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*Your rural lending partner since 1917.*

**Administrative Office**

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Toll Free: (877) 681-6087

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*Counties Served: Cherokee, DeKalb, Etowah & Marshall*  
Phone: (256) 878-2631  
Toll Free: (888) 305-0093

**Athens Branch**

*Counties Served: Jackson, Limestone & Madison*  
Phone: (256) 232-0344  
Toll Free: (888) 305-0091

**Cullman Branch**

*Counties Served: Blount, Cullman, Jefferson, Morgan, Walker & Winston*  
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**Talladega Branch**

*Counties Served: Calhoun, Clay, Cleburne, Randolph, Shelby, St. Clair & Talladega*  
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Toll Free: (888) 305-0098

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*Proud to Be a Cooperative*



The United Nations has declared 2012 as the International Year of Cooperatives. The slogan chosen to commemorate the year explains the reason: “Cooperative Enterprises Build a Better World.” It’s clear that they recognize something we have known all along: The cooperative model works and is beneficial for its member-owners.

The U.N. chose to celebrate cooperatives because they are a people-centered approach to economic development around the world. People are always at the center of the cooperative model.

The same is true at Alabama Farm Credit. Our customer-owners are the reason we exist. We have a mission to provide reliable financing to creditworthy borrowers in agriculture and rural America. It’s a commitment we take very seriously, because we value the role that our farmers and ranchers play in feeding our nation and the world.

As I mentioned in the last issue of Landscapes, this year marks the 95th anniversary of the Farm Credit System. The System was based on the co-op model, and that unique, member-owned approach has proven strong and resilient for almost a century now. It will continue to serve us well as we face new challenges, such as the drastic weather-related difficulties many of our customers encountered this year.

No matter what we face, we can trust that our cooperative structure will serve us all well. We will join with other co-ops to celebrate cooperatives next year, but we don’t need a U.N. declaration to give us reason to be proud of our history and our structure. We know that it works, and we look forward to always sharing our triumphs and success with each of our customer-owners. Thank you for the role you play in making our co-op great!

Just a reminder that your association makes short- and intermediate-term loans (1-10 years) for operating expenses, cattle and equipment purchases, in addition to our real estate loans. In other words, we can handle a wide variety of your farm’s credit needs — just let us know how we can help.

Sincerely,

K. Ben Gore  
Chief Executive Officer



Part of the Farm Credit System

# After the Storms: Neighbors Helping Neighbors

The tornadoes of April 27, 2011, were unlike anything that our state has witnessed. Each of Alabama Farm Credit's five offices had borrowers who were directly affected by the storms, and losses were staggering. Homes. Farms. Friends. Family members. Some lost only power. Some lost everything.

However, in the days that followed, the response from the communities was overwhelming. Donations and aid came in from all over. While many of our borrowers had damage from the storms, others who were more fortunate did not hesitate to aid their neighbors.

Andy Whitt, a borrower from the Athens branch office, played a monumental role in the tornado relief effort. A resident of Madison County, he immediately went to work in the Harvest area, distributing supplies to those in need. With the Athens Rotary Club, he helped organize a relief effort to donate food, furniture and other goods to the Tanner community in Limestone County. With donations from members as well as other clubs as far away as North Carolina, the Rotary club was able to contribute more than \$7,000 in goods.

Whitt's generosity is echoed throughout his family. His wife, Jennifer, is a teacher at Sparkman High School in Madison County, and she, along with the couple's son, Grant, 11, and daughter, Drew, 9, leads a group of teachers in delivering meals to the Anderson Hills community.

"This is by far the worst thing I have ever witnessed," Whitt said of the storms. "But in return, I have been able to also witness some of the best displays of kindness in people. We would be working in the trenches with these victims, and strangers would stop just to give them a hug. It truly was amazing."

Another borrower from the Athens branch office, Tony McCormack, also was heavily involved in the relief response. McCormack helped to set up a long-term recovery command center for Madison County, working day and night to get things running so they could get help to those who needed it.

The devastation from that day will be forever etched in the minds of those who witnessed it. But thankfully, most of us will also recall the way neighbors came together to help each other and how people gave not only their money and possessions but their time and prayers as well.



## Remembering Those We Lost

Alabama Farm Credit would like to express our deepest sympathies to the family and friends of our customers, Shane and Jennifer Hallmark, who lost their lives in a tornado that devastated Marshall County. Shane's parents, Phillip and Ann, as well as his 17-month-old nephew Jayden were also lost that day. Please remember the Hallmark family, as well as other families who experienced loss that day, in your thoughts and prayers.



### Destruction by the Numbers

- Number of Alabamians who applied for FEMA help: 72,000
- Estimated number of chickens killed in Alabama: 3 million
- Number of Alabama residences destroyed/no longer inhabitable: 13,624
- Number of Alabamians killed by April 27 tornadoes: 243
- Number of tornadoes in Alabama on April 27: 62

## Alabama Farm Credit Aids in Relief Efforts

Alabama Farm Credit made significant donations to two organizations to aid in their tornado and storm relief efforts in northern Alabama. The association donated \$3,000 to the American Red Cross and \$7,000 to Alabama Poultry and Egg Association Disaster Relief.



*Alabama Farm Credit President/CEO Ben Gore, left, and Executive Vice President/CCO Ralph Stewart, right, present a donation to American Red Cross Director Mike Bates.*



*From left to right are Ralph Stewart and Ben Gore of Alabama Farm Credit; Alabama Poultry and Egg Association President John Pittard; and Alabama Poultry and Egg Association Executive Director Johnny Adams.*



## Alabama Farm Credit Sends Two Couples to Co-op Conference



*Athens Branch Manager Jason Thomas, left, with Pam and Garth Lovvorn*

*Jason Thomas, left, with Jennifer and Andy Whitt*



Alabama Farm Credit sponsored two couples to attend the 2011 Co-op Couples Conference — Garth and Pam Lovvorn, and Andy and Jennifer Whitt. The 36th annual event was held July 25-27 at the Hampton Inn and Suites in Orange Beach, Ala.

At the conference, attendees learned how different cooperatives affect their everyday lives and participated in social activities to get to know each other.

Jason Thomas, branch manager of the Athens office, is on the co-op conference board and helps with each year's conference. "This was definitely one of the best groups we've ever had," he remarked. "The interaction and response was just wonderful."

## State's Youth Learn About Cooperatives at Leadership Seminar

As a member of the Alabama Council of Cooperatives, Alabama Farm Credit was proud to be a sponsor of the 29th Annual Youth Leadership Seminar. Held annually in July, the seminar educates participants about what a cooperative business is and how it functions. The program features guest speakers from Auburn University and cooperative businesses, and teaches young people from across the state that the future of Alabama agriculture is in their hands.

For more information about the 2012 seminar, including how to register, contact your local 4-H, FFA or FCCLA office.



*Branch Manager Jim Tollison, far right*

## Talladega Branch Manager Participates in Farm Credit Leadership Program

Jim Tollison was a recent participant in the Farm Credit Association Leadership Program, which gives select Farm Credit employees an in-depth knowledge of how Farm Credit obtains funding through the sale of Farm Credit Bonds.

As part of the program, participants traveled to New York City and visited Farm Credit's Funding Corporation in June. The group also traveled to Washington, D.C., where they met with the Farm Credit Council and the Farm Credit Administration (FCA). While in the nation's capital, Tollison and the other participants also visited their elected representatives, educating them about the Farm Credit System.

"It was a once-in-a-lifetime opportunity, and we had an excellent group that represented our district in a professional and knowledgeable manner," Tollison said. "The trip provided us great insight into who actually handles the funding for our System, the importance and dedication of our oversight body in the form of FCA, and the support given to Farm Credit associations through the Farm Credit Council. I left with a much better understanding of the people behind the functions."

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## Employee News

Alabama Farm Credit congratulates the following employees:

**Chuck Roberts** married Ashley Anderson on July 10. Chuck is a loan officer in the Cullman branch.

Don and **Wendy Tysinger** welcomed the birth of their son, Tate Knox Tysinger, on July 6. Wendy is the director of marketing and public relations in the Cullman administrative office. Tate has a big sister, Rhianna, 9, and a big brother, Rhett, 3.

**Barrett Walls** married Lauren Nabors on June 18. Barrett is the vice president/branch manager of the Cullman branch.