

LANDSCAPES™

a portrait of living & working in rural America

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Texas Farm Credit District lending cooperatives finance rural real estate, agriculture, agribusiness and country homes in Alabama, Louisiana, Mississippi, New Mexico and Texas. These financing co-ops are owned by their customers.

ON THE COVER: Golden sunlight illuminates a field of grain sorghum on a midsummer evening in Central Texas. Photo by Kanokwalee Pusitanun



Debra Ferguson/Southern Images

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Growing With Technology

First came the moldboard plow and the steam engine. Then came electricity.

Today, robots, global-positioning systems and genetic engineering are revolutionizing agriculture at a pace most could not have imagined a generation ago.

This issue of Landscapes spotlights a few Farm Credit customers who are increasing production and improving efficiency through technology — from harnessing solar energy to optimizing the use of inputs with precision-farming tools.

But there's one thing that technology cannot replace — the strong work ethic of the American farmer and rancher.



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Find Landscapes articles online at FindFarmCredit.com.

Farm Credit Bank of Texas Welcomes New Board Members

The Farm Credit Bank of Texas (FCBT) Board of Directors welcomed two new members this year — John L. “Jack” Dailey of Extension, La., and Dorothy Nichols of Reston, Va.

Dailey Represents Region 3

Dailey was elected by the bank’s stockholders, effective Jan. 1. Previously, he was vice chairman of the Louisiana Land Bank board. He is an owner and operator of Boeuf Prairie Farm, which produces cotton, corn, soybeans and beef cattle. In addition, he’s also manager and treasurer of Franklin Farmers Alliance, a farmer-owned agricultural retail store.

Daily chairs the Louisiana Boll Weevil Eradication Commission. He also serves on the Louisiana Cotton and Grain Association’s executive committee and the Louisiana Department of Natural Resources’ water management task force.

Nichols Provides Systemwide Perspective

Nichols was appointed to the FCBT board on May 1. She is one of two board-appointed directors.



John L. “Jack” Dailey



Dorothy Nichols

Nichols retired in 2018 from the Farm Credit System Insurance Corporation, where she was chief operating officer for 12 years and general counsel for the prior 11 years. Previously, she was chief operating officer at the Farm Credit Administration, the System’s regulator.

Earlier in her career, she was associate general counsel with the Federal Deposit Insurance Corporation, and a trial lawyer with the Federal Home Loan Bank and the Federal Savings and Loan Insurance Corporation.

Carolyn Owen Earns Bank’s Highest Honor



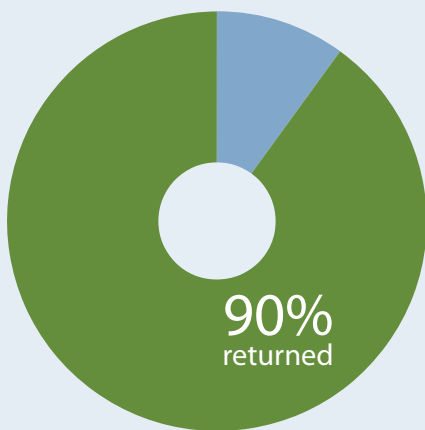
Carolyn Owen, center, was inducted into the Farm Credit Bank of Texas Academy of Honor at the bank’s annual meeting in April. She is pictured with members of the FCBT Board of Directors.

Carolyn Owen, retired Farm Credit Bank of Texas (FCBT) general counsel, received the bank’s highest honor this spring — induction into the FCBT Academy of Honor.

The honor establishes a \$10,000 scholarship that will be presented in Owen’s name to a student attending a university of Owen’s choice.

Established in 1968, the Academy of Honor recognizes outstanding individuals for their service and contributions to agriculture and to Farm Credit. To date, 61 people have been inducted into this prestigious group.

Farm Credit Bank Returns 90 Percent of Earnings to Stockholders



Farm Credit Bank of Texas (FCBT) returned 90 percent of its 2018 net income to its affiliated lenders and other stockholders. In turn, all 14 lending cooperatives that own the bank paid patronage to their customers — farmers, ranchers, rural homeowners, agribusinesses and other borrowers.

Based on its \$190.5 million in net income and its solid capital position in 2018, the bank declared a record \$117.4 million in patronage. It distributed another \$54.7 million in preferred stock dividends.

The bank's loan volume totaled a record \$18.1 billion at the end of 2018. Credit quality remained very strong.

"Farm Credit Bank of Texas finished 2018 in excellent financial health," said Jimmy Dodson, FCBT board chairman. "We returned most of our earnings to our affiliated lenders. Plus, we also are investing in new technology for them and their borrowers."

TEXAS FARM CREDIT Video Wins National Contest

A Texas Farm Credit video featuring customers Bill Slomchinski and his son Brett of Pleasanton placed first in Farm Credit's 2018 video contest.

Texas Farm Credit was awarded \$10,000 in prize money to donate to the charity or community organization of its choice.

Organized by the national Farm Credit Council, the contest invited Farm Credit co-ops across the country to submit customer videos demonstrating the Farm Credit difference — what sets Farm Credit apart from other lenders.

Southern AgCredit in Mississippi was a contest finalist, too. Three other associations from the Texas Farm Credit District also entered videos — Alabama Farm Credit, Capital Farm Credit and Plains Land Bank.

To view the videos, go to FindFarmCredit.com/VideoContest.



Texas Farm Credit representatives are honored for their winning video at the 2019 Farm Credit Council annual meeting. Pictured behind them is a screenshot of their customer Bill Slomchinski, who was featured in the video.

2017 Ag Census Reveals More Women Ag Producers

The number of women agricultural producers is up. So is average farm size. However, there are now fewer farms and ranches in the United States.

Those are some key findings from the 2017 Ag Census preliminary report, released in April.

Compared to the 2012 census:

- The U.S. has 3.4 million agricultural producers, an increase of nearly 7 percent. The increase is because more farms reported multiple producers due to changes in the survey questions.
- Most new producers are female, up 27 percent to 1.23 million.
- There are 2.04 million farms and ranches, a 3.2 percent decrease.
- One in four producers has 10 or fewer years of experience and is an average age of 46.3 years.

- Average farm or ranch size is 441 acres.
- Producers age 35 or less totaled 321,261.
- 11 percent of producers served in the military.
- 75 percent of farms had Internet access.
- 130,056 farms sold directly to consumers, with sales of \$2.8 billion.

The census data is an important business planning tool for Farm Credit lenders, commodity groups, agribusiness companies and government agencies.



The Ag Census is conducted every

five years by the USDA National Agricultural Statistics Service.

To read the full report, go to www.nass.usda.gov/Publications/AgCensus/2017/index.php.

Farm Bill Is a WIN for Farm Credit CUSTOMERS

The 2018 farm bill signed by President Donald Trump in December was a win for Farm Credit customers.

For months, Farm Credit directors, staff and customers across the country raised their voices on key topics in the bill. Following is the outcome of their efforts.

Crop Insurance

Existing federal crop insurance programs were successfully preserved, with no significant changes from the 2014 farm bill.

FSA Guaranteed Loan Limit

The cap on Farm Service Agency guaranteed loans was raised from \$1.429 million to \$1.75 million.

Farmer Mac

The acreage size limitation for loans sold to Farmer Mac was raised from 1,000 acres to 2,000 acres.

Socially Disadvantaged Producers

The farm bill directs the U.S. Government Accountability Office (GAO) to study lending to socially disadvantaged farmers and ranchers by Farm Credit System institutions and commercial banks. The purpose is to assess how these producers' financial needs are being met and recommend ways to better serve them.

Lending to Native Americans

The bill contains a provision directing the GAO to explore opportunities for Farm Credit to more easily fulfill the unmet capital needs of Native American farmers, ranchers and tribal communities.

USDA Raises Limits on Farm Loan Guarantees

The USDA increased Farm Service Agency (FSA) direct and guaranteed loan limits in January.

This was welcome news to Farm Credit lenders, who often use FSA loan guarantees to help make customer loans.

Here are the increases in loan limits authorized under the 2018 farm bill:

- **Guaranteed Operating Loan** — \$1.75 million from \$1.429 million. The loans can be used for machinery, equipment, seed, feed and other inputs.



- **Guaranteed Farm Ownership Loan** — \$1.75 million from \$1.429 million. The loans can be used to purchase farms or ranches or to expand current holdings.
- **Direct Operating Loan** — \$400,000 from \$300,000.
- **Direct Farm Ownership Loan** — \$600,000 from \$300,000.

In addition, producers can now receive both a \$50,000 Farm Ownership Microloan and a \$50,000 Operating Microloan. Previously, there was a combined cap of \$50,000.



Installing 600 solar panels and 20 inverters offset nearly 70 percent of the electricity costs at Robin Murry's poultry operation. Two federal incentive programs covered 55 percent of the cost.

SUNNY SIDE UP

Three South Mississippi poultry farms turn to solar energy to offset more than half of their electricity costs.

If you could invent a perfect building for solar panels, it might be a poultry house. The long building is usually oriented east to west, tilting 10,000 square feet of south-facing roof toward the sun. Inside, at least a dozen huge fans run constantly, accounting for 75 percent of the building's electricity usage. Up to 100 light bulbs consume the rest.

Thus, when three Mississippi poultry producers looked at the numbers a few years ago, they saw solar power and energy efficiency as ways to save money.

Southern AgCredit, their lender, supported them.

“Installing solar panels has really helped them to stay on the cutting edge, and leverage technology to their benefit,” says Brent Barry, regional vice president and branch manager in Hattiesburg. “The poultry industry is all about the bottom line. The more efficient you are, the more profitable you are.”

Photos by Dabria Ferguson/Southern Images

Ways to Save With Solar

People with grid-tied systems generally pay the utility only for net energy consumed. The following incentive programs speed up how quickly a system pays for itself.

Federal Tax Credits

Commercial and home solar energy systems qualify for a tax credit of 30 percent of the system's cost in 2019, 26 percent in 2020, 22 percent in 2021 — the last year for residential credits — and 10 percent thereafter. If you can't use all of the credit in one year, it rolls over.

USDA Rural Energy for America Program (REAP)

Ag producers and rural small businesses may be eligible for grants that pay 25 percent of the cost of renewable energy systems or energy efficiency upgrades.

Depreciation

Businesses can claim accelerated depreciation on federal taxes.

Cash Incentives

Some states, cities and utilities offer other incentives. Learn about programs in your state at www.dsireusa.org.



Cracking High Bills

For veterinary surgeon Dr. Wallace Carson and his wife, Carol, a foreclosed breeder farm west of Hattiesburg was too good a deal to pass up 10 years ago.

The couple, who had just left the dairy business, cleaned the place up, built two more poultry houses and went into production.

Eventually, electricity for fans, lights and an automatic egg-gathering system cost \$28,000 a year.

WALLACE AND CAROL CARSON

Columbia, Miss.

Southern AgCredit financed the Carsons' farm purchase and renovation, two new poultry houses and their solar installation.

After visiting two farms that cut their bills with solar energy, Wallace applied for a USDA Rural Energy for America Program (REAP) grant for 25 percent of his

project's cost. He also called Barry, their loan officer.

"Southern AgCredit financed the system," he says. "I always used to use a

local bank, but since I started the chicken farm, I've used Southern Ag. They make it easy."

With financing and the grant approved, their next step was to install an 82-kilowatt (kW) system — 249 solar panels to generate electricity and 10 inverters to turn DC power from the panels into AC power.

Savings Right Away

The Carsons saved on electricity right away, and now provide free power to employees living on-site. They also receive checks for surplus energy produced between flocks.

"My system should pay for itself in six years, and last 25," Wallace says. "I know I save \$1,000 a month, and that's not counting the savings at my farmworker house."

The next year, they got back another 30 percent of the project's cost from the IRS.

"When I quit dairying, I sold some things that were going to create a significant tax burden," Wallace says. "The tax credit wiped that out real quick."

Dr. Wallace Carson's solar energy lowers the cost of powering fans, lights and an automatic egg-gathering system. It also powers a home at the farm.

Freeing Funds for Other Needs

Mike and Robin Murry have been on the LED bandwagon since 2013, when Sanderson Farms tested LED technology at their farm northeast of Hattiesburg.

"I liked it so much, with every flock I would change one house to LEDs," says Robin, who manages the broilers at their poultry and brood cattle operation. "The payback was a little over a year."

Then the couple learned that with a REAP grant and federal tax credit, a solar energy system could pay for itself in about five years. They installed solar panels not only at the farm, but also in their store, MS Farm & Garden, in Hattiesburg.

An Electric Co-op Study

The 160 kW system at the 10-house poultry farm was so large, their electric co-op had to study the system before it could go online. But lower electric bills and extra income were worth the wait.

"You have to be efficient and save money any way you can," Robin says. "As a farm gets older, repair costs pick up. Saving on electricity lets you utilize that money somewhere else."

MIKE AND ROBIN MURRY

Ovett, Miss.

Southern AgCredit financed the Murrys' farmland, poultry houses and solar installation.



Robin Murry manages the broilers on her family's poultry and cattle operation, where she says the electric bill on 10 poultry houses in summer is "phenomenal."



JOSH AND LAURA STRINGER
 Seminary, Miss.
 Southern AgCredit refinanced the Stringers' farm, bundled in their home construction costs, and provided an operating loan.

Josh Stringer boosts cash flow by lowering energy bills. He recommends improving insulation, switching to LEDs and installing a solar energy system.

“The best way to cash-flow is to save on gas and power. That’s about the only thing you have control over in the chicken business.”

– Josh Stringer

Stacking Up the Savings

Josh Stringer and his wife, Laura, an occupational therapist, saw energy efficiency as a quick way to cut expenses at their poultry and stocker cattle operation northwest of Hattiesburg.

First they replaced the light bulbs in their four broiler houses with LEDs.

“The best way to cash-flow is to save on gas and power,” Josh says. “That’s about

the only thing you have control over in the chicken business.”

Panels Up, Bills Down

A few months later, a contractor offered to install a 60 kW solar energy system for free in exchange for the experience. Once the Stringers were approved for a REAP grant, their panels went up and their bills came down.

Southern AgCredit came on board when they were ready to build their home.

“I was kind of outgrowing my bank, which wanted to do a mortgage on the house,” Josh says. “Rates were low, and I wanted to refinance. I knew I could bundle the house with the farm (loan) through Southern Ag.

“They’ve been great. And they help me with my cows, too.” ■ CF

REAP Grants for Two Kinds of Projects

The Carsons, Stringers and Murrays have something else in common: consultant Bennie Hutchins, who wrote their REAP grant requests. A USDA retiree, he testified about REAP’s benefits to the Senate Agriculture Committee in 2012.

REAP grants are available for two kinds of projects — energy efficiency upgrades and renewable energy systems that reduce operating costs at farms and small rural businesses.

For the biggest return on investment, Hutchins advises people to start with efficient lighting, heating, ventilation and insulation. With renewable energy,

such as solar energy systems, he recommends sizing to produce 65 to 75 percent of a farm’s electricity and keeping the payback period under 10 years.

Farm Credit Loans

REAP requires \$3 of private funds for every \$1 in taxpayer funds. That’s where Farm Credit lenders can help.

“The application has to say where the 75 percent match is coming from,” Hutchins says. “We’ve used quite a few Farm Credit System loan commitment letters for these projects.”

CONNECTED CATTLEMEN

Beef cattle operations are investing in technology and saving time and money.



Canyons north of Matador in West Texas can be tough for a horse or ATV to navigate. Coy Franks uses a drone to search for stray cattle on this rugged terrain.

Russell Graves

T

hese days, technology is everywhere.

It's down four miles of caliche road. It's in the center of a stocker-filled wheat field. And it's in the pocket of most ranchers, whether they want it or not.

For all the benefits of unplugging from time to time, there are just as many for plugging in at the ranch. Three Capital Farm Credit borrowers say going high-tech has helped their operations do more with less.

Up in the Air

Ranching can be tough in the rough terrain just north of Matador, Texas.

Especially when the rain falls.

Coy Franks, a longtime Capital Farm Credit customer who runs a commercial cow-calf operation, found a solution. The pilot and model airplane hobbyist bought a drone. As the quadcopter flies high above the often-washed-out ranch roads and treacherous quicksand, it serves as Franks' eyes and ears in places he can't reach by truck, horse or ATV.

But he uses it in fair weather, too.

"I got lazy," the cattleman says with a laugh. "A drone can do a lot of the jobs I used to."

Franks has water gaps on two rivers, about a dozen altogether. Before, it would take him two or three days to check them all. Now he can get to them in half a day, because he doesn't have to drive.

Searching for Missing Cattle

Franks also uses the drone to look for missing cattle.

COY FRANKS

Flomot, Texas

For years, Franks has financed land purchases through Capital Farm Credit.



Using his drone, Coy Franks can check the water gaps on his property in half a day. The job takes two to three days if he drives to them all.

"One day I got a call from a friend. He's got a pasture that's really brushy, and it was especially bad at the time. He couldn't find some cows, so my grandson and I went in," Franks says. "We found the cows and herded them right out of that pasture with the drone."

While his piloting and model airplane experience made the transition to a drone easy, he says ranchers without similar experience shouldn't feel intimidated.

"Model airplanes are hard to fly. They're not forgiving at all," Coy says. "Drones are a piece of cake."

He believes anyone — with a little practice, of course — can fly a drone.

"The situational awareness is the biggest obstacle," he says. "If you're not a pilot, you

won't automatically understand that when you get up and look down on something, it's different than looking at it on the horizontal plane. But you learn that real quick."

Choosing the Right Model

Unlike his 15-year-old grandson, Franks says he's not up on the latest drone technology. He does, however, have one recommendation for any rancher considering one: Look for models with a "return home" feature.

"If you get it lost, you press that button and just sit there and wait," he says. "It comes back to you by itself."

See video of Coy Franks' drone in action at FindFarmCredit.com/CoyFranks



GLEN, CHAD AND CODY HALFMANN

San Angelo, Texas

Capital Farm Credit has helped the Halfmann family grow their red Angus operation with mortgage and operating funds.

Glen Halfmann, center, and sons Chad, left, and Cody rely on technology for efficient herd and time management.

Seedstock Solutions

Every cow has a story.

At Halfmann Red Angus near Miles, Texas, it's dangling from her ear.

The seedstock operation, which has a long relationship with Capital Farm Credit, uses electronic identification, or EID, tags on each of its animals. The tags work in conjunction with a Gallagher TSI scale head/data collection tool and a Bluetooth reader.

Cody Halfmann says there is no doubt the technology helps him, his brother, Chad, and his dad, Glen, use their time more efficiently and do a better job managing their cattle.

Storing Herd Records

"If we're chute-side and a cow comes up, with a quick scan I can pull up her pedigree, her progeny, her vaccination record — everything that's ever happened to her," he says.

At times — like when artificially inseminating the cows — it's necessary to treat each animal as an individual. But there are

other times when the majority of the herd gets the same treatment. At those times, the Halfmanns' system is a big time-saver.

"We've got one place we can load 20 or 30 cows up in a big snake," Cody says. "And if we're doing the same thing to each of them, I can set a default as the four or five processes we are doing. And then all we have to do is scan the animal, and it adds the rest."

Prescribing the Right Formula

Chad's favorite aspect of the system is that it will allow him to customize data and create his own formulas.

"For example, say we're giving LongRange dewormer. The product is based on weight. And it's expensive, so you don't want to overdose, but you also don't want to underdose," Chad says.

"We've programmed a formula in where, as soon as the

animal's weight comes up, it will tell us exactly how many milliliters it needs," he adds.

The thirtysomething brothers have been back on the ranch for several years since working in accounting and information technology, respectively. Given their backgrounds, you might think they're the reason for the family's high-tech approach to ranching. But Cody is quick to pass the credit to their dad, Glen.

"My father has always been very open to innovation and new

ideas," Cody says. "He has been really innovative. When we were kids, he was bringing new technology to the ranch and to our farm. And now, he's almost given us free rein, in a way, to go out there and look for new things to bring in so we can do better."



Cody and Chad Halfmann scan a calf's ear tag to access its health records.

ALAN SCHAFFNER

Wichita Falls, Texas

Schaffner relies on Capital Farm Credit for his operating and mortgage loans.



There Wasn't an App for That

Alan Schaffner doesn't consider himself a high-tech guy.

He does, however, consider himself a guy who likes efficiency. And there came a time when pen-and-paper record-keeping wasn't cutting it for him anymore.

He couldn't get caught up, he couldn't track what he wanted, and the shoeboxes full of receipts were getting out of control.

The rancher, who runs about 300 head of commercial Angus cows in Clay County, Texas, tried a couple of cattle business apps. But he found they were either intimidating or didn't fit his needs as a commercial cow-calf producer.

That's when Schaffner, who has been a Capital Farm Credit customer since the mid-1980s, decided to create his own.

"I came in one day and asked my wife, 'What would you think if I were to develop a livestock app?'" he says. "And she looked at me like I was crazy, and — this is the gospel truth — said, 'What do you know about apps?'"

Alan Schaffner is developing a herd-management app because he couldn't find one that meets his needs. The app will launch before year-end 2019.

Appealing to Low-Tech Ranchers

What he did know was what he wanted in one: the ability to track as little or as much information as he wished, either at the pasture or individual cow level. At the same time, it needed to be easy for a low-tech rancher to learn.

Over the past couple of years, Schaffner has worked

with developers to perfect the app and get it ready for release this summer. In the meantime, he's been using it himself and couldn't be happier with the information available in his pocket.

"I came in one day and asked my wife, 'What would you think if I were to develop a livestock app?' And she looked at me like I was crazy...."

— Alan Schaffner

The app allows him to record vaccination records, feed and hay purchases, and stocking rates, as well as other data. He also can add auction settlement sheets to easily track how his steers sell. And, of course, that data syncs across his devices.

No signal? No problem. Information is stored to your phone until you have more bars.

"I could put this on a piece of paper and put it in the truck," Schaffner says. "But then you go back and look at it, and (wonder) was it done in November or January? And what if my notepad blows out of the truck or gets rained on or left at home? I'll tell you what, my phone stays pretty close to me."

And so do his records. ■ KH

Working **SMART** & **HARD**

Careful management and use of technology are the keys to success for West Texas cotton farmers Sam and Len Stanley.

When Len Stanley started farming 40 years ago, he never imagined how much farming practices would change during his career.

Today, he and his cousin Sam Stanley together and separately grow about 7,300 acres of no-till cotton around Levelland, Texas. Managing a farming operation that size would be impossible, they say, without today's technology. That technology is enabling greater efficiencies and yields and higher quality.

The two operate multiple farm tracts with only six employees between them — and the support of their rural lender, AgTexas Farm Credit.

Yields Triple Over 40 Years

They also achieve cotton yields of 1,600 to 1,800 pounds per acre. That's well beyond their annual goal of 1,500 pounds and triple their yields when they started farming.

"We are now able to do more through technology than through the backbreaking labor it used to take," says Len, who has been an AgTexas member since he began farming. "Without the technology, it would not be possible to farm this much land — and I'm not sure I would even want to."

Their grandfather, who moved to Hockley County from the Dallas area in 1927, certainly could not have imagined all that they accomplish today. Nor could their fathers, including Len's 89-year-old dad, J.R., who continues to help with tractor work.

"What they taught us," says Sam, "is that you had to work hard to be successful. These days, you have to work hard, but you have to be a good manager, too."

Data Drives Decisions

The Stanleys use technology to guide every aspect of their cotton production, from preplanting through harvest. As soon as the last cotton bales leave their fields in the fall, their crop consultant pulls soil samples and makes fertility recommendations for the next growing season.

While there's no substitute for experience — and these two farmers have plenty — nowadays they rely heavily on data to guide their every decision.

"We do a lot of seed variety testing, look at micronutrients and biologicals that are up and coming, and evaluate things like timing of growth regulators," says Sam.

He tests yields on treated and untreated areas before choosing what to plant. With GPS mapping, he overlays harvest maps with variable seeding maps to determine the optimum seed placement and planting dates.

"Sam and Len are well respected as some of the best operators in the county. They embrace technology and take care of business," says Douglas Hoelscher, vice president of lending and branch manager in AgTexas Farm Credit's Levelland office. "It's been a pleasure working with them to grow their business over the years."

Technology Pays Off

Critical to the Stanleys' success is their use of data to make sound decisions on inputs.

"All of those seed traits lead to yield, and in the end, yield and value are king," says Len.

They must choose from hundreds of seed varieties, with new ones coming online about every three years. While the technology comes at a premium — cotton seed





Photos by Laurie Tolboom-Martin

LEN STANLEY

SAM STANLEY

Levelland, Texas

AgTexas helped cousins Sam and Len Stanley expand their farming operations by financing land purchases for them. Len also relies on AgTexas for operating capital and equipment financing.

Sam Stanley, left, and his cousin, Len, prepare for planting season on their Levelland, Texas, cotton farms.

today costs around \$400 per bag — the payoff is big.

“The technology brings income to be able to afford all this land and equipment,” Sam explains.

That equipment includes planters capable of variable rate planting to adjust for soils with higher holding capacity. While planting, the Stanleys also apply insecticide for early seedling disease. With satellite imagery, they can determine specific growth applicator rates for different areas of each field.

Drip Proves Most Efficient

In addition, the cousins use soil moisture probes to take real-time readings of moisture content at different soil depths. This helps them make better irrigation decisions on their 100-percent no-till operation. They tested a variety of irrigation ideas and found that a mix of drip irrigation with pivot sprinklers is the most cost-effective approach.

Sam installed his first drip irrigation system in 2003. After it paid for itself in five years with higher yields, he installed more drip tapes, a practice he has continued.

To make even more efficient use of water, he converted his drip-irrigated fields to a

“**You have to see how a new technology fits your operation — does it gain you net dollars, will it give you knowledge to make better management decisions?”**

– Sam Stanley

30/50 row pattern years ago. At the time, this was a revolutionary concept compared with the traditional 40-inch spacing. Now, Len points out, others are applying what Sam innovated.

While they haven’t yet used drones for aerial surveillance, the Stanleys rely heavily on satellite imagery to spot areas needing herbicides or insecticides.

“We get weekly images during growing season,” says Sam. “Our ag chemical dealer can turn that image into a prescription and send that prescription wirelessly to our sprayer, to apply it to the precise area on the farm using GPS technology.”

The Stanleys employ nine GPS systems, as well.

GPS Used on “Everything”

“Nowadays, GPS is old-school technology, but everything we do is dependent on it,” says Len. “When we first bought GPS guidance for the tractors, we thought we couldn’t afford it. But like all technology, you realize you can’t afford not to have it. We use it on everything today — tractors, sprayers, harvesting equipment.”

With technology advancing at a rapid pace, the Stanleys say that evaluating new innovations is perhaps their biggest challenge.

“You have to see how a new technology fits your operation — does it gain you net dollars, will it give you knowledge to make better management decisions?” Sam asks. “You have to be cautious because there are so many things out there trying to gain your attention.”

Len agrees.

“AgTexas knows that if we are going to make a decision, we are not going to make it on a whim,” Len says. “We value our loan officer’s opinion and often get his input before buying. In the end, a business decision is a business decision.” ■ SD



cold, cured **AND** cleaned

New storage and processing technology is key to success for a New Mexico onion business.

This field of young onions near Deming, N.M., is a month out from harvest. It is part of the 400 acres of onions grown by Chile River Farms.

If you've ever grown your own onions, you know they like cool nights and warm sunny days. They also like just the right amount of water — too much and they'll rot; not enough causes them to split.

Now imagine growing 400 acres of onions. And then harvesting, processing and getting those millions of onions to market, all in good condition.

That's a challenge that Italian immigrant Joseph Franzoy could not have imagined when he started growing vegetables in New Mexico's Hatch Valley nearly a century ago.

But much has changed in the state's onion industry since then. Today many of his descendants — including great-grandson Shayne Franzoy — are leading the change.

With the help of high-tech harvesting, processing and storage equipment — much of it financed by Ag New Mexico Farm Credit — Shayne has mastered the art and science of producing onions.

"Shayne and his father, Jerry, are as technologically advanced as you can get," says Warren Russell, Ag New Mexico senior vice president. "And their investment has paid off. Other growers and processors are more susceptible to weather and markets, but Chile River has eliminated much of the risk."

In the past, the Franzoy's — owners of Chile River Farms — followed the common industry practice of "curing" or drying onions in burlap sacks in the field. This often led to losses from extreme heat, rain or hail.

"Once onions mature, they have the greatest value, and you've got to get them out of the field and cured as soon as possible," says Russell, who helps finance numerous onion producers.

Automated Curing Process Is Key

Today the Franzoy's curing process is automated. So are many other steps.

"Our automated sorting and curing facilities allow us to market to higher-end customers who pay more for our products," Shayne says. "Automation also allows us to package onions to meet specific customer demands."

It saves labor costs and helps the company maintain production during labor shortages, too.

Chile River started to upgrade its onion-processing facilities 12 years ago. That's when Ag New Mexico began financing the operating line and equipment.

"It's valuable to have a partner like Ag New Mexico to help grow our business," says Shayne. "Warren understands our business and supports what we do."

JERRY AND SHAYNE FRANZOY

Chile River Farms
Salem, N.M.

Equipment financing and operating lines of credit from Ag New Mexico have helped the Franzoy's pursue new technology to grow their onion operation.



A few of the 20 full-time staffers at Chile River Farms are, left to right, Gaven Swinson, Josh Cenicerros, Axten Franzoy and Shayne Franzoy. Josh manages the Hatch Valley farming operations, while Axten manages the Deming farm with help from his cousin Gaven.

Cold Storage Preserves Quality

The company's first investment in 2007 was a curing plant. About the same time, the Franzoys began harvesting onions in 1,000-pound plastic bins to reduce weather damage.

More additions and upgrades followed. Some of these included an automated curing and cold-storage facility and automated packing lines with precise weighing and packaging equipment. They also upgraded their sizing line to reduce bruising and designed a sorting table that rotates onions without damaging them.

"Buyers like consistent quality and size and want a clean, shiny, dry onion that sheds its skin easily," Shayne says. "We've proved we can deliver that."

Whether the onions are white, yellow or red, storing them at the right temperature and humidity level preserves quality and adds shelf life. Eventually the cold-storage facility may extend the processing season.

"Now we only pack what is ordered for each day," he says. "Before, we had to pack everything that came out of the field. Sometimes the size or color didn't match customer demand, so our floor filled with product that wasn't going out. Now we store product in bins in a controlled environment until we receive our orders."

Onion Farming Is in Their Blood

In the 1980s, Jerry Franzoy named his company Chile River Inc., for the Rio Grande River that flows past the family farm at Salem. This is where his great-grandparents and their 10 children started



Shayne Franzoy, right, and his wife, Amanda, are pictured with her brother Gary Swinson, who built some of the equipment behind them. Amanda manages production at the onion-processing plant, located in Salem, N.M.

“Buyers like consistent quality and size and want a clean, shiny, dry onion. ... We've proved we can deliver that.”

— Shayne Franzoy

growing onions and peppers. The community is located a few miles north of Hatch, the self-proclaimed chile capital of the world, famous for its green chiles.

Like chiles, onions thrive in New Mexico's warm, dry climate. That's why New Mexico is the fifth-largest onion-growing state by volume and seventh-largest by acreage. The varieties grown here are generally sweeter and better for eating than northern onions, which can be stored longer.

While Chile River embraces new technology, it remains a family business. Twelve of the company's 22 full-time employees are relatives. Shayne's dad helps oversee farming operations. His wife, Amanda, manages production at the onion facility. Cousin Victoria is the office manager, and son Axten manages the Deming farms.

That's not all. Amanda's brother, Gary Swinson, and Gary's father, Ronnie

Swinson, own a fabrication company that built certain aspects of the equipment lines. Others include Shayne and Amanda's daughter, Ollie, plus nieces, nephews, cousins and in-laws.

Franzoys Are an Onion Dynasty

The offspring of Joseph and Celestina Franzoy are a dynasty in New Mexico's vegetable industry. Close to 100 of the couple's descendants are involved in some aspect of growing, processing, packing, marketing and shipping chile or onions in the Hatch Valley.

The Chile River band of Franzoys not only farms 400 acres of onions, they also grow 300 acres of chiles near Salem, Hatch, Las Cruces and Deming. Other crops include 1,400 acres of wheat, corn, cotton, pecans and watermelons.

Farm Also Uses Technology

As on the processing side, Jerry and Shayne also embrace technology in their farming operations. Using GPS-based equipment, they plant onions in September, October, January, February and March. Throughout the growing season, they rely on subsurface drip irrigation systems to provide the right amount of water and fertilizer at the right time.

A few jobs still require hand labor — weeding, “topping” or trimming onion tops, and harvesting. One hundred part-time workers harvest the crop between late May and late August. Sixty people process the onions, usually finishing up by the end of August.

It's challenging work but the Franzoys have always been willing to work hard and try new technology. And it shows in their success.

No doubt their ancestors would be proud. ■ NJ

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

KAUFMAN BRANCH OFFICE
201 WEST MULBERRY
KAUFMAN, TX 75142
(972) 932-3610

LONGVIEW BRANCH OFFICE
2002 JUDSON ROAD
SUITE 204
LONGVIEW, TX 75605
(903) 243-8031

SULPHUR SPRINGS
BRANCH AND
ADMINISTRATIVE OFFICE
303 CONNALLY STREET
SULPHUR SPRINGS, TX 75482
(903) 885-9566



When the Going Gets Tough, We're Here for You

You're probably familiar with the saying, "When the going gets tough, the tough get going." This particularly applies in agriculture.

Even when the sun shines and the perfect amount of rain falls, it's a tough business. Markets can dry up faster than crops.

Machinery breaks when you need it most. Yet farmers and ranchers generally don't give up. They just work harder and smarter, optimistic that next year will be better.

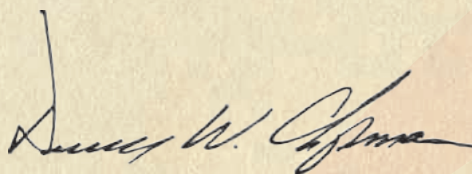
But no matter how tough you are — mentally, physically or financially — it helps to have a lender who understands what you're going through.

Your staff at Legacy Ag Credit, ACA understands the cyclical nature of agriculture. Many of us grew up in agriculture and still have personal connections to the land. We know that dealing with risk and managing a large budget can be stressful.

Legacy wants you to succeed. As a responsible lender, we encourage all of our customers to make the best decisions for their needs. At the same time, we must ensure that the co-op continues to flourish. When we do well financially, every member-borrower benefits. That's one of the advantages of financing with our co-op — we look out for our borrowers' interests.

For Legacy, 2018 was a good year. Thanks to our financial results, we were able to return \$2.3 million in patronage to our borrowers. For our average member, that payment effectively reduced their interest rate for 2018 by approximately 1 percentage point.

I sincerely hope that 2019 will be an excellent year for all of our customers. However, if the going gets tough, come see us. Whether you need a word of encouragement or financing advice — or want to share some good news — we are always here for you.



Derrell W. Chapman
Chief Executive Officer

LEGACY AG CREDIT DISTRIBUTES \$2.3 MILLION PATRONAGE TO BORROWERS

When you borrow from Legacy Ag Credit, ACA, you're more than a customer. You're also a stockholder of our borrower-owned lending cooperative. This entitles you to share in our association's earnings through our patronage program.

Based on 2018 net income of \$3.9 million, continued robust asset quality and strong capital levels, the board approved a return of \$2.3 million in patronage to members. The return of capital effectively reduces the borrowing rate for our members.

Over the past 14 years, Legacy has returned over \$16.9 million in cash patronage to our member-owners.

The Cooperative Advantage

Legacy is a part of the Farm Credit System, a nationwide system of cooperatively owned banks and associations. We have been serving farmers, ranchers and rural landowners in Franklin, Gregg, Harrison, Hopkins, Kaufman, Marion, Rains, Upshur, Van Zandt and Wood counties with reliable, consistent credit and financial services for over 100 years. Legacy's lending offices are located in Sulphur Springs, Canton, Gilmer, Kaufman and Longview.

Co-ops have a unique structure and philosophy. Investor-owned companies maximize profits so they can generate a return for investors, but cooperatives focus on providing services to their members. Co-ops keep only the earnings they need for stability and growth, and give the surplus back to their members each fiscal year.

Patronage is a distinct advantage of financing with a co-op lender. You not only receive a competitive rate up front, but you also get interest back when the association does well.

As the graphic indicates, patronage payments represent a portion of the interest you paid on your loans the previous year. Thus, you effectively pay less interest when borrowing from Legacy.

Please tell your friends about our patronage program!

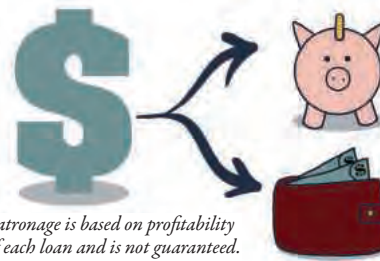
Understanding the Patronage Program

Legacy Ag Credit, part of the Farm Credit System, operates as a cooperative. The patronage program is one of the benefits of doing business with Legacy Ag Credit. As a member of the cooperative, you have the opportunity to share in the co-op's earnings.



How It Works

Every year the board of directors, who are elected by the co-op members, review the financial health of the co-op.



They decide how much of the earnings should be re-invested in the co-op and...

how much should be issued as a distribution check to member-borrowers.

The Bottom Line

Here is an example of a year in which the board of directors approved a 1% patronage.

\$100,000
Loan at
5% Interest

=

\$1,000
Dividend Check

%

4.0%
Effective Interest Rate

VP Brittany Hammond Participates in Farm Credit Leadership Program

Every year, the Farm Credit Bank of Texas hosts the Association Leadership Program. The program takes place over four days in New York City and Washington, D.C. Program participants from five states have the opportunity to meet some of the bond dealers, financial experts and policymakers responsible for the continuous flow of funds from Wall Street to farms and ranches served by Legacy Ag Credit, ACA.

Legacy Ag Credit's representative in the 2018 program this year was Vice President of Lending Brittany Hammond. She said it was great to visit all the organizations that work together to provide financing to rural America and to observe how each organization plays a unique and crucial role in the funding process.

"My favorite part of the trip was our visit with Farm Credit Council Services, where we discussed the importance of telling the Farm Credit story," said Hammond. "By sharing the history-rich story of Farm Credit, we can let the next generation of farmers, ranchers and rural homeowners know how Farm Credit can help finance their legacy."



2018 Farm Credit Association Leadership Program participants are pictured with New York City in the background. Legacy Ag Credit Vice President of Lending Brittany Hammond is third from right.

Showing Appreciation to Our Customers

One of our favorite times of year at Legacy Ag Credit is when we sit down with you, our member-owners, at our annual customer appreciation dinners. It is our pleasure to host these events and show you how much we appreciate your business.

Cedar Canyon Events Center, with its beautiful rock and cedar structure, was the site of the Sulphur Springs customer appreciation dinner on Oct. 16.



Customers enjoy good food and fellowship on Oct. 18 at the Canton-Kaufman appreciation dinner at The Oaks, a rustic-modern barn set on 100 acres in the East Texas countryside.



The Longview office held its customer appreciation dinner on Aug. 9 at Pappacita's Mexican Restaurant, where customers were treated to tasty Tex-Mex cuisine complete with homemade tortillas.



CELEBRATING NATIONAL AG DAY

Legacy's Canton office got into the spirit of National Ag Day on March 14 by inviting the local community to stop by to tell their ag stories and enjoy refreshments, giveaways and prizes.



Guests enjoy the National Ag Day celebration in the Canton office. From left to right are Peggy Swinford, Canton Relationship Manager Caleb Allen and Barbara Metch.



Canton Vice President Joseph Grier greets guest Mindi Holland, who received a gift card at the National Ag Day celebration.

What's Your Goal? Dreams Don't Get Loans — Measurable Goals Do

Applying for your first loan with a new lender? Jim Tollison Jr. of Alabama Farm Credit has some advice.

“If you’re a new borrower, it’s easier for your lender to see your vision and assess its feasibility if you’ve thought through your goals,” says Tollison, vice president and branch manager of the association’s Talladega branch.

“Dreams are great, but they go away when you wake up,” he adds. “You have to set goals and work toward reaching them.”

Whether you’re a longtime farmer or starting a new ag operation, it’s important to regularly set and evaluate goals.

Think It Through

“Without goals, you’re more likely to do the same thing over and over,” says Tollison. “To get out of a rut, you have to think through how you want to improve your operation.”

Texas A&M AgriLife Extension Economist and Professor Dr. J. Mark Welch agrees.

“People get so busy they don’t get where they want to be,” Welch says. “I like to use the analogy of a ladder up against a wall. You’re so busy going up and down the ladder, you don’t stop and consider whether your ladder is even up against the right wall.”

Get Started

To get started, ask yourself: Where do I want to be in one year? In five years? How can I improve my operation? What are my priorities? How will I sell and market my product?

“Write down your goals, both short- and long-term,” Tollison advises. “The more detailed, the more solid your business will be.”

Use Technology

“Put those written goals where you can see them, like on your smartphone,” Tollison says. “Set a reminder to review them in three months. Meeting those goals requires that you take short steps. If you’re not moving, you’re not making progress.”

Tie Goals to Financial Statements

If you’re starting a new business, be prepared to submit projected financial statements that include long-term goals, says Yancy Murray, vice president and relationship manager with Legacy Ag Credit in Gilmer, Texas.

“Producers must be specific with what they hope to achieve in a certain timeframe and how they intend to do it,” Murray says. “They should establish both short- and long-term goals. Ideally, short-term goals will move producers to long-term success.”

Make Goals Measurable

“To determine when goals have been achieved, they must be measurable,” Murray says. “Detailed records are a way of measuring success or failure.”

Computer software can help track an operation’s expenses and income, “but the software is only as good as the information that goes into it,” he adds.

Be Realistic

“Goals should be challenging, yet attainable,” Murray says.

“Price volatility can impact profitability for any farming operation. So it’s best to research market conditions as thoroughly as possible when formulating a goal,” he says.

Take Time to Analyze

Welch recommends taking time to analyze and think deeply about your goals.

“Instead of allowing fear or greed to drive your decisions, make a plan of action and be prepared to look back and see what worked, then change whatever you need to improve,” he says.

Ultimately, the point of setting goals is to enable you as a producer to reach your final goal — success. ■ SSR

FARM TO MARKET

Homegrown peaches, strawberries and apples make Alabama's Mountain View Orchards a popular destination spring through fall.

**ANDY MILLARD
AND STEVE WILSON**

Mountain View Orchards
Jemison, Ala.

With financing from Alabama Ag Credit, Mountain View Orchards consolidated existing loans and made improvements to their farm and retail market store.

Andy Millard and his family grow strawberries, peaches and apples on their farm near Jemison, Ala.

For generations, Chilton County, Ala., has been a “must stop” destination for summer travelers on I-65 between Birmingham and Montgomery.



In other words, it tastes better.

The shorter shelf life is ideal for local roadside stands and farmers markets, such as their own on-farm market, which opened in 2005.

“Most of our produce is in the consumer’s hands 24 to 48 hours after it leaves the farm,” Millard says.

The farm store opens in early April and offers fresh-picked strawberries through late May. Peach season begins in early May and continues through mid-September. Over the four-month period, Mountain View Orchards offers 15 freestone varieties of famous Chilton County peaches. Eight varieties of apples are available from late July to early October.

Mountain View Orchards attracts a local clientele: families who come out to enjoy the farm experience, and “produce peddlers” — Millard’s term for fruit resellers. Resellers, he explains, are common in his part of the state.

“Our goal is to offer high quality for a good price.”

– Andy Millard

The county is home to some of the South’s best peaches. And growers Andy Millard and his father-in-law, Steve Wilson, helped build that reputation.

Between them, these Alabama Ag Credit customers have over 50 years of farming experience. Many years ago, they operated a large orchard and popular roadside market catering to tourists along the interstate highway.

But these days, Millard and Wilson have a different niche — selling peaches, strawberries and apples at their Mountain View Orchards farm store in Chilton, Ala., to customers seeking the freshest fruit possible.

Sweeter Taste, Better Color

Unlike fruit that’s sold to wholesalers, their peaches and apples are tree-ripened. This means the fruit receives a few extra days on the tree to develop a sweeter taste and better color.



Gary Clark



Mountain View Orchards Farm Market & Cafe is open from April through October.

Gary Clark

“More people are coming out to see where their food comes from. ... They like knowing it came from a family business.”

- Andy Millard

Generally they buy produce from farmers and sell it at roadside fruit stands.

High Quality at a Good Price

“We have a lot of schoolteachers that this is their summer job, selling out of the back of a truck, and they come and pick up produce from us a few times a week,” he says. “Our goal is to offer high quality for a good price. So we have more wholesale-type prices than some other retail locations.”

All of the produce in Millard and Wilson’s farm store is from their own orchards — 4,000 peach trees, 2,500 apple trees and 2 acres of strawberries.

The pair farmed 300 acres before downsizing to their present 45 acres — part of a downsizing trend in the area, according to Millard.

“Either you’re really big or you’re small and serve a niche market, like we do now,” he says.

Faithful to Farm Credit

To serve their niche even better, they decided a few years ago to make improvements to the orchard and farm store. And Wilson knew exactly who to call for financing help — Alabama Ag Credit.

Before getting into the fruit business in 1983, he spent eight years with the local Federal Land Bank Association — now Alabama Ag Credit. In fact, he rose from loan officer to president during his tenure.

“They know how to deal with farmers, unlike some commercial banks,” Wilson says, referring to the Ag Credit staff who helped with his loans. “They know how to look at our operation with a realistic view.”

Although Chilton County is known for its peaches, apples also grow well in the area, according to Millard.

He and Wilson produce dwarf rootstock apple varieties that grow on trellises. The trellis structure makes it easier to prune and manipulate the branches and creates more space for the fruit to grow. Another advantage of dwarf trees — the apples can be picked from the ground. Both the apple and peach trees are hand-pruned and the fruit is hand-picked.



Courtesy of Mountain View Orchards

Mountain View Orchards grows 15 varieties of freestone peaches, which are available from May to September.

“It’s a lot of expense and time getting the orchard established,” Millard says, “but once you do, maintenance and harvesting are a lot easier.”

A Three-Generation Family Business

A three-generation family operation, Mountain View Orchards has produced quality fruit since the 1930s. Millard’s wife, Christy, operates a food truck on site, serving lunch and pastries featuring homegrown fruit. The couple’s three daughters — ages 20, 17 and 13 — work at the farm market during the summer and on weekends.



Courtesy of Mountain View Orchards

Their daughters also handle the business’s Facebook page, telling fans which fruit varieties are in season and for sale. Social media is also their biggest advertising platform and source of new business.

“More people are coming out to see where their food comes from,” Millard says. “They want to deal with us as the farmer and ask questions about the product.”

They like knowing it came from a family business.”

Farm Credit lenders play a vital role in providing reliable credit for family farms such as Mountain View Orchards — and it’s a job they take seriously, says Dale Williamson, branch manager in Alabama Ag Credit’s Selma office.

“It’s an honor to play a small part in helping these farmers expand their operation,” he says. “And with Steve’s Farm Credit history, I’ve really enjoyed the opportunity to get to know them.” ■ SH

For more information and store hours, visit mountainvieworchards.com.

Steve Wilson, left, and Andy Millard have more than 50 years of farming experience between them.



Gary Clark

NEW IDEAS for an OLD BUSINESS

Texan John Evans is carrying on his family's 153-year farming legacy with the help of new technology and a new lender.

A self-described “manager of chaos,” John Evans is a busy man.

Between running his family's Central Texas row-crop operation and managing a cattle herd in South Texas, he is also a dealer for an agricultural technology company, Ag Leader.

It's no wonder, then, that Evans decided to look for an ag lender who could streamline his financing.

Last year, he found the financing assistance he needed at Lone Star Ag Credit's Georgetown branch.

“I'd seen them at a couple of farm shows and thought they could help me,” Evans recalls of the ag lending cooperative. “I was interested in a line of credit. But after a few visits, we made it work so I could put *all* of my lending in one place.”

Improving Efficiency Through Technology

Evans is the fifth generation to operate Evans Ranch Inc., a 153-year-old diversified ag operation near Little River Academy, south of Temple. He grows corn, cotton, oats and wheat on approximately 2,400 acres. He also runs 300 commercial cows, mostly on another family-owned property near Hallettsville.

Before returning to the farm in 2011, Evans worked in information technology in College Station and Temple.

Today he uses his IT experience to increase efficiency on his own farm and help other



John Evans, right, and employee Chris Southerland check a sample of oats.

farmers do the same. One of only a few Ag Leader dealers in his region, he shows farmers how to use precision ag tools — auto-steer, guidance systems and moisture monitors, for example.

Previously, the Evans family had no usable data showing what their equipment was doing in the fields.

“Today,” Evans says, “we have data on every inch and every row of farmland.”

In fact, he says he usually has more data than he needs, because the technology on the equipment is already collecting it.

“You only have one chance to have the information and have it right,” he says. “Who knows what you'll need five years down the road? That information could be an asset for later decision-making.”

On his own row-crop operation, Evans uses sensors to manage crop health. They determine if a plot needs more or less fertilizer and adjust the application rate accordingly.

“We've gone from mules and horses to tractors that basically drive themselves,” Evans says. “We can measure profitability within the acre instead of by the acre.”

Continuing a 153-Year Legacy

Evans took over the operation after his father passed away. But he has kept a number of the family's traditions. Many of the ranch employees also worked for his father. Evans relies on tenured employees — Chris and Amanda Southerland, Bill Cody Southerland and Caleb Sanderson — to keep the ranch going.

In his farm office, old photographs and newspaper clippings reveal the family's long history with corn. For years it was their main commodity. Today, most of the crop is sold as deer corn.

Evans follows another family tradition, as well — planting a few acres of sweet corn. He recalls peddling sweet corn in high school and sees it as a way for his three children — ages 8, 6 and 2 — to be involved in the family business. His wife, Erica, is an elementary school teacher in Temple.

The Evans family — left to right, Darby, John, Isabel, Erica and Oliver — represent the fifth and sixth generations to live on the Evans Ranch.



JOHN EVANS

Evans Ranch
Little River Academy, Texas

Lone Star Ag Credit helped John Evans streamline his financing by consolidating his ag loans and providing his ag business with a revolving line of credit.

“I was interested in a line of credit. But after a few visits, we made it work so I could put all of my lending in one place.”

– John Evans

During the summer, the family sells sweet corn at a nearby farmers market. They also welcome U-pick customers to the farm.

“We get all kinds, from people who grew up having fresh-picked corn to those who don’t know how to pull an ear of corn off the plant,” he says.

Looking to the Future

Evans recently was selected to participate in Texas Farm Bureau’s 2019-20 AgLead-FarmLead program. The program trains participants to become strong voices for agriculture.

“We need more people to talk about it,” Evans says of advocating for agriculture. “It’s not just our jobs, it’s our lives.”

Since starting the program, he has found ways to use his newfound skills, even agreeing to a television interview with a local station.

His Lone Star Ag Credit loan officer, Garrett Edwards, is happy that the lending co-op is helping secure the future of Evans Ranch.

“The generations of family history is a really neat part of their operation, and John is in it to make sure his kids have the opportunity to be sixth-generation farmers and ranchers,” says Edwards. “Because we were trying to help him move all of his financing over, it took a lot of phone calls, a lot of working closely together and a lot of details. I’m glad we were able to assist him.” ■ SH



When his dad, George Davis Sr., right, suffered a heart attack, Michael Davis moved home and expanded the family's cow-calf operation. Three generations now work on the farm.

MICHAEL DAVIS
Hillsboro, Ala.
Alabama Farm Credit financed land, barns and equipment for Michael Davis and his family, enabling them to expand their commercial cow-calf operation.

.full circle

Drawn by family and heritage, Alabamian Michael Davis returns to his rural roots and builds a commercial cattle operation.

As a new high school graduate in 1988, Alabamian Michael Davis had one thought in mind: escape his family's beef cattle operation as quickly as possible.

"The very last thing I wanted to do was to stay in Hillsboro and live on a farm," the Alabama Farm Credit customer admits.

The farm, he says, dated back to his great-grandfather's era in the 1940s. Back then, the operation focused mainly on row crops. His grandfather added poultry and dairy, eventually moving exclusively to beef and passing the operation down to Davis' father, George Sr.

"I appreciated my heritage," Davis says. "I just didn't want to work that hard."

City Lights Lose Their Luster

Despite his best efforts, the idea of small-town rural living kept calling him back. He earned his undergraduate and MBA degrees from Faulkner University and



Photos by Mark Johnson

Florida Technical College, both in Huntsville, Ala., but urban life didn't appeal to Davis.

"Too much traffic, and too many close neighbors," he says. "I felt hemmed in."

After finishing college, he moved to Decatur, Ala., only a short drive from Hillsboro, population 552. As time went on, the idea of returning to tiny Hillsboro to farm began to "sneak in," he says. However, he assumed that move would be sometime in the distant future — maybe after he retired from his job in a nearby carbon-fiber manufacturing plant.

But in 2000, the timeline was accelerated when George Sr. suffered a heart attack, limiting his ability to operate his small beef cattle operation alone.

"Dad had pretty much decided to sell the cattle and call it a day," Davis recalls. "I told him he didn't have to quit farming if he didn't want to, and that I would come home and help him. Just like that, I was back in Hillsboro on a farm."

Three Generations Work Together

Today, Davis still maintains his job as production manager at the plant. But along with his father, his brother George Jr., and his 19-year-old son, Melek, he has built the commercial cow-calf operation from only seven head in 2000 to 95 head today. The farm comprises 300 acres of owned and rented land.

Known throughout the community for producing high-quality animals, the Davises raise calves to approximately seven months of age before selling them to other producers.

"We are very typical of a small-town cattle farm," Davis says. "Nobody is getting rich, but we are producing a quality product, have great customers and are able to work together as a family."

He attributes their ability to expand the operation largely to their strong

relationship with the Tuscomb branch of Alabama Farm Credit.

"They have been an important partner," Davis says. "From expanding our pasture and hay ground to financing new barns and equipment, Alabama Farm Credit has made it possible for us to keep growing."

Poultry Are in Their Plans

Melek has plans to re-introduce poultry to the farm, a project that could be realized within the next two years.

"He has been interested in setting up chicken houses ever since his high school 4-H days," Davis says of his son. "It's neat that he has developed his own area of interest without too much influence from me."

Monica Inman, Alabama Farm Credit assistant vice president and senior loan officer, calls the Davises model customers, and points out that the solid lender-borrower relationship "goes both ways."

"The Davises are a joy to work with," Inman says. "They are exactly the kind of partner we look for, always professional

and prepared. I've enjoyed watching his farm grow over the years."

Granddad Would Be Proud

Davis says his father, one of 12 siblings, is "tickled to death" with the three generations working together.

"Oh, he'll sit around the dinner table with my aunts and uncles and brag about it," Davis says laughing. "Dad doesn't tend to get emotional, but sometimes when we're all together on the farm, he'll stop and say, 'My dad and granddad would sure love to see this.'"

Although he got back into farming sooner than expected, Davis has no regrets.

"Being able to help my dad and also introduce my own children to agriculture has been a real blessing." - Michael Davis

"Being able to help my dad and also introduce my own children to agriculture has been a real blessing,"

he says. "I didn't necessarily expect it, but I wouldn't have it any other way." ■ MJ

See video of Michael Davis at FindFarmCredit.com/MichaelDavis.



Michael Davis, left, confers with his loan officer, Alabama Farm Credit's Monica Inman. Besides farming, he also works full time as a manufacturing production manager.

On the Road Again

Jeff Gregory and his family travel from South Texas to Montana every year, custom harvesting crops as they ripen.

Hail, tornadoes and dust storms don't faze Jeff Gregory, the owner of 4G Harvesting and Trucking based in Early, Texas. As a custom harvester, he and his crew often deal with iffy weather and other challenges as they crisscross the Midwest, cutting crops for most of the year.

"What we do is no different from farming," says Jeff, who runs the business with his wife, Shana. "But instead of putting all our money in a crop, we put our money in someone else's, which means our work has a lot of risks. For instance, we may show up to cut, and then have to leave the next morning because hail took out the crops. The farmer has insurance for his loss, but we don't."

As a third-generation farmer, Jeff understands both the risks and rewards of the business.

"I grew up on a peanut farm," he says. "My family always had a combine, and we'd cut crops for other farmers. So I always wanted to start my own business."

Financing the Equipment

Jeff started the business in 2013 and began partnering with Central Texas Farm Credit in 2017 to help finance his operating expenses and equipment purchases.

"We've built 4G Harvesting and Trucking from the ground up," he says. "Nothing has been given to us. But I couldn't have done it without Farm Credit's help. They know

about the ag world and have reasonable interest rates. We also have an operating line of credit with Farm Credit, which allows us to keep the wheels running."

As a custom harvester, Jeff is on the road for nine months of the year. Traveling caravan-style, he and his three hired hands — four during busy times — haul two combines, two tractors, one grain cart, two hopper bottoms and two headers. They also take two RV trailers.

"Combines cost \$500,000, and headers start at \$100,000. So it's cheaper for farmers to hire us than buy the machinery, use it for two weeks and then park it in a barn."

— Jeff Gregory

Using Google Earth, he researches routes to ensure the machinery can safely fit highways and pass under bridges. Many states require permits, which must be obtained ahead of time.

Harvesting From April to December

The season starts in late April in South Texas, where the crew cuts and trucks wheat to coastal ports. In May, they harvest the Gregorys' own wheat crop near Early. Then everyone heads north into Oklahoma, Colorado, Kansas and Montana, cutting crops as they ripen. Each job runs roughly 10 to 14 days. When the work's done, they pack up and move again.

"We cut every crop that can be put through a combine," Jeff says. "Wheat, oats, soybeans, sunflowers, milo, peas, sesame seeds, guar and chickpeas. Even lentils in Montana."

The majority of 4G's customers are large, family-owned farms, he says, explaining the need for custom harvesters.

"Combines cost \$500,000, and headers start at \$100,000. So it's cheaper for farmers to hire us than buy the machinery, use it for two weeks and then park it in a barn," he says. "We also haul their crops to nearby grain elevators or terminals. We do it all."

Traveling as a Family

When schedules allow, Shana, who works as a school nurse, and their teenage children, Hadley, 18, and Hayden, 16, join Jeff on weekends during the school year. In years past, all three worked alongside him in the summer.

Hayden, who willingly traded high school sports for farming, drives a grain cart. He plans to join the family business full time after high school. Hadley will start college in August.

"Hadley created a spreadsheet for us that breaks down our customers' loads, yields



Photos courtesy of the Gregory family



Scenic views greet Jeff Gregory as he combines wheat across the country.



Sheryl Smith-Rodgers

Jeff and Shana Gregory

4G Harvesting and Trucking
Early, Texas

Jeff Gregory partners with
Central Texas Farm Credit to
finance equipment and trucks
for his harvesting business.

Custom harvesting is a family affair for the Gregorys, from left to right: Hadley, Jeff, Shana and Hayden.

and bushels,” Jeff says. “When we’re done cutting, everything’s computerized. We charge by the bushel, so we can print out an invoice right away. Farmers can take their documents straight to the FSA office and turn in their yields.”

Such tech-savviness ranks high with Jeff. “We offer the latest in technology to our customers,” he says. “Our top-of-the-line combines use GPS and auto-steering. Our grain carts have built-in scales, so crops can be weighed in the field. We can also produce color-coded yield maps of fields,

which farmers can use to determine fertilizers and seed for the next season.”

Working Dawn ‘til Dark

Typical days start at daylight in the field and end by 10 p.m. For her part, Shana handles paperwork and laundry, plus family breakfasts and lunches. For supper, she serves everyone in the field a tasty dish that she’s put together in a slow cooker. In her free time, she blogs about and posts photos of their travels on Facebook and an ag blog called HarvestHER.

Back-to-back cutting jobs can mean more than 30 days with no time off. Breaks and side trips may happen when a crop’s too green or heavy rains fall.

“As a family, we’ve visited Mount Rushmore in South Dakota and Pike’s Peak in Colorado,” Shana says.

Tight living quarters has its challenges, too. Imagine fitting clothes, belongings, office equipment and kitchen goods for four people into less than 400 square feet.

“I have to grocery shop every couple of days because there’s no extra room to store food,” Shana says.

Jeff laughs.

“Oh, yes, there’s nothing that will bring your family closer than living together in a 38-foot camper,” he says. “It’s an adventure every day.” ■ SSR

DAUGHTER *like* FATHER

Texas Farm Credit jumpstarts a young grower's career as a fourth-generation farmer.



BLAKE BICKHAM

Odem, Texas

A loan through Texas Farm Credit's young, beginning and small farmer program enabled this 23-year-old to plant her first crop this year.

New farmer Blake Bickham plants her first-ever crop this spring on the same 300 acres near Odem, Texas, where her dad got his start in farming.

At age 23, Blake Bickham planted her very first crop this spring, and it wasn't on just any field. It's the same 300 acres where her dad began farming in the 1980s. And just like him, she is growing her budding operation with the help of Texas Farm Credit.

Bickham hadn't intended to farm after college. She went to Texas Tech University to become a teacher. Her parents, Brad and Sarah, wanted her to experience life off the farm.



Photos by Eddie Seal

Three generations of Bickham farmers and Texas Farm Credit customers, left to right — Brad, Blake and Larry

But when she graduated in May 2018, she knew teaching wasn't her love. It was farming. So she moved back to the family farm near Odem, Texas, to work for her father.

"Blake came home on Monday, and we had her covered in dust by Wednesday," her dad says with a laugh. "She pulled a lot of weeds last summer."

Grabbing a Lifetime Opportunity

By harvest time, Bickham knew just what she wanted to do with her life — farm full time like her dad and her grandfather Larry.

"I realized farming wasn't just my job. It's my passion," she says.

That's when her dad made her a similar offer to the one his dad made him. She could lease the same 300 acres where her father started farming and launch her own operation. She seized her dream.

Sowing Seeds of a New Career

Bickham planted 50/50 cotton and grain sorghum on her land this spring, using her dad's equipment. And she continues to work for the family business while managing her operation.

"I wouldn't be able to farm without Texas Farm Credit," Bickham says. "The entire team rallied around me. They opened the door for me to build my own business."

Bickham's everyday operating costs are covered by her loan, obtained through Farm Credit's young, beginning and small farmer lending program.

“It's challenging and exciting to be my own boss. I can't wait to see what the future holds.”

— Blake Bickham

Learning Never Stops

Bickham may have started driving a grain buggy at age 10 and worked every harvest since, but she's learning farming from the ground up.

Daniel Castro, a long-time Bickham employee, is showing her how to best maintain and operate machinery. Her father is helping her develop management skills.

"Dad is teaching me the why of farming, and Daniel is teaching me the how," she explains.

"I knew I had a lot to learn, but I'm just now grasping the magnitude," Bickham explains. "It's one thing to work a harvest. But it's another thing entirely to work the whole growing season."

Promising Future Ahead

She says she'll always keep learning, just like her dad. He continually looks for the next innovation to increase efficiency and yield. In fact, he was an early adopter of minimal-till farming and GPS-based applications.

"It's challenging and exciting to be my own boss," Bickham says, beaming. "I can't wait to see what the future holds."

Her mom adds with pride, "Blake is fearless and works as hard as any man. I know she'll do great." ■ KFF

One Post at a Time

A young Texas crop producer uses social media to show what it's really like to be a farmer.

Jesse Wieners uses drones and GoPro cameras to capture video of farming activities for his Facebook page.

JESSE WIENERS

Groom, Texas

With a loan from Plains Land Bank, this young farmer's operation took off along with his passion for telling the true story of agriculture.

When Jesse Wieners talks, people listen.

In fact, more than 4,500 folks follow him on Facebook to watch videos about life on his farm. Some months, his Life by the Acre Facebook page generates as many as 500,000 engagements.

It all began in the summer of 2018, when a wildfire hit a hay field on his farm in the Texas Panhandle. He struggled to fight the fire, but wasn't gaining ground. Wanting to share with others what was happening, he decided right then to shoot a video of the fire. The video received over 55,000 views on his personal Facebook page.

In reading viewers' comments, however, Wieners realized that non-farmers didn't understand the extent of the devastation. Many assumed that with insurance and government help, farmers would be okay.

That's when he decided to create the new Facebook page, Life by the Acre, where he could post videos describing life on his farm.

Telling It Like It Is

"I decided there's a huge disconnect between urban and farming folks," says Wieners, a Plains Land Bank customer who grows cotton, hay, produce and wine grapes on his 3,000-acre operation. "There's a lot of people out there who don't understand agriculture. But I realized that their comments can't hold up to a video that tells a positive truth about farm life."

He and his wife, Karri, shoot all the videos for Life by the Acre. They use GoPro cameras mounted to farm equipment and fly drones to capture amazing aerial photos and video, some of which is set to music.

With passion, eloquence and well-paced delivery, Wieners educates viewers on such subjects as crop insurance, till versus no-till practices and the many uses for cotton. Sometimes he posts messages encouraging his fellow farmers and thanking them for their faith and hard work.

To reach younger audiences, he's also active on TikTok and Snapchat, social media platforms that are popular with middle and high school students.

Educating Elected Officials

Wieners and his wife received the Texas Farm Bureau Outstanding Young Farmer Award for District 1 in 2016, 2017 and 2018. An active Farm Bureau member,

he often posts about bureau events. He has even traveled to Austin, Texas, and Washington, D.C., several times with the Farm Bureau to advocate for farmers.

"To me, talking to our elected officials is just as important as putting seed into the ground."

— Jesse Wieners

"To me, talking to our elected officials is just as important as putting seed into the ground," says Wieners. "Less than 2 percent of the population are farmers or ranchers. It's no wonder people don't understand what we do.

"I believe that if I don't share what's really going on, on my farm, then people who don't understand agriculture will be making the laws for us."

Starting His Farming Career

Although he is a first-generation farmer, Wieners has wanted to farm since he was a young boy. After years of trying to achieve that dream, his fate was sealed when he met and married Karri, who comes from a fifth-generation farm family. When Karri's father asked him if he wanted to help on the farm, he jumped at the opportunity, and he's never looked back.



Janet Hunter

A viewer watches a video of Jesse Wieners explaining how he plants crops. His Facebook page has 4,500 followers around the world.

Thanking the Land Bank

Wieners credits Plains Land Bank for giving him the chance to start his own operation near Groom, Texas.

"It's hard as a young farmer to buy a piece of land," he says. "Everyone needs a little help to get started, and Plains Land Bank was there to help me."

The Land Bank staff is proud to have such a passionate agricultural advocate among their membership.

"Jesse not only tells his story, but tells the bigger story of the importance of agriculture production," says Trent Tyson, vice president of lending. "He continues to advocate for agriculture in an effort to educate people everywhere." ■ TJ

To watch Wieners' videos, go to www.facebook.com/lifebytheacre. See video of Jesse Wieners at FindFarmCredit.com/JesseWieners.



Rural Appraisals Go High Tech

Apps, maps, phones and drones help appraisers arrive at accurate property values faster than ever.

Rural appraisers will go a country mile to figure out what your property is worth.

They'll drive across state to measure buildings, estimate crop values, and count livestock and equipment.

They'll brave snakes and all kinds of weather to inventory trees in a timber stand.

And they'll figure out property value based on various factors — type of agriculture, nearest city, ducks flying overhead or oil flowing underneath.

While rural appraisers have done that for decades, they can do it faster and more accurately today thanks to technology. As a result, borrowers and lenders now have a better idea of their property's market value — including the collateral backing their loans.

"Appraisals help protect the association, our district and the entire Farm Credit System," says Tyler Mullins, vice president and appraiser for Mississippi Land Bank in Senatobia. "We can look at how well secured the collateral portfolio is, which helps insulate us during economic cycles."

Seeing Things in a New Way

With today's detailed aerial photos, appraisers can see what makes property more or less desirable before they even get there. Things like water, tree cover, topography and configuration make a difference. Multilayered maps show property boundaries, flood zones, easements, soil types, school districts and more.

What appraisers can't inspect on the ground, they can see from a drone.

Mississippi Land Bank appraiser Garrett Dismukes uses a time-saving mobile app for forest inventories. The more uniform the timber stand, the fewer samples the app needs to calculate its value.

Photos by Debra Ferguson/Southern Images



Dismukes records the species, height and diameter of every tree on a sample of the property using the Forest Metrix app.

Top 10 Technologies For Rural Appraisers

1. GPS coordinates for pinpoint accuracy
2. Geographic information systems (GIS) that display data in layered maps and 3-D scenes
3. Up-to-date aerial photographs and property maps
4. Mobile hotspots for access to appraisal websites on the road
5. Mobile apps that track your location without a cellular signal
6. Apps that calculate timber's value with less time and footwork
7. Drones that get a bird's-eye view of inaccessible areas
8. Software for reporting appraisal information and comparing similar properties to arrive at a value
9. Databases of accurate sales information gathered by Farm Credit appraisers and automation
10. Market trend reports from the Texas A&M University Real Estate Center that are based on Farm Credit sales data

"We're looking at it as though we're a potential buyer, and what we would pay for the property given its physical attributes," says Stan Phillips, director of appraisal and a regional vice president for AgTexas Farm Credit Services in Burleson.

"We've been using a commercial drone in West Texas, where there are sections of land that you can't drive to," Phillips says. "It's also very beneficial when looking at large-acreage properties, feedlots and buildings under construction."

Having Data When and Where You Need It

Appraisers now have sales information at their fingertips, thanks to software and automation.

For example, when a Farm Credit association closes a real estate loan, the sales price, legal description and other details automatically go into the lender's sales

database. Outside sales information comes from a large broker network. Appraisers then use data from both sources to look at market trends and compare properties.

"It lets them work smarter instead of harder," says Brad Swinney, vice president of collateral risk management for Farm Credit Bank of Texas in Austin. The bank provides AgWare appraisal software and broker data to 14 Farm Credit associations.

Mickey Nixon, Capital Farm Credit's regional chief appraiser in Lubbock, Texas, counts the ways AgWare improves appraisal reporting.

"Gathering and sharing data. Integrating report writing with a database of comparable sales. The ability to auto-populate templates. Access to up-to-date maps and images," says Nixon. "Those enable an appraiser to write a well-supported

report faster, with fewer errors and greater confidence."

Doing Things No Machine Can

With technology helping out, appraisers can focus on what they do best: understand an immense variety of rural property and agriculture.

"I think what separates a rural appraiser is the sheer volume of information you have to learn," says Troy Peters, senior appraiser at Southern AgCredit in Ridgeland, Miss. "I'm doing a poultry appraisal right now. I recently did a row crop appraisal. And I was looking at duck holes a month before that.

"And really, I can't think of a better job. I get to analyze data and write reports, which some people might consider nerdy. By the same token, I get to drive a four-wheeler and look at a thousand acres of land." ■ CF

Four-Legged **FARMHANDS**

Some of the hardest working helpers on our farms, ranches and hunting land are the four-legged kind. They help us herd our livestock, keep predators at bay and retrieve our prey.

Landscapes pays tribute to those faithful animals who help us on the land.



Laurie Tolboom-Martin



James Prince

Maverick, a soft-mouthed white Labrador retriever, fetches a blue goose. Now deceased, he was a beloved member of the family of Wendy Swift, Texas Farm Credit human resources manager.



Jeff Bedwell

Ginger, a great Pyrenees guard dog, keeps her sheep corralled and safe. She belongs to Jeff Bedwell, Central Texas Farm Credit vice president and branch manager in Brady.

At branding and doctoring time, a calm and steady horse is an important member of the team. This ranch horse belongs to Capital Farm Credit customer Gabe Neill of Brownfield, Texas.



Sometimes you can't stop a border collie from herding, even when there's a fence in the way. Lily, above, is owned by Alabama Farm Credit customer Christa Walker.



Ernest Teves



Don't be fooled by docile-looking donkeys Bob and Linus, owned by Farm Credit Bank of Texas employee Ernest Teves. They'll challenge any predator that threatens the cattle on their Zephyr, Texas, ranch.

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