

LANDSCAPES™

a portrait of living & working in rural America

winter 2022



Legacy
Ag Credit, ACA

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ON THE COVER: The sun sinks in a burst of color on a clear winter night in the South. Photo by leekris/gettyimages



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Continuing the cycle of renewal

As the farming and ranching population ages, the need for new and more producers continues to grow. Fortunately, agriculture has a place for small, part-time operators as well as large, full-time producers.

This issue of Landscapes introduces you to Farm Credit customers who are blending ag production with other careers. You'll meet folks returning to their rural roots, along with longtime producers who are implementing innovative practices that will keep their land healthy for future generations.

Farm Credit is proud to support all these farmers and ranchers as they heed the call of the land. Each, in their own way, is helping to feed and clothe the nation.



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Read these and more Landscapes articles online at FindFarmCredit.com.

NEWS



The Farm Credit Congressional Reception and Marketplace featured peanuts, pecans, olive oil and dozens of other agricultural products brought by Farm Credit customers and shared with elected officials and congressional staffers.

Farm Credit tells its story on Capitol Hill

Nearly 125 Texas Farm Credit District directors, employees and customers took the Farm Credit story to Capitol Hill in November. They were among more than 500 delegates participating in the 2021 national Farm Credit Fly-In to Washington, D.C.

The Texas District delegation held 29 meetings with members of Congress and congressional staff. Their main message focused on Farm Credit's mission to support rural communities and agriculture, especially in challenging times like the COVID-19 pandemic. Fly-in participants also highlighted how Farm Credit finances climate-smart agricultural practices and offered perspectives on legislative and regulatory proposals.

Other events included a Women's Breakfast with U.S. Rep. Julia Letlow of Louisiana and other women on the House Ag Committee and a session with key leaders — Senate Ag Committee Chairwoman Debbie Stabinow, House Ag Committee Ranking Member G.T. Thompson and USDA Farm Service Agency Administrator Zach Ducheneaux.

Farmers hand out product samples

The program concluded with the Farm Credit Congressional Reception and Marketplace, where elected officials and congressional staffers met Farm Credit customers from across the nation and sampled their agricultural products. Texas District exhibitors included:

- **Dawson Farms**
Cranfills Gap, Texas
Lone Star Ag Credit
- **Heaton Pecans**
Lyon, Mississippi
Mississippi Land Bank
- **Howland Pecan Company**
Paris, Texas
Lone Star Ag Credit
- **Keenland Farms**
Gallion, Alabama
Alabama Ag Credit
- **Louisiana Land Bank/**
Cajun Seasonings
- **Molpus Woodland Group**
Jackson, Mississippi
Southern AgCredit
- **Odyssey Ranch**
Shamrock, Texas
Plains Land Bank
- **Sanders Farm**
Brundidge, Alabama
Alabama Ag Credit
- **Sorrells Farm**
Comanche, Texas
AgTexas Farm Credit
- **Southern Farm Co.**
Holly Pond, Alabama
Alabama Farm Credit
- **Texana Olive Ranch**
Cotulla, Texas
Capital Farm Credit
- **J&K Whatley Farms**
Odem, Texas
Texas Farm Credit
- **Volleman's Dairy**
Gustine, Texas
Central Texas Farm Credit

Support for young, beginning and small producers grows in 2020

Farm Credit lenders increased their support for young, beginning and small (YBS) farmers and ranchers across the country in 2020, according to a Farm Credit Administration (FCA) report delivered in August.

The dollar volume of loans made by the Farm Credit System overall increased by 32% in 2020. In that year alone, the dollar volume of new Farm Credit loans to young farmers increased by 37%, to beginning farmers by 57% and to small farmers by 63%, compared with the previous year.

"In the midst of a pandemic, Farm Credit leaned into its mission and strengthened its support for young, beginning and small farmers and ranchers. The commitment Farm Credit lenders make to YBS farmers and ranchers does not waver, in good years or bad. It's a critical part of our mission, and we're dedicated to fulfilling it regardless of a pandemic, low commodity prices, challenging trade environments or anything else," said Farm Credit Council President and Chief Executive Officer Todd Van Hoose.

Under the YBS definition set by the Farm Credit Administration (FCA):

- A young farmer is age 35 or younger.
- A beginning farmer has 10 years or less farming experience.
- A small farmer has gross annual farm sales of less than \$250,000.

Farm Credit Loans to Young, Beginning and Small Farmers*

	New Loans Made In 2020	Number % Change**	Volume (Billions)	% Change**
To Young Farmers	65,807	+34.0	\$33.6	+8.4
To Beginning Farmers	94,329	+40.1	\$54.8	+13.8
To Small Farmers	166,282	+35.7	\$22.5	+57.3

*YBS numbers cannot be combined. FCA counts a single loan to a 25-year-old rancher in her third year of ranching with annual sales of \$100,000 in the young, beginning and small categories. Farm Credit institutions report this way for two reasons: FCA requires it, and it provides the most accurate portrayal of who Farm Credit serves.

**Year over year

A photograph of a cowboy on a brown horse, seen from behind, herding a group of brown cattle through a red metal corral. The scene is set in a rural, arid landscape under a clear sky. The cowboy is wearing a light blue short-sleeved shirt, blue jeans, and a tan cowboy hat. The corral is made of red metal posts and rails, creating a series of rectangular pens. The cattle are dark brown and are moving through the pens. The overall tone is warm and professional.

STEWARDS OF A LEGACY

Entrepreneurs, philanthropists and land stewards Phil and Jane Guitar are bringing diversification to the historic Guitar Ranches.

Russell Graves



Russell Graves

Above: Jane and Phil Guitar of Abilene, Texas, operate Guitar Ranches with modern technology and conservation practices. Left: When it comes to moving the Guitars' Black and Red Angus cattle, this ranch cowboy still relies on his trusty horse.

PHIL AND JANE GUITAR

Guitar Ranches
Abilene, Texas

Central Texas supports the
Guitars' expansion projects
with land financing.

When you think of iconic Texas cattle ranches, you might envision cowboys on horseback, chuck wagons at roundup time and herds of cattle grazing on open range.

At Guitar Ranches, you can still spot cowboys working cattle the traditional way. But if you look closely, there's more to see.

Jane and Phil Guitar are exploring opportunities to incorporate ecotourism activities into their ranching, cattle and wildlife operations as a way to diversify their historic ranches.

A storied history

Headquartered in Abilene, Guitar Ranches is among a number of highly regarded old ranching operations that have played a significant role in the Texas cattle industry.

The enterprise traces its roots to 1906, when Phil's grandfather John Guitar Sr. purchased a ranch near Big Spring, Texas. John had grown up clerking in his family's mercantile store in Missouri. He moved to Texas in the 1890s seeking opportunities in agriculture. Before he died four decades later, he owned 46 cotton gins, several cotton compresses, huge herds of cattle and thousands of acres of ranchland, much of it dotted with oil wells.

"My grandfather was an entrepreneur to the extreme," Phil says. "The legacy he left this family is the entrepreneurial spirit."

That spirit extended to Phil's father, Earl, who raised Hereford cattle and expanded the family's mineral interests. It continues with Phil and Jane, who've added caliche, water and recreational enterprises.

Geographic diversity

The Guitars have always stressed geographic diversity in their land holdings.

"My dad's philosophy was, never have ranches that are together," Phil says.

Today, Guitar Ranches includes properties in six counties, from northeast of Abilene to Dell City, 375 miles to the west. Phil and Jane also own and operate ranches near Hamlin that belonged to her parents.

"I've always been impressed with Phil's energy and optimism in an industry that is as volatile as cattle ranching is," says Jimmy Chambers, Central Texas Farm Credit chief executive officer. "I think that positive attitude can be attributed to his diversification. Not all his eggs are in one basket."



The Guitars' Spur Ranch, 50 miles east of Lubbock, offers lodging where guests can practice long-range shooting, hold business meetings and special events, or stay while hunting. Phil Guitar's grandfather purchased the land for \$6 an acre in 1934.

The Guitars have done business with Central Texas Farm Credit for over 20 years. With the lending co-op's support, they further expanded their ranching operations in 2019 by purchasing land that adjoined Jane's property.

"At Thanksgiving we made an offer. The seller said he would accept our offer, but only if we could close by Dec. 30 of that year," Phil says. "Central Texas Farm Credit jumped through hoops and made it happen. They've been good to us."

Hormone-free Angus beef

For more than 30 years of operating Guitar Ranches, Phil and Jane have focused on improving their land and cattle herd and optimizing their use of water and wildlife.

Their commercial cow-calf operation consists of Black and Red Angus cows bred to Black or Red Angus bulls for both spring and fall calving. The Guitars retain their heifers and breed the best. Weaned calves are preconditioned on wheat pastures in the winter months and improved grass pastures in summer. Most of the animals are marketed through Walmart's all-natural, hormone-free Angus beef program under the Prime Pursuits label.

"My father always said, 'Do not overstock,'" Jane says. And the Guitars do not. A key to their sustainability is their conservative stocking rate.

At the same time, they're building their land's carrying capacity through better pasture and water management.

"Water is so important to the business," Phil says. "You take your water and spread it out and there's no end to what you can do with it."

Water and wildlife

By strategically placing water sources, the Guitars have reduced overgrazing. Plus,



Russell Graves

A sanctuary for wildlife, the Double Mountain Fork of the Brazos River runs through the Guitars' Martin Ranch for 20 miles.



Panther Cave, located on the Martin Ranch where Jane grew up, is home to a large bat colony. The Guitars plan to offer ecotourism activities such as spelunking and bat-watching.

they've cleared water-hungry invasive brush species, such as juniper and mesquite, to free up springs that support the ecosystem. Deer and other wildlife also benefit because the brush is selectively cleared in a sculpted pattern that provides them with cover and shade.

For years, the Guitars have generated revenue from wildlife — white-tailed deer, mule deer, turkey, dove, quail, waterfowl and feral hogs. They recently expanded their hunting and fishing enterprise, Guitar Outdoors, to include special events and field-to-table programs. The outfitting division will host 16 events in 2022.

Lodging and entertainment

In partnership with Outdoor Solutions, Guitar Outdoors offers long-range shooting and culinary schools at their T Diamond Ranch and 12,000-square-foot lodge near Aspermont. Guests harvest wild game and then cook it under the guidance of a five-star chef.

Fifty miles east of Lubbock at the base of the Caprock is their Spur Ranch. With a 1,000-yard shooting range, commercial kitchen, dining facilities and lodging for 14 people, the Spur Ranch is available for business meetings, retreats, weddings and events such as horse clinics.

Both Jane and Phil emphasize that it takes a large staff — from cooks and cleaners to a wildlife biologist and a construction crew — to keep Guitar Ranches running smoothly.

"We're lucky to have dedicated people who've stuck with us and helped us to do that," Phil says. "I feel we're a family."

Nature tourism

What makes Jane's eyes really sparkle, though, are the couple's plans to offer ecotourism activities at Guitar Ranches and the Martin Ranch, where she grew up.

"At the Martin Ranch, we want to have a sanctuary where people can just drive out and see wildlife — and there won't be any hunting," she says. "The idea is to offer non-consumptive activities."

Twenty miles of the Double Mountain Fork of the Brazos River run through the property. The ranch is also home to a cave with a large bat colony. For years the Guitars have invited Boy Scout troops to explore the cave. In the future, they might open it to the public, as well.

"What we are doing are things that will pay off in the future," Jane says. "We're making improvements for years to come."

If John Guitar Sr. were alive, there's no doubt he'd approve of the couple's efforts to keep the ranches healthy, sustainable and profitable.

"We have an obligation to take care of these ranches," Phil says. "We're trying to be good land stewards." ■ JH

Preserving the cowboy way of life

One evening some 50 years ago, a young rancher named Phil Guitar spotted a bright-eyed beauty, Jane Ferguson, at a Bob Wills dance in Stamford, Texas. There on the dance floor in front of the king of Western swing, Phil cut in on Jane's date. And the rest is history.

The story is pure Texas, and so are Phil and Jane Guitar. Raised in ranching families in the Texas Rolling Plains, they cherish the Western way of life.

Thus, when some working cowboys got together in 1985 for a friendly ranch rodeo in Abilene, Guitar Ranches supported the idea of making it an annual event — the Western Heritage Classic (WHC).

Held the second weekend of May, right after branding season, the three-day WHC centers on a rodeo among 10 historic ranches. Events such as team penning and team branding test authentic cowboys' everyday skills. Other events include the world's largest bit and spur show and a chuck wagon cook-off. It all takes place at the Taylor County Expo Center every year.

"I spent my time following a chuck wagon and sleeping under the stars. I wouldn't take anything for these experiences. It is the ranching code of traditions that we want to preserve," Phil says.

From the beginning, Jane — impresario, soprano and producer of the Abilene Opera — has played a leading role in creating the Rhinestone Roundup, a charity fundraiser held during the WHC.

"I could see that we needed to have a special party to get a whole new segment of people involved," she says.

The annual dinner-dance raises thousands of dollars annually for the Junior League of Abilene and its programs, while raising the city's awareness of its ranching roots. ■ JH

Deep roots and a bright future

Noisy Water Winery is helping revitalize New Mexico's wine and grape industry.

You might not imagine a thriving wine industry in New Mexico, known for its high desert and rocky mesas. But just as heat and pressure create diamonds, the state's sunny days and cool nights combine to produce abundant, juicy grapes for its 40-plus wineries.

One of the fastest-growing wineries is Noisy Water Winery, located in Ruidoso in the Sierra Blanca mountain range of southern New Mexico. Led by fifth-generation farmer Jasper Riddle, the wine producer is expanding its vineyard with financing from Ag New Mexico.

And if Riddle has his way, New Mexico agriculture will be known for wine and grapes, along with chile and pecans.

"I'm working to demonstrate that vineyards can be profitable in New Mexico," Riddle says. "And by providing a consistent outlet for other farmers' fruit, I'm hoping to grow the over-all industry in the state."

Growing their own grapes

Descended from a long line of New York state apple producers, Riddle grew up in

Ruidoso. After graduating from college and coaching football, he returned to Ruidoso in 2010 and purchased controlling ownership in the family's Noisy Water Winery.

"The state had a glut of fruit and no one was making any wine," he says, explaining his decision to take over the family business and, eventually, grow his own grapes.

At first, the winery sourced its grapes from local growers. Then in 2018, Riddle purchased the oldest and largest contiguous vineyard in the state. The 250-acre property near Engle, with 75 acres currently under vine, became the new foundation for Noisy Water. The venture now involves his uncle as vineyard manager, as well as his mother during the high-pressure harvest season.

JASPER RIDDLE

Noisy Water Winery
Ruidoso, New Mexico

Ag New Mexico financed land to expand the winery's vineyard.

Today those initial acres produce 14 grape varieties. The estate grapes join grapes from other New Mexico vineyards to make 40-plus wines and ciders. Crushing and processing take place at Noisy Waters' own processing facility in Alto, 15 minutes up the mountain from Ruidoso. The winery still buys about

Noisy Water Winery owner Jasper Riddle, right, walks through his vineyard near Engle in southern New Mexico with his uncle Richard Piedmont, vineyard manager.

half the fruit it needs — 200 tons or so — from a half-dozen other vineyards.

Expanding the vineyard

In early 2021, Ag New Mexico financed an additional 200 acres for Noisy Water. The new farm includes 20 acres of pecan trees. Riddle plans to establish a vineyard on the remaining land, starting with 50 acres in 2022.

“Our commercial bank wasn’t able to finance our project, so they referred us to Ag New Mexico,” Riddle says. “Farm Credit’s been great to work with. They offer a lot of flexibility and ease when taking on a large-scale project. They’re really a one-stop bank for agriculture.”

The lending co-op is pleased to play a role supporting the wine and grape industry, Ag New Mexico Senior Relationship Manager Elizabeth French reports.

“We’re excited to work with Jasper,” French says, “and we look forward to the future of his business and the state’s grape industry.”

Rebuilding an industry

Wine grapes have been grown in New Mexico since the first vines were smuggled out of Spain into the area in the early 1600s. After centuries of struggle, the state’s wine industry started to take off in the 1970s and flourished in more recent years.

As vice president of the New Mexico Wine & Grape Growers Association, Riddle is a strong advocate for the industry.

“We’re working to increase the awareness of the tremendous quality of wine coming out of New Mexico, to increase grape plantings in the state, and increase profitability for farmers and wineries alike,” says Riddle, who was named 2018 New Mexico Small Business Person of the Year.

Selling 40,000 cases a year

Riding a wave of interest in New Mexico wines, Noisy Water sells 40,000 cases a year through a diverse sales stream. The wines range from dry chardonnays and cabernet sauvignons to sweeter wines, unique reds, whites and bubbly, and even a regionally unique chile wine.



Muscat grapes are loaded into an elevator en route to the crusher and destemmer at Noisy Water Winery's processing facility in Alto, New Mexico. Below left: This chenin blanc is one of the company's 40-plus wines sold online and in retail stores.



“Farm Credit’s been great to work with. They offer a lot of flexibility and ease when taking on a large-scale project. They’re really a one-stop bank for agriculture.”
– Jasper Riddle

Distribution includes on-site sales at the Alto production facility, two Ruidoso tasting rooms, and tasting rooms in Albuquerque, Cloudcroft and Red River. The wine is sold online and through wholesale and retail channels, including Costco and Walmart in New Mexico, Arizona and Texas. Noisy Water also has an 800-member wine club and has shipped wine to 29 states.

Focusing on sustainability

Establishing a vineyard on his new land is a priority for Riddle. Grapevines take five years or so to mature but can produce for

centuries, making them an important long-term investment.

Part of his plan for long-term viability focuses on sustainability. While not certified as organic, Noisy Water follows sustainable and organic practices, using no chemical herbicides, fungicides, insecticides or synthetic fertilizers that he believes could be harmful to the land or human health. To help nourish the soil, Riddle brings in goats and ducks that control unwanted vegetation.

“Financially, most farmers will see a better return on their investment in maintaining better soil health,” he says.

Whatever Noisy Waters’ future growth entails, Riddle says he’ll turn to Ag New Mexico for his financing.

“Ag New Mexico has tremendous people and solutions. I’ve already referred business to them and brought them more of my own,” he says. “When we shop for more farmland or infrastructure, they’ll be the first people we’ll call.” ■ KM

Visit noisywaterwinery.com for more information.

Bringing the *sunshine*

A Southeast Texas medical researcher and budding farmer hopes to spread the joy of flowers and fresh produce.

Nga Nguyen, left, spent over a year making climate-smart upgrades before planting her first crop. She now grows flowers and produce, and leases pasture to a rancher.

NGA NGUYEN

Texas Nature Sunshine Farm
Liberty, Texas

Capital Farm Credit financed land and improvements for Nguyen's fruit, vegetable and flower farm.

Photos by Kim Brent

Nga Nguyen is a biostatistician at a world-renowned research hospital, helping eradicate cancer through cutting-edge methods and modeling.

On weekends, the Capital Farm Credit customer is often at her Texas Nature Sunshine Farm near Liberty in Southeast Texas.

Nguyen doesn't just come here to unwind — her original purpose in buying farmland in 2017. Applying her analytical skills from her day job, she's turning her growing floral operation into a commercial success.

Planting roots in Texas

Farming may seem a curious choice for a medical and public health researcher, but it brings Nguyen full circle. She earned a master's degree in agriculture before

moving from Vietnam to the United States more than 20 years ago.

"I always loved gardening and learning about growing things," says Nguyen. "I made a complete career change when I moved to America. I earned a graduate degree in applied mathematics at the University of Houston."

Yet her ag background beckoned.

"I work mostly with numbers and computers at work," says Nguyen. "After doing that all day, I was more relaxed when growing veggies in my backyard. And I've always loved to design floral arrangements."

She combined her love of floral design with growing fruits and vegetables, and Texas Nature Sunshine Farm was born.

Expanding from flowers to fruit

Nguyen grows lilies, dahlias, snapdragons, sunflowers, hydrangeas, lisianthus, gladiolus, other flowers and fillers, and wholesales them to area florists.

She also makes wedding, funeral and other floral arrangements at her home north of Houston. The arrangements are sold individually and through a biweekly flower subscription service.

"Some of my best customers are neighbors and residents in our Humble-Kingwood communities," says Nguyen. "They love fresh flowers. Several customers advertise the service via word-of-mouth referrals."

Nguyen is also pursuing fruit-farming opportunities. With the help of her

husband, Minh, several family members and an employee, she's planted blueberries, blackberries, pomegranates, dragon fruit and figs. Once the plants start bearing, she plans to sell the fruit to local grocery stores.

Big plans are underway at Texas Nature Sunshine for agritourism, too. Nguyen is planning a pilot this summer to let visitors pick their own flowers and fruit. She'll also open the flower farm for professional photo shoots.

"I want to share the farm with people so they can enjoy it and be happy," Nguyen says. "Flowers bring a smile to people's faces and help them feel better. And I want to be able to provide fresh fruits that they're picking directly from the trees."

Next, she'll host floral design workshops at a barn on the property. She hopes to build a lab where she can do tissue culture so she can grow rare plant varieties. She wants the farm to be an educational resource for children to learn how to grow and care for plants. Future plans include adding grass-fed beef, pasture-raised chicken and goats, too. But she has work to do first.

"Before opening the farm to the masses, I need to add infrastructure like a road, power and septic for public restrooms. That's all in the works," she says.

Partnering with an understanding lender

From the start, Nguyen has relied on Capital Farm Credit to finance her operations.

"I looked online and called different banks," Nguyen says. "Then I found Teresa Turbeville at Capital Farm Credit. I'm comfortable with her. And I'm lucky to have her support."

High tunnels extend Nguyen's growing season and protect her flowers from extreme weather, and solar-powered pumps supply water for plants and livestock. An EQIP grant reimbursed Capital Farm Credit for her financing once the work was done.



Just over four years ago, a land loan from the rural lending co-op allowed Nguyen's plans to take root.

Turbeville had worked with a previous owner of the property back in the 1980s. Now she's pleased to see how Nguyen has transformed the land.

"When I saw all her flowers and property improvements, I was impressed," Turbeville says. "This was a rice field that had been converted to pasture. But I had talked to her about her plans and thought if anybody can make this work, she can. She's diligent and does research before making a decision."

Buying land was only the first step. Nguyen knew she had to be resourceful if she were to improve the farm and be profitable.

Growing her business

Her online sleuthing led her to the USDA Natural Resources Conservation Service, which administers the Environmental Quality Incentives Program (EQIP). The program helps agricultural producers invest in conservation practices that lead to healthier soil, cleaner water and other environmental benefits.

Before Nguyen could proceed, she needed working capital. Capital Farm Credit financed her land improvements with an operating loan in 2018, and the EQIP grant covered the cost once work was complete.

Nguyen installed seven 2,900-square-foot high tunnels or hoop houses to protect the flowers from heavy rainfall and other extreme weather and to extend the

growing season. With those in place, she started planting in fall 2019.

EQIP also reimbursed the cost to install cross fencing, a livestock watering system, troughs and water wells with solar pumps on land Nguyen leases to a neighboring rancher. Now the neighbor can practice rotational grazing.

"He moves the cows to another field about every two weeks, and this gives the grass time to grow," Nguyen says. "With the addition of more troughs, cows don't have to travel far to get water. When the water is low in one trough, the well will pump the water there."

Conserving natural resources

All the upgrades allow Nguyen to conserve natural resources and improve her operation.

"When she bought the property, it was a blank slate," says Phillip Stewart, USDA resource team leader in Liberty. "What's she's done to the property has helped it quite a bit."

But she's not done yet.

"We're still doing projects with EQIP now, like clearing land and getting rid of invasive plants," Nguyen says. "And I'm finding out if they can help with an irrigation system that's a lot more advanced. That's another idea to bring the farm up to the next high-tech level." ■ PD

Visit texasnaturesunshine.com for more information.





The HMC Quick Attach connects a strip-tiller and a planter together to a tractor so they can cover a field in one pass. It can also attach the implements separately.

Photos by Brooklyn George

Alabama farmer invents new strip-tillage device

HMC Quick Attach saves time, money when strip-tilling and planting.

Farmers often tinker with equipment improvements. But Wade Helms of Dothan, Alabama, doesn't just tinker or retrofit — he invented a winner.

Helms recently won the Alabama Farmers Federation Ag Innovation Challenge for his HMC Quick Attach. The invention enables him to attach planting and strip-till equipment to a tractor — separately or at the same time.

"I'm small compared to a lot of other farmers, and I farm by myself," says Helms. "I came up with the idea because I wanted the option to strip-till before planting, or strip-till and plant at the same time."

The Alabama Ag Credit customer grows 850 acres of row crops, including peanuts, corn and cotton, as well as wheat and oats as winter cover crops.

Helms won \$10,000 for his entry in the challenge, which Alabama Ag Credit cosponsored. It was part of the national Farm Bureau Ag Innovation Challenge, presented in partnership with Farm Credit.

Time, labor and fuel savings

"My system is innovative because it allows one person to do two jobs at once, which

saves labor costs," Helms says. "I've been using the Quick Attach for two planting seasons, and it shaves two weeks off what used to take six weeks."

It also eliminates the cost of another tractor and fuel to pull the planter and strip-till attachments separately. He estimates the HMC Quick Attach saves him \$6,000 to \$8,000 a year in labor, equipment and fuel costs.

While other manufacturers sell devices that let you strip-till and plant simultaneously, those devices attach the planter and tiller together permanently.

Each spring, farmers face a short window of planting time for optimal yield. Helms' soil must reach 65 degrees consistently overnight, three inches deep, before he plants.

"I strip-till two weeks before planting to warm the soil," he says. "That brings the temperature up to the optimal germination level. Then I use the planter alone. Later, when soil temperatures are higher, I can

strip-till and plant at the same time, which speeds up the process."

Conservation and other benefits

Helms has practiced conservation strip-tillage for seven years. It involves tilling strips of soil where seed will be planted and leaving crop residue between the strips. The practice is an alternative to conventional tillage, where the entire field is tilled, and zero-till, where crops are planted directly into stubble.

"Strip-tilling and planting together saves fuel, reducing our carbon footprint," Helms says. "This invention will allow more farmers to strip-till simply and affordably."

He identifies three ways the practice makes farming more sustainable:

- Strip-till disturbs only the soil that contains the seed row.
- It helps prevent soil and chemicals from washing into waterways.
- It enhances soil by building up organic matter, which increases yield.

WADE HELMS

Helms Manufacturing Company
Dothan, Alabama

Alabama Ag Credit supports Helms with land and equipment financing.

There's also a safety bonus he didn't expect: The Quick Attach allows him to raise the planter off the ground so he can maintain it standing up rather than crawling under the equipment.

Production and marketing

After building two prototypes, Helms hired a manufacturer to fabricate 15 more units. He sells the device for \$4,950 under the name Helms Manufacturing Company.

"Every time I sell one, that farmer's neighbor wants one, too," he says. "The Alabama award boosted interest. I've been getting a lot of calls and orders."

Helms says he will use his prize money for marketing and building more units. He also applied some to his business loan and donated 10% to his church. He plans to hand-deliver brochures to equipment dealers across the South.

The patent for the HMC Quick Attach is pending.

A fourth-generation farmer, Helms started farming 30 years ago on rented land. He and his wife, Barbara, purchased his family farm seven years ago with financing from Alabama Ag Credit, and today they rent six additional farms. They've financed equipment with Alabama Ag Credit, as well.

“Strip-tilling and planting together saves fuel, reducing our carbon footprint. This invention will allow more farmers to strip-till simply and affordably.”

– Wade Helms

"If he can get the Quick Attach in front of a lot of farmers, it will really take off," says his loan officer, Justin Jernegan, Alabama Ag Credit's Dothan branch manager. "It

will make planting and strip-tilling a whole lot easier." ■ NJ

To see videos of the equipment in action, search for HMC Quick Attach on Facebook and YouTube.



Wade Helms, left, explains his invention to Justin Jernegan, Alabama Ag Credit's Dothan branch manager. The HMC Quick Attach earned Helms first place in the 2021 Alabama Ag Innovation Challenge, part of a national competition cosponsored by Farm Credit.

Ag Innovation Challenge encourages inventors

As the saying goes, necessity is the mother of invention. And agricultural producers are often inventors — conceiving, designing and building solutions for their own needs.

The Ag Innovation Challenge, presented annually by the American Farm Bureau Federation (AFBF) with support from Farm Credit, is a national business competition exclusively for rural entrepreneurs. Started in 2015, it showcases U.S. startups developing innovative solutions that address challenges facing America's farmers, ranchers and rural communities.

How it works

From all entries received from across the U.S., the Farm Bureau and the Farm Credit Rural Investment and Innovation Workgroup select 10 startup businesses. Those 10 semifinalists then compete at the AFBF convention in January. They also receive pitch training and mentorship from Cornell University's SC Johnson College of Business faculty, and network with representatives from the USDA Rural Business Investment Program.

Four finalists advance to a live competition in front of Farm Bureau members, investors and industry representatives. The Farm Bureau awards \$165,000 in startup funds to the 10 businesses:

- \$50,000 to the national winner
- \$20,000 to the runner-up
- \$15,000 each to two finalists
- \$10,000 each to six semifinalists
- \$5,000 to the People's Choice winner, chosen by public vote

Farm Credit Support

"Those in the agriculture industry face challenges every day and have historically found the solutions to those challenges through necessity," says Doug Thiessen, Alabama Ag Credit chief executive officer. "By supporting the Ag Innovation Challenge nationally and at the state level, Farm Credit is helping these innovations to be shared with the rest of the world and enhancing the quality of life for those in the ag industry and rural communities."

The need for speed

Here's what Farm Credit and others are doing to help improve rural broadband.

Kim and Tim Horton are what you might call bandwidth starved. From their office in rural Franklin County, Alabama, the couple runs four recreation-based businesses financed in part by Alabama Farm Credit. All four require high-speed internet to communicate with customers and deliver products and services.

Their five children need internet access for school and college assignments. However, the family makes do with sluggish cellular internet service.

“The world we live in is much different than even five years ago, and the need for internet access is becoming as common as the need for water and electric utilities,” Kim says. “Our rural families are just as important as those who live in larger cities.”

Just north of Tyler, Texas, Texas Farm Credit customer Roland Chapa and his wife run a small cow-calf operation. Roland also is a full-time, remote technical marketing employee who often participates in video meetings. At the farm, he uses his cellphone as a hot spot for basic internet browsing, but his cellular signal is minimal. For important online meetings, he drives 90 minutes to their Dallas apartment.

The digital divide

The Hortons and Chapas are not alone. More than 19.4 million rural Americans lacked basic broadband at the end

of 2017, according to a 2018 Federal Communications Commission (FCC) report. In 2020, the National Association of Counties reported that internet speeds in 77% of rural counties were below FCC broadband standards — 25 megabits per

“We at Farm Credit recognize that highspeed internet is essential to our customers, and we’ll continue to work to bring both attention and funding to this critical issue.”

— Jimmy Dodson

second for downloads and 3 megabits per second for uploads.

Lack of high-speed internet service impacts rural businesses and communities as well as individuals:

- Farmers can’t fully use their precision ag equipment or access basic information, putting them at a disadvantage.
- Students can’t participate in remote classes — a problem magnified during the COVID-19 pandemic.
- Businesses can’t compete in the global online marketplace.
- Residents can’t receive remote medical assessment and treatment.

The reason for unreliable rural broadband is economics: If there aren’t many paying customers, it’s not profitable for the provider. Yet that direct connection delivers the best experience. Without it, communities rely on wireless solutions or even dial-up.

Alternatives

What are the workarounds?

Some, like Chapa, use their phone as a mobile Wi-Fi hot spot, but this approach requires a strong signal, uses much cellular data and can be costly.

“It’s been painful and expensive to find a workaround for something I don’t have to think about in the city,” Chapa says. “I was paying over \$100 a month for a dedicated phone just to do email and some web surfing, with no streaming.”

Some turn to satellite solutions such as Hughes.net or the much-anticipated Starlink from SpaceX, only available to a limited number of users initially.

As a last resort, others visit coffee shops and libraries or even sit outside the local electric co-op to access Wi-Fi.

Coming improvements

Fortunately, help is on the way.

Under the Infrastructure Investment and Jobs Act signed into law in November 2021, the federal government allocated \$65 billion to improve broadband internet access in rural areas and make broadband

more affordable for lower-income households. About \$42.5 billion will go to states for broadband deployment grants.

The new funding joins existing programs, such as the FCC's 10-year, \$20 billion Rural Digital Opportunity Fund, the USDA's \$1.15 billion ReConnect Program, and \$50 million in grants for rural communities through USDA's Distance Learning and Telemedicine program.

Independent, community-based broadband providers, some rural electric cooperatives and even some municipalities are working to bring the latest technology to rural residents.

Some options are wireless. Many providers are building "fixed wireless" internet by transmitting broadband signals from towers to rural customers' antennas and routers. New wireless technology called Citizens Broadband Radio Service enables towns and small organizations to build their own carrier-grade wireless networks.

A Farm Credit priority

With a mission to support rural communities and agriculture, Farm Credit is also focused on ensuring rural residents and businesses can access the power of the global online marketplace.

The nationwide Farm Credit System finances rural telecommunications providers and rural electric cooperatives and their broadband infrastructure initiatives. Farm Credit also lobbies for funding and solutions to bring broadband to all American citizens.

#RebuildRural

In addition, Farm Credit is a founding member of the Rebuild Rural Coalition, a group of more than 260 state, local and national organizations working together to improve infrastructure for agricultural producers and rural businesses and families. By using the hashtag #RebuildRural, the coalition demonstrates to policymakers the challenges rural communities face when it comes to their often-times crumbling or outdated infrastructure.

"We at Farm Credit recognize that high-speed internet is essential to our customers, and we'll continue to work to bring both attention and funding to this critical issue," says Farm Credit Bank of Texas Board Chair Jimmy Dodson. "We also encourage our customers to contact their elected representatives to ask them to support rural broadband connectivity." ■ KM

Research local internet service before buying rural property

Whether you're shopping for your first country home or buying another farm in the next county, check out the local broadband service first:

- **Talk to the neighbors** — how do they connect to the internet?
- **Check with area cell providers** — what is the connection speed and cost?
- **Check your signal strength** — walk the land and see how many bars you get on your handheld device.
- **Check with your electricity provider** — does it offer broadband service? If not, does it have a plan?
- **Test your internet upload and download speeds** — use a phone app like FCC Speed Test, available at [fcc.gov/BroadbandData/consumers](https://www.fcc.gov/BroadbandData/consumers).



WELL STOCKED

The Fritsch family fills a niche in the Texas cattle industry, buying stocker calves at local sale barns and feeding them right.



FRITSCH CATTLE COMPANY

Fayetteville, Texas

For stocker and feeder cattle financing, Gary, Brad, Bubba and Todd Fritsch rely on revolving lines of credit from Texas Farm Credit.

Texas cattleman Gary Fritsch was just 16 when he learned a lesson that would shape his lifelong business philosophy.

“I went to the bank in Fayetteville and asked the banker for a loan to buy some cattle. He asked me if I had any cattle to offer as collateral,” Gary says, recalling the mid-1960s experience. “I told him if I already owned some cattle, I wouldn’t need a loan.”

Not surprisingly, the loan request was denied. But the enterprising teenager was not deterred. Rather than give up, he borrowed funds from his aunt and resolved

to build a cattle herd on his own. “I’d buy one or two animals and sell them and pay my bills. Then I’d buy three or four,” Gary says, explaining how he built a cattle business by reinvesting in his own operation.

Today he operates Fritsch Cattle Company, buying and selling several hundred head of cattle a day. Yet he still follows the same approach he adopted as a teenager.

“Every calf we buy, we buy one at a time,” he says.

to build a cattle herd on his own.

“I’d buy one or two ani-

Up to 30 auctions a week

Fritsch Cattle Company is a preconditioned stocker operation and cattle order-buying business, supported by Texas Farm Credit. Headquartered near Fayetteville — midway between Austin and Houston — the operation involves Gary and his wife, Betty, and their sons, Brad, Todd and Ryan, better known as Bubba.

Six days a week, Gary, “the boys” and two additional buyers attend 25 to 30 cattle auctions within 100 miles of Fayetteville. On the road by mid-morning, they head in different directions — Gonzales, Lexington, Bryan and other points



Photos by Mark Matson

Jake Miles, left, and Brad Fritsch gather cattle to ship to the feedyard.

— buying cattle for Fritsch Cattle or other producers.

The next day, the new purchases are sorted by weight, quality and sex. Each animal is tagged, vaccinated, branded and treated for apparent health issues. Then they're put on owned or leased pastures in the area. It's all part of the post-weaning program to help them adjust to a new environment.

"What we do is buy young animals, try to get them strong and healthy, and feed them right," Gary says.

Located in cow-calf country

It's a formula that works for the Fritsches, largely because of their location in Central



At the heart of Fritsch Cattle Company are family members, from left, Gary, Bubba, Betty, Todd and Brad. The operation is headquartered in Central Texas.

Texas. The region is home to numerous small and part-time cow-calf operations that depend on local sale barns to market their animals.

"Most of the calves we buy are from herds of 30 cows or less," Gary says.

Generally, the Fritsches look for heifers and steers weighing between 250 and 800 pounds with strong gain potential. They retain about 70% of their purchases for their own operations. The remaining 30% are for other producers.

"It's kind of like the stock market. When the market's up, we don't buy as many cattle, and when it's down, we try to buy more," says Gary, a licensed livestock dealer. "But because we deal in a large volume, things can go well or go poorly."

Vulnerable to world events

For years, the Fritsches have used puts and calls and other price protections to reduce their risk in the cattle market. Still, Brad points out, they're vulnerable to external events.

"In the cattle business, you can think everything's good," Brad said. "And then

overnight something happens in the world, and it all changes."

But whether the market is up or down, "pay day is always down the road," Gary says. "We don't get paid until the cattle are sold."

Water, feed and shade

To get their stockers ready for finishing, the Fritsches precondition them on high-quality pasture, supplemented with a ration they mix themselves, plus hay in winter. About 30 to 40 days after the cattle start eating 15 to 18 pounds of feed daily, they're shipped to feedyards in the Texas Panhandle.

"We always want to have good water, good feed and plenty of shade — and people who know how to check the cattle," Gary says. "That's what keeps the place going."

The "place" includes the separate operations they each run. Brad and Bubba own land and cattle in a partnership known as B&B Cattle. Todd, a former country music recording artist, owns his own cattle and recently purchased the Giddings Livestock Commission. Although not a



“Texas Farm Credit treats us well. What I like is the profit-sharing. And the interest rate is so good.”
— Gary Fritsch

Brad Fritsch pens a group of calves just delivered from a local sale barn. The Fritsches attend 25 to 30 auctions a week, buying heifers and steers for their own stocker operation and other producers.

part of Fritsch Cattle Company, their sister, Rachel, and her husband, Daniel Schley, raise show pigs and feeder cattle nearby. Betty handles accounts payable, and Brad's wife, Amy, manages the office.

An early start

Buying, backgrounding and selling cattle — taking them from weaning to the feedlot stage — is a family tradition.

“I started with one calf, probably when I was 6 years old,” Gary says. His children did the same.

“I'd buy the boys one or two calves at a time. As they got older, they'd take their profits and buy some more,” he says. “I instilled in all of them, if you want to get ahead, pay your bills first and set some money aside for your next purchase.”

He also cosigned their first cattle loans when they were in high school or college. Today, they all have their own revolving lines of credit with Texas Farm Credit. So do two of Gary and Betty's grandchildren.

“Texas Farm Credit treats us well,” Gary says. “What I like is the profit-sharing. And the interest rate is so good.”

Farm Credit support

Their loan officer, Kevin Hemann, relationship manager with Texas Farm Credit, reports that the entire family spends countless hours serving the community.

“It's a pleasure to work with the Fritsch family and see their passion for agriculture and young people firsthand,” Hemann says. “We look forward to working with them for years to come.”

With 10 children among them, the Fritsch siblings also appreciate Farm Credit's support for rural youth activities.

“Texas Farm Credit has been so good to support the kids in FFA and 4-H and to be at the school functions,” says Brad, who along with Amy was a delegate to the 2015 Farm Credit Young Leaders Program. “You just tell them such and such is going on, and somebody from Texas Farm Credit will show up to support it.

“They're out there helping to support agriculture.” ■ JH

OFFICE LOCATIONS

CANTON BRANCH OFFICE

335 WEST DALLAS STREET
CANTON, TX 75103
(903) 567-2251

GILMER BRANCH OFFICE

1261 HIGHWAY 271 SOUTH
GILMER, TX 75645
(903) 734-5550

LONGVIEW BRANCH OFFICE

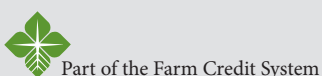
3538 FOURTH STREET
LONGVIEW, TX 75605
(903) 243-8031

SULPHUR SPRINGS BRANCH AND ADMINISTRATIVE OFFICE

303 CONNALLY STREET
SULPHUR SPRINGS, TX 75482
(903) 885-9566

TERRELL BRANCH OFFICE

1541 SOUTH ST HWY 34
TERRELL, TX 75160
(972) 932-3610



A New Year, New Hope

"The farmer has to be an optimist, or he wouldn't still be a farmer," said humorist Will Rogers.

Indeed, farmers and ranchers are eternal optimists — especially at the beginning of a new year. In January, we generally restart the clock in agriculture. What happened last year is behind us. With a new year comes the hope of perfect weather, strong commodity prices, new markets and favorable legislation.

Counting our blessings

At Legacy Ag Credit, we're excited about 2022, and we hope you are, too. At the same time, we're counting our blessings from 2021.

While the COVID-19 pandemic impacted lives and livelihoods in ways no one could have predicted, there's much we are grateful for. Agriculture kept working, and Legacy Ag Credit kept working for you. Our territory did not suffer catastrophic wildfires and drought. For the most part, moisture was adequate but not excessive. Interest rates remained low, and the agricultural economy stayed strong.

Legacy Ag Credit experienced strong loan growth in 2021, indicating our customers' confidence in the ag industry. We're proud we were able to help a significant number of customers make their first rural land purchase, in some cases returning to their roots or starting their first ag enterprise.

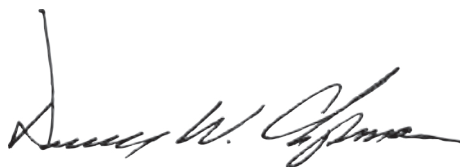
Our goal as a cooperative is to provide customers with value for their membership. Thus, we were particularly pleased to distribute \$2.47 million in patronage to customers in 2021 based on the previous year's net earnings.

Looking forward

Now as we begin 2022, we look forward to continuing to provide top-notch customer service and products. Last year, we introduced mobile banking and electronic signature software to accommodate your busy lifestyle. That technology allowed you to manage your loan account from your home or tractor. This year, we're further improving our online products and services to give you an even better banking experience.

Above all, we hope our competitive financing solutions will help you achieve your goals and dreams. Our team members can't wait to visit with you face to face in 2022, whether it's at your place, at our branch office or at community events.

Best wishes for good health and good farming and ranching in the year ahead.



Derrell W. Chapman
Chief Executive Officer



A PIECE OF THANKS

Legacy Shows Appreciation With Pearl's Pies

The holiday rush is over. Family members have returned to their respective homes, and Legacy borrowers are left with a little peace and quiet — and pie.

For the past two years Legacy Ag Credit has given every borrower the opportunity to receive a homemade pie as a “thank you” simply for being a borrower. Each pie is lovingly made in the kitchen of Hannah Parker.

Hannah is the owner, baker and head-of-everything at Pearl's Kitchen. She closes her restaurant and bakery for an entire week each year to hand-make the hundreds of pies that are shipped to Legacy borrowers.

Baked Great-Grandma's way

When asked how her pies are different (and so amazing) from other bakers' pies, Hanna had a ready explanation.

“At Pearl's, we do things the way your great-grandma would have done them: We are getting back to the basics in the same way the generations before us did out of necessity, only now it is a matter of taste,” she said. “In our fast-moving, over-industrialized world, we believe the one thing you ought to be able to count on is real food, crafted with integrity, from fresh ingredients.”

Pearl's offers more than just amazing pies. At their restaurant in Mount Pleasant, you will find a seasonal staple menu that is available daily during the respective season. The menu includes soups, salads and sandwiches, as well as a rotating plate of the day, which is generally a traditional Southern dinner that incorporates fresh, seasonal ingredients and flavors from the South.

Pearl's relies on a traditional manner of food preparation, starting at the basic level. Jams, jellies, spreads, chutneys and other offerings begin as simple raw ingredients, before they are handcrafted into the food products you enjoy.



Every fall, Hannah Parker of Pearl's Kitchen in Mount Pleasant bakes hundreds of pies for Legacy Ag Credit. At left, center photo, boxed pies are stacked, ready to ship to Legacy customers.



New Canton branch office coming in 2022

A new year generally brings a host of resolutions. For Legacy Ag Credit, a new year means a new office in Canton, Texas.

Just down the road from our current office on West Dallas Street, the new office location will be better equipped to serve borrowers.

“Legacy Ag Credit has experienced significant growth in the region in recent years, as more and more people choose to live in

the country or purchase rural property,” said Derrell Chapman, Legacy chief executive officer. “We hope our new Canton office will provide greater convenience and accessibility for existing and future customers and will be a welcoming presence in the community.”

Construction is expected to begin soon.

Stay connected with Legacy Ag Credit

Keep your contact info up to date

At Legacy Ag Credit, we want to keep you in the loop on everything that’s happening here. We also want to ensure you receive important updates regarding your accounts.

That’s why it’s critical that we have your current contact information.

If you recently moved, changed addresses or updated your phone number, please take a few minutes to let us know.

By keeping your contact information up to date, you will receive these communications in a timely manner:

- Patronage checks
- Stockholder notifications
- Annual reports
- Election information
- Ag Banking Online updates

How to update your contact information

The fastest way to provide us with your new contact information is to call us at 866-885-3522. Alternatively, you can drop by your branch office with the correct information.



Applications for scholarships and 4-H, FFA grants due March 31

Calling all high school seniors! Legacy Ag Credit is awarding \$20,000 in scholarships in 2022.

Graduating high school seniors involved in agriculture are invited to apply by March 31 to be eligible for a scholarship opportunity from Legacy. The lending cooperative will award seven scholarships this year.

Legacy Ag Credit will also award up to \$5,000 in grants to FFA chapters or 4-H clubs to help fund a project, structure or facility improvement.

To be eligible, scholarship applicants and rural youth organizations must reside within Franklin, Gregg, Harrison, Hopkins, Kaufman, Marion, Rains, Upshur, Van Zandt or Wood counties.

Applications must be received by Legacy by March 31, 2022.

Visit legacyaca.com/news-resources/scholarships for applications and more information.

In the community

Legacy Ag Credit has a genuine passion for agriculture and the communities we serve. Our branch employees have been on the road lately, representing the association and helping at community events. Here are some highlights of their efforts.



Barbecuing burgers for the Dinner Bell food ministry at the United Methodist Church, Sulphur Springs.



Sponsoring the balloon race in Longview.



Hosting a lunch-and-learn meeting for Realtors in Gilmer.



Attending the wildlife informational meeting in Gilmer.



Celebrating the Canton Chamber of Commerce "business of the month" award.



Representing Legacy Ag Credit at the Texas and Southwestern Cattle Raisers convention in Fort Worth.

Like a credit card, but without the high interest rate

REVOLVING LINE OF CREDIT HELPS CONTROL CASH FLOW

If you're a farmer or rancher, your bills are never-ending. From budgeted costs like feed and fertilizer to unplanned expenses such as machinery repairs and vet bills, you may lay out a lot of cash before you receive any income.

A revolving line of credit (RLOC) is a popular way to manage your cash flow while financing all those expenses.

This type of loan functions like a credit card, but without the high interest rate.

"It's basically a way to finance expenses until you sell your crop or livestock," says John O'Brien, Texas Farm Credit chief credit officer. "But unlike traditional loans, you only pay interest on the money you use."

Clint Walker, vice president of lending at Legacy Ag Credit in Canton, Texas, notes that a revolving line of credit is useful for medium-size and part-time farmers and ranchers, as well as large producers.

"For example, a midsize hay producer might have labor, fuel and fertilizer expenses all year and sell their product in fall and winter," Walker says. "A revolving line of credit would help this producer manage cash needs while minimizing interest costs at the same time."

How does a revolving line of credit work?

A revolving line of credit — sometimes nicknamed a revolver — is an open-ended operating loan that's preapproved for a specified sum or predetermined spending limit. The available loan balance decreases as you make withdrawals and increases as you pay the money back. Funds can be advanced, paid back and re-advanced up to the loan's maturity date.

The best part: You only pay interest on the funds you withdraw, not the total line of

credit. There is no set monthly payment with revolving credit accounts, although interest accrues as with any other credit.

When is it useful?

In an agricultural operation, a revolving line of credit can provide day-to-day liquidity and fund ongoing expenses when the production cycle and timing of sales create cash flow challenges. A "revolver" may be used to finance purchases or receivables — products that have been delivered but not paid for yet.

What are the RLOC terms?

The term or loan period for a revolving line of credit is generally one year. However, it can range up to three years or even longer for commercial operations or those that have long production cycles, such as timber operations.

What's the difference between a regular line of credit and a revolver?

With a nonrevolving line of credit, the borrower makes withdrawals throughout the term of the loan. As principal payments are made, funds do not become available again to re-borrow. A nonrevolving line of credit is most often used to fund farm inputs, supplies and budgeted expenses for the current operating cycle.

How is a revolving line of credit secured?

RLOCs can be secured by assets, including:

- Inventories
- Accounts receivable
- Equipment
- Real estate

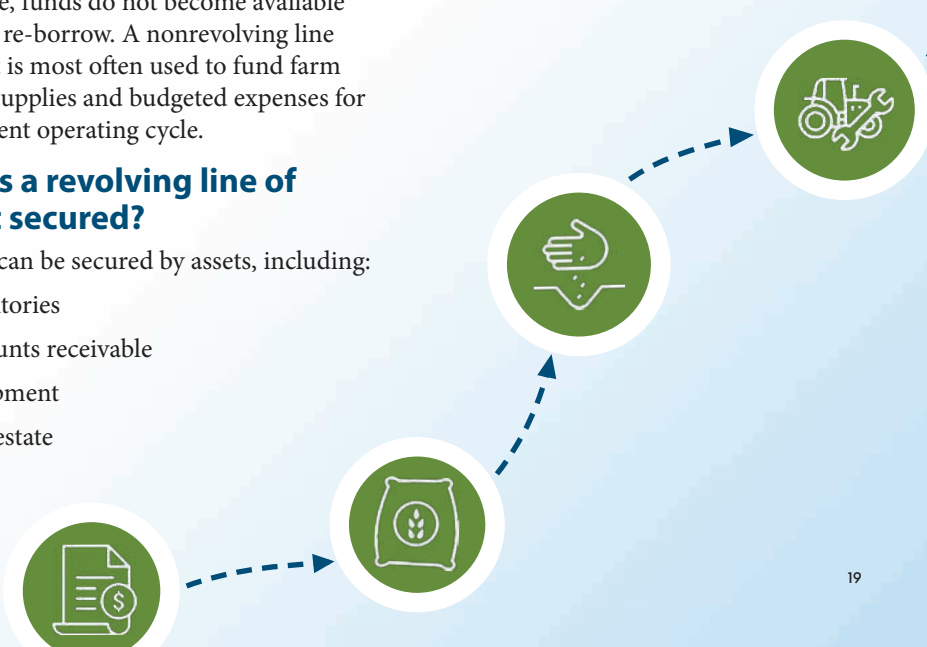
How are interest payments calculated?

The interest rate is variable and charged only on the exact amount of money you use, when you use it — not on the entire credit line. In this way, it's like a credit card.

What are other features of a revolving line of credit?

- There is no fixed repayment schedule on the principle. Interest payments are usually due monthly or quarterly.
- The credit limit is based on the borrower's creditworthiness, just like any other loan.
- A revolver offers more flexibility than a traditional loan. The borrower can spend on various needs, including unbudgeted expenses, without having a specific predetermined purpose.
- It can safeguard against future cash flow problems.

Ask your loan officer how a revolving line of credit can be a useful financing tool for your agricultural operation. ■ JH





Photos by Mark Matson

ranching, rodeos and real estate

**For Bob Tallman, the voice of professional rodeo,
there's life outside the announcer's box.**

BOB AND KRISTEN TALLMAN

Bobby T's Beef Jerky
Poolville, Texas

AgTexas provides the Tallmans with land, operating, agribusiness, improvement and home refinancing loans, plus pasture insurance.

Pass the pasta, please. It's suppertime at the Tallman family's dining table, and three generations are gathered to share their day, as they do every evening.

Patriarch Bob Tallman, "the voice of professional rodeo," often missed out on family meals in the past because he was touring on the rodeo circuit.

Then COVID-19 hit.

"When the pandemic set in and the world shut down, we would have been beat if it wasn't for our cattle and AgTexas Farm Credit Services," he says.

Much to his enjoyment and the delight of Kristen, his wife of 52 years, he found himself at the family ranch full time.

Announcing rodeos

As a fifth-generation rancher, Bob's been around livestock and rodeos since his childhood in Nevada. He loved roping but preferred to hang out with the cowboys. When a rodeo producer gave him a shot behind a microphone in 1969, Bob found his calling at age 22.

For more than 50 years, he's announced rodeos big and small in his trademark drawl. To date, he's been voted Professional Rodeo Cowboys Association Announcer

of the Year 12 times and was named the 2020 Legend of ProRodeo.

So what does a rodeo announcer do when there are no rodeos?

If you're Bob Tallman, you work cattle, build your side businesses, start another career and enjoy the rural home you financed with Farm Credit.

Raising cattle and selling real estate

On their 3T Rodeo Ranch, northwest of Fort Worth, Bob and Kristen run about 100 head of commercial Angus cows with help from a hired hand. To feed their herd, they grow and bale sudangrass for hay.

Bob Tallman surveys his commercial Black Angus cow herd. He sells the beef by the box or custom order.

Besides running the cow-calf operation, they produce Bob Tallman's Reserve Beef — organic Black Angus beef available by the box or custom order. During the pandemic, "pasture-to-plate" marketing via social media helped keep their beef business afloat. So did their ties with AgTexas.

"A lot of small businesses didn't survive, but we kept going," Bob says. "A big reason why is our strong relationship with AgTexas Farm Credit Services. Everything we do on our property is through operating loans for feed, cattle and equipment with AgTexas. We also have our pasture and rainfall insurance with them."

In the meantime, Bob used his time away from the arena to launch a new career. In mid-2020, he studied up and became a licensed Texas real estate agent.

"I thought I'd forgotten algebra, but I passed the test," says Bob, an associate with The Platinum Group in Weatherford. "Toughest one I ever took!"

Making jerky

Boxed beef and real estate are not his only side gigs. More than four years ago, AgTexas backed Bob and Kristen when

they founded Bobby T's Beef Jerky, billed as "authentic cowboy beef jerky."

"When I was on the road, I got tired of buying junk jerky at truck stops and convenience stores," Bob says. "I told Kristen that we could make something better than that. So we did."

After researching the market, the Tallmans partnered with Ranch House Mesquite Smoked Meats in Menard, Texas. The company hand-cuts, marinates, smokes and private-labels the jerky using top USDA-inspected beef from San Angelo. Available in four flavors, Bobby T's Beef Jerky is sold online and at Boot Barn, Central Market, National Roper's Supply and other retail stores.

Expanding the ranch

Texas has been home since the late 1990s, when the Tallmans relocated from Oregon to a small ranch with a large house south of Weatherford. A few years later, they bought a larger ranch and built a smaller house.

"We downsized our home and upsized our acreage," Kristen says. "This ranch also had better soil."

More elbow room allowed daughter Nicole and her husband, Daniel Pennell, and twins, Cashly and Canyon, 13, to build a house on the property.



Kristen Tallman, left, keeps their North Texas ranch running while Bob's on the rodeo circuit.



Bob Tallman holds four different flavors of his Bobby T's Beef Jerky, available online and in retail stores.

Even Bob and Kristen's house and ranch have a Farm Credit connection. In 2014, they refinanced with AgTexas. Two years later, they bought adjoining land with AgTexas financing. Other loans allowed them to enlarge their home.

Constructed of metal and steel, the one-story house was designed to withstand hail and high winds. Spray-foam insulation in the attic and all walls keeps the house comfortable, no matter the time of year.

"Our favorite room is the kitchen," Kristen says. "I cook every night for all six of us. That's rare these days, but it's a tradition in our family. We've always been close."

Bob chuckles.

"Yep, Grandma does the cooking, and the kids do the praying," he says. "It's a pretty good old-fashioned way to live life." ■ SSR

To learn about the Tallmans' jerky, visit bobbytsjerky.com.

PURE PARADISE

A Texas couple trades the suburbs for country living and longhorn cattle.

Four years ago, Dean and Sandra Whitlock decided to trade their suburban home for remote country life west of Fort Worth, Texas. At first, they missed shopping centers, restaurants and other big-city conveniences.

Not anymore. Now the Whitlocks only leave their Rockin W Ranch near Mingus long enough to run errands.

“We’ve even decided we don’t need to travel,” Dean says. “Why bother? Our place is pure paradise to us.”

Empty nesters

For 13 years, the couple and their four children lived in the Dallas suburb of Rockwall. To get to work, Dean commuted two hours to their sandstone quarry in Erath County — one of two quarries and other companies they own.

After their youngest child left home in 2016, the Whitlocks searched and searched for land to buy near their stone business.

Then a friend told them about 250 acres less than 7 miles from the quarry. Dean drove out to look at the property. Past the entrance gate, grassy pastures stretched before him, then rose 100 feet to an expansive plateau. The ranch property included two houses, two barns and a swimming pool. One home atop the plateau offered stunning views.

“The place just felt right,” Dean says. “I called my wife, and she said buy it! Twenty minutes later, I texted the owner back and made a deal.”

Ag lending specialist

At first, the couple considered a traditional bank loan. Then they heard about a lender that specializes in ag-related financing.

“A commissioner here recommended Lone Star Ag Credit,” Dean says. “I met with office president Gerrit Schouten, and we closed on the land in March 2017. The next year, when we built our new modern ranch-style home, Lone Star was there for us.”

The Whitlocks partnered with the rural lending cooperative again in August 2020, when they bought 50 adjoining acres.

“Everyone at Lone Star Ag Credit is so welcoming and enthusiastic,” he says. “They’re genuine folks who want to help people accomplish their dreams.”

Top-notch longhorn herd

As new landowners, the Whitlocks wanted to keep their property in agricultural use. When a family member suggested raising longhorn cattle, Dean liked the idea. Long valued as Texas icons, the cattle are prized for their extremely long horns, which can measure 90 inches or more from tip to tip. They’re docile and tough, too.

In June 2017, the Whitlocks bought six registered Texas longhorns from breeder Stacey Schumacher, who recently was elected to the Lone Star Ag Credit board of directors. They could have raised the animals as pets, like many owners do. But Dean wanted to develop a top-notch herd. With that goal in focus, he researched the longhorn cattle business and hired a consultant.

DEAN AND SANDRA WHITLOCK

Rockin W Ranch
Mingus, Texas

Lone Star Ag Credit financed the couple’s ranch and new home.

With financing from Lone Star Ag Credit, the Whitlocks built a contemporary home overlooking the surrounding ranchland.



Photos by Mark Matson

Sandra and Dean Whitlock are right at home on their 300-acre slice of “paradise.”

“I’ve always believed that if you do something, then do it the very best you can,” he says.

Longhorn renaissance

Today Whitlock Longhorns includes a herd of 60 longhorn cattle that boast world-class genetics.

Barely five years into their operation, the Whitlocks have already earned a reputation as outstanding breeders. In October 2020, they won the Texas Longhorn Breeders Association Grand Champion Female Award. In March 2021, they showed the highest-selling heifer at the Texas Longhorn Legacy Sale in Grapevine.

“Longhorns are seeing a huge renaissance in activity and prices,” Dean says. “Many

longhorn cows have sold in the past 18 months for six figures. It’s exciting to be a part of that. We also love the camaraderie in this business. People are so thoughtful and encouraging.”

Family and community

Slower-paced days and wide-open spaces on the couple’s Rockin W Ranch convinced family members to leave their hectic suburbs, as well. Today Sandra’s parents and two of Dean’s siblings and their families either have homes on the ranch or live nearby. Sons Michael, Zack and Collin, and Collin’s wife, Ashley, also live on the property and work for family businesses. Daughter Alex Whitlock still lives in Rockwall.

“As a big family, we get together three or four times a week to share a meal or play games,” Dean says. “It’s been great.”

Occasionally, he and Sandra drive 10 minutes away to Gordon, which boasts 550 residents.

“Last week, the postmaster wanted to see our vacation pictures,” Dean says. “The UPS man saw me and gave me our packages. Then the owner of Gordon Hardware walked across the street and handed me my order. That just doesn’t happen in a big city.

“The country lifestyle is so powerful, real and enriching. It makes all the difference in the world. Sometimes I can’t believe we ever lived in the city.” ■ SSR

Visit whitlocklonghorns.com for more information.



These two longhorns are part of the Whitlocks’ herd of 60 longhorns, which includes the 2020 Texas Longhorn Breeders Association Grand Champion Female.



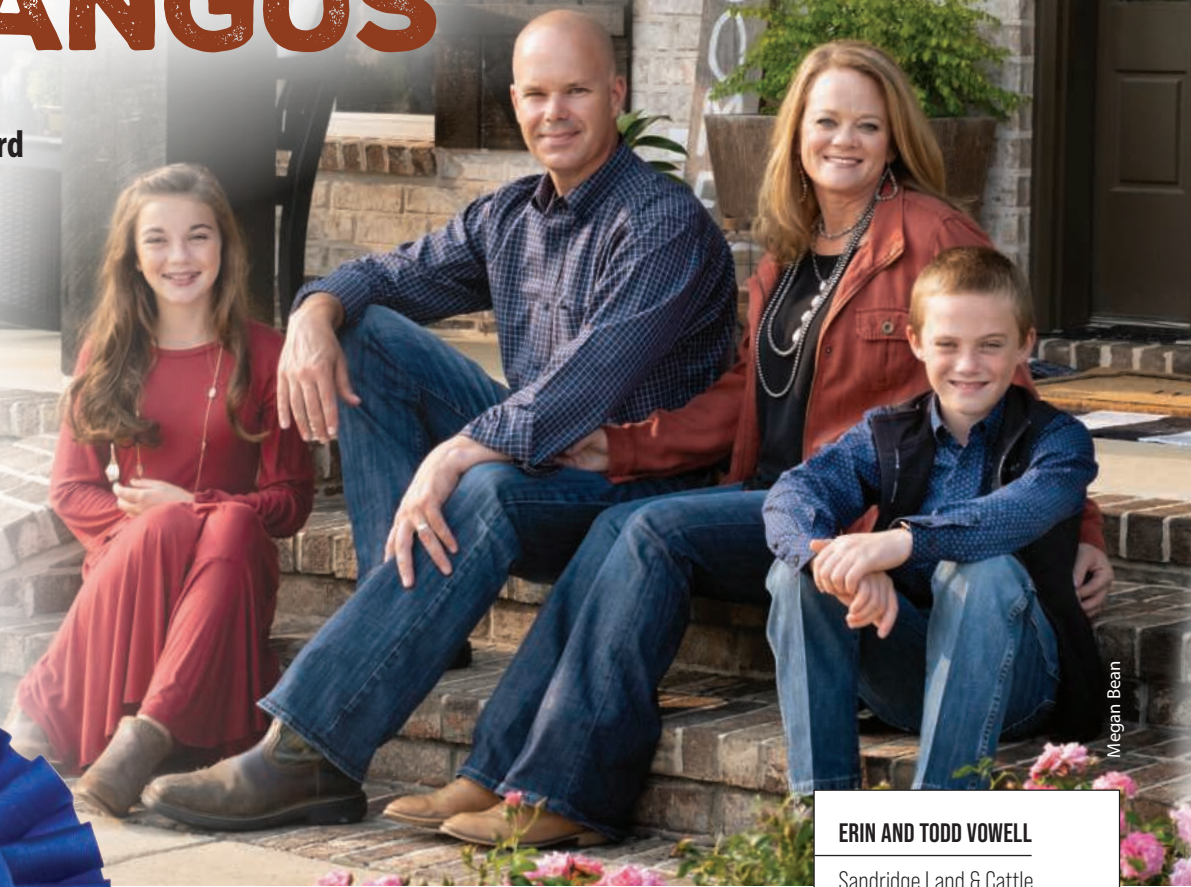
BLUE-RIBBON RED ANGUS

For the Vowell family of Mississippi, improving herd genetics and expanding into Oklahoma are a winning combination.

The Vowells' seedstock operation is earning a reputation for breeding award-winning Red Angus. From left are Addison, Todd, Erin and Cade.



Brooke Becker/shutterstock.com



Megan Bean

ERIN AND TODD VOWELL

Sandridge Land & Cattle
Forest, Mississippi, and
Perkins, Oklahoma

Southern AgCredit financing helped
the Mississippi family expand their
Red Angus seedstock operation.

When Erin and Todd Vowell were newlyweds, Erin hoped to someday see cattle from every window.

"It sounds silly, but it goes back to my grandfather's ranch," Erin says. "Those were my favorite childhood memories."

It wasn't silly to Todd, who grew up on a cattle farm.

Fifteen years later, their Forest, Mississippi, home is surrounded by pasture. And in 2020 they expanded their Red Angus seedstock operation by purchasing a ranch in Oklahoma.

The plan came together thanks to good friends, good timing and a loan from Southern AgCredit.

Going for quality

Sandridge Land & Cattle has quickly grown. It started small when daughter Addison, now 14, was old enough to show animals.

"Red Angus are very efficient cattle with a great disposition, so they were a great fit for our young showman," says Erin, who manages the cattle operation. "And Angus beef has excellent marbling and quality."

In fact, the Vowells stock Angus beef at their 13 Vowell's Marketplace stores and three other grocery stores in Mississippi and Alabama.

"Our brand is truly built around the meat department," says Todd, president of the grocery business his grandfather started in 1945. "We still cut all of our meat in the store."

But the family's purebred cattle aren't destined for the meat case. They're winning in the show ring.

Last year, Addison won a \$1,500 scholarship to Mississippi State University when her champion Red Angus heifer was named

the Dixie National Junior Round-Up Supreme Beef Female. Her brother, Cade, 12, showed the heifer's week-old calf. That's just one of several wins for the siblings.

Making a westward expansion

Red Six Mile Ellie 205G, Addison's cow, now enjoys the moderate climate and more diverse forages of their new ranch near Stillwater, Oklahoma.

The ranch helps the family access new markets, better cattle prices, and lower freight and feed costs.

"Oklahoma is a hub for cattle sales and operations," Erin says. "There's more opportunity there for our seedstock operation. We do a lot of embryo transfer and AI work, and use the same type genetics at both locations."

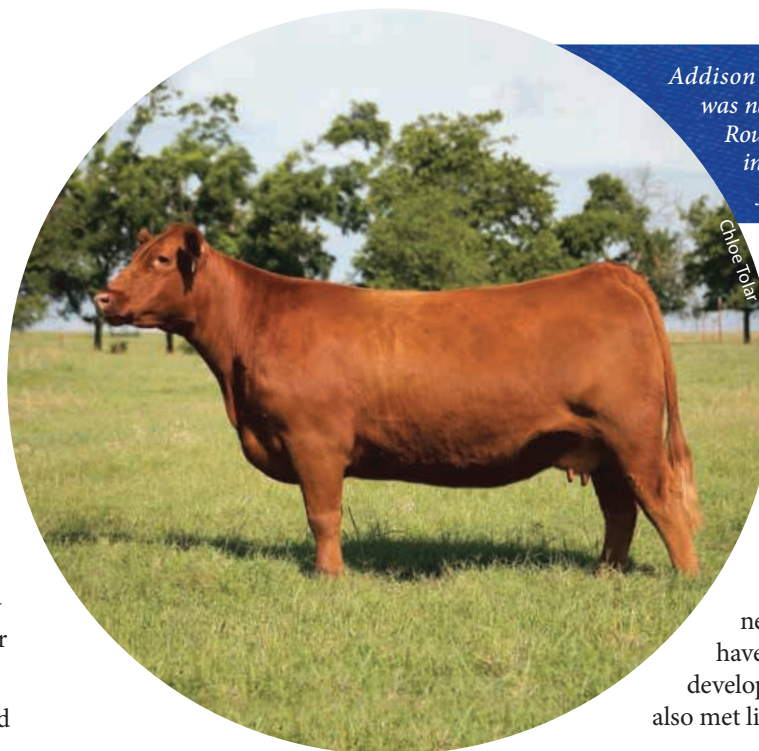
The Vowells market their bulls and females through an annual bull sale, private sales and consignment sales across the U.S. They also offer show heifers and embryos.

Purchasing the turnkey operation was an opportunity they couldn't pass up. But they had to act quickly to pull it off.

Financing with Southern roots

The Vowells called Southern AgCredit based on the lender's patronage program and competitive interest rates. It turned out Kevin Brown — whom Todd helped coach for high school football — was on the staff in Ridgeland, Mississippi.

"Kudos to Kevin," Erin says. "He had the best rates and made it as easy as possible. Everybody at Southern AgCredit jumped through hoops to close the loan on a tight schedule."



Addison Vowell's heifer Ellie, left, was named Dixie National Junior Round-Up Supreme Beef Female in 2021. Ellie now lives at the family's Oklahoma ranch.

Chloe Tolar

Bonding through the cattle industry

The Vowells are now focused on building and improving their herd in both locations.

"Our goal is to be on the forefront of improving the breed as a whole," Erin says. "We've partnered with great people who have extensive breeding and development knowledge. We've also met lifelong friends."

Those friends and partners include Tony Tolar and his family, as well as Cody Maske and his wife.

"Tony, our Oklahoma ranch manager, and Cody, our ranch manager in Forest, help with breeding decisions and day-to-day operations," Erin says. "And the kids are very hands-on. It's been a huge character-builder for them and an opportunity to learn to take the good and the bad."

But lately, they've been on a winning streak.

After the 2021 Dixie National, Ellie and two calves from an embryo flush all had division wins at the North American Junior Red Angus event. And one, a calf they sold to a family in Colorado, went on to be named Reserve Champion Other Purebred Heifer at the Colorado State Fair.

"We love to see our customers successful," Erin says. "And those cattle are special to us, too. We are just tickled." ■ CF

Todd, who serves on the board of a local bank, says he and Erin always shop around.

"We like to diversify in business and financing," he says. "But the most rewarding experience thus far was with Kevin and Southern AgCredit."

A few months later, the Vowells refinanced their Mississippi land with the lending co-op.

"I think they appreciate the way we understand their operation," says Brown, now Ridgeland branch manager. "Southern AgCredit is involved in the local ag community and is the title sponsor of the Dixie National Rodeo. We have a passion for ag financing."

"Kudos to Kevin. He had the best rates and made it as easy as possible. Everybody at Southern AgCredit jumped through hoops to close the loan on a tight schedule."

— Erin Vowell



Bred heifers graze near the Vowells' home in Forest, Mississippi.

Megan Bean



A PLACE TO GROW

After a long search, a young couple finds the perfect place to raise children and horses.

COLTON AND CASEY RUSSELL

Plainview, Texas

Financing from Plains Land Bank helped the Russells purchase their first home and rural land.

When Colton and Casey Russell married three years ago, they set up a “goal board” in their kitchen. Topping the list: Buy a house.

Last winter, the couple finally accomplished that goal, thanks to the support of Plains Land Bank. But for a while, they didn’t know when they would ever purchase their first home together.

A tight real estate market

For months the Russells scanned online rural property listings looking for the perfect country home. They weren’t fussy about location. They simply wanted a house and a bit of land in West Texas where they could rear their three children and raise their horses.

In Texas’ tight rural real estate market in 2020, offerings were few.

“At one point, we drew a circle on the map on Realtor.com between Fort Worth

and Lubbock. We checked listings every night,” Casey says. “There weren’t many places on the market that fit what we were after.”

Complicating their search, they discovered not all lenders want to finance rural real estate — especially not for self-employed entrepreneurs.

“Conventional banks don’t like to take a chance on rural property,” Colton says. “Then you add in a successful network marketing business, plus horses and cows, and that really sets them off.”

A comfortable financing relationship

In October 2020, the couple made an offer on their dream place — a house south of Plainview on 12 acres with corrals and two barns. For financing, a fellow self-employed entrepreneur recommended Plains Land Bank, where the couple met Loan Officer Ryan Pierce.

“Ryan took a chance on us, and we took a chance on him and Plains Land Bank, and it worked out,” Colton says. “We could talk to him about agriculture and rural life, and it was just a comfortable relationship.”

Soon after the loan process began, their offer was accepted.

“We went through COVID distancing and ‘snowmageddon’ last winter, and Ryan stuck with us and got the loan done,” Casey says.

Perfect for children and horses

Built in 1939, the four-bedroom house features original hardwood floors and play areas for daughters Lincoln and Cherokee and baby son Towns. For Colton, the property is driving distance to their land, cattle and horses in Motley, Hale and Briscoe counties. And for Casey — a home-based entrepreneur, author, motivational speaker and



Photos by Dylan Voyles

Colton and Casey Russell gather in front of their country home near Plainview, Texas, with their children, from left: Towns, Lincoln and Cherokee.

social-media maven — the house offers plenty of space to work and fulfill her role as mom.

The property is also perfect for the Russells' quarter horses. Colton and Casey come from families steeped in ranching and horse breeding. They hope to carry on those family traditions for generations.

Casey's parents, David and Gayle Graham, instilled the Western way of life and an appreciation for horses in her. From rodeo arenas to racehorse tracks, she was involved with horses and cattle her entire adolescence. Like her dad, a state champion calf roper, Casey competed in rodeo and was fortunate to ride top-of-the-line horses. Her family still breeds and raises quarter horses in Central Texas, and she's excited about doing the same with Colton and their children.

Colton's background is similar. An eighth-generation cowboy, he was reared on the Matador Ranch outside Matador, Texas, seven hours from Casey's home. His maternal grandfather raised ranch horses. Although he was involved in numerous activities, his passion was rodeo. He rode broncs and later qualified for the national cutting horse competition. Barely out of high school, he financed his first 10 head of cattle with a

“We've been so happy with the Land Bank. We prayed for this home. We knew we could do it financially, but we just needed someone who believed in us.”

Farm Credit operating loan. Today he owns 100 head through his Buzzard X Cattle Co.

Next plans and goals

The Russells are thrilled to have a place where they can raise and train horses. With sights set on developing roping horses,

Colton and Casey are working to build their dream place — a complete horse facility that will include a riding arena, round bronc pen and horse walker.

Their band of broodmares includes one Colton purchased from the Matador Ranch, where his dad is

general manager, and two mares his grandfather raised. They plan to grow the herd by continuing to breed a few mares to high-performing cutting studs.

For now, the couple is leasing land for hay and pasture. However, they hope to expand their operation by purchasing more land for both their cattle and horses — and to involve Plains Land Bank in their plans.

“We've been so happy with the Land Bank,” Casey says, reflecting on their homebuying experience. “We prayed for this home. We knew we could do it financially, but we just needed someone who believed in us.”

Now, it's on to the next goal. ■ JH



Sisters Cherokee, left, and Lincoln entertain their cat, Gatorade, while their parents discuss their quarter horse operation with Plains Land Bank Loan Officer Ryan Pierce, right.

Closer to home

Legendary MLB relief pitcher Lee Smith finds happiness on the farm.

LEE SMITH

Castor, Louisiana

Louisiana Land Bank
refinanced Smith's timber
and agricultural land.

Retired baseball player Lee Smith says he'd rather be on his tractor working his 300-acre Louisiana farm than almost anything else.

Big. Tough. Intimidating. For more than 18 seasons, National Baseball Hall of Famer Lee Smith struck fear in the hearts of opposing players as one of the game's most dominating relief pitchers. After his retirement in 1997, Smith's Major League Baseball record of 478 saves stood for almost a decade — and he still ranks No. 3.

With a menacing scowl and blazing fastball, 6-foot-6-inch Smith was formidable at best, downright scary at worst. He was the template of the overpowering closer.

Off the mound, Smith is the exact opposite.

With a quick smile and an infectious laugh, the 64-year-old is a good-natured, small-town Louisianan. Today, even with all the accolades related to baseball, Smith says he would rather be on his John Deere tractor working his 300-acre farm than almost anything else.

"There's nothing more peaceful than listening to the radio and cutting hay," Smith says with a chuckle. "I've even developed a

"I think that growing up on the farm built a work ethic in me and the notion to always give people their money's worth."

— Lee Smith

preference for country music over the past few years. I love that Keith Urban. And Tug McGraw's boy, Tim — he's great, too!"

Rural roots

Rural living comes easily to Smith. He grew up hauling pulpwood for his family's lumber business and fishing for bluegill and bass in the many ponds and lakes around tiny Castor, about 50 miles southeast of Shreveport. His farm, which he refinanced

with Louisiana Land Bank two years ago, includes a cattle operation and 100 acres of planted pines. It's bordered by the railroad tracks where he loaded lumber onto boxcars as a child. His old homeplace is only 3 miles away.

"Back in those fields are the remains of an old dairy farm," he says. "My buddies and I used to go over there and clean out the stalls after school."

The memories of his growing-up years are important to Smith. As a professional athlete who could've opted for a flashy, urban lifestyle, Smith's connection to home was just too strong to ignore.

"I am where I am today because of my community," he says. "There's no other explanation for it."

Preference for basketball

As a teenager, Smith focused on basketball with the intention of playing at nearby Northwestern State University and, hopefully, in the NBA. But a local businessman named Bobby Gray — the late grandfather of Louisiana Land Bank's Joel Gray — encouraged the rangy youngster to switch sports.

"He kept after me to play baseball," Smith recalls. "He was persistent about it, and I finally gave in, but for a long time I wasn't really committed to baseball."

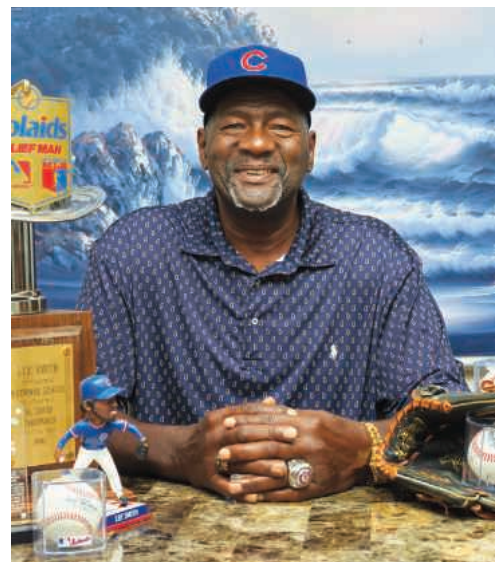
"I'd take the bus home from school on game days and, if I wasn't working, I'd go fishing. Meanwhile, Mr. Gray was making up excuses to stall the ballgame. He'd come find me and drag me back. I don't know what, but he saw something in me that I didn't see in myself."

Young talent recognized

Joel — a loan officer at Louisiana Land Bank's Shreveport branch and close friend of the Smith family — says his grandfather used baseball as a ministry.

"He influenced many young guys to become men of character and faith," says Gray. "Lee was a direct product of this."

By the time Smith was 17, his athleticism and raw talent on the mound were attracting attention. He was visited at home by legendary baseball player and Chicago Cubs scout Buck O'Neil.



After racking up numerous awards during his 18-year MLB career, Lee Smith enjoys farm life 3 miles from where he grew up.

"That got my dad's attention," Smith says, laughing. "Buck O'Neil played with Satchel Paige and signed Lou Brock. After he came to the house, Dad said, 'Well, I guess the boy's pretty good.' That was his stamp of approval."

A farmer's work ethic

After signing with the Cubs in 1975, Smith would go on to a stellar career, but always referred to his rural Louisiana upbringing as his foundation.

"I think that growing up on the farm built a work ethic in me and the notion to always give people their money's worth," he says. "My mom also taught me to treat others the way I wanted to be treated. These things have served me well."

During his nearly two decades in the major leagues, Smith kept one foot in Castor, supporting Bienville Parish and helping with community projects where possible. He even built a full-size gymnasium where local kids could not only play basketball, but also practice hitting and pitching. The gym is still in use after 30 years.

Nowadays, when not "fooling" with his small herd of Brangus and Charolais cattle, Smith can often be found visiting with locals at a nearby general store.

"There's a couple of old guys still left from back in the day," Smith says with a broad smile. "I have to buy them breakfast, because they remind me that I owe them for all those rides to baseball practice. I figure that's a pretty good bargain!" ■ MJ

Start the new year *right*

Here are five things farmers and ranchers can do now to get ready.



Joseph Grier,
Legacy Ag Credit



Jim Tollison,
Alabama Farm Credit

Early winter is a good time for agricultural producers to take stock of the past year and plan for the next. Before calving and planting seasons start, use this downtime to tackle tasks that often slip through the cracks.

Here are some ideas to get you started.

1 ORGANIZE YOUR OFFICE

Tax season is almost here. Get your 2021 records in order before you start spending for 2022. File or scan receipts and documents. Update spreadsheets. Figure out your return on investment. With better records, you can make better cost comparisons for equipment and inputs.

“One of the best things ag producers can do right now is budget for 2022 and evaluate your historical trends,” says Joseph Grier, Legacy Ag Credit branch manager in Canton, Texas. “Pin down your costs as accurately as you can, and project your prices based on what’s currently available in your market. That way you can see if there are any shortfalls.”

2 LEARN FROM MISTAKES

Before you set your 2022 business plan, analyze past mistakes and successes. If you need another perspective, visit with your loan officer. Farm Credit co-ops act in your best interests, and their experts will gladly offer feedback.

“I encourage producers to do a balance sheet every January and June,” Grier says. “Evaluate your assets compared to

this time last year to see if you’ve gained ground.

“Getting ahead often comes down to assessing what went wrong and what you can improve.”

3 UPDATE YOUR INSURANCE AND WILL

Do you have adequate life and accident insurance? Have you set up a power of attorney and medical power of attorney? Even if you’re young and don’t have much equity, secure your family’s future in case something happens to you.

“Make sure you have enough life insurance for your debt load,” says Jim Tollison, Alabama Farm Credit regional vice president. “The time to buy is while you’re young, when premiums are low and it’s easier to qualify.

“Have your agent evaluate the insurance on your equipment and structures, too, given the rising costs to replace and rebuild.”

4 MAKE A SUCCESSION PLAN

Deciding how to pass the farm to the next generation is an emotional decision.

Need help? Find an estate-planning attorney who’s worked with farmers and ranchers. Look for resources from the

USDA, ag organizations and your state Cooperative Extension service. Or search for “Farm Credit estate planning” online to find helpful articles.

“Some people put it off because they don’t want to think about dying,” Tollison says. “Step one is to have the conversation. Once you know your goals, you can explore how to achieve them.

“And at some point you have to take a leap of faith and trust the next generation.”

5 SCHEDULE TIME TO UNWIND

It’s hard to relax when you have a business to run. But if you wait until the work is done, you might never take a break. Put a family vacation on the calendar. Commit to fishing or hunting for a weekend. Or plan some overnight trips to scout equipment, attend cattle sales or enjoy a major livestock show and rodeo.

Busy season will soon be here, so catch up while you can. When you start the new year with a clean slate, you can focus on the future rather than the past. ■ CF



Megan Bean

Barbecue pro Malcom Reed cradles another rack of his award-winning ribs, hot off the pit.

MALCOM AND RACHELLE REED

How to BBQ Right
Hernando, Mississippi

Financing from Mississippi Land Bank helped this family purchase hunting property and build a weekend home.

RIGHT ON cuisine

North Mississippi barbecue pro Malcom Reed turns his weekend hobby into a social-media sensation.

If you've ever searched for a barbecue recipe, chances are you've stumbled across Malcom Reed and his brand, How to BBQ Right. From YouTube and Facebook to TikTok and Instagram, Malcom and his wife, Rachelle, have established a worldwide social media enterprise.

Their secret ingredient? Just good old-fashioned Southern hospitality. In fact, if you get the chance to meet the Reeds, you'll think you've reconnected with family.

Nowadays, these Mississippi Land Bank customers are growing their well-seasoned business in ways they never dreamed possible, while caring for a piece of rural land they never imagined they could own.

Cooking with family and friends

Malcom didn't set out to create a barbecue empire. His initial life plans were much simpler. Go to college. Get a job with an established company. Then on weekends, hang out with friends and cook something.

"Growing up in the South, our gatherings revolved around barbecue," says Malcom. "I was just drawn to it."



Rachelle and Malcom Reed enjoy their rural property near Hernando, Mississippi. The home they built here last year has become their hub for cooking and entertaining.

As college students, Malcom, his brother and some buddies formed a competition cooking team, the Killer Hogs.

“Cooking was all just fun to us. We weren’t professionals by any means — except we would win the party,” he says.

Getting the call

Cook-off teams usually have a few objectives — eat well, have fun and hear your name called during the award presentation.

“We got a call one day for our red beans and rice,” says Malcom. “It had nothing to do with barbecue, but you would have thought we’d won the whole thing!”

More awards followed. The team members got more serious and honed their recipes. Their sights were set on the amateur division of the prestigious Memphis in May World Championship Barbecue Cooking Contest.

Competing with the pros

In their first year at Memphis in May, the Killer Hogs won the amateur Patio Porkers division. It was a great honor, but it meant they had to turn pro.

“We could no longer cook in any amateur contests,” says Malcom. “So we bought a better smoker with the prize money.”

With their new smoker in tow, the team traveled all over the South to professional cook-offs.

“We got really competitive,” says Malcom. “We won a lot of trophies and made some money. I guess that was the start of my barbecue addiction.”

Reaching a career crossroad

During this time, Malcom transitioned from college student to young professional, working with his brother at a commercial architecture firm and cooking on weekends.

Then the 2009 recession hit, and work slowed down. As the new guy, he was laid off not once but twice.

“By this time, I was married with a child on the way, and I didn’t have a job. I told Rachelle I wanted to try and make it in the barbecue world.”

As the Killer Hogs were making a name for themselves on the competitive cooking circuit, Malcom’s custom barbecue rubs were getting noticed.

“People often asked me to make them some rub seasoning,” says Malcom. “I’d mix up three pounds, keep one pound to cook with and sell the other two.”



Malcom's custom barbecue rubs and seasonings are popular in his online store.

The rubs kept selling. So, Malcom and Rachelle partnered with a co-packer to mass-produce the unique seasonings.

“Our first order was for one pallet of our special The BBQ Rub seasoning,” he says. “There were 43 cases. When they delivered it, I told Rachelle, ‘I’m never going to be able to sell this.’” Today he offers five different rubs, and they’re all popular items in his online store.

Keeping content fresh

The How to BBQ Right brand is all about simplicity. Recipes are easy to follow. Many of the ingredients are already in the kitchen. And there aren’t any secrets.

“Barbecue used to be really proprietary. No one wanted to give out their rub or sauce recipes,” says Malcom. “I decided to pull back the curtain. I wanted to create a community of people who could all share barbecue knowledge and tips.”

Together, the Reeds make it happen. Rachelle is the behind-the-scenes commander. She manages the website, records and edits videos and oversees the staff. Malcom does what he calls “the fun stuff”



Supported by Mississippi Land Bank, the Reeds fulfilled a lifetime dream when they purchased this hunting tract. Their next goal is to improve the habitat.

— talking barbecue and telling people how to cook.

Mixing BBQ and land management, with a lender's help

But barbecue isn't the Reeds' only passion. Malcom always dreamed of owning some land where he and his family could gather, hunt and cook. It seemed unlikely, though.

"I never thought I would have the means to own my own hunting property," says Malcom. "But with Mississippi Land Bank's help, we made it happen. They've been so good to work with and we have a great relationship."

Now that they own land and a country home in North Mississippi, the Reeds are ready for the next challenge.

"We want to take care of the land we have and help our wildlife," says Malcom. "We're planting summer and fall crops for our game and trying to improve the overall habitat. I'm hoping to learn from those who have done it before, and then share what I learn."

And just like the community they created for barbecue fans, they're now looking to establish a community of followers focused on land stewardship.

"In everything we do, we want to make information accessible and easy to follow," says Malcom. "I hope we can teach kids about hunting, fishing and preserving our natural resources."

"Then, maybe we can help them cook up some good barbecue, too." ■ BWG

Visit howtobbqright.com to sign up for Malcom Reed's newsletter and find his recipes, videos and podcast.

MALCOM REED'S BBQ TIPS

Here are a few of Malcom's tips for backyard pit masters:

- 1.** Not sure how to get started? YouTube offers videos about everything from lighting a fire to cooking the perfect brisket.
- 2.** Always cook by temperature, not time. Each meat cooks differently. You'll know it's done when it reaches the right temperature. And invest in a good instant-read thermometer.
- 3.** Cooking "low and slow" is best for large cuts of meat, like pork butt and brisket. Steaks and chicken can be cooked over higher heat.
- 4.** Let meat rest before serving. Brisket and pork butt should be held in a dry cooler for two hours before serving. Steak needs to rest for a few minutes before slicing.
- 5.** When cooking a large cut, wrap it in butcher paper for a crunchier bark. Use aluminum foil to retain more moisture.
- 6.** Occasionally spritzing meat helps retain moisture. Water works well. Or use apple juice to add flavor and sweetness. But be careful — juices contain sugar, and sugar will burn.
- 7.** Injecting marinades into meat is fine for competition cooking, where you want each bite to be flavorful, but injections may make the meat too rich for home consumption.
- 8.** Sear steaks that are 1¼ inches thick or smaller. Reverse-sear steaks that are over 1¼ inches thick.
- 9.** Malcom's favorite wood types for smoking meat are hickory, pecan and cherry. Try blending them for a rich, smoky flavor.
- 10.** When lighting your fire, avoid chemical fluids. Try fire-starter products made from wax and natural wood. A good chimney starter is a must for charcoal cooking.

In tune with *nature*

Careful planning turns a South Texas property into a peaceful haven for people and wildlife.

A perfect day for Paul and Kallie Fink ends with watching the South Texas sunset from one of their porches.

Living on 83 acres is a big change for the retired U.S. Navy commanders, but they wouldn't have it any other way.

"We were stationed all over the place," says Kallie, from rural Minnesota and now a government contractor. Their careers took them to places like Washington, D.C., Hawaii and the Middle East.

"After spending so much time in big cities and organizations, we wanted to stretch out," says Paul, a Dallas native.

With financing from Capital Farm Credit, they purchased raw land in 2015 and later built their dream home near Devine, a short commute from San Antonio.

Putting wildlife first

Before building a house, the Finks improved the habitat.

They had a wildlife survey done, started strip mowing and installed a quail feeder with rainwater catchment. A half-acre pond supplies water for other wildlife.

"We see a lot of bobwhite quail, turkey and other birds, plus deer, cottontails, turtles, hogs — you name it," Kallie says. "We just let them do their thing because we aren't hunting or farming."

Wildlife management qualifies for a special use valuation, which keeps property taxes affordable by calculating them based on agricultural land's productive value rather than market value. It's also thrilling, like the time the Finks saw an 8-foot eastern indigo snake, a beautiful but threatened species.

"We do an annual census for the county appraisal district," Paul says. "Every year there are more dots on the map since we've made improvements."

Taking in the breeze

They built their home in a one-acre clearing on a hill in the center of the property. Called a Porch House, it was designed by a local San Antonio architect to extend the living space into the landscape.

"Essentially our home is three units joined by porches and walkways," Kallie says.

The concept was inspired by the homes of early Texas settlers.

"They built separate structures with a dog run in between to take advantage of prevailing winds," Paul explains. "There's a reliable breeze here, so we spend a lot of time outside."

Financing the rural way of life

To finance construction, they returned to Capital Farm Credit.

"We wouldn't be here without Capital Farm Credit," Paul says. "The few other lenders that would finance raw land didn't have the experience we needed to help us

PAUL AND KALLIE FINK

Devine, Texas

The couple purchased raw land and built a rural home with financing from Capital Farm Credit's San Antonio office.



Kallie, Paul and their dogs Daisy, left, and Ginger have lived in the house since 2018. Its southern orientation channels a reliable breeze through their dog run, and allows the Finks to produce nearly all of their electricity with a 22-kilowatt solar energy system.

navigate. And the couple that would fund construction wanted to resurvey so we'd build on 10 acres."

Jeremy Lightfoot, regional vice president of sales in San Antonio, says Capital Farm Credit could keep the entire tract intact because it specializes in financing rural land and homes.



“The neighboring property is 500 raw acres, and we have an amazing view. It’s nice to be back in a quiet area like where I grew up.”

— Kallie Fink

The Finks’ Porch House has three main units connected by porches and walkways, plus a pump room and home gym nearby. With about 3,800 square feet of living space — half of which is porches — they spend a lot of time outside enjoying the wildlife and hilltop views.

He salutes the Finks for being forward thinkers.

“In the South Texas brush, unless you improve your pastureland, the highest and best use isn’t for cattle,” Lightfoot says. “It’s leaving it native for wildlife.

“Paul and Kallie had a vision for that. They turned an underutilized property into something really nice. It’s like living in an oasis surrounded by wildlife.”

Embracing improvements that add value

Since moving in three years ago, the Finks have added native landscaping, 60 high-efficiency solar panels and two Tesla Powerwalls, which store solar energy for use at night and during outages.

“This house was designed for solar energy, from its southern orientation to the pitch of the roof,” Kallie says. “The appliances are electric, and we use them when the sun is up so we aren’t drawing power from the grid.”

They estimate the solar panels cut their electric bills by 40-50%. Adding the Powerwalls bumped the savings to 85-90%.

“We produce nearly all of our electricity, plus feed some into the grid,” Paul says. “We also keep some in reserve in the Powerwalls in case of outages — like the four days we lost power in the winter storm last year. You’ve got to be as self-sufficient as you can.”

The Finks also have a solar well pump and aerator at their pond, which they’ve stocked with hybrid bluegill. Soon they’ll use the water for fruit trees and vegetables, too.

As busy as they are making improvements, they take time to enjoy the sights and sounds of nature.

“The neighboring property is 500 raw acres, and we have an amazing view,” Kallie says. “It’s nice to be back in a quiet area like where I grew up.” ■ CF



A great egret glides over Paul and Kallie’s half-acre pond, a former stock tank that supplies water for a variety of wildlife. Now stocked with fish, the pond will soon be used for irrigation, too.

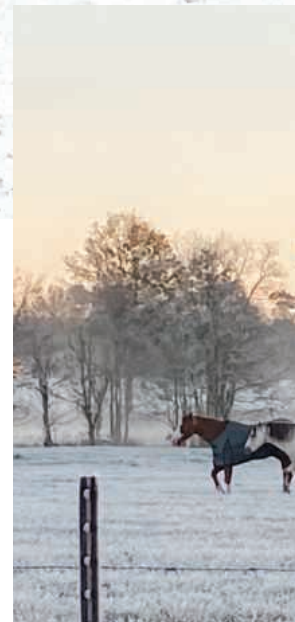


through a frosty lens

It's wintertime in the South and Southwest.

Shorter days and cooler weather are a welcome respite from summer's sweltering heat.

This short-lived season soon shall pass, so bundle up, hunker down and enjoy these images of winter across the Texas Farm Credit District captured by Farm Credit customers and staff.





Framed by snow-covered branches, an abandoned tractor waits for spring in an East Texas field.



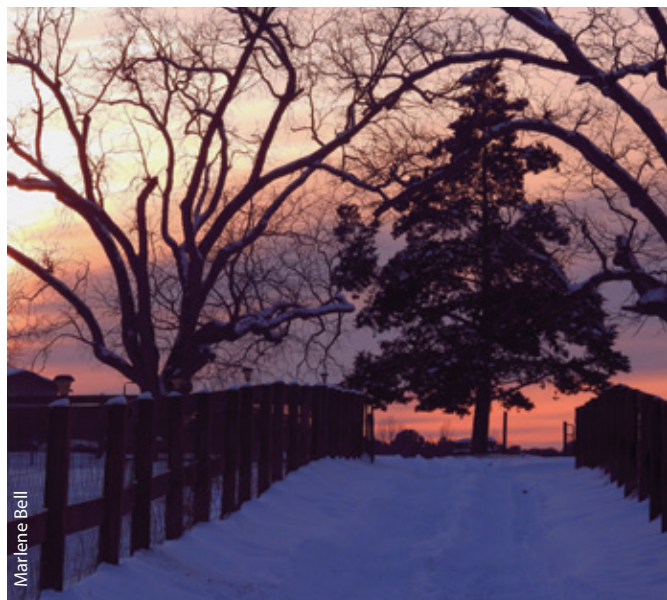
Farm Credit Bank of Texas

A locomotive labors out of Alpine, Texas, pushing its freight into the vast white unknown.



Anna Grace Watkins

A cow's ear tag adds color to an otherwise black-and-white winter day in southern Alabama.



Marlene Bell

The setting sun glows on a cold winter evening in Northeast Texas.



Karli Cherry

Horses enjoy the first frost of the winter in Southeast Texas.



Cyndie Haden

Icicles fringe a farm fence in South Texas.

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