

LANDSCAPES™

a portrait of living & working in rural America

summer 2013



FARM CREDIT

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ON THE COVER: Sunrise casts a golden glow over this cattle farm in Alabama. Photo by Jim Lincoln.

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Farmers' Friends



Part of the Farm Credit System

Celebrating 15 YEARS LANDSCAPES

by Stan Ray

Earlier this year, the agriculture industry was honored during a Super Bowl commercial in a way that captured the attention and respect of the country. The spot appealed to so many, in part, because of the late radio commentator Paul Harvey's iconic voice (captured from a speech he made during the national FFA convention in 1978) that expressed so well his genuine respect and admiration for the American farmer. How refreshing it was to hear his voice again, praising the qualities of hard work, perseverance, self-sacrifice and responsibility.

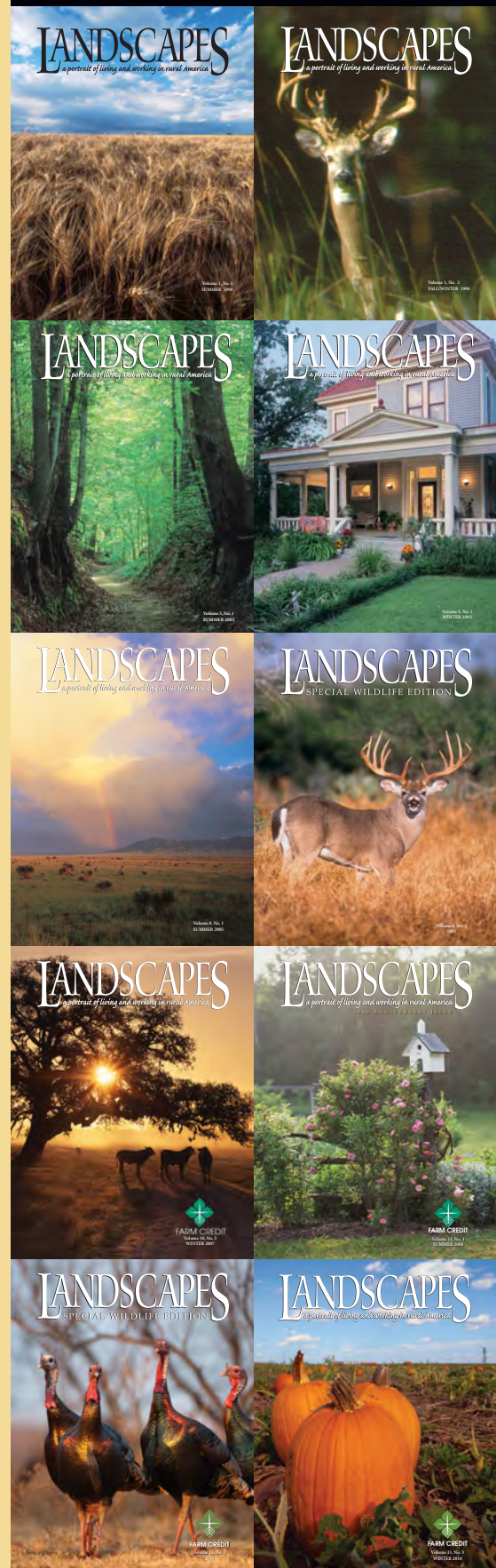
At Farm Credit, we know that our borrowers are among those to whom he was referring, and we're proud to support what our customers do day in and day out, and to be of service to the uncelebrated many who make up the American agriculture industry.

Since 1998, Landscapes magazine has been our gift to you — a way to share and celebrate stories of agricultural diversity, ingenuity and productivity throughout our five-state territory. As we mark this milestone, we do so in honor of you, our owner-borrowers. We trust that our efforts over the years have been of value and reflect (if only in token) the tremendous reverence we have for you and the contribution you make in the world around us.

This publication would not be possible without competent and conscientious people who dedicate themselves to provide you with a quality product. Although many of the names have changed over the years, Lora Blume, the creative director and the person who conceived the idea of the magazine, and Janet Hunter, editor, have been involved from its inception. They continue to lead and nurture this excellent publication today, along with a top-notch editorial and design team and Farm Credit association representatives, whose commitment and professionalism is reflected in each edition. Like the American farmer, they prove what can be accomplished by people who care about what they do and do it well.

Farm Credit's mission — to help people in agriculture to be successful by being a reliable and competitive source of credit — is not only a mission that matters, it's a success story that any business would envy. But Farm Credit's success story is no accident. It's the result of quality people, at all levels of the organization, caring about what they do and doing it well — something the American farmer and rancher understand and demonstrate every day.

Thank you for what you do and for being a part of the Farm Credit System.





Texas District Lenders Return \$210.6 Million to Customers

Farm Credit Bank of Texas (FCBT) and its 17 affiliated lending cooperatives declared a total of \$210.6 million in patronage to their customers, based on 2012 earnings, effectively lowering the cost of borrowing for the agricultural producers, agribusinesses and rural property owners they serve.

Together, the bank and its affiliated lenders compose the Texas Farm Credit District, which reported solid 2012 year-end results. District net income was a record \$409.4 million for the year ended Dec. 31, 2012, compared with \$368.7 million for the previous year. Combined district loan volume totaled \$16.9 billion at Dec. 31, 2012, up 8.0 percent from year-end 2011.

"We exceeded our expectations by many measures," said Jimmy Dodson, FCBT board chairman. "The impact of these excellent results is most strongly felt in Farm Credit's mission to improve life in rural America. As a dependable source of credit and financial services that shares its earnings with its customers through patronage, Farm Credit is a remarkable cornerstone of America's food, fiber and family success story."

Farm Credit Bank of Texas also reported strong year-end results. The bank's loan volume totaled \$11.34 billion at Dec. 31, 2012. Loan growth included a \$278 million increase in loans to the bank's affiliated lending cooperatives and a \$783.7 million increase in participation loans to food, energy, agribusiness and telecommunications companies.

Nationally, the Farm Credit System reported combined net income of \$4.12 billion at Dec. 31, 2012, compared with \$3.94 billion a year earlier.



Brad Bean Joins Farm Credit Bank Board



Farm Credit Bank of Texas (FCBT) stockholders elected Brad C. Bean of Liberty, Miss., to a three-year term on the bank's board of directors, effective Jan. 1, 2013. He fills the position previously held by Joe Crawford, who retired Dec. 31.

Bean owns a 250-cow dairy operation. His other farming interests include corn, sorghum, grass and timber. Prior to joining the bank board, he chaired the Southern AgCredit Board of Directors.

A graduate of Mississippi State University, he is president of the Amite County Farm Bureau, secretary-treasurer of the American Dairy Association of Mississippi and a member of the Amite County Cooperative Board of Directors.

Also in January, the FCBT Board of Directors re-elected Jimmy Dodson of Robstown, Texas, board chairman and Lester Little of Hallettsville, Texas, vice chairman.

New FCA Chair Outlines Priorities, Commends Texas District



The Farm Credit System's Young, Beginning and Small (YBS) farmer program and the local foods sector are among the Farm Credit Administration's (FCA) top focus areas, says Jill Long

Thompson, chair and chief executive officer of the FCA board. Long Thompson was a guest speaker at the Farm Credit Bank of Texas Annual Stockholders Meeting in April.

In her presentation at the meeting, Long Thompson outlined the regulator's top priorities and commended the bank and several Texas Farm Credit District associations for their service to YBS producers and for supporting FCA's diversity initiatives.

"By reaching out to embrace diversity both in your workplace and in your customer base, you're not only doing the right thing, you are practicing good business," she said. "And you are helping to fulfill the mission for which Congress created the System — to serve the credit needs of all eligible and creditworthy farmers and ranchers."

President Barack Obama appointed Long Thompson chair, effective Nov. 27, 2012. She succeeds Leland A. Strom, who continues on the FCA board.

In her new role, Long Thompson is responsible for policymaking, adopting regulations, and overseeing the examination and regulation of the institutions that compose the Farm Credit System. She was appointed to the FCA board by Obama in March 2010.

Long Thompson represented northeast Indiana as a member of the U.S. House of Representatives from 1989 to 1995, serving on the House Agriculture Committee and the Committee on Veterans' Affairs. She then served as USDA Under Secretary for Rural Development for six years. Raised on a family farm outside of Larwill, Ind., she resides on a farm near Argos, Ind., with her husband, Don Thompson.



IN THE WIND: Resources for Rural Living

RIDING OUT THE STORM SAFELY

This past spring proved how fierce storms can ravage homes and properties. It's wise for people in storm-prone regions to have a plan and a safe place for their families.

Storm shelters are the answer. The most convenient and cost-effective time to add a storm shelter to your property is during home construction or when you are improving or expanding your house. Your local Farm Credit lender can work with you on rolling the investment into your existing loan. In the past year, for example, Alabama Farm Credit (AFC) has financed several storm shelters as a part of home improvement loans.

"Because most storm shelter loans are considered small loans, the process is typically quick and easy," said Jason Thomas, AFC vice president and branch manager. "Storm shelters are vital on the farm. They provide protection to our members when they need it most."

Storm shelters may include:

- Reinforced safe rooms, built inside a home, on the main floor or installed beneath the slab or garage floor. Prefabricated steel safe rooms can be installed after the home is constructed.
- In-ground prefabricated concrete or fiberglass units outside
- Above-ground precast concrete shelters
- Traditional cinder-block shelters, usually built into a hillside

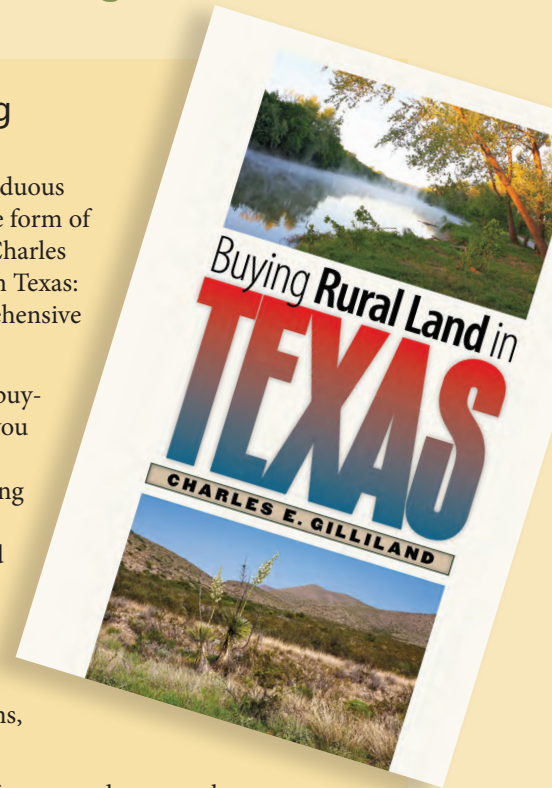
For information on Federal Emergency Management Agency (FEMA) guidelines for building and installing storm shelters, visit www.fema.gov.

A PRIMER on Purchasing Rural Property

Purchasing rural land can be an arduous process. But help is available in the form of a recently published book by Dr. Charles E. Gilliland. "Buying Rural Land in Texas: Taking the Right Risk" is a comprehensive practical guide to land buying.

Gilliland identifies four phases of buying rural land: determining what you want, locating a suitable property, valuing the property and completing the transaction. He then addresses what a potential landowner should know while progressing through these steps, such as managing risk, planning an "exit strategy," interpreting land prices, understanding legal rights and limitations, and closing the deal.

Gilliland is a clinical professor of finance and a research economist in the Texas A&M University Real Estate Center. He has been a contributing writer to Landscapes magazine. For more information, go to the Texas A&M University Press website at www.tamupress.com.



Looking for help to control feral hogs?

A new Web resource is available through the Cooperative Extension System that shares expertise and information about feral swine.

Compiled by Extension wildlife specialists and other government, university and industry experts across the nation, the site offers a wealth of well-researched data.

"This new resource area on eXtension.org concentrates on the control, adaptive management, biology, economics, disease risks and human interface relating to feral hogs across the U.S.," said Dr. Jim Cathey, Texas A&M AgriLife Extension Service wildlife specialist, who led the effort to launch the website. The site also offers webinars and other useful links.

www.eXtension.org/feral_hogs



Margret and Harry DeWit

Photos by Artie Limmer

Making Milk on the High Plains

Innovation and attention to detail are keys to success for Harry and Margret DeWit.



When a young accountant named Margret accepted the marriage proposal of dairy herdsman Harry DeWit more than two decades ago, she knew their future together would involve milking cows.

At the time, Harry was working on a dairy farm in Southern California and itching to have his own dairy herd. Since moving from Holland to Canada and then to California in 1987, he'd been saving his wages with the goal of buying a dairy operation.

"I knew we were going to have our own dairy farm somewhere," says Margret, who was introduced to the ambitious Harry while visiting California from Holland. "But at that point we didn't know where it would be."

Nor did she have any idea how large that future dairy operation would be.

Now, 21 years later, the couple owns and operates High Plains Dairy, located near Friona, Texas, on the flat, wide-open plains an hour's drive southwest of Amarillo. Here, they milk 4,500 to 4,700 cows that produce enough milk to meet the equivalent of the City of Lubbock's dairy needs every day.



The dairy's 4,500 Holstein cows are milked twice a day in a rotary milking parlor. The carousel holds 72 cows.

While the size of the dairy may impress international guests and children visiting on school trips, it's the DeWits' leadership and innovative farming practices such as their cross-ventilated barn that has earned them widespread respect in the dairy industry.

In 2009, Harry received the 11th annual Innovative Dairy Farmer of the Year award, sponsored by the International Dairy Foods Association and Dairy Today. He is a former board member of the Texas Association of Dairymen.

"High Plains Dairy is one of the most progressive dairies in the Southwest," says their loan officer, Phil Peabody, relationship manager with Capital Farm Credit in Lubbock. "It's successful because of Harry and Margret's outstanding management skills, attention to detail, strong work ethic and ability to focus on their long-term goals."

Goal-Focused

Harry admits he has always been goal-focused and "blessed with business instincts." Reared on a 32-cow dairy, he realized as a teenager that it would be difficult to acquire his own dairy farm in Holland due to a tight regulatory

environment and land shortage, so he set his sights abroad. After studying animal science in college, he worked for a short time on a Canadian dairy farm before landing a job at a dairy operation in California.

"The one thing I wanted when I immigrated was the opportunity to dairy for myself," he says. His ideal size was 1,000 cows or more. "With money we saved up, we wanted to buy cows somewhere — but we couldn't afford California."

In 1992, the year that he and Margret married, he was hired as the herdsman for a Stephenville, Texas, dairy, where he was able to lease space to milk 150 cows of his own. The following year, he leased a larger place and expanded the herd to 250 cows. By 1996, the DeWits were milking 650 cows. Five years later, the herd exceeded 2,000 cows on three leased farms — double Harry's original target. Still, he had not accomplished his long-term goal: to own his own dairy farm.

Finally, in 2002, the couple moved their four children, 2,150 cows and 10 employees to West Texas, and began building High Plains Dairy on a section of land they'd purchased southeast of Friona. Here,

in an area dominated by feedyards, they constructed a combination of free-stall and open-lot housing, installed a rotary milking parlor and began growing some of their own feed. For the next several years, they continued to build equity and buy more land, financing nearly every land purchase through Farm Credit. As they added land, they also expanded the dairy herd and hired more employees.

High Plains Dairy

Location: Friona, Texas

Herd size: 10,300 head, including cows and heifers

No. of milking cows: 4,500–4,700

Total annual milk production: More than 120 million pounds per year

Average daily milk production: 73–77 pounds per cow per day

Farm size: 6,000 acres

No. of employees: 50

Feed requirements: 128,000 tons annually

Milk Producers Launch New Power Drink

When a dairy cooperative and the Coca-Cola Co. collaborate, you can bet there's a milk beverage involved. In early May, Select Milk Producers and Coca-Cola officials held a press conference at Caprock Farms II at Amherst, Texas, to announce the product.

The two organizations have teamed up to produce and market Core Power, a high-protein, lactose-free milk drink they believe will appeal to athletes and fitness enthusiasts. Made with 100 percent real milk, Core Power will have a nine-month shelf life and does not need to be refrigerated. It comes in several flavors.

Caprock Farms II — a strategic alliance between Harry and Margret DeWit and David, Jan and Michael Lawrence — is a member of Select Milk Producers. Select markets milk for 92 Texas, New Mexico and Midwest dairies, and Harry serves on the cooperative's board of directors.

By 2007, the herd was significantly larger and milk prices were up. The time was right to invest further in the operation. The DeWits chose to build a state-of-the-art cross-ventilated barn — one of the first in Texas. They also added silage pits and hay barns and upgraded the farm's waste management system, which is designed to avoid surface water discharge and recycle waste components.

With these improvements complete, the farm added even more cows and switched from a three-times-a-day milking schedule to twice a day. "You can milk more cows and produce more milk with this schedule," Harry claims.

430 Cows an Hour

The 72-cow rotary milking parlor handles 430 cows an hour. Every eight seconds, a cow steps off and another steps on. Milking takes eight minutes per cow, and the milk is piped to a central collection point, where it is filtered and flash-cooled to 36 degrees.

Six or seven truckloads of milk leave High Plains Dairy every day, headed for Select Milk Producers' cooperative in New Mexico, where Harry is a director. From there, half of their milk goes to Southwest Cheese Plant in Clovis, N.M., and the other half goes to the fluid milk market in Arkansas, Louisiana and Mississippi.

Today, High Plains Dairy raises all of its own replacement heifers. Milking cows, dry cows, heifers and calves total 10,300 head. With a herd that size, feed is a key expense.

"There's so much money going through here," Harry comments, noting that 32 truckloads of various rations are mixed daily for the herd. The DeWits have reduced their feed bill, however, by growing a large percentage of their feed.

The farm includes 1,800 acres of wheat, 1,700 acres of corn, 600 acres of sorghum and 400 acres of alfalfa. In addition, there's another 400 acres of grass. While cotton burs are purchased locally, 90 percent of the dairy's alfalfa hay comes from Colorado and Kansas.

"We don't set the milk price, so we have to control our costs," Harry emphasizes. He works with a buying agent who hedges both their feed and milk.

Recycling the Waste

The DeWits are committed to recycling the dairy's waste as a sustainable, efficient practice. Manure is flushed from pens and carried to a sand separation cell and then to a lagoon. While 90 percent of the sand bedding is recovered, the lagoon water is recycled for the flush cycle in the barns or is run through the center-pivot to irrigate crops. The solids are dried and applied as fertilizer, as well, thereby saving on input costs.

According to Harry, the difference between High Plains Dairy and other dairies is in the details. "Our motto is, 'If you can't measure it, you can't manage it,'" he says. "If you can manage it, you can set goals." The dairy uses a software system that measures metrics at every step in the business.

"Harry is always looking for ways to do things better," says Controller Angela Baker. "He doesn't limit himself to conventional thinking."

Capital Farm Credit Relationship Manager Phil Peabody, left, reviews a spreadsheet with High Plains Dairy representatives, CEO Harry DeWit, center, Controller Angela Baker and Chief Financial Officer Josh McDonald.





Feed is distributed in the special needs barn. The herd consumes 32 truckloads of feed daily.

However, in an industry that can experience wide market fluctuations, Harry cautions that producers should plan for the tough times. “Many people are spread too thin or don’t have enough equity or grow too quickly,” he says.

While Angela is one of the newer team members at High Plains Dairy, the DeWits are proud that many of their 50 full-time employees have worked with them for years. They’ve even had one employee retire. “When you get to a certain size, it’s all about the people you work with,” says Harry.

Knowing they have a reliable, professional team allows Margret, who serves as treasurer, and Harry to spend time on other business interests. Harry, for instance, regularly travels to Stephenville, to check on a dairy they own in that community, and to Ohio, where they are involved in yet another dairy.

The couple hopes they will have many more employees stay with them long enough to retire, because with three teenagers and an 11-year-old who may want to farm, they intend to be in business for many years to come. Their next goal is simple, says Harry: “To keep growing and having fun.” ■ JH

A fence sign proclaims the DeWit family’s farming pride.



Cows Have It “Made in the Shade”

On the Texas High Plains, temperatures can easily top 100 degrees on a mid-summer’s day and crash to the teens on a winter’s night. For a dairy cow that’s expected to pump out 73 pounds of milk a day, blizzards and heat waves can impede peak performance.

The milking cows at High Plains Dairy, however, have life made in shade — literally and figuratively. Year-round, they live comfortably under roof in a cross-ventilated barn, in which temperatures never drop below 30 or exceed 75 degrees.

One of the first cross-ventilated dairy barns in Texas, it has had a positive impact on herd health, milk production and productivity, according to owner Harry DeWit. He notes that temperatures, air speed and lighting are all controlled by fans and cooling pads. Odors are minimized by the circulating air, which is refreshed every 80 seconds.

You could also say life is a walk on the beach for the cows at High Plains. The open barn is bedded with sand, which provides the cattle with a comfortable place to rest. “When a cow lies down on a comfortable surface, it will run 40 percent more blood through the udder and produce more milk than a cow standing on a hard surface,” Harry reports.

Conscious of cow comfort and herd health, the DeWits also built a “special needs” barn that serves as a maternity ward, hospital and veterinary treatment area.



In the Market for a Good Time

Customers come to this Louisiana farm stand for a lighthearted atmosphere and farm-fresh produce.



Lisa and Ed Lester

One summer day when he was a boy, Ed Lester's dad handed him a cigar box and sent him out to sell purple hull peas under the sheltering limbs of their big live oak. It was the beginning of a northwest Louisiana institution.

Forty-four years later on the same spot, banners wave in the breeze along the green-and-white striped tent of the summer farm stand at Ed Lester Farms. The quintessential Southern peas are still a

staple, but now they're joined by about 60 varieties of fruits and vegetables in neatly stacked baskets, boxes and bins. Out front, a gleaming '52 Chevy pickup or vintage tractor might offer a load of melons or sweet corn for customers, who travel across Louisiana, East Texas and Arkansas to stock up on farm-fresh produce.

Ed and Lisa Lester know that summer vacations get planned around this stop, so they create a festive atmosphere to

make it worth the trip. Every year they lay down wooden walkways, line the paths with flowers and caladiums, and set up their tent. By opening day in late May, loudspeakers or live bands are playing zydeco, New Orleans jazz and other music, serenading customers while they decide what to buy by the bushel, the basket, the peck or the pound.

"We're like the fair that shows up in town," says Ed.

But the festive atmosphere isn't the only thing that's special about this stand. It turns out this bounty of produce is grown within a few hundred yards.

"When they first see us, most people think farmers bring the produce in to a central location," Ed says. "We're producing this right here. It's hours if not minutes old when they find it."

"We're glad to see our customers, and they're glad to see us. It's nice to be in agriculture and produce a crop that you actually get to hand to the consumer. Most of us don't get to do that." — Ed Lester





Photos above courtesy of Ed Lester Farms

One Farm, Endless Variety

Glance behind the striped tent at the farm stand, and you'll see Cabin Point Plantation. Ed's family has called this farm home since 1849, and the hand-hewn logs of the plantation's original cabin are still tucked inside the walls of his mother's house, just across the Red River bridge from Coushatta. It's the river that is responsible for the farm's silky alluvial soil, which can grow almost anything, Ed says, but is ideal for growing cotton.

Since the beginning, cotton has been the foundation of the operation. It's something the Lesters grow no matter what, even as the number of other growers fluctuates with commodity prices. The rainfall pattern and hot temperatures in this spot are just too perfect not to.

Besides, there are ways to ride out the highs and lows in prices, the Lesters say. For them, diversifying with produce was the solution. They now plant 650 acres in cotton, 150 acres in vegetables and 15 acres in peaches.

"The growing seasons and my equipment work well with vegetables and cotton," Ed says. "The produce retail season is late May until the first of August. When we're done with that, we'll rest up for a month or two before the cotton harvest starts."

Diversity is also the watchword of the produce operation. The farm stand's

customers expect a variety of choices and a lengthy shopping season, so the Lesters start all of their vegetables from seed in greenhouses. Out in the field, every row might be a different variety or a different growth stage, and once it's mature, it's all harvested by hand.

"It's about management and labor with this many crops. We're growing small amounts of a lot of different things, which is what it takes to draw customers and make the retail business work," Ed says. "We know people are coming for peas, tomatoes,

sweet corn, peaches and squash, and if we can sell them some radishes, lettuce and figs, they go home with a big sack. Everybody's happy."

The Lesters have three full-time employees, and about a dozen more workers join the staff in the summer. Lisa manages the office and helps coordinate the retail operation, where half of the seasonal workers run the cash registers, carry purchases for customers and make sure the shelves are constantly stocked. Ed manages the farm and harvests with the rest of the staff.

It would be easier to harvest everything at once and send it to a wholesaler, he admits, but that has never interested him. Their system provides a constant stream of produce over a few months of on-farm retail sales.

"And it's fun," he says. "We're glad to see our customers, and they're glad to see us. It's nice to be in agriculture and produce a crop that you actually get to hand to the consumer. Most of us don't get to do that."

At Your Service

Customer service is a top priority for the Lesters, and it starts before the consumer arrives at the stand.

"Before we even open in May, people start calling to ask what we have," Ed says. "That's when you take a deep breath and start the list."

L

Visiting Ed Lester Farms

Ed Lester Farms is on U.S. 84 in Coushatta, La., 40 miles south of Shreveport. The farm stand is open 8 a.m. to 5 p.m. Monday through Saturday, generally from late May to the end of July. To learn more, visit EdLesterFarms.com, find the farm on Facebook or call (800) 256-3276.

Photos below by Christine Forrest



SUMMER 2013



Marketing Without a Middleman

Look at trends in agriculture in recent years, and one thing becomes clear: Farmers markets and roadside stands are no small potatoes.

Direct sales to consumers more than doubled from 1997 to 2007, and in the U.S. Department of Agriculture's 2007 Census of Agriculture, the most recent data available, direct-to-consumer, organic and local sales added up to at least \$8 billion. That's higher than cotton and rice sales combined, says Gary Matteson of the Farm Credit Council, the national trade association of the Farm Credit System.

"If the direct-to-consumer marketing channel were counted as if it were a commodity product, then it would be the fifth most common farm activity by number of farms," Matteson wrote in 2012.

Marketing to consumers can be a profitable business model, he says. For example, vegetables sold directly to consumers can yield a higher profit margin compared with traditional sales through wholesalers, case studies show. Direct sales also promote a sense of community between producers and consumers, and offer a way for young, beginning and small producers to enter the marketplace at a smaller and less capital-intensive scale, Matteson says.

Learn more about direct-to-retail agriculture at <http://fccouncil.com/ybs>. ■ CF

Justin Morris, Southern AgCredit vice president and branch manager, catches up with Lisa and Ed Lester during a visit at one of the farm's greenhouses.



Christine Forrest

To help get the word out, they and their sons, college students Thomas and Jay, go online. Facebook helps them connect with customers and quickly announce what's available, and the farm's website provides basics such as hours, directions and recipes. The interaction is an opportunity to educate consumers about food and agriculture, so their website offers information on freezing fruits and vegetables, how cotton is harvested and the history of the plantation.

Service is also a reason the Lesters do business with Southern AgCredit. Ed's father first became a customer of the association's predecessor in the 1970s, and Ed and Lisa have continued the tradition.

"We feel that at Southern AgCredit, we're dealing with friends and family," says Lisa, who sometimes drops by their lending office in Shreveport just to visit or have

lunch with the staff. "Personal service is really important to us. That's the way we like to be treated, and that's how we treat our customers, too."

The Shreveport office has a long history of providing financing to farmers and ranchers in northwest Louisiana, says Justin Morris, vice president and branch manager.

"We're predominantly production lenders. We understand it," Morris says. "And we are privileged to associate with members like the Lesters. They're good, hard-working people."

He says that on some summer days, it's hard to get down the highway to Coushatta because of all the traffic at Ed Lester Farms. Customers must know that nothing tastes like a tomato that's ripe from the field, he says, or maybe they're coming for a "jalapeño grab" — when they can get a big handful of peppers for free with a purchase.





Courtesy of Ed Lester Farms

Customers stock up on the farm's purple hull peas, often buying several bushels each summer.

"You only get one try," Ed says of the grab. "You should see how much time people spend trying to figure out how to get the most they can hold."

Of course, the purple hull peas that started it all are the big draw. For some, a year isn't complete without four bushels of peas — some to eat now, some to freeze for later.

"When people come here, they want the plain purple hull peas like their grandmother had, or pink-eyes, we call them," says Lisa.

"You can get in arguments with people," says Ed, explaining that the peas vary slightly by cultivar. "If a pea doesn't have a pink eye, it's not a purple hull, some will say. Another might taste exactly the same, but it's not what people want."

You'll get no arguments from the Lesters. You'll just get more peas and produce than you can haul home in one load. ■ CF

Every summer, the Lesters set up the stand's striped tent and wood deck on their farm.

"Personal service is really important to us. That's the way we like to be treated, and that's how we treat our customers, too." — Lisa Lester

Yellow Squash Casserole

- 2 cups cooked yellow squash
- 10 green onions, chopped fine
- 2 to 4 tablespoons butter
- 1 cup mayonnaise
- 2 eggs, beaten
- 8 ounces extra sharp Cheddar cheese, grated
- 1 teaspoon salt
- 1 teaspoon pepper
- ¼ teaspoon Accent
- ½ cup cracker crumbs

Preheat oven to 375 degrees. To prepare squash, slice, boil and drain before measuring.

Sauté green onions in butter.

In a bowl, mix mayonnaise, eggs and cheese. Add cooked squash and green onions. Add salt, pepper and Accent, and mix well.

Pour into 8-by-8-inch baking dish and top with cracker crumbs. Bake 30 minutes.

— Lisa Almond Lester

Peach Pie

- 1 9-inch pie crust, baked and cooled
- Filling**
- ½ pint whipping cream
- 1 cup powdered sugar, divided
- 6 ounces cream cheese
- 2 to 3 fresh peaches, sliced

Glaze

- 1 cup sugar
- 2 tablespoons cornstarch
- ¼ teaspoon cinnamon
- 1 cup mashed peaches
- 1 cup water

Whip cream with ½ cup powdered sugar. In a separate bowl, beat remaining sugar with cream cheese. Combine cream mixture and cheese mixture, and spread across bottom and sides of cool pie crust. Refrigerate for 2 hours.

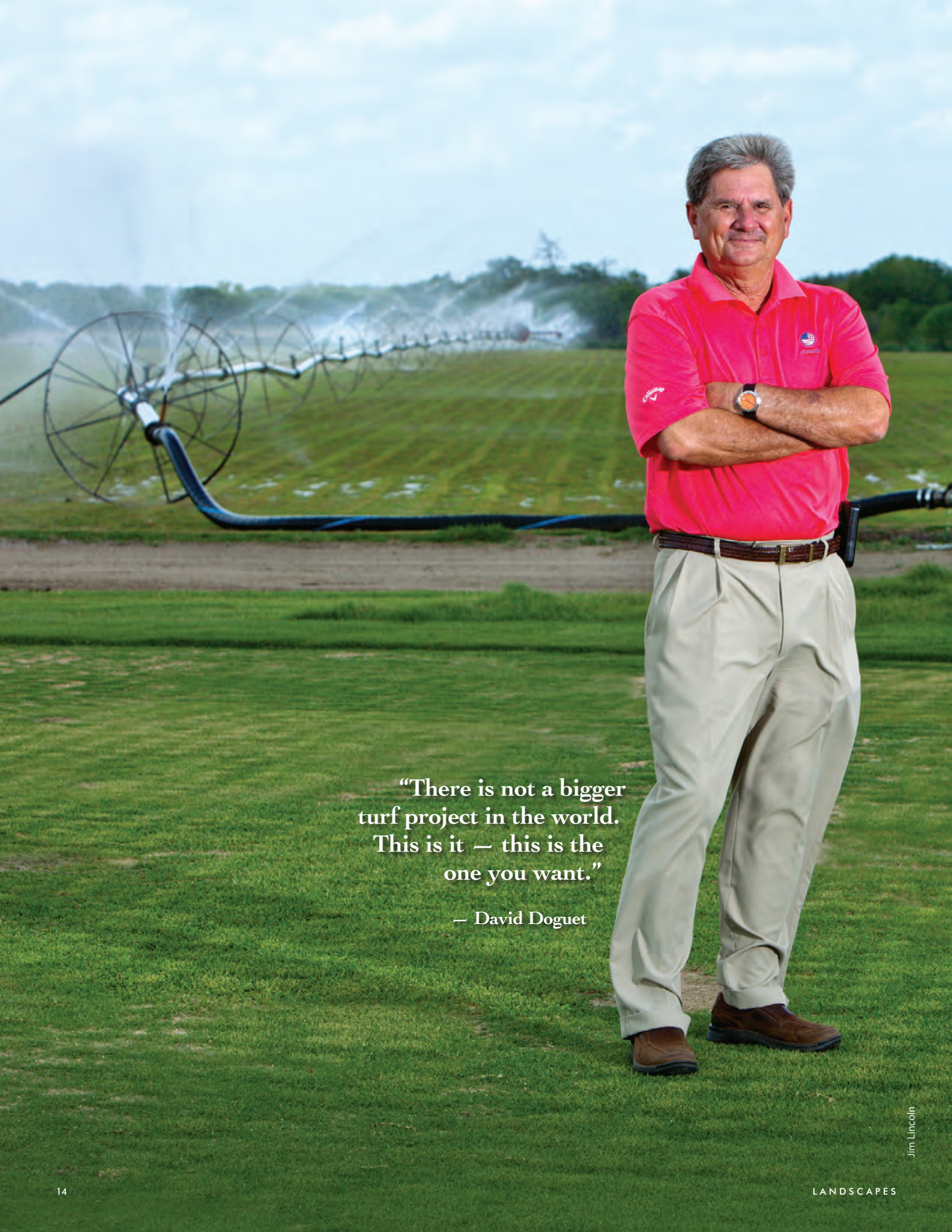
Make glaze by mixing sugar, cornstarch and cinnamon. Add water and peaches. Boil mixture until clear. Cool completely.

Arrange peach slices on chilled pie filling, then top with glaze.

— Lisa Almond Lester

Photos below courtesy of Ed Lester Farms





“There is not a bigger
turf project in the world.
This is it — this is the
one you want.”

— David Doguet



A Zeal for Zoysia

On one of the sports world's biggest stages — the Summer Olympic Games — turf grower David Doguet hopes to shine a spotlight on zoysia grass.

Flipping through 30-year-old pages turned yellow from time, Texas turf grower David Doguet can tell the exact origins of his zoysia grass collection. Although he wasn't on the 1982 expedition to the Pacific Rim that brought the collection back to the United States, he trusts and regularly refers to the detailed data.

"It tells me whether they got it on a mountaintop in the snow or if it came from the beach with the saltwater lapping up against it," Doguet says of the records. But despite its seemingly humble beginnings, zoysia grass is about to have its time in the spotlight — and is taking Doguet and his family-owned company, Bladerunner Farms, along for the ride.

One of Bladerunner Farms' exclusive varieties, Zeon zoysia, was selected as the primary turf for the golf course at the 2016 Summer Olympic Games in Rio de Janeiro, Brazil.

"It's a huge accomplishment for us to get this," Doguet acknowledges. "There is not a bigger turf project in the world. This is it — this is the one you want."

While Doguet is enjoying the personal victory, he also hopes that the selection will bring awareness and prestige to what he considers the "turfgrass of the future."

A Focus on Research and Development

A 40-year veteran of the business, Doguet previously owned other grass farms around Texas, and grew St. Augustine and bermudagrass, the two grasses most commonly used for yards and sports turf in the state. He and his family — his wife, Sheri, their sons, David Jr., Darin and Daric — began growing grass at their current location, just south of San Antonio, in 1993, with two zoysia varieties from a renowned breeder, Dr. Jack Murray.

A turf breeder with the U.S. Department of Agriculture, Murray and another

specialist had traveled to the Pacific Rim in 1982 to collect zoysia grass samples. For two months, the pair trekked through parts of Japan, Korea, the Philippines and Thailand, bringing back samples through USDA and Texas A&M University.

Doguet says that prior to that time, only two varieties were grown in the United States, and were mainly in "transition zone" states like Kansas, Missouri and Tennessee because of their cold-hardiness.

"I immediately said that this is something we need to be looking at, but it wasn't being used in the South hardly at all because it was too slow-growing and had disease issues," Doguet says of the two original varieties. "When they were pretty, they were pretty, but when they weren't, there were a lot of issues."

Years later, when Murray decided to retire, the USDA had no plans to invest time in a turf breeding program, and allowed him to take the zoysia program with him.

Interested in the potential of these grasses, Doguet purchased the Zeon and JaMur varieties from Murray to establish the farm in Poteet.

When Murray fell gravely ill, he asked Doguet to continue his work, and Bladerunner Farms purchased the rights to Murray's entire zoysia program in 2000.

"We still make payments on it today, and most of the material we have is from his collection," Doguet says. "This didn't make us a bigger producer, but it made us more focused on research and development."

Grown Around the World

By pursuing his interest in research and development of zoysia grass and taking his mentor's wishes to heart, Doguet has made

Bladerunner Farms the largest privately owned zoysia grass breeder in the world today. The company also has developed several buffalograss varieties.

To supply product for retail, Doguet harvests some sod and sprigs from Bladerunner's own farm, but also relies on licensing and marketing agreements with grass farmers in 14 states and several foreign countries, including Brazil, China, Barbados and the Philippines.

With such a geographically diverse growing area, Doguet says that the grasses Bladerunner Farms develops and releases for sale must be adaptable. Zoysia grasses are known for tolerating wide variations in temperature, sunlight and water quality.

Not Just for Golf Courses

While using the Zeon variety for sports turf and golf courses is bringing Bladerunner Farms notoriety, Doguet says that residential grass accounts for 70 percent of his business. For this purpose, Doguet suggests a variety like JaMur, which can easily withstand high traffic and resembles St. Augustine, or one of the Lowrider varieties, which require less mowing. Along with the Zeon, these modern-day varieties are also known for their disease resistance, weed control and low water needs, and work well in the shade.

To find a retailer of Bladerunner Farms grasses near you, visit bladerunnerfarms.com.



Jim Lincoln



Photo courtesy of Bladerunner Farms



Jim Lincoln

Left, Sheri and David Doguet tour a research field with Texas AgFinance Vice President Walt Franklin.

Below, a Bladerunner Farms employee shows a tray of early-stage Zoysia sprigs, also shown below.



Jim Lincoln

“We can come up with a variety that only grows well in Texas, but that’s not what we want to achieve,” he says. “The reason we looked at zoysia from the very beginning is because it can work in such a broad area.”

In addition to its adaptability, Doguet points out other reasons to use zoysia grass for sports turf or a home yard. When dealing with sports turf or grass for a golf course, Doguet says that it’s easier to obtain a denser and softer stand of grass that requires less maintenance and less inputs by using a zoysia grass, such as the Zeon, over more commonly used grasses. In fact, some Bladerunner Farms customers estimate they’ve seen a 20 to 50 percent reduction in water and fertilizer inputs since installing Zeon zoysia as their playing surface.

Plus, as Doguet says, it’s just pretty.

“In golf particularly, the ball sits on top of the grass like it’s on a tee,” he says.

Revolutionary Turf for a Revolutionary Course

The combination of sustainability and quality is what drew the architect and the International Olympic Golf Committee to consider using Zeon in the first place. Approximately 88 percent of the Olympic course in Brazil, including 88 acres of fairways and roughs, will come from Zeon zoysia sprigs. Bladerunner Farms has an established grower in Rio de Janeiro who will provide the grass.



Jim Lincoln

“You see some of these major golf courses on TV, and they look perfect. But it costs a lot of money to keep it perfect,” Doguet explains. “Most courses don’t have that kind of money, and really the entire industry is trying to get away from that. We want nice grass, but not all of the costs that go into it.”

Walt Franklin, Texas AgFinance vice president/branch manager in Pleasanton, who has financed land purchases and operating expenses for Bladerunner Farms for many years, says that Doguet’s confidence in his company has never wavered.

“David is by far one of the most optimistic people I’ve ever met,” Franklin says. “It’s just his nature.”

In keeping with his nature, Doguet says he has never been intimidated by the magnitude of the Olympic job. In fact, to prepare for the demand in zoysia grass that Doguet is expecting, he has added four Ph.D.s in turf development as consultants.

“It never scared me,” he says of bidding for the Olympic golf course. “I’ve always known we could do this, and we are going to help make this a special course.” ■ SH



Jim Lincoln

Grist for the Mill

A family-owned feed operation makes market trends, weather events part of its formula for success.

Christine Forrest

At Muenster Milling Co.'s mill on Main Street in Muenster, Texas, some of the animals that eat its feed adorn a mural designed by a local Girl Scout for her Gold Award project.



Mitch, his father, Ronnie, and grandfather Arthur are three of the four generations of Felderhoffs who have operated the family business. Mitch holds the fifth generation, his son Nolan, who already has a product line named for him.

Just south of the Red River and west of Interstate 35, wind turbines and grain elevators stand sentry over North Texas farming communities like Muenster, where the two constants in life are the wind and the flow of grain. The Felderhoff family has made the best of both.

For four generations, the Felderhoffs have operated Muenster Milling Co., known for its complete line of extruded pet food and animal feed. The company has a formula for every stage of life and activity level, made with local grains and without chemical preservatives. If you listen to the radio in Texas, Louisiana and Oklahoma, you might have heard its products endorsed by celebrity pet owners, rodeo cowboys, sports figures and gardening gurus.

Adapting to a changing marketplace, the family produced feed first for dairy cattle, then for show calves and farm animals. They rode the wave of the ratite industry, becoming a premier feed producer for ostriches, emus and rheas in the 1990s. They also produced feed for game fish, llamas, snails and zoo animals.

"We've made feed for nearly every animal you can think of, from escargot to elephants," says Ronnie Felderhoff, who with his wife, Sharon, is the third generation to operate the family business.

To master the product and achieve the best quality, they decided to narrow their focus and go natural. It began with a phone call.

A Natural Decision

Howard Garrett, a Dallas organic gardening author also known as the Dirt Doctor, was exploring diatomaceous earth's potential for natural pest control when he learned that it was used as an anti-caking agent in Muenster Milling's horse feed. He contacted Ronnie to ask if it was possible to add the product to pet food.

For the Felderhoffs, who'd been wanting to expand their pet food line, the call came at the right time. In 1999, they created the Muenster Natural brand and became pioneers in natural dog and cat foods.

They've gone on to replace chemical preservatives with mixed tocopherols, citric acid and rosemary in almost all 17 lines of Muenster Milling's feeds. Quick turnaround adds to the freshness of the product, which is usually in stores within a few weeks.

Muenster Milling remains unique in having its own elevator and buying its grain directly from farmers within a 15-mile radius, says Mitch Felderhoff, Ronnie's son and Muenster Milling's vice president.



Christine Forrest

Sharon Felderhoff joined the business and computerized their bookkeeping after obtaining her master's degree and coaching at a local school.

"When you drive up and down Highway 82, much of the milo, wheat, oats, corn or soybeans that you see, we buy," says Mitch. "Four generations of family farms have worked with four generations of Muenster Milling."

The mill's products are sold through independent retailers and a few grocery stores, such as Dallas-area Market Street and Whole Foods Market stores. Though dozens of private-label feeds that it makes for other companies are sold nationwide, the Felderhoffs have turned down offers to sell Muenster Milling brands through national chains. They focus on quality over quantity, they say, and wouldn't want to yield to price pressure from big retailers or use cheaper ingredients.

Old Company, New Technology

Avid industry watchers, Ronnie and Mitch follow research, attend conferences and trade shows, and visit other plants to see new technology at work. Science is behind every formula, which increasingly includes beneficial micro-ingredients such as L-carnitine and yeast cultures. The Felderhoffs formulate the feed themselves, occasionally consulting with animal nutritionists.



Where to Find Muenster Milling Co. Products

Muenster Natural and other Muenster Milling products are sold at feed stores, pet stores and other retailers in Texas, Louisiana and Oklahoma. You can buy feed online or find a retailer at MuensterMilling.com.

Nolan's Chop Haus, freeze-dried raw meat for dogs and cats, is sold in North Texas. Find a retailer at NolansChopHaus.com.

A Force to Be Reckoned With

Wind has been a blessing and a curse for this North Texas town since its earliest days. Founded by German settlers in 1889, by 1893, Muenster had already lost its church to storms — twice.

But its people rebuilt, and Muenster grew to a town of 1,500 with a hospital, two meat processors, two feed mills, a popular Germanfest and one of the continent's few glockenspiels, a clock tower that plays German music every hour, animated by twirling figures.

People even found a way to harness the power of the wind, and turbines north of Muenster generate electricity for nearby Denton.

But now and then, the wind's force remains uncontrollable.

One June night in 1998, a storm blew down the house Ronnie and Sharon Felderhoff were building. Thirteen years later, almost to the hour, 125-mph straight-line winds crushed the bins at Muenster Milling's grain elevator. It would be a year and half before the business was fully functional.

Ronnie credits Nationwide Insurance and his neighboring grain elevators for their responsiveness.

"You couldn't ask for better competition," he says. "Tony's Seed & Feed, right across the street, let us store grain. Martindale Feed Mill over in Valley View made trucks available for storage, and Bluebonnet Feeds helped us with ingredient purchasing. I give them as much credit as I give Nationwide. It was rather humbling."

If there is a silver lining to the 2011 storm, it's that Muenster Milling could modernize as it rebuilt. At the new 310,000-bushel elevator, the Felderhoffs installed self-cleaning tanks, a new aeration system and a covered loading area.

Ronnie says his lender let the company decide how to put the insurance funds to the best use.

"I've got to put a feather in AgriLand's cap. They were very good to work with," he says. "They could have taken the insurance money for the elevator to pay down the notes on the robotics over at the mill, but they let the money come to us. We put it right back into the company, plus some."

"Muenster Milling has an elevator that's going to last generations." ■ CF



A robotic arm — part of a packaging system that was added in 2008 — grasps each bag from a conveyor and stacks it on a pallet for shipping.

The Felderhoffs have also changed the mill's grinding system to improve air flow and built a new grain elevator (see sidebar). Another recent improvement is a robotic system that can package 500 or more bags an hour — twice as fast as the mill can manufacture it.

Up the road from Muenster Milling's warehouse and grain elevator, its mill has operated in the same building for more than 80 years. There, workers load finished feed into bags that begin a 40-foot ride down a Chantland MHS conveyor, where an industrial inkjet printer sprays each with a traceable code as it passes. At the end of the line, a bag barely has time to pause before a massive Fuji robotic arm clutches it, swings it around and places it on a neatly stacked pallet.

Mitch and his siblings can tell you what it was like before the robotic system was added in 2008.

"In high school, that was my workout to get ready for football: climbing 100-foot ladders and taking turns throwing 4,000 or 5,000 bags in a row," he says. "That was one of the motivations for automating. We've got really good employees, and we didn't want to lose them or have injuries."

About 24 people work for Muenster Milling, and their tenure is impressive, such as 34 years for mill maintenance man Dickie Moster, 28 years for warehouse manager Brent Hess and 24 years for mill manager Max Koesler.

"I'm proud of the reputation that my grandfather, my dad, and Mitch and I have created," Ronnie says. "But I'm most proud of Mitch and Sharon and our people. We've got an exceptional staff. They all *care*."

"It's a privilege to have them work with me. I don't introduce anybody as an employee,

I introduce them as a co-worker. I think of them as family."

Looking Ahead

To help finance the robotic system, the Felderhoffs turned to AgriLand Farm Credit. They'd first become Farm Credit customers in 1994 when they bought land where they have a cattle operation, and it was AgriLand that offered the best rate when they wanted to upgrade their mill.

"They've installed some very specialized equipment," says David Althof, senior loan officer at AgriLand's Bonham and Gainesville offices. "They have tight quality and inventory controls. That's Ronnie's expertise. He's an excellent manager, and maintains strong production levels."

Because they can package so quickly, the Felderhoffs are considering adding a second shift to produce more feed. They recently introduced a line of freeze-dried meat for pets called Nolan's Chop Haus, named for Mitch's son, and they're developing a low-glycemic grain-free pet food that they hope to release in the fall.

The family is also drawing up plans for a new mill. Rather than bring in investors, they intend to expand in stages, preserve their cash flow and keep the business family-owned, Ronnie says.

Walking outside the headquarters, he points out where they plan to consolidate the mill, warehouse and elevator on one city block, complete with cutting-edge technology.

"That will be for the fourth and fifth generations," he says. ■ CF

See more photos on our website at findfarmcredit.com/seemore.

Building Better Cattle

In eastern Mississippi, native Texan Milton Sundbeck is pursuing a dream — producing top-quality Ultrablack seedstock for use in herds around the world.

Deep in conversation with visitors to his Mississippi farm, Milton Sundbeck leans up against a feed trough, ignoring an approaching storm and the curious stares coming from a group of prized bulls.

Suddenly, a wet nose nuzzles his arm. The friendly nudge comes not from an eager puppy, but rather from one of several Brangus bulls lined up at the trough. He chuckles and rubs the animal's broad black forehead.

"See how docile he is? We breed our bulls to be this way," Sundbeck says, as the bull continues to nudge his arm. "You want them to be gentle enough so they are safe to handle."

Sundbeck, who owns both a chemical company and a registered cattle operation, knows his bulls. Since 2005, he

and his team at Town Creek Farm near West Point have sought to produce rugged, top-quality Brangus bulls for commercial operations. “There’s a real need right now for Brangus seedstock, and we’ve got the proven genetics that cattlemen want,” he says during a recent farm tour. “We breed forage-based cattle with high fertility that are tough enough to live on the range.”

Lifelong Interest

Cattle and farming run deep in Sundbeck’s family. In 1915, his grandfather emigrated from Sweden and settled east of

says Sundbeck, who went to work in 1968 at Hercules Incorporated in Houston, a leading manufacturer of paper and water-treating chemicals. “But I always dreamed that someday I would be able to buy a big enough place to raise my own cattle.”

For more than 15 years, Sundbeck rose through the ranks at Hercules and then American Cyanamid Company. While working in Mobile, Ala., managing the water treatment and paper chemicals business for American Cyanamid, he found an opportunity to start his own chemical manufacturing business. In 1980, he launched

the Cow Creek Ranch in Alabama, also was known for producing forage-based Brangus genetics, which appealed to Sundbeck.

“Joe asked me how I was going to market my bulls, and I said I hadn’t thought about it,” Sundbeck recalls. “We talked some more, and I decided I’d join him as a joint-venture partner. That entailed buying his cows and genetics. Then he’d take my weaned bulls and put them into his development program.”

Sadly, lymphoma cut Reznicek’s life short in 2010. Before passing, he and his wife, Joy, planned for Cow Creek’s future without him. They decided to sell the entire cow herd to the Southern Cattle Company in Florida. Two years later, the company put the Cow Creek cattle up for sale.

“It was perfect timing for us to step in,” Sundbeck says. “We bought a large number of Cow Creek cows, and Joy came on board as marketing manager for our bull program.”

Stewardship

Town Creek Farm lies within the fertile Black Belt region that was once heavily farmed. Two miles of Town Creek, a tributary of the Tombigbee River, runs through the farm. Since the 1800s, row cropping had badly eroded the land and damaged the creek’s water quality. Right away, Sundbeck converted the land into grazing pastures and wildlife habitats. He fenced off stream banks from cattle and planted native trees and grasses as a buffer.

“I knew grazing was the best way to utilize this land,” he says. “Hay grows well here, so we grow our own, which saves a lot of money. Instead of corn, we produce and feed a forage-based ration that consists of ground hay, dry distiller’s grain, soy hull pellets and molasses.”

Not only a strong land steward, Sundbeck also cares deeply about the well-being of his animals — so much, in fact, that he incorporated humane handling systems into his new cattle-working facility. Features such as round crowd pens, curved chutes and grooved non-slip flooring were designed by Dr. Temple Grandin, a Colorado State University professor known for her work in animal welfare and behavior.

“Moving the cattle in a curve all at one time gives them a sense of returning,” Sundbeck



Christy and Milton Sundbeck

Austin, Texas, where he started a dairy farm. Growing up, Sundbeck worked on the family dairy farm as well as on the Hereford ranch that his other grandfather, Lynn White, owned near Clifton, Texas. When the farm was sold, his father landed a job at Jefferson Chemical Company in Austin. As a teenager, Sundbeck worked summers at the company, and then became a research assistant while studying chemistry at the University of Texas in Austin. This early experience in the chemical industry would influence an important decision for him.

“I’d watched all my relatives nearly starve in the farming and ranching business, so I realized I had to go into something else,”

Southern Ionics Inc. in Mobile and later moved the firm to West Point, Miss.

Finally, in 1993, Sundbeck’s dream of farming came true when he purchased 800 acres of farmland east of West Point and several hundred stocker calves. Additional parcels totaling 2,000 acres were financed by the Mississippi Land Bank. “I focused on steers at first,” Sundbeck says. “I grew them out to 650 and 700 pounds, then sold them. But I really like mama cows best. So in 2005, I got into the registered Brangus business.”

About the same time, he met the late Joe Reznicek, who had developed the Ultrablack trademarked breed — Brangus crossed with Angus. Reznicek, owner of

notes. “Their natural behavior makes them want to go back where they came from. This design is safer for the cattle and the men who are working them. In this facility, we also freeze-brand using acetone and alcohol frozen to minus 87 degrees. The solution kills the hide’s color pigments so the hair grows back out white.”

Global Marketing

This fall, Town Creek Farm will host its first live video auction in a new sales facility that overlooks the farm’s gently rolling pastures. On sale day, prospective buyers will be able to view registered Brangus and Ultrablack bulls and commercial bred heifers in outdoor pens. An online catalog will enable long-distance buyers to watch the cattle on video. Inside the facility, giant flat-screen televisions will post videos of cattle while the auctioneer conducts sales that will simultaneously broadcast live via the Internet.

“No more sale rings,” Sundbeck says, explaining why the animals will not be paraded through the auction barn. “Video auctions are much less stressful on cattle and a lot safer for people running the sale.”

The huge sales facility — financed by the Mississippi Land Bank — accommodates

1,000 people and includes a commercial kitchen and dining tables. Easy access to airports and highways is an added convenience.

“This facility will boost [the economy of] the entire Golden Triangle region that’s bounded by Columbus, Starkville and West Point,” says David Loftin, vice president of operations at the Land Bank. “People will drive or fly in for sales, eat at local restaurants and stay in local motels.”

Internationally, Joy Reznicek markets Town Creek Farm semen and embryos to clients in Australia and South America. “A son of our herd sire Integrity 355S4 was recently a grand champion bull in Paraguay,” she says. “A South American bull from our genetics program was the national grand champion bull in Brazil.”

Sundbeck couldn’t be happier.

“South Americans love this style of cattle, which are moderate-framed and forage-based,” he says. “Knowing that my cattle can make it all over the world gives me a really good feeling.” ■ SSR

The Story of Ultrablacks

Cow Creek Ranch began breeding Ultrablack cattle (Brangus crossbred to Angus) in 1993 and began actively marketing them in 1996. Cow Creek Ranch trademarked the Ultrablack name in 1998 and sold the trademark to the International Brangus Breeders Association (IBBA) in 2005.

Ultrablack females are defined as Angus-Brangus crossbreds and black in color. They are either $\frac{1}{8}$ Angus and $\frac{7}{8}$ Brangus, or $\frac{7}{8}$ Angus and $\frac{1}{8}$ Brangus.

In March 2013, the IBBA amended its bylaws allowing IBBA members to breed up to Brangus, using three crosses with Ultrablacks to produce purebred Brangus cattle eligible for registration. Offspring of the first cross Ultrablacks (Angus x Brangus) mated back to Brangus (Ultrablack x Brangus) are genetically $\frac{3}{4}$ Brangus. When these individuals are mated back to Brangus ($\frac{3}{4}$ Brangus x Brangus), their calves will be $\frac{7}{8}$ Brangus and considered purebred Brangus.





ROUGH STOCK READY

Bucking bull breeder Gene Baker

When Gene Baker talks about building a team of tough athletes, selecting the top performers and coaching them to peak performance, you might think he's referring to professional ballplayers.

Instead, he's describing his business of breeding professional bucking bulls.

"It is kind of like being a coach," says Baker, who owns Homestead Genetics of Anson, Texas, a full-service artificial insemination and embryo transfer business specializing in rough stock bulls for the bucking bull industry. "I make all of the decisions about the exercise program, like when to exercise, and what to feed them, and when to buck them or hold them back.

"It's really challenging to get the right bull in the right spot and then find success," he comments.

And just like in coaching any professional sport, your reputation is only as good as your winning record.

Baker has a long record of wins dating back almost to 2002. That's the year that he and his wife, Paige, and their sons, Colt and Cade, started raising bulls for the rodeo industry. Situated on a former horse farm, the operation is atypical among the cotton farms and mesquite-dotted beef cattle ranches in this Rolling Plains region, north of Abilene.

Although he wasn't reared in the cattle business, Baker developed a passion for

rodeo during high school in Abilene. After earning a degree in finance from Hardin-Simmons University, he set his sights on the rodeo arena and competed as a professional calf roper for 10 years. Meanwhile, he fostered an interest in livestock genetics by breeding and selling cattle for stock shows. In 2002, he phased away from show cattle and began concentrating on bucking bulls — specifically futurities.

FOCUS ON FUTURITIES

A futurity is a program in which breeders nominate outstanding 2-year-old bucking bulls from their herds. The futurity bulls compete in a riderless bucking contest that is scored by judges. Each judge scores on a different element, including the height of the buck, the extension and snap of the



Houdini

Photo courtesy of Homestead Genetics



Russell Graves

Gene Baker, center, with sons Colt, left, and Cade

kicks, the amount of spin a bull exhibits, the amount of effort it displays, and the degree of difficulty that the bull shows in his bucking.

When all elements are combined, a bull can earn up to 25 points per round in a futurity. With futurity wins, breeders earn credibility in the industry and see increased demand for their stock's bloodlines, which explains the popularity of Homestead Genetics' lineage.

Over the past decade, Homestead Genetics has won more than 60 championships. The company also has been a three-time winner of the American Heritage futurity — the premier futurity event hosted each year by the industry's leading bloodline registry

and organized by American Bucking Bull Incorporated (ABBI).

In 2010, Baker also owned the reserve champion Professional Bull Riders' (PBR) classic bull, and in 2011, he owned two of the top-ranked futurity bulls in competition.

Futurities, he says, continue to be his competitive focus.

"A lot of people like futurities. People like to mess with the 2-year-old bulls because they are easier to work. As bulls get older, they become a little more aggressive and a little harder to deal with," he explains.

Baker hauls bulls to 20 futurity events a year, selling them before they become 3-year-olds. Typically, the animals find

"Taking a 2-year-old and getting him ready for competition and then performing at the highest level, knowing that I had something to do with that, is very rewarding."

— Gene Baker

homes with rodeo companies and stock contractors who provide bulls for rodeos and bull-riding events across the country.

SECRETS TO SUCCESS

Baker believes his success started when he bought his first cow. At \$1,500, she seemed expensive to him. Soon, though, she birthed a calf that went on to win first in a futurity. With the success of the bloodline proved, the cow and her offspring were worth significantly more.

"It starts with the breeding process. My favorite aspect of the business is deciding what bulls match a specific cow and trying to do something with the offspring," Baker says.

Keeping pedigrees on bucking bulls and their dams was simplified when legendary rodeo announcer Bob Tallman organized the ABBI registry in 2002. With the registry, the bucking bull business grew, because breeders could document a proven pedigree and choose new bloodlines that would allow them to introduce superior characteristics into their herds.

During his time in the industry, Baker has owned one of the bucking bull industry's most celebrated bulls — Houdini 329, a prolific and influential sire.

He and a partner bought Houdini in 2006, and the animal soon proved his mettle

as a breeding animal. He sired bulls that won multiple futurities and breeders cup championships and was the Professional Rodeo Cowboys Association bull of the National Finals Rodeo. All told, Houdini's offspring have earned more than \$5 million in competitions. He died peacefully at home in 2012 at age 19.

While Baker and the bovine bloodlines he's developed have seen a huge amount of success, he confides that the business is tough.

"It's a challenge from year to year, because there are a lot of guys in this business

trying to win," he says. He explains that the unforgiving nature of the business dictates a breeder's bulls have to be exceptional and perform consistently. Just because you are on top one day doesn't mean that you'll be a legendary breeder.

"Being in the cattle business is one thing, but being in the bucking bull business is another. It's not for the faint of heart," he says. "You may have a great bull that costs a lot of money, but there are no guarantees."

Still, it's a livelihood that melds perfectly with his competitive spirit and his love of cattle genetics.

"I love doing what I do because of the competitive side of me," he says. "Taking a 2-year-old and getting him ready for competition and then performing at the highest level, knowing that I had something to do with that, is very rewarding."

NAVIGATING THE BUSINESS

Baker hedges the inherent risk in the business with a lending partner, Capital Farm Credit, who understands the rodeo stock business.

"The thing about Capital Farm Credit is that the guys who make decisions know what you are going through. They work hard to understand your capabilities and are flexible," Baker says.

Randy Riley, vice president of lending in Capital's Stamford credit office, has known Baker for nearly three decades. "I first met Gene back when he was in high school," says Riley. Even then, he says, Baker's passion and enthusiasm for livestock was impressive.

"Gene is very knowledgeable and does a tremendous job. With his knowledge of embryo transfer and artificial insemination, he's been able to jump leaps and bounds in the bucking bull business. As a customer, he's been a good one," Riley says.

Ultimately, Baker doesn't want the bulls to define him, however.

"I don't want the bulls to be my legacy," says Baker. "I try to be useful with my time and help people. I want to be known for my benevolent side, rather than my competitive side." ■ RG



Russell Graves

BAKER FAMILY AIDS TANZANIAN FARMERS

A passion for people and livestock spans multiple generations in the Baker family. Gene Baker and his dad, Pete, use cattle as the vehicle to support two international humanitarian efforts.

In 2009, Pete and his wife, Suzie, visited Tanzania, where they discovered a need to help farmers.

"While we were there, I noticed that people's primary source of food was cattle — which isn't out of the ordinary. However, the strange thing is that there were mostly cows and not many calves," Pete says.

Thinking the age ratio was unusual, he researched the reason for the low calf numbers. What he learned was astounding. In wet years, as much as 90 percent of the Tanzanian calf crop is wiped out by East Coast Fever, or ECF. Caused by a protozoan parasite and passed on by ticks, the disease results in nearly 100 percent mortality in infected herds.

When Pete and Suzie learned about it, they wanted to help. Pete reached out to Dr. Lieve Lynen, a Belgian-born veterinarian who is working with Maasai tribal leaders to combat the disease.

"She does the heavy lifting," he says. "We just try to support her financially, so she can help the Maasai."

With contributions from their local church and other generous donors, the Bakers send funding to the veterinarian so she can visit Tanzanian families and vaccinate their cattle herds. And each year, Gene designates a yearling bull at his annual Homestead Genetics livestock sale and donates the proceeds to the ECF project, known as Omega Mission International.

"Our thought is that if we can help get their cattle healthy, the Maasai people are better able to help themselves," Gene says.

In addition, the Bakers invite customers to join them in sponsoring a needy child through One Child Matters, formerly Mission of Mercy. For every \$408 donation to the organization, customers receive 10 straws of semen from each of two different Homestead bulls, for a total of 20 straws. ■ RG

To learn more about Homestead Genetics and their international aid efforts, visit www.homesteadgenetics.net.

A 75-YEAR RELATIONSHIP

From the Great Depression to the modern day, a Farm Credit cooperative and its longtime member have reaped the benefits of mutual respect and friendship.

Loyalty can be hard to find in today's world of online mortgage lenders and virtual banks. But it is alive and well at Farm Credit financing cooperatives throughout rural America. Nowhere is this truer than at Great Plains Ag Credit.

In March, the co-op celebrated a lending relationship with 93-year-old Clarence E. Bertrand of Amarillo, Texas, that has lasted three-quarters of a century — longer than most banks have been in business.

“Clarence likes to say he has ‘trained’ many of the loan officers who have ever worked here,” says Brad Thacker, Great Plains assistant vice president. “And that’s true. We’ve all learned from his wisdom and experience.”

Buster, as Bertrand’s friends call him, was just 18 years old in 1938 when he received his first operating loan from Great Plains Ag Credit, known then as Amarillo Production Credit Association (PCA).

At the time, Franklin D. Roosevelt was president and the Great Depression was in full swing, with unemployment at close to 18 percent. Back then, the minimum wage was 40 cents an hour, and an average house cost \$3,900. This was also the year that Superman was introduced in Action Comics, the first Looney Toons cartoon with Porky Pig and Daffy Duck was seen in local theaters, and Seabiscuit won the Triple Crown.

For agriculture, 1938 was a volatile time in commodity markets. The price of corn was 49 cents a bushel, down from \$1.19 two years earlier. It wasn’t easy for farmers to get financing. Luckily for Bertrand, PCAs had been established five years earlier to help solve the credit shortage.

Recalling his start in agriculture, Bertrand tells how he and his father would borrow money to purchase 40-pound pigs for \$5 apiece. They would fatten them up and sell them to Pigmy Packing Company during the Amarillo Fair for a 5-cent premium at a little over \$3 per hundredweight. Early on, he and his dad also purchased a broadcast binder for less than \$1,000, and then partnered with a neighbor who had a tractor and cut wheat for local farmers.

No stranger to hard work, Bertrand earned his first wage at age 12, driving a neighbor’s tractor for 50 cents a day, “and that meant sun to sun,” he recalls. Sometimes, to help build capital and ensure



Russell Graves

Clarence E. “Buster” Bertrand shares a smile with his Great Plains Ag Credit loan officer, Brad Thacker. Bertrand has been a member of the co-op since 1938.

he could meet his PCA loan commitments, he would take jobs such as unloading a railcar full of 100-pound feed sacks alone and driving a school bus during the drought of the 1950s.

Bertrand and his wife, Margaret, raised four sons and two daughters, starting in a 24-by-24-foot house that they expanded as the family grew. In March, his children attended the Great Plains annual meeting to see him honored.

“PCA has always been good to me and my wife, all the way through. There’s no better place to do business,” Bertrand says. “I’ve always had a good relationship with the people who’re there.”

Bertrand has known every association chief executive officer from the first, Sid Powers, to the more recent CEOs: James Van Pelt, Carroll Haygood and now, Tim McDonald. He even introduced current Great Plains Director Danny Detten to the association.

“Great Plains Ag Credit is honored to have played such a long role in Clarence’s farming and ranching operation over the years. His loyalty has been responsible for bringing in many new customers to Great Plains, and we couldn’t ask for a better co-op member or a finer friend,” says McDonald. ■ BT

More Cotton With Less Water

San Angelo's John Wilde earns High Cotton Award

For four of the past five years, San Angelo, Texas, farmer John Wilde and his sons, Doug and Matt, have accomplished something that most cotton growers would be thrilled to achieve once in their careers — a yield of 4 bales of irrigated cotton per acre.

Significantly, they achieved this feat while reducing their water usage during a drier than normal period and while helping with research efforts to combat cotton root rot.

Thus, it was no surprise to the local agricultural community when John was named the Southwest Region winner of the 2013 Farm Press–Cotton Foundation High Cotton Award.

“John Wilde is one of the most conservation-minded farmers I know. He does all he can to conserve soil and water resources,” Southwest Farm Press Editor Ron Smith says. “And, from a personal perspective, John Wilde is one of the finest men I have ever met.”

That’s not all. “Because of the Wildes, we made a break in finding an effective fungicide that controls cotton root rot. We couldn’t have done the work without their cooperation,” reports Dr. Thomas Isakeit with Texas A&M University’s Agriculture and Life Sciences. The Wildes allowed researchers to test fungicides on an irrigated test plot infected with root rot on their farm.

The High Cotton Award recognizes four cotton growers from different regions who have achieved high cotton yields and farmed profitably, while using environmentally sound production practices.

John, who was the 2004 San Angelo Area Conservation Farmer of the Year, has been successful on all counts.

All told, the Wildes produce cotton, milo, wheat and corn on 4,400 acres — both dryland and irrigated — southeast and west of San Angelo, where annual rainfall averages 20 inches. Without enough water, cotton grows poorly. Add an ongoing drought to the mix, and it’s tough to make a profitable cotton crop in this West Texas area.



Sheryl Smith-Rodgers

Betty Jo and John Wilde

Drip Irrigation Makes a Difference

For years, the Wildes have used furrow irrigation. But nine years ago, recognizing its inefficiency and the dropping water table of their irrigation source, the Edwards Aquifer, John investigated the use of Global Positioning Systems (GPS) to install drip irrigation lines.

“I’m not afraid to ask questions. I always talk to everyone,” he says. “I like learning from others, not just about their successes but their mistakes, too.”

In 2004, he hired brothers Junior and Beto Mandujano — who were using the technology on their farm near Fort Stockton — to install drip tape on 38 acres at Wilde Farms using GPS-directed tractors.

The results were impressive.

“Now we buy our own GPS systems and put it in ourselves,” John says. “So far, we’ve drip-irrigated 850 acres. It’s costly, but we did it through cost-sharing with the Natural Resources Conservation Service. Farm Credit has also helped us with operating and equipment costs.”

The subsurface lines deliver water directly to plant roots, which decreases evaporation and increases water-use efficiency. “We can also inject fertilizers and insecticides in the lines, and that saves the expense of application,” John says. “In the winter, we subsoil-plow between the rows, and that prevents rainfall runoff.”

The use of technology is a key reason the family has been able to produce an astounding 4 bales — approximately 2,000 pounds — of ginned cotton per acre in recent years. In Texas, average dryland yields range from 300 to 700 pounds per acre.

Their seed source, FiberMax, also has recognized John’s farming success. He is a three-time winner of the prestigious FiberMax One Ton Club award, which recognizes cottonseed growers who produce at least 2,000 pounds of lint cotton per acre.

But for all the accolades, he is modest. “The good Lord helps me out,” he says simply. ■ SSR/Staff

Betty Jo Wilde



John Wilde surveys his well-irrigated cotton crop.

A Tale of Tough Times and Devotion

Last December, cotton farmer John Wilde stopped by the San Angelo branch office of his longtime lender, Central Texas Farm Credit, with a special invitation.

Would his loan officers, Brian Meeks and Wade Polk, join him at the National Cotton Council’s Beltwide Cotton Conference in San Antonio in early January, where he’d been asked to accept the 2013 Farm Press–Cotton Foundation High Cotton Award?

“We were thrilled and honored to be invited,” says Meeks, who is branch president, “thrilled that John was receiving this award, because there’s no one more deserving, and honored that he wanted us to be there.”

But the pair wasn’t surprised by the invitation.

“That was typical John,” Brian says. “He sincerely believes that any success he has ever enjoyed is the result of a team effort. He always wants to make sure that everyone on his team is recognized. That’s just the kind of person he is.”

A few weeks later, asked about the award by a visitor to the family farm, John quickly deflects attention from himself.

“We’ve all worked together. My family, researchers and Central Texas Farm Credit worked together to help improve our farming community,” he says. “It wasn’t just me alone.”

Loyalty Begets Loyalty

Inside the Wilde home, plaques and framed awards cover one wall, most of them honoring his leadership in the cotton industry and the community. Although grateful for the recognition, John prefers to talk about how close his ancestors came to losing their land in the 1930s, and how that experience sealed the family’s devotion to Central Texas Farm Credit.

“My people came to Texas in 1845 from Germany,” says John, who’s seated next to his wife, Betty Jo, a registered nurse and high school teacher. “Farming is all we’ve ever done since then. Being close to the land is part of our German heritage.”

Four generations of Wildes successfully farmed around San Angelo, producing primarily cotton. Then the Great Depression hit, and commodity prices plummeted.

“My grandfather, W.H. Wilde, owned more than a section of land and lots of cotton,” he continues, “but cotton was worth only a nickel a pound. He owed \$50,000 on his land but couldn’t make a payment. Only two entities believed in him — the Federal Land Bank of Texas and the P.P. Ewald Cotton Co. First, he refinanced his land with the bank and made his payment. Then Mr. Ewald taught him how to market his cotton with futures and options.”

Eventually, the economy strengthened and cotton prices rose. But without the Land Bank and the cotton company, “my grandfather would have lost lots of land,” John says. “Some of the land I inherited from my father, Edwin, was among what the Land Bank saved. I’ve since used land owned by my grandfather as collateral to buy and improve more land with my grandfather’s bank, now called Central Texas Farm Credit.”

He notes with pride another connection to the lending co-op: His maternal grandfather, A.W. Strube Sr., was a Land Bank director in the 1940s.

A Family Affair

Wilde Farms continues to be a family affair. John began farming in 1970 with his father after he earned a degree in ag education from Texas A&M University. Today, sons Doug and Matt partner with him. Betty Jo handles the farm’s finances, and John’s mother, Cordula, 90, receives daily updates. Although no longer living in the area, daughters Julia Garcia and Joanna maintain an interest in the farm.

“Farm Credit and the Wildes still have the same strong trust between them that started in the 1930s,” says Wade Polk, senior credit analyst with Central Texas Farm Credit. “We are proud to be their lending partner.” ■ SSR/Staff

Working Smarter, Not Harder

More farmers and ranchers are using mobile technology to save time and money.

For three years, Steve Raulston of Clarksville, Texas, borrowed his wife's tablet computer and smartphone while on the road. He was amazed that the mobile devices allowed him to use e-mail and conduct business while traveling between his farming, ranching, drilling and logging operations throughout northeast Texas.

Finally, last year, he bought his own.

"I fought the technology age as long as I could," he admits. "But with businesses as scattered as ours, it helps to communicate with e-mail throughout the day."

About 500 miles west, Scott Nolen of Seminole, Texas, doesn't leave home without his iPhone and iPad tablet computer. He

quickly embraced mobile technology that puts information at his fingertips, allowing him to do more work in less time.

Today, it would be tough to pry Internet-connected devices away from these two Farm Credit customers and thousands of other farmers and ranchers — at least until the next technology comes along.

Agricultural economist Jay Yates would agree. He has seen first-hand how mobile devices are sweeping the agricultural community. He and colleagues with the Texas A&M AgriLife Extension Service conducted 15 iPad/iPhone workshops for 150 farmers and ranchers between January 2012 and this past spring.

"When we held the first workshop, only one person brought his own iPad," Yates reported in April. "Fifteen months later, about 90 percent bring some device — mostly iPads."

Attendance was low in some places, but in other locations the classes were packed. "We had the most participation in areas with high-speed 3G and 4G cell coverage where the tools actually work," Yates says. In Texas farm country, the best connections he's seen are near the Gulf Coast.

According to Yates, use of the tools has little to do with age. Crop producers focus on tracking pesticides, while livestock producers are interested in mobile recordkeeping. The Texas and Southwestern Cattle Raisers Association sponsored one of the workshops. Because of its success, more commodity-specific workshops will be offered this winter.

Yates, who farms in his spare time, appreciates how the devices help in getting equipment repaired. With their cameras, you can snap a photo and e-mail it to your equipment dealer to find out if parts are in stock.

"I can't tell you how many times I've heard farmers say their smartphone or iPad saved them a trip to John Deere," Yates says. "That's the biggest efficiency gain — saving downtime and keeping equipment and people working." ■ NJ

For information on iPad workshops for farmers and ranchers:

- In Texas, visit AgriLife.org/SouthPlainsProfit.
- In other states, contact your county Extension agent.

Apps for Ag Producers

Looking for a simple way to calculate and store crop yield estimates? Wondering about the soil properties of a new tract of land? Want to access herd records, markets reports and the weather from your truck or tractor cab?

There's an app for all of those needs and more. Regardless of your business or interest, there's an endless number of apps that can be extremely useful to agricultural operators — and everyone has their favorites.

The largest number of apps are available for download to your mobile device from its respective app store (Android, Apple or BlackBerry). Several state Extension services also offer apps for agricultural purposes. Texas A&M AgriLife Extension offers an in-depth list of agricultural and non-agricultural apps for producers at <http://agrilifecd.tamu.edu/yoakumterryipm/files/2013/01/Apps-for-Ag-Revised.pdf>.

Scott Nolen Running the Farm Remotely

Scott Nolen is a busy farmer. He produces cotton, peanuts, grain and cattle in West Texas, and operates a farm in eastern New Mexico, as well. He also serves on the AgTexas Farm Credit Board of Directors.

Nevertheless, life has become a little easier for Nolen in recent years. He credits his iPhone and an iPad tablet computer with saving him time and money.

When he irrigates, for example, he uses the larger-screen tablet to start up or move some of his 11 pivots. Newer pivots send him text messages when they've stop rotating. And he checks water pressure up to 35 miles away in New Mexico using his iPad.

"We have a lot of ground to cover," Nolen says. "The iPad saves a lot of driving around."

He also downloads weather information and follows markets on his broker's website. Using an application or "app" called FarmPAD, he records when and where he's plowed and applied chemicals, and he researches chemical labels with the Chemical Data Management Systems website, CDMS.com. The Nolen family purchased a pecan farm last year, and he uses his iPad to learn about this new business line.

"Things are changing fast," Nolen says. "I enjoy more downtime today because of these devices."

Until recently, AgTexas mailed large binders full of information to association directors to help them prepare for meetings. Today, the directors receive information electronically and read it on their iPads. "It saves me carrying around those big board books,"

Nolen says. "It's convenient, because my iPad is always with me."

In addition, the mobile devices put information at his fingertips, allowing him to make smarter decisions. He uses his tablet to scan social media sites and to learn what's new in agriculture.

"AgTexas will post something on Facebook, and I'll chase down more information on it," Nolen says. ■ NJ



Scott Nolen

Steve Raulston Saving on Fuel, Labor, and Wear and Tear

Three years ago, Steve Raulston was just learning about apps — small specialized applications or programs for mobile devices. Today, he uses several apps on his iPhone and iPad, and even has a favorite — GeoMeasure.



David Cook

Steve Raulston

He uses GeoMeasure in his timber business, Raulston and Sons Logging, to plot out logging roads and estimate how much timber he can harvest from an area. "GeoMeasure

speeds everything up and saves fuel and labor," Raulston says. "It's saved me thousands of dollars in wear and tear on machinery."

On his farm, he uses GeoMeasure to estimate field sizes so he can purchase the right amount of fertilizer and weed-control products. He downloads Google Earth aerial photos of his land, and touches points on the screen to identify parcel corners. Then, GeoMeasure feeds back GPS coordinates and acreage.

Other favorite apps include Beef Market Central for grain and cattle prices, and the Weather Channel. He shoots photos of properties with his iPhone and e-mails them to staff and clients.

"These products make my day-to-day operation easier," Raulston says. While some apps cost a few dollars, he's amazed at how many are free.

Raulston has learned about new technology from his family. "The only class I took was from my wife, my sons and my four grandchildren," Raulston says. "You'd be surprised what my 13-year-old granddaughter Madisyn teaches me!"

A Farm Credit customer since he was in his twenties, Raulston says he appreciates Lone Star Ag Credit's competitive interest rates and ability to make both large and small loans. "I use Lone Star because of the friendly people — they understand the business I'm in," he adds.

Raulston's lender has embraced mobile technology, too. His loan officer, Lone Star Regional President James Welch, follows the markets, measures acreage and checks loan amortization tables on the road using an iPad, and Lone Star directors use iPads to access the latest board information. The association recovered the up-front cost of the tablets within a year by saving on binders, paper, copying and shipping. ■ NJ



THE HOUSE THAT WREN BUILT

*Lovie Wren and his son, Brock,
with one of their dogs, Vinnie*

After buying several hundred acres in rural Louisiana in 1999, it didn't take long for Louisiana Land Bank customer Lovie Wren to pick the exact spot where he wanted to build a new house. He could imagine the porch and the ponds, long before they actually existed. And he knew it would feature a variety of woods.

Turning that vision into reality would take longer, much longer, however. Twelve years, to be exact — 11 years to prepare the site and one to build the house. Meticulous and intent on doing much of the work himself, Wren wanted the job done right. “I only wanted to go through this process once,” he explains.

Why So Long?

It turns out that a century ago, someone else had built a house at the same location. Fifty years later, it was abandoned. By the time Wren bought the property, the

homesite was a mess of brick fragments, rusty wire, old garbage and impenetrable brush.

Many people would have shied away from a challenge as large as clearing out such a mess. But Wren, always focused on the end goal, tackled the job little by little, with help from his sons and his brother Rusty.

“I’d come out here every day after work, every Saturday, and Sundays after church,” he says. “The boys would jump on their four-wheelers, and I would jump on the tractor and work.”

In 2006, he and his sons, Lovick and Brock, moved out to a mobile home on the property from their home in Shreveport. For another four years, he planned all the details of the house he wanted to build.

“I would put the boys to bed, get in my truck, drive up to a hill overlooking the ponds and just sit there and think,”



Photos by Bram Wilens@The Wooden Shoe LLC

says Wren, who now supplies oil and gas drilling companies with water from the farm. “I thought about how to get into the water business, what kind of house I wanted to build, what improvements I wanted to do to the property.”

Finally, after more than a decade of clearing brush, trash and trees, the site was ready for a new house. Construction started Aug. 1, 2010, and ended exactly one year later.

The original house plans were hand-sketched by his son, Brock.

“Brock would go to work with me in the summer and would sit in my office with graph paper, and draw out the plans. When we got ready to build, I took the plans to an architect. He asked me who drew them, and I told him my 13-year-old son did,” Wren says.

Why Wood?

“I always knew I wanted a wood house, because wood is a low-maintenance material,” he explains. “We used cedar and cypress, so we should have no problem with rotting wood.”

The house has no gutters, no exterior paint, a lifetime metal roof and an exterior of Arkansas stone.

The house prominently features 11 types of wood. The great room showcases 25-foot-tall cedar columns, heart pine floors rescued from warehouses

after Hurricane Katrina, a blue pine ceiling and knotty pine trim around doors and windows. In addition, several other kinds of wood were used behind the scenes.

Wren can tell stories about why each wood was chosen and where it came from. He appreciates the unique character of each one, as well as its imperfections. He wonders what stories the woods would tell if they could.

Better Than Imagined

The great room is Wren’s favorite place in the house. From its giant plate-glass windows and French doors, he can view his timber stands in the distance and watch wildlife at play beside the two 4-acre ponds in his front yard.

About 30 mallards live in the ponds, and they are joined seasonally by other duck species “just passing through.” He also enjoys watching bald eagles and osprey that come to fish in the ponds every winter.

“I love nature and the outdoors, and I thank the Lord every day for this place,” he says. The home is secluded, set off far from the road. “I didn’t build it to be admired. I built it for the boys and me,” he says.

Even he can’t believe that it’s true, sometimes. “My uncle told me that I’d really built my dream home. I told him that I never dreamed of having a house like this.”



Lovic Wren built his home using at least 16 types of wood, giving the house a warm and inviting atmosphere.



Types of Wood Used in the Wren House

TYPE OF WOOD	ORIGIN	USE/PURPOSE
Cypress	Louisiana and Mississippi	Beams, walls, trim
Heart pine (reclaimed)	South Louisiana	Floors
Ponderosa pine (blue pine)	Pacific Northwest, South Dakota and California	Ceilings and walls
Cedar	East and South Texas and British Columbia	Columns, stairs and stair rails; 1x12 wall boards
Hickory	Tennessee and Kentucky	Walls and ceiling
Rustic beech	Germany	Cabinets
Knotty pine	Arkansas	Door trim
Fir	Oregon, Idaho and Washington	Framing and trim
Yellow pine	Iowa, Idaho and Texas	Decking and framing
Clear yellow pine	Louisiana	Ceilings
White pine	Washington, Oregon and Canada	Window casing and door trim and inside doors
Pine	Louisiana	Floor trusses and subfloor
Mahogany	Brazil	Exterior doors
Miscellaneous hardwood	Louisiana and Missouri	Molding
Oriented strand board (OSB)	Louisiana	Structure
Laminate beam	Louisiana	Roof support in great room

TIPS FOR BUILDING A COUNTRY HOME

Lovic Wren shares his advice for how to build a dream home in the country.

Save up for your dreams. “I didn’t inherit an acre, so I saved for years for a down payment,” he says.

Plan the home you want. “Think about what you want, envision it,” Wren advises. “I knew I really wanted wide porches overlooking the ponds for one thing.” Today, that porch is where he enjoys his morning coffee.

Wait until you can build what you want. Wren wasn’t interested in the short term; he preferred to wait until he was able to build the home he really wanted.

Don’t think things are beneath you. Wren lived with his boys in a mobile home on the property for years before breaking ground on the home they have now. “Every night we would thank God for a warm home,” Wren says. “We were glad to have that home, but it also helped us decide what we wanted in the next home. For example, I knew we needed a kitchen big enough that we would not be bumping into one another.”

Work hard to make your dream a reality. From the time he purchased his first piece of rural real estate, he knew he wanted to make it home. And he was willing to put in the sweat equity to make it into the home he wanted.

TRANSFORMING AN OLD CATTLE FARM

Water and timber provide new income streams

Like many people who buy rural property, Lovic Wren knew when he bought his first 468 acres in 1999 that he wanted to make it home eventually. But with a life and business in the city of Shreveport, La., about 30 miles away, he knew it was going to take some planning, sacrifices and a lot of hard work.

“I had been looking for about 100 acres, and this place was really bigger than I wanted. But I made an offer, and it was accepted,” he says.

The first decision he had to make was what to do with the land. The previous owner had raised cattle on the property.

“I grew up on a farm that had beef cattle and timber, so I had to decide whether to plant trees or raise cows,” he says. At that time, he was co-owner and manager of his family’s bottled-water company in Shreveport. “I knew that I did not have the time to devote to cattle, so I decided to plant trees.”

Planting Trees

With a paper mill about 10 miles away in Mansfield, La., the decision made sense. “The site index is 90 for pine here. That means that the trees will be 90 feet at maturity. This is a big timber region,” Wren says.

He planted 250 acres of pine in pulled beds that he created with a three-way plow. However, some of the acreage was not conducive to growing pine. In low-lying areas, he clear-cut a 50-acre tract and replanted it with hardwoods, such as cherrybark oak, willow oak, water oak and Nuttall oak. In areas that hold water for several months of the year, Wren planted cypress. “Everything we planted is marketable wood,” he comments.



Since buying his land in 1999, Wren has planted thousands of oak, pine and cypress trees on the former cattle farm.

Today he has trees at six different stages on his property, ranging from 12 years old to 1 year old. Wren works closely with a forester to implement his forestry management plan.

“Our goal with the pine is poles and pilings. That’s the most valuable market for pine,” he says. “We plan to thin it when it is 15 years old. Typically with pine, the first thinning is done at 12 years, but we will wait another three years for the potential of growing for poles and pilings.”

Starting His Own Water Business

In 2010, Wren sold his interest in his family’s water company. For years, he had contemplated ways that he could launch a water business of his own.

Finally, he realized his niche: selling water to the oil and gas industry.

“Natural gas was discovered in the area, which resulted in a tremendous need for water,” Wren says. “I had three wells on the property that are used as back-up wells for the City of Mansfield. I paid the city for a tap, so that I could provide processed water for the rig workers to use for things like washing dishes, taking showers and washing their clothes.”

A trucking company would then take the water to the drilling sites. And the Heart of Haynesville Water Company was born.

The next step was to dig a pit and install filling stations. The pit will hold as much as 4 million gallons of water, which can be pumped to 12 filling stations. Water also can be pumped to the stations from the two ponds in his front yard.

Improving the Property

In the 13 years that Wren has owned the property, he has built more than 12 miles of roads. He expects that road work will be an ongoing project.

“I build roads as protection against fire,” he explains. “The roads allow me to plant trees in different blocks, so that if there ever is a fire, hopefully the roads will slow it or stop it before it takes out everything.”

Wren always looks ahead to how he can keep making the land better. “When I leave it to the boys, I want there to be an excellent stand of timber on it,” he says. ■ PC

The Right Lender Makes the Difference

When a banker gives advice about banking, people usually listen. That’s how Lovic Wren ended up doing business with Louisiana Land Bank.

“A banker friend told me that that’s who I should go to for a rural property loan,” he says. “The banker has loans with the Federal Land Bank, himself.”

The advice turned out to be a blessing for Wren.

His first loan was to purchase his rural acreage. Since then, his relationship with the Land Bank has helped him to expand his land holdings, build his house and start his business. And he has appreciated the help of his loan officers, David Ogletree and Jon Fielder.

“The Land Bank has been absolutely excellent to work with,” Wren says. “I didn’t feel like they were doing me a favor. I felt more like a partner than a loan recipient.”



A blue pine vaulted ceiling soars over the great room, supported by 25-foot-tall cedar posts. Heart pine in the flooring was salvaged from warehouses after Hurricane Katrina.

How a Contractor Landed a Dream Job

Lovic Wren gives a lot of credit to his builder, Randy Hammontree, for how nicely his house turned out. Hammontree was on-site almost every day, overseeing the work himself and not subcontracting it.

“He was instrumental in helping me select wood types,” Wren says. “I planned on using cypress for the columns in the great room and on the front porch, but he showed me how much more character cedar would have. I’m really happy with the result. He also suggested using blue pine on the ceiling and knotty pine for the door frames.”

Hammontree landed the job because he had handled a small job with great care. “Randy’s company [Handle-It Construction] did minor work for me at my house in Shreveport years ago,” Wren says. “He was conscientious and did a good job. I told him that if I was ever fortunate enough to build my dream home, I’d get him to build it.”



Advice for the First-Time Loan Applicant

In some urban areas today, real estate is a seller's market. With numerous buyers lined up for one property, you can miss out on the home of your dreams without a loan preapproval in hand.

While farm and ranch real estate deals may not move so quickly, the same basic principles still apply. By doing your homework before you apply for financing, you can put yourself in a prime position to move when the right property becomes available.

Start early.

The first step in starting the loan application process is to get organized. Compile basic documents and financial records early. Lenders, including Farm Credit institutions, will provide applicants with a checklist of the information needed to complete the application.

"The process for both the customer and the loan officer goes much more smoothly when the information is bundled up and complete," says Justin Wiethorn, Texas Land Bank regional president. "If an applicant can't get it in, it adds a second or third round of follow-up, which delays critical processes and can be frustrating for the customer."

Wiethorn says he is a proponent of obtaining preapprovals, and in some cases can offer a preapproval that is good for six months. He also uses this time to educate customers who aren't as familiar with the loan process on various components needed later, such as surveys, title work and appraisals, so they will know what to expect.

Details matter.

Providing as many details as possible early in the process can be vital.

In cases of past delinquencies, be truthful. Most lenders say that lying or withholding information is one of the most detrimental things an applicant can do. Issues can often be dealt with, so keeping the loan officer informed from the very beginning can save

critical time. This also applies when providing a thorough description of the land being offered as security.

Know your credit score.

Amanda Simpson, assistant vice president with Alabama Farm Credit, describes a sad scene she has seen play out in her office time and time again.

"I've had a potential customer come in expecting their credit score to be 100 points higher than it is, because they don't realize that a credit report was run dozens of times when they were car shopping and allowed various dealers to pull their score, or a medical collection shows up due to an unpaid bill from years earlier that the applicant has no idea exists," she says. "In our branch, we typically don't pull a credit score until we feel there is a legitimate loan application — meaning we have a completed financial statement, credit authorization and other information depending upon the specific request."

Know down payment requirements and how much you can put down.

While actual down payment requirements may vary, they are typically based on credit factors analyzed by the lender. Wiethorn says that the industry standard for residential loans is 20 percent, and coming up with that amount of money can be an obstacle for many applicants. This is especially true for younger or first-time borrowers, or those who received home mortgages with small down payments in recent years and might have a difficult time transitioning to the industry standard.

Ag loans, in comparison, often require 30 percent or more down, depending on the loan purpose and lending institution.

"Farm Credit does have a loan program for young, beginning or small producers, which has less restrictive credit standards to assist them with the transition into farming or ranching," Wiethorn says. "This includes down payment requirements, as well as our ability to work with outside sources, such as the Farm

Service Agency. While there are some restrictions on the use of this program, it's been a great tool to assist some younger prospective borrowers with their first land purchase."

Learn the "Five Cs of Credit."

Among other factors, lenders generally follow the "Five Cs of Credit" when making loan decisions:

- Character: the borrower's honesty and integrity
- Capacity: the applicant's financial capacity to repay the loan
- Capital: the applicant's liquidity and solvency
- Collateral: the physical property that will minimize the lender's risk in the event of default
- Conditions: the conditions for granting and repaying the loan

"The 'five Cs' will keep you out of trouble," Kenneth Hooper, Panhandle-Plains Land Bank senior vice president/branch manager, says. "Farm Credit has always stuck to them, and I believe it's one of the reasons our system has been successful for more than 95 years. It's old stuff, but it works."

Get to know your lender.

Even though an applicant is seeking "approval" from a lender during a loan application process, lenders really do want to work as a team with the applicant. Specifically with Farm Credit lenders, Simpson says that because Farm Credit specializes in rural lending, she wants her customers to feel they can call on her for a number of questions related to their operations.

Hooper agrees, and says that a good loan officer will put a lot of work into building a strong rapport with customers.

"A loan officer should not just be someone gathering documents," Hooper says. "We intend for this to be a long-term relationship, and want to be helpful and as much of an information source as possible — now and down the road." ■ SH

A Document Checklist

While the list of specific documents may vary from lender to lender, all loan officers will look for the following:



Application and current financial statement:

These forms will be provided by the lender. Separate financial statements will be needed for personal and related entities such as partnerships or corporations in which the applicant has an interest.



Past three years of completed tax returns:

Panhandle-Plains Land Bank Senior Vice President/Branch Manager Kenneth Hooper says that the reason for three years of returns (which is standard for agricultural loans) is not to find good years or bad years, but to find trends in income.



Legal description of land offered as security:

This includes a deed or survey, accompanied by an aerial photo or a surveyor's plat. If the offered security is a rural residence, a surveyor's plat must be provided.



Savings and credit information: The lender will want copies of all bank statements, certificates of deposit, mutual funds, stocks, bonds, etc., for each applicant.



Authorization form: This authorizes the lender to obtain credit reports; employment and income verifications; information related to assets, liabilities or insurance coverage; and any other information needed to complete the application.



Construction documents: An application for a construction loan must include a complete set of plans and specifications or a copy of the construction bid or contract signed by the applicant and the builder.



The Lure OF BASS FISHING

Braxton and Kent McNaughton share their love of fishing through the popular baits they design and market from their hometown of Greenville, Alabama.

It's a fortunate person who can turn a passion into a business. When that passion involves bass fishing and family, some would say the person is even luckier.

Such is Braxton McNaughton of Greenville, Ala., who with his son has been making and selling lures for more than 30 years.

The longtime fisherman never actually set out to build an international business, however; he simply wanted to make his own baits to save money.

Financing His Hobby

Braxton developed a love for fishing as a youngster in the 1960s, when he and his grandfather would cast for bass from sunny pond banks in south-central Alabama. A decade later, while employed by a local plywood mill, he often spent his spare time fishing on the Alabama River. When he wasn't doing that, he was pouring molten lead into hand-size molds, making his own spinner baits to minimize his fishing expenses.

Eventually, the young man graduated to making plastic worms, preferring these to spinners.

"I got so busy with worms that I didn't have time to make spinner baits anymore," Braxton says. "I made more and more worms, because I enjoyed it so much. It wasn't at all like working at the mill."

And then he started looking for ways to pay for his hobby.

"There was a hardware store in town, and I sold them a few worms," he says. "Over at the river where I fished, I sold the tackle store a few. A tackle store in Greenville wanted some, and then people with tackle stores 150 miles away called. I would go and see store owners in Montgomery, and then people would call from Birmingham, and it kept going."

“How many kids have had a good time catching fish with these baits? It makes me feel good [to know] that I’ve helped put a lot of smiles on people’s faces.”

— Braxton McNaughton



When the school day ends, Kent McNaughton, an assistant principal, left, can often be found “testing” lures with his dad, Braxton.

Keeping Up With Demand

Operating as Mac’s Baits Inc., Braxton began designing molds and production methods that would make enough worms and other soft plastic lures to meet demand. At the outset, working in his wife’s kitchen, he started with 10 small store-bought molds that would each turn out two worms at a time.

“I could do 700 worms in 10 hours,” he recalls.

Today, with three employees and injection molding equipment that he has bought and modified or designed outright, Braxton’s plant, nestled in the pines north of Greenville, has the capacity to produce up to 35,000 worms and other soft plastic baits in a day.

Growing up, his children, Stewart, Kent, Deedra and April, worked alongside him in the bait business, but Kent was the only child who got hooked on it.

“We’d stay until late at night and talk about our dream of having a successful company, where our products would be sold across the U.S. and maybe even outside the country,” Kent says.

For three decades, the family made plastic lures in bulk and wholesaled them to companies that packaged and sold them under their own labels. Then Kent, who is an assistant school principal, started a business marketing his dad’s lures.

Kent buys the lures from Mac’s Baits and packages and sells them under the name NetBait. Working through distributors, he sells the lures to tackle shops and large sporting goods stores all over the United States and in several foreign countries.

According to the father-son team, the baits are in demand because they get results — they catch fish.

“We’ve sold them in China, Japan, South Africa, Canada and other countries,” Braxton says. “Fishermen in South Africa have done well with them. And once we sent 900 packages of Paca Craws to Japan by next-day air.”

A Tournament Winner

The McNaughtons have spent long hours at fishing shows and tournaments to promote the baits. But their big publicity break came in 2006, when a professional fisherman using their T-MAC lure in the “Bama bug” color won \$500,000 in a tournament. Reports about the lure got out, and NetBait’s phones rang off the hook.

“We ran the bait in that color for 30 days straight, 24 hours a day, trying to fill orders,” Braxton says with a smile.

Today their biggest sellers are lures in the family of crawfish imitators that started with the Paca Craw, named for an attempt by one of Kent’s young daughters to call Braxton “Papa” Mac. Now there are 23 NetBait lures in various sizes and colors, such as “green pumpkin” and “June bug.”

Trusted Partners

The McNaughtons don’t spend all of their spare time on the water. They also own and manage timberland near Greenville.

“Alabama Ag Credit has had the privilege of working with the McNaughton family on several timber tract purchases,” notes Scott McCall, regional president of Alabama Ag Credit, based in Montgomery. “We value the long-term relationship and look forward to serving the family for many years to come.”

Braxton McNaughton and his wife, Patricia, and Kent McNaughton and his wife, Chanda, have relied on Alabama Ag Credit since the early 1990s.

“We’ve used them whenever we’ve purchased land,” Kent says. “Mama and Daddy always had good experiences with them and suggested that Chanda and I go with them, as well.”



Family-Focused

The grandchild-focused decision is typical of Braxton, who mentions his family at every opportunity, rather than dropping names of big-time anglers he's worked with.

"I've had three or four days fishing that I'll never forget," he says. "One day when Kent was 14, he and I were fishing below a dam. We caught 42 fish, and he caught 30 of them."

"Another time, my oldest son, Stewart, and I were fishing a tournament together," Braxton continues. "I had a fish, and he tried to net it for me. He fell out of the boat. He was in the water, but he still had one foot in the boat." The boy was in no danger, and the men still laugh about the event.

And then there was a more recent trip, in 2011.

"One of my grandsons, Hunter Gallahair, and his friend, Hunter Caldwell, were with me," Braxton says, beaming. "My grandson caught a 2-pound fish, looked at his friend and said, 'My Papa Mac taught me how to do that. It's a day I won't forget.'"

Sharing the joy of fishing is deeply rewarding for Braxton, and he hopes that with his lures he is helping to extend that joy far beyond his own family.

"How many kids have had a good time catching fish with these baits?" he wonders aloud. "It makes me feel good [to know] that I've helped put a lot of smiles on people's faces." ■ KW

For more information visit netbait.com.



Caden, left, and Parker McNaughton share their family's love of fishing.

Tips for Teaching Kids to Fish

Braxton and Kent McNaughton fish in tournaments and treasure their experiences and the friends they've made along the way. But one of their most rewarding activities is making lifetime fishermen out of youngsters.

Kent recalls a weekend this past spring during which he took his son Parker and a nephew, Zach Kendrick, fishing on the river.

"We caught 56 fish, the most I've ever caught in a day of fishing," he says. "I stopped fishing and spent most of Saturday coaching the two of them on where to cast and explaining why they were casting there. It's one of the most memorable trips I've had."

When Kent fishes alone or with another adult, he likes to work the shallows, flipping baits into heavy cover for big bass. But when there are youngsters along, he will change his methods.

"If I'm taking children, I want to fish in open water and go for quantity of fish rather than quality," he says. "The fish aren't normally as big, but the point is to catch fish and keep

the children interested. I look for fish on points in open areas, so the kids don't stay hung up so much. We do whatever their interests are, and when they're done for the day, we take it back to shore."

Kent tries to make it interesting for every age.

"If there's a turtle, catfish or any other kind of animal, I point it out," he says. "During spring break, we went into a backwater area so they could see alligators."

Older children and teenagers, such as his daughter Erica and nephew Hunter, are instructed on the basics of driving the boat, partly to train them for the future, but also in case there's an emergency on the water. Younger ones, such as his daughter Caden, 6, stick with what they like best.

"Caden likes to reel in the bream," Kent says. "She also prefers to eat snacks and hang out in the boat."

And in the summertime, another possibility exists. "Anytime they want to jump in the water and swim, we stop and do that, wearing life jackets, of course," he says.

Kent McNaughton offers these suggestions for fishing trips with children:

- Bring along plenty of drinks and snacks.
- Unless the fish are biting quickly, go somewhere else. "We may change locations every five or 10 minutes," Kent says. "This gives us different scenery and keeps the children energized."
- Catch what's biting. "If the hybrids are biting, if the stripers are biting, if the bream are biting, that's what we catch," he says.
- Be patient. On one recent trip, nephew Zach cast a worm high into a tree. On another trip, nephew Evan McNaughton hurled a crank bait 30 feet high, where it tangled and remained among the pine boughs. "I didn't get the least upset with them, so they're not discouraged or decide they don't want to go fishing again with Uncle Kent," he says.

Farmers' friends



HoneyedG/Shutterstock.com

Honey bees, like this one on a peach blossom, are important as crop pollinators; thus their declining population is of great concern to agriculture.

From beneficial nematodes to barn owls, all species play an important role in the life cycle of the natural world. Every creature has its job to do, and some of those jobs are particularly helpful to agriculture, such as eating pests, pollinating crops and loosening the soil. Here, Landscapes presents some species that can be considered farmers' friends.

Ladybugs are natural enemies of the destructive aphid. One ladybug eats more than 5,000 aphids and other soft-bodied pests during its lifetime.



Rolf Nussbaumer

Photos by Rolf Nussbaumer



The bat is a natural predator of pests that can damage crops. A group of about seven bats can eat 10,000 insects per night. Pictured above is the Mexican free-tailed bat.

Snakes, though commonly not well loved, kill and eat rats, mice and other rodents that infest crops and destroy harvests. The Texas indigo snake, below, also eats rattlesnakes.



The barn owl feeds primarily on small vertebrates, particularly rodents.

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