



JUSTIN JERNEGAN

joined the Dothan branch as a loan officer. Previously, he was an ag teacher with the Geneva City School System for over seven years, and is a graduate of Auburn University. Justin and his wife, Shea, have two children and reside in Dothan.



ALICIA STORY was

recently hired as assistant loan administrator in the Opelika branch. Alicia comes to the association with more than 15 years of legal closing and mortgage processing experience.



KATHY WACHMAN

is an administrative assistant in the Montgomery administrative office, where she has both administrative and marketing duties. Most recently, she worked at Southwest Georgia Farm Credit, where she held several positions. Kathy and her husband, Bob, live in Prattville and have two sons. They recently welcomed their fourth grandchild.



MICHAEL WILLIAMS

is the new Monroeville branch manager. A native of Monroe County, he recently relocated from Tupelo, Miss. Michael has worked in banking for 16 years, most recently as sales manager for Wells Fargo Home Mortgage. He and his wife, Nancy, have two sons.

It's All About Relationships

Landscapes Revisits Longtime Alabama Ag Credit Customers

At Alabama Ag Credit, our business isn't just about making loans — it's about developing relationships — strong relationships built to last, despite challenges that may arise. Our loan officers understand that their job is more than calculating interest rates and considering credit scores. They get to know their customers personally and become a committed partner in both good times and challenging ones, offering advice, products and services that will maximize the customer's profitability.

We proudly spotlight three customers who have enjoyed banking relationships with Alabama Ag Credit for many years. We featured them in Landscapes about 15 years ago, and recently revisited them to find out how they have remained successful through the challenges of urban sprawl, inclement weather and an economic downturn.

HAROLD STREET: ADAPTING TO URBAN SPRAWL

In 1999, Landscapes featured Harold Street and his brothers H.V., William "Buddy" and Clifford, who were all heavily involved in farming — a profession passed down from their father, Hillard V. Street Sr. The four brothers worked together on their family's Fairhope-area farm, forming Street Brothers' Farm in 1964. By 1999, the operation consisted of about 1,500 cultivated acres of soybeans and corn, cattle and a nursery.

Today, when asked to describe the changes in their lives, Harold responds with a chuckle, "Well, we've all turned into old people."

While he is retired, he laughs at the idea of his brother William slowing down.

"William will actually get angry if you mention retirement," he says. William, in fact, still farms with his sons Eric and Tobin "Toby" in Baldwin County.

Once a Farmer, Always a Farmer

Harold did decide to retire, but believes in staying active. "I like retirement because it enables me to do what I want to, when I want to. I just can't sit," he says.

Of course, there's no better way to stay active than by — you guessed it — farming. Although his land is now leased to a family friend, Harold enjoys helping both his friend and his nephews with farm tasks. He also works at his own custom-harvest pecan business, which, he says with a laugh, "keeps me off the streets."



Above: Street family members, left to right, William "Buddy," H.V., Harold, Eric, Tobin, Clifford and Will

Below: Clockwise from left, H.V., Harold, William and Clifford Street

The Streets' land still produces mainly row crops, but now it's planted in primarily cotton, peanuts and wheat, instead of soybeans and corn.

In 1999, recognizing the shift in land use in Baldwin County from agricultural to commercial and investment property — a trend that continues 16 years later — the Streets sold some of their property and then purchased other farmland. Over the years, however, they've tried to keep as much land as possible in production agriculture.

Managing Urban Growth

“Older people have a connection to the land,” Harold says. “A lot of us cleared it from timberland. We have a lot of sweat equity in it. We're going to try to keep our farm ground as long as we can.”

But sometimes uncontrollable situations dictate whether you're able to keep your land, he notes.

“When subdivisions are being built around you, it presents a challenge,” Harold says. “When you're farming an urban area, you're going to have challenges — [urban people] often think [farmers] just don't care, but what they don't understand is that we have families we want to protect, too. We're not going to do anything to hurt our family, so why would we do something detrimental to them?”

A Healthy Sense of Humor

Sixteen years ago, William's third son, Will, commented on the pleasure of doing business with his Alabama Ag Credit loan officer, Andy Grant, and Harold shares that sentiment to this day.

“Andy is a good friend. He's been extremely helpful and very professional,” Harold says. “You really do feel like you're doing business with a friend.”

“When he first came to our shop, I was the first person he saw, and he told me he was looking for the Street brothers. I told him I just worked there and pointed him to my brothers,” Harold continues with a laugh.

Andy has yet to let him live that story down, but with his healthy sense of humor, Harold is happy to claim the prank.

There is one matter he takes seriously, though — farming.

“For a person to be a farmer, he or she has to love what they do, but first and foremost he or she has to have an appreciation for what we've been given — the land — and must be a steward of it,” he says.

BOB HELMS: FARMING IN HURRICANE COUNTRY

Sixteen years ago, when Landscapes first visited with Bob Helms, he was knee-deep in row crop production. Today, despite the challenges presented by Mother Nature, Helms is still in the row crop business, and he's remained committed to Alabama Ag Credit.

A native of Enterprise, Helms has been farming since 1974, and today farms 2,200 acres of cropland, up from 1999, when he ran a small commercial cow-calf herd and grew peanuts, cotton and small grains on about 1,200 acres.

Back then, hurricanes were a hot topic among Gulf Coast farmers, even before Hurricanes Katrina and Ivan had struck. With storms having wreaked havoc for farmers the preceding four seasons, farmers were weary of excessive rains.

Strong in the Face of Adversity

“There were several years there where we had a lot of trouble with hurricanes,” Helms says. “Anytime we have a major hurricane hit the Gulf, it always affects us. Some years it's worse than others.”

Having been spared the past few years, Helms fears the odds are not in the favor of area farmers.

“We're long overdue to have another one. Every year we go without one, in my mind the odds are greater that the next year we'll have one,” he says.

Customer for 30+ Years

With the ups and downs of farming, Helms recognizes the importance of having a committed team on the farm, and he says Alabama Ag Credit is an important part of that team.

“I'm like most farmers — I tend to be loyal to the folks who have supported me in the past,” he says. “I attribute any success we've had to team effort. Ag Credit is a member of that team. It's just hard to leave somebody when they've been with you through



1999



2015

Bob Helms

the tough times and the good times, and that's why I turn to Ag Credit for my long-term lending needs.”

Helms first worked with loan officer James Pridgen to make a land purchase. That was over 30 years ago. Today, his lender is Steven Bozeman, a vice president in Alabama Ag Credit's Enterprise office.

“Mr. Helms is in the forefront of agriculture in Coffee County and, really, the whole state,” Bozeman says. “He is a well-respected farmer who works hard and runs his operation as a successful business. We're proud to call him a customer.”

Committed to Farming

Despite the inevitable challenges of farming, Helms remains committed to it in a way that he says is embodied in this quote from Winston Churchill: “Continuous effort — not strength or intelligence — is the key to unlocking our potential. Success consists of going from failure to failure without loss of enthusiasm.”

With his commitment to agriculture, his trust and faith in the Lord, and the support of devoted team members including Alabama Ag Credit, Helms is poised to continue running a successful operation, no matter what storm may arise.

LEO ALLEN AND JOHNNY LANIER: SURVIVING TOUGH ECONOMIC TIMES

When Landscapes visited with Bent Creek Lodge owner-operators Leo Allen and Johnny Lanier 15 years ago, their business was booming. Less than a decade later, a major economic downturn took a toll on Bent Creek Lodge, yet the business continues to thrive, thanks to Allen and Lanier's smart management.

In 2000, with about 18 to 20 hunters scouring their 32,000-acre property every day during prime hunting months, Allen and Lanier had grown their guided-hunt business to optimum numbers. It grew even more over the next few years.

"The best years were 2005, 2006, 2007 — things were really going great," Allen says, explaining that it was a period when many hunters opted for "man vacations."

"But in 2008, the economy dropped and our business decreased 25 to 30 percent," he says. Corporate bookings in particular dropped off as companies cut expenses.

Running a Lean Ship

"We had to make adjustments like anybody in any business — you just had to survive," Allen says. "We've had to run a lean ship, cutting back where we could."

To cut costs, they reduced food plot numbers, became selective about seed and fertilizer use, and extended the trade-in time for hunting vehicles, among other measures. The upshot — Bent Creek has survived what Allen suspects will have been the toughest years. In fact, their business has increased each of the past two years.

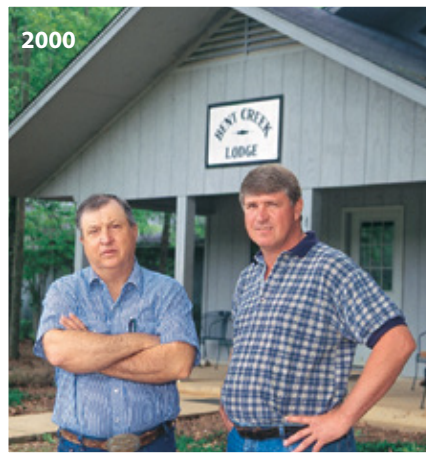
Customer Service Top Priority

Through all their ups and downs, the duo has continued to stress customer service.

"Treating people right — that is priority," Allen says. "It's at the top; you've got to do that. Of course you've got to have good hunting also. But if somebody isn't treated right, they're not going to come back."

It's a philosophy that's embraced by the owners and staff alike.

"Our employees and guides are vital to our business. They're interacting with clients more than we are. They're the ones making most of the calls, and they're the ones driving the customers around. We're in a 'people business' and we value what these guys do to help us," Allen says.



Inset: Johnny Lanier, left, and Leo Allen



Above: Leo Allen, left, and Johnny Lanier

Good Wildlife Management

As in the past, Allen and Lanier continue to practice proper land and wildlife management. They record deer sightings and weather conditions daily, and are careful to rotate hunting areas. They also retain harvest statistics and restrict the number of hunters to 20 during deer season and eight in turkey season.

The operation still boasts 32,000 acres, of which about half is owned and half is leased, but now also offers wild hog hunts.

"People had been asking, 'What about the hogs?'" Lanier says. "A lot of people would rather hunt a hog than even a deer. So we started offering it in between deer and turkey season. It works well for us — plus, we can't keep the wild hog problem down."

Allen notes that Bent Creek Lodge is not a hunting club. "We'll take anybody's business," he says. He proudly reports that 88 percent of their business comes from repeat customers.

"In fact, we've got some boys who were 7, 8, 9 years old when they first came with their dads, and now they come on their own as adults," he says.

Long Relationship With Farm Credit

Just as Allen and Lanier have enjoyed long relationships with many of their customers, they've also had a long relationship with Alabama Ag Credit, starting with the former Demopolis branch manager, Billy Powell, who retired last year, and continuing with his successor, Jason Abrams.

"It's been a positive experience working with Alabama Ag Credit," Allen says. "We appreciate what Alabama Ag Credit does for everybody. They're a resource for folks involved with agriculture, and if it wasn't for them, a lot of people wouldn't have that little special place in the forest."

For more information, you're invited to visit www.bentcreeklodge.com.