productivity, sustainability and competitiveness of forage-based enterprises that raise beef cattle, horses, sheep and goats — particularly operators of small- to medium-sized farms.

"Agricultural research bolsters economic growth and enhances food quality and safety all while combatting the climate crisis," said Agriculture Secretary Vilsack.
"Today's groundbreaking builds on more than two decades of partnership with the University of Kentucky, while demonstrating USDA's latest commitment to pushing the boundaries of what is possible for agriculture, and to creating profitable and sustainable systems, rooted in science, that will advance farmers' production for years to come."

The completion of a the new FAPRU building will usher in important design upgrades and functionality, more opportunities for collaboration,

and an expanded research capacity to support forage-based farm enterprises in Kentucky and other Transition Zone states.

The new FAPRU building will be staffed by six ARS scientists and seven UK researchers, along with laboratory technicians and administrative personnel. Research conducted there, among other projects, will include developing sustainable forage systems to ensure the performance and health of beef cattle and small ruminants such as sheep and goats; minimizing the incidence of tall fescue toxicosis and evaluating the potential of natural antibiotic alternatives to improve nitrogen efficiency and reduce enteric methane emissions by cattle.

"This new facility will ensure continued innovative research for grazing-related industries," said Nancy Cox, vice president for Land-grant Engagement and dean of the College of Agriculture, Food and Environment. "We are grateful to Leader McConnell for taking our partnership with ARS to a new level."

see RESEARCH, page 11



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RESEARCH

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The Agricultural Research Service is the U.S. Department of Agriculture's chief scientific in-house research agency. Daily, ARS focuses on solutions to agricultural problems affecting America.

"This work and these efforts, of course, also would not be possible without partners like those in the U.S. Department of Agriculture, represented by Secretary Vilsack and the members of his team who are with us today," Capilouto said. "Senator McConnell has been our steady and steadfast partner in our mission to transform and advance this state from cancer care to translational science, from the scourge of opioid misuse to the agricultural innovations we are celebrating today, he has pushed and supported us to do and be more for the state we all serve. The bottom line is this: the \$65.9 million that is making this lab a reality would not have happened without Sen. McConnell's strong support and unyielding leadership."

As the state's flagship, land-grant institution, the University of Kentucky exists to advance the Commonwealth. We do that by preparing the next generation of leaders — placing students at the heart of everything we do — and transforming the lives of Kentuckians through education, research and creative work, service and health care. We pride ourselves on being a catalyst for breakthroughs and a force for healing, a place where ingenuity unfolds. It's all made possible by our people — visionaries, disruptors and pioneers — who make up 200 academic programs, a \$501 million research and development enterprise and a world-class medical center, all on one campus.

In 2022, UK was ranked by Forbes as one of the "Best Employers for New Grads" and named a "Diversity Champion" by INSIGHT into Diversity, a testament to our commitment to advance Kentucky and create a community of belonging for everyone. While our mission looks different in many ways than it did in 1865, the vision of service to our Commonwealth and the world remains the same. We are the University for Kentucky.

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Mayfield Veterinarian Clinic offers services for pets of all sizes

By Kelsey Edwards KPI Editor

The clinic opened in 2020 in the Giedeons Crossing Professional Business Park on Hwy 121 Bypass in Mayfield, Ky, and is locally owned. The clinic is a full-service, sixdoctor practice, that specializes in all small and large animals. They promote responsible pet ownership, preventative health care, and healthrelated educational opportunities. They strive to offer excellence in veterinary care to Mayfield and the surrounding areas. The practice owners are Dr.

Badger, DVM, CVC, CVA, and Dr. Jones, DVM. The other doctors are, Dr. Yung, Dr. C.J., Dr. O'Bryan, and Dr. Rose.

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No till advantages and disadvantages considered, slowly rising in Kentucky

By Alexa Tabor Farmers' Quarterly

A fairly new and considerably innovative method has slowly gained prominence in the agricultural realm. Many 3rd and 4th generational farmers across the US are staying at the forefront of the latest farming advancements. One farmer in the Pennyrile Region of Western Ky, who would like to remain anonymous, has been utilizing a variety of "soil enhancing' techniques, which

emphasize health of the soil. One specific method is called "no-till' – the planting of seeds before plowing first. Many farmers report it to be a tricky method, though it has been used since the mid to late 1980s and is on the rise.

In fact, the birthplace of notill farming is right in Kentucky, particularly on the farm of John Young in Herndon. Young has applied the no-till method on his generation farm for 60 plus years. His land is considered

see NO TILL, page 15

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NO TILL

continued from page 14

to be the hub of no-till farming on a commercial farming scale, the family no-tills wheat and corn, as well as soybeans that are full-season and double-cropped.

No-Till farming is considered to be a very science-based approach to farming. It is all about timing, by the steady application of fertilizers within the right rate, time and placement. It also uses drainage systems to contain any harmful nutrient runoff.

"It has been a work in progress, but there is definitely some room for improvement," the 4th generational farmer said. "I was pretty hesitant to use it at first, but after seeing the results myself and weighing the pros and cons, I really do think this is something we as farmers across our country use. Good for the environment, good for me, good for you. Even though it's an advancement, it still has its setbacks from time to time."

Farms have reportedly changed since the early to mid 1900s. Where farmers once maintained a consistent amount of acreage, a wide variety of livestock, a few crops, farmers now have a monoculture, which is widely used in intensive farming and in organic farming. Monoculture of crops has allowed farmers to increase efficiency in planting, managing, and harvesting, mainly by facilitating the use of machinery in these operations. However, monocultures can also increase the risk of diseases or pest outbreaks. Diversity can be added both in time, as with a crop rotation or sequence, or in space, with a polyculture or intercropping.

"Over time, using no-till can save us money in all areas, just by cutting out that extra step of plowing each time," the 4th generational farmer said. "However, something like a no-till drill can really cost you more than \$110,000, which can be a pretty big deal. But then it limits runoff and keeps them from getting into our water supply. I've also had a 40 percent increase in crop yields since I started using this. Trial and error is key, but I think we will get it right eventually."

John Young and his son, Alex Young of Christian County — where the first practice of no-till farming started in 1962. Photo by No-Till Farming Official.



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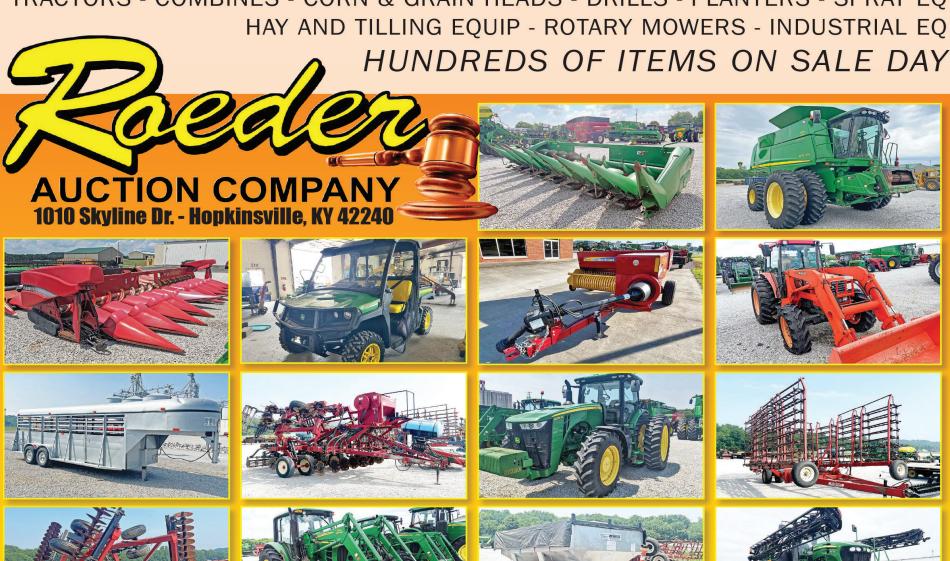
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Katie Nelson promoted to Indiana State Dept of Ag

"We are so excited to promote a longstanding public servant, like Katie, to second in command for the Indiana State Department of Agriculture," said Lt. Gov. Suzanne Crouch, Secretary of Agriculture and Rural Development. "I have worked alongside Katie for over six years now and she has been a strong advocate for farmers and agriculture in Indiana. I am sure that she will continue to push this industry forward in the coming years. Congratulations, Katie."

As deputy director of the department, Nelson will support the director in achieving ISDA's mission and strategies. Among many responsibilities, she will oversee the day-to-day operations of the department, represent ISDA at events, engage with producer

organizations and identify opportunities to grow the state's agriculture sector.

Nelson has served and will continue to serve as a liaison between agricultural businesses, state agencies and local units of government.

"We are excited to see Katie flourish in this role within our department," said Don Lamb, director of the Indiana State Department of Agriculture. "Katie has a passion for agriculture, public service and supporting staff. I am hopeful this role will continue to support her as a public servant and bring our staff and department great success."

Nelson has been with the

see **NELSON**, page 21





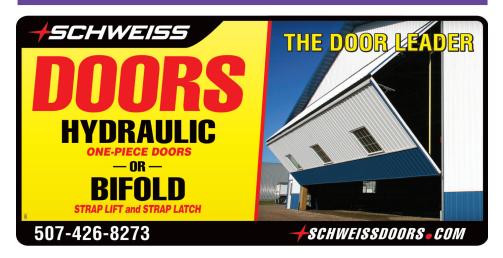
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Young Leader Program celebrates 40 years, accepts applications through August 7th

The American Sovbean Association's longest-running leadership program. Young Leaders was founded in 1984 and continues to set the bar for leadership training in agriculture, identifying and training new, innovative and engaged growers to serve as the voice of the American farmer, Participants commit to attend two training sessions. The first will be held November 27-30 at Corteva headquarters in Johnston, Iowa, while the second is in conjunction with the annual Commodity Classic trade show and conference. The 2024 Commodity Classic is slated for February 29-March 2 in Houston, Texas, and the Young Leaders training will take place February 27-March 1.

Young Leaders not only enhances participants' skills through leadership, communications, and issues-based training, but also builds a strong peer network, generating increased success in their businesses and communities. Many graduates of this training program will assume leadership roles with their state and national soybean associations. Young Leader seminars feature intense coursework designed to enhance leadership skills for the benefit of not only soy but also the entire agricultural industry. Training, open to all ages 21 and up, is interactive and includes evening group activities. Young Leaders are expected to be active supporters of agriculture and participate fully in all training aspects and evening activities. This program includes spouses/ significant others, giving both partners skills to help them succeed.

For those readers familiar with Kentucky soybean leadership, you'll see several names in the list below that are either currently serving our industry or have left their mark. Young Leaders are selected with the expectation that they will, at some point, become active in leadership and display their new (or newly improved) leadership skills.

Kentucky's deadline for applications is Monday, August 7, and interviews will be conducted shortly thereafter.

The application may be found online at SoyGrowers.com under the Education & Resources tab. Information is submitted securely online. If you have any questions about this program, feel free to reach out by phone at (270) 365-7214 or ask any of the past Young Leaders on the list below.

Past Kentucky Young Leaders include:

1984 – Dan M. Hardaway

1985 – Philip H. Beyke

1986 - Bob S. White

1987 - John F. Burns

1988 - Timothy D. Hughes

1989 - Richard Wynn White

1990 - Rod Kuegel

1991 - Steve Stanley

1992 – Dave Watson

1993 – Tripp Furches

1994 - Homer Lee Richardson

1995 – Thomas F. Folz

1996 – Monty Parrish

1997 – James Spinks

1998 – Michael Burchett

1999 - Chad Konow

2000 - Darren Luttrell

2001 - Clint Voils

2002 - Aaron Reding

2003 - Houston Whitaker

2004 - Ryan Bivens

2005 - Bill Clift

2006 – Chad Sullivan

2007 – Jed Clark

2008 - Sam Hancock

2009 - Ron Davis

2010 - Chad Thorn

2011 – Mike Brookshire

2012 - Caleb Ragland

2013 – Joanna Payne Carraway

2014 - Quint Pottinger

2015 - Brennan Gilkison

2015 - Andy Alford

2016 - Ben Furnish

2016 - Adam Hendricks

2017 – Kyle Bugg

2018 - Clay Wells

2019 – Anna Reding

2019 – Tyler Cvitkovic

2020 – Houston Howlett

2021 – Collin Cooper

2021 – Confit Cooper 2022 – Daniel Adams

2022 – Matt Gajdzik

2023 - Catlin Young

NELSON

continued from page 18

department since 2017. She was previously Director of Legislative Affairs within the department, a role she has held since 2020. Prior to that she was the program manager of policy and regulatory affairs at ISDA.

Nelson's past work at ISDA has included evaluating the legislative and regulatory landscape at all levels of government while positioning the department to support Indiana's agricultural industry. She also served as executive director of the Indiana Land Resources Council, which was created to assist state and local decision-makers with land use tools and policies.

"Working for ISDA over the last several years has provided me with numerous opportunities for personal and professional growth, and allowed me to support my favorite industry, agriculture," said Nelson. "I am looking forward to this new challenge of supporting our outstanding staff and continuing to pursue the ISDA mission of bettering Indiana agriculture within policy work, growing economically and enhancing our stewardship of natural resources."

Nelson graduated in December of 2016 from the University of Missouri with a bachelor's degree in political science. In 2019, Nelson graduated from the Agribusiness Council of Indiana's Emerging Professionals Leadership Program. Nelson also is a 2021 graduate of the Richard G. Lugar Excellence in Public Service Series. In the summer of 2024, she will become a graduate of the AgriInstitue's Agriculture Leadership Program, Class 20.

Nelson resides in Franklin with her husband, two children and beloved dog.







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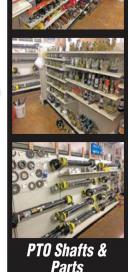


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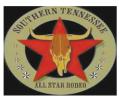
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JD 5325 shed kept, clean, 12/12 PR trans., 67 hp \$43,900



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JD 4066R 2016, 1064 hrs., 4WD, 65 hp, eHydro trans **\$47,900**



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JD 2940 2 sets remotes, 16/8 trans. \$19,500



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Land auction benefits Lipscomb University in Christian County

By Tom Ward Farmers' Quarterly Writer

Christian County recently held a land auction that

directly benefits Lipscomb University in Nashville. The auction was organized by the Mason and Williams Land Team of Whitetail Properties Land Specialists, specifically the Ranch and Farm Auctions division. Over 40 potential buyers participated in the auction.

The land, spanning nearly 355 acres in northern Christian County, was gifted to Lipscomb University by a private donor. To maximize the gift's value, university leaders decided to sell the property and utilize the proceeds for the betterment of the school and its students. The auction concluded with a sale price of \$1.4 million, exceeding the land's appraised value. Four

separate buyers purchased five tracts of the property.

Mark Williams, a specialist from Whitetail Properties. expressed his satisfaction with the auction's outcome, emphasizing the positive impact it will have on both the university and the private family involved. Williams also highlighted the team's future plans to host more auctions in western Kentucky, showcasing their unique auction style, which prioritizes the buver's choice format, ensuring a transparent and controlled bidding process.



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Agriculture Commissioner Dr. Ryan Quarles announced the winners of the Kentucky Department of Agriculture's annual Poster and Essay Contest during an awards ceremony Saturday at Lynn Family Stadium in Louisville. The theme of the contest, "Kentucky Agriculture is Everywhere," reflected on the important role agriculture has in our world. Pictured with the winners are, 2023 Miss Kentucky Mallory Hudson, on the far left, and Commissioner Quarles, at right

Kentucky Department of Agriculture

Commissioner Quarles announces winners of 2023 KDA Poster and Essay Contest

FRANKFORT, Ky. –The winners of the Kentucky Department of Agriculture's annual Poster and Essay Contest were announced during an awards ceremony Saturday at Lynn Family Stadium in Louisville. The theme of the contest, "Kentucky Agriculture is Everywhere," reflected on the important role agriculture has in

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CONTEST

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our world.

"The artwork and essays from students across our beautiful state displayed in vivid writing and artistic skill how important agriculture is to nearly everything in our world," Commissioner of Agriculture Dr. Ryan Quarles said. "Congratulations to each of these winners who so vividly depicted the importance of agriculture. We owe our farmers a lot of gratitude and these pieces of art are just a small show of appreciation for those who have chosen to work in the soil and provide for those around them."

The KDA received 557 entries, including 506 posters. Each winning entry received a \$100 award from Kentucky Agriculture and Environment in the Classroom and will be displayed at the 2023 Kentucky State Fair in August in Louisville.

The digital winners, which

includes photos or original digital artwork, are seventh-grader Sylvia Mason of Noe Middle School, and 10th-grader Jesse McClain of Washington County High School.

Poster winners are:

- Kindergarten: Ellie Roberts, Wheler Elementary School
- First grade: Landon Staples, Hiseville Elementary School
- Second grade: Riley Mullins, Wheeler Elementary School
- Third grade: Siabhe Wortham, St. Mary School
- Fourth grade: Madison Tompkins, Tompkins Academy (Homeschool)
- Fifth grade: Kennedy Burke, Kelly Elementary School
- Sixth grade: Bella Kinsella, Capital Day School
- Seventh grade: Ellie Ice, West Hardin Middle School
- Eighth grade: Blakley Beth Callahan, South Laurel Middle School
- Ninth grade: Isabella Day, LaRue County High School
 - 10th grade: Lauren Seebold,

Spencer County High School

- 11th grade: Emily Shaw, Metcalfe County Senior High School
- 12th grade: Aleigha Wilson, Metcalfe County Senior High School

Essay winners are:

- First grade: Issac McKemy, McKemy Academy
- Second grade: Ruby McCoy, Southern Elementary School
 - Third grade: Ashleigh

McDonald, Waco Elementary School

- Fourth grade: Charlie Aube, St. Mary School
- Fifth grade: Lane Hardesty, Meade County
- Ninth grade (tie): Brady Riddle, Spencer County High School
- Ninth grade (tie): Carli Owens, Spencer County High School
- 10th grade: Christina England, Metcalfe County High School
- 11th grade: Brady Waldridge, Spencer County High School







Kentucky Agriculture **Finance Corporation** approves \$3,203,498 in loans

Aid bolsters beef, forage, poultry, grain farmers across the commonwealth

FRANKFORT, Ky. - The Kentucky Agricultural Finance Corporation (KAFC) approved \$3,203,498 for 18 agricultural loans for projects across the commonwealth at its monthly board meeting.

Agricultural Infrastructure Loan Program (AILP) Three Agricultural

Infrastructure loans totaling up to \$528,000 were approved. Loan recipients were in Mercer (\$28,000) and Trigg (\$250,000 and \$250,000) counties. KAFC participates with lenders to provide financing to producers making capital expenditures for agricultural projects through the AILP. Eligible projects include permanent farm structures with

attached equipment that improves the profitability of farming operations. Producers may be eligible for up to \$250,000 not to exceed 50 percent of the project.

Beginning Farmer Loan Program (BFLP)

Fourteen Beginning Farmer loans totaling up to \$2.545.498 were approved. Loan recipients were in Allen (\$62,500 and \$200,000), Christian (\$250,000), Clinton (\$197,500), Hardin (\$250,000), Hickman (\$250,000), LaRue (\$250,000), Marshall (\$111,875), McLean (\$182,323), Meade (\$49,175), Ohio (\$206,125), Owen (\$184,000), Shelby (\$250,000), and Taylor (\$102,000) counties. The BFLP is designed to assist

see CONTEST, page 29

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LOANS

continued from page 28

individuals with some farming experience who desire to develop, expand, or buy into a farming operation. Beginning farmers may qualify for financing to purchase livestock, equipment, or agriculture facilities; to secure permanent working capital; for the purchase of farm real estate; or to invest in a partnership or LLC.

Diversification through Entrepreneurship in Agribusiness Program (DEALP)

A Diversification through Entrepreneurship in Agribusiness loan totaling \$130,000 was approved for a recipient in Adair County. DEALP is designed to assist agrientrepreneurs with the purchase, establishment or expansion of a business that sells agricultural products or services to farmers or consumers.

For more information on the programs offered by the KAFC, contact Bill McCloskey at Kentucky Office of Agricultural Policy at (502) 382-6093 or email kafc@ky.gov.

The Kentucky Office of Agricultural Policy (KOAP), a division within the Kentucky Department of Agriculture, provides staff support to the Kentucky Agricultural Finance Corporation (KAFC) and the Kentucky Agricultural Development Fund (KADF). The KADF is administered by the Kentucky Agricultural Development Board, KOAP ensures Kentucky is being good stewards of dollars from the 1998 Tobacco Settlement Agreement by overseeing the boards'







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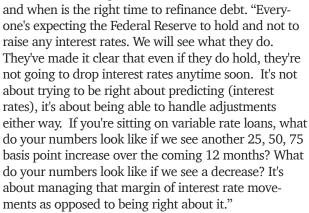
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Refinancing should lead to 'Operational Improvement Opportunity'

By Alan Hoskins
President & National Sales Direct

President & National Sales Director American Farm Mortgage

Recently, I was a guest on the Moving Iron Podcast, he discussed what to do when going from a lowinterest rate to a higher interest rate



As it pertains to refinancing, "The answer is, it varies operation by operation." There is no one size fits all; because one operation may be preparing for a land acquisition, and they may have some land free and

clear. If you look back a couple of years ago there were some great opportunities where people had land free and clear and were able to lock in some historically low interest rates; they could be using some of that capital today to make some land purchases."

From a comfort perspective, people need to know if their plans are for one year, three years, ten years; and then need to look at their current structure from a debt perspective.

In addition, knowing where you are from a working capital perspective. Looking at what type of working capital is going to be allocated for future purposes. Conversely, some may have a lot of equity in real estate. That may be able to do some replenishment of working capital and their debt coverage numbers still look good. "It's my job to provide thoughts, ideas and show effect on the financials of the scenarios that we run. As well as providing historical perspective.

As for trading equipment and going from 2.5% to 3% interest rate; A nice equity position is vital. "That piece of equipment traded in on something that has 6.5% to 8% interest (depending on the situation) makes it hard to maintain that same equity position. There should be a revenue opportunity associated with that trade. The first thing I do is, ask the producer to

help me understand what their revenue opportunity is by moving forward with the trade? We need to factor that into the equation. We know there's going to be a tax savings because of the trade and additional depreciation. What's the net effect on the operation?"

When working directly with a customer, Agriculture bankers should always be looking at the revenue opportunity side. This should be part of the education process, working with people and asking them the questions to help them explain this is not just an equipment trade, but this is an Operational Improvement Opportunity.

Debt in and of itself is not necessarily a bad thing. Candidly, how many farms can effectively grow today without debt? If debt is creating additional revenue by the acquisition of the asset and the return on the investment exceeds the cost and you can handle the cash flow. The key is looking at what does this leverage do on the bigger picture not necessarily on the singular piece of equipment.

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