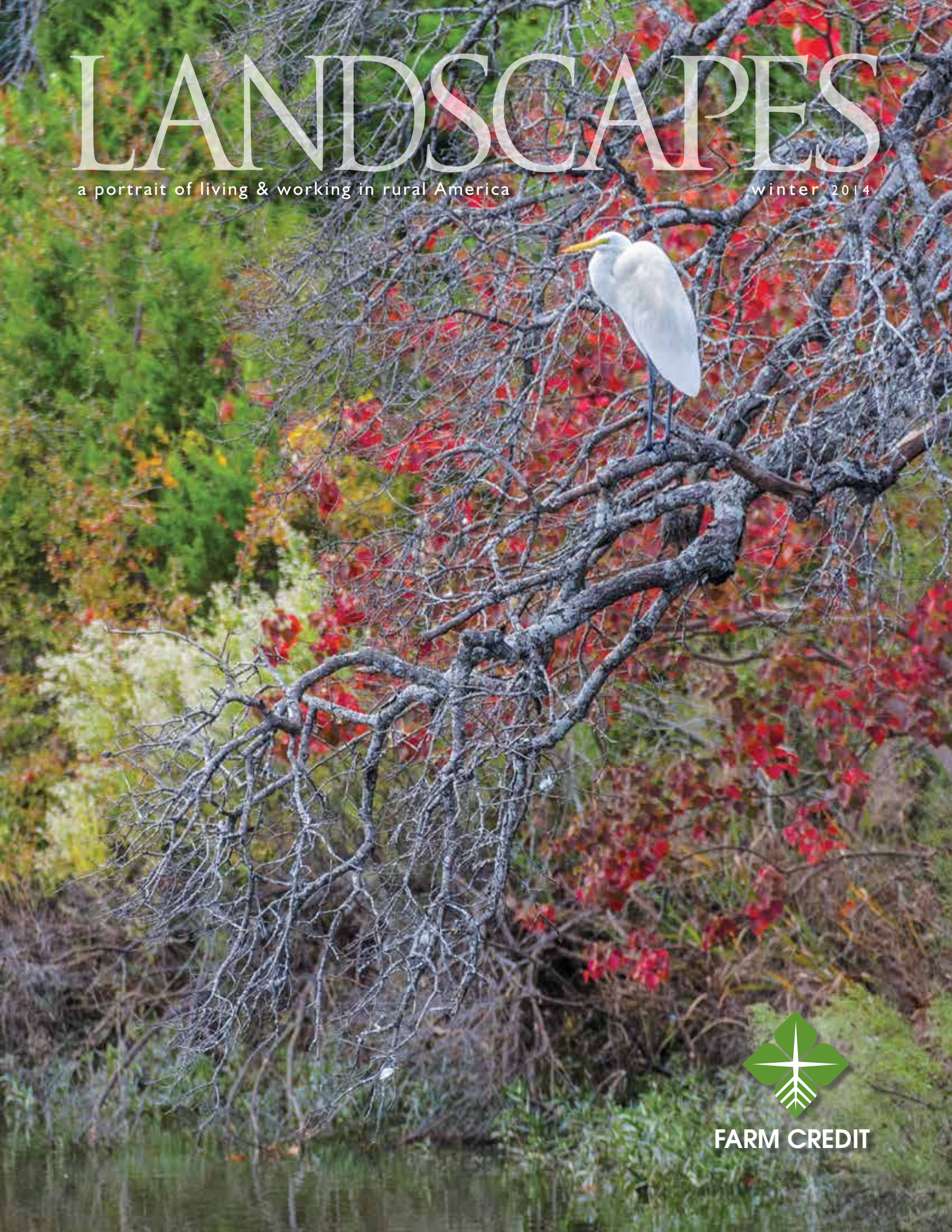


LANDSCAPES

a portrait of living & working in rural America

winter 2014



FARM CREDIT

LANDSCAPES

winter 2014

Vol. 17, No. 2

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

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ON THE COVER: A great egret enjoys an autumn morning by a pond in Central Texas. Photo by Kanokwalee Pusitanun

Kanokwalee Pusitanun



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Part of the Farm Credit System



A Lender for All of Agriculture

By Stan Ray

The Farm Credit System is designed and authorized to serve all of agriculture. We're proud of our support for ag-related borrowers, who range from young, beginning and small farmers to very large, complex corporate entities.

Although most of the loans we make fall into one of those first categories, we also serve our nation's large agribusinesses, which play a critical role in the success of the overall agriculture industry. Just like small mom and pop operations, they too need access to a reliable and competitively priced source of credit.

Competition Good for Agriculture

Our competitors often mischaracterize Farm Credit's mission as serving just beginning and small farmers, or as a lender of last resort, serving those who can't qualify for credit elsewhere. Naturally they would prefer not to have competition. But that is exactly why Congress established the Farm Credit System — to be a competitive counterbalance to conventional financial institutions. Such competition gives the agriculture industry more access to capital at a lower cost.

We serve creditworthy borrowers in all segments of agriculture and rural America. Without Farm Credit, affordable credit would not be so readily available to those segments.

Serving All Sizes

The reality of modern agricultural production is that most commercial-size operations, which produce the majority of our food and fiber, require substantial credit, as do rural infrastructure providers, agricultural cooperatives and other agribusinesses. Loans that finance large operations create jobs and generate economic activity throughout the agriculture industry.

Farm Credit often partners with commercial banks to make these types of loans, which benefits both lenders and their borrowers. Working together, bankers and

Farm Credit lenders collaborate on loans in order to manage and reduce their concentration of risk in terms of geography, industry and account exposure. This is accomplished every day through the purchase and sale of large loan participations by lenders — an activity that illustrates the increasing need for the banking industry and the Farm Credit System to work together to meet the growing credit requirements of rural America.

Never the Lender of Last Resort

Because Farm Credit is structured as a cooperative system, we are owned by the people who borrow money from us. As such, each Farm Credit lending institution has a fiduciary responsibility to operate in a safe and sound manner. No one wants to be a stockholder of a business that makes poor financial decisions, because a poorly managed operation ultimately devalues the equity and value that stockholders derive from that business.

As locally owned cooperatives, Farm Credit associations understand this concept very well and maintain high credit standards to ensure that all member-stockholders are protected. What's more, the federal government holds our cooperatives to that standard through a regulatory agency, the Farm Credit Administration, which has the authority to shut us down if we don't meet those standards.

When Congress established the Farm Credit System almost 100 years ago, it never intended to create a lender of last resort. Instead, our nation's elected officials created a financially strong network of locally owned cooperatives with high credit standards, effective lending practices and manageable risk, for the purpose of serving the whole of agriculture and rural America for generations to come.

Fitch Affirms Farm Credit's High Ratings

Farm Credit earns some of the highest credit ratings in the lending industry. This fall, it once again was rated highly by a respected rating agency.

In September, Fitch Ratings affirmed its long-term and short-term issuer default ratings for the Farm Credit System and Farm Credit Bank of Texas. The System is rated AAA/F1+, tied to the U.S. sovereign rating, and the bank — which provides funding to Farm Credit lending cooperatives in Alabama, Louisiana, Mississippi, New Mexico and Texas — is rated AA-/F1+. Both earned stable outlooks.

In its announcement, Fitch said that the ratings for Farm Credit Bank of Texas and the other three System banks reflect their prudent underwriting culture and unique access

to funds, and “are at the top of the scale, with very few financial institutions having higher ratings.”

Like a consumer's credit score, a company's credit ratings indicate its ability to repay debt. Credit ratings signal a company's financial strength and financial outlook, and how it compares to others in the marketplace.

The System's ratings help Wall Street investors make decisions when buying Farm Credit bonds and notes, which are the source of low-cost funds lent to farmers, ranchers and other Farm Credit borrowers. Likewise, investors look at the Farm Credit Bank of Texas ratings when purchasing preferred stock, which provides high-quality capital to fund loan growth, manage risk and meet regulatory capital requirements.

Farm Credit Reports on Loans to Young, Beginning and Small Producers

Ever since its creation in 1916, the Farm Credit System has had a mission to serve agriculture and rural America. Because of the importance of continually enabling new producers to enter agriculture, it has been Farm Credit's policy for decades to offer programs that furnish credit and related services to young, beginning and small (YBS) farmers and ranchers. Farm Credit's YBS borrowers often benefit from flexible options such as reduced interest rates, lower loan fees and government loan guarantees.

Today Farm Credit cooperatives are the nation's leading source of credit for YBS producers. This summer, the Farm Credit Administration reported that nationwide, the dollar volume and number of loans outstanding to YBS borrowers increased

in 2013. Loans to YBS customers make up a substantial portion of Farm Credit lending, as shown in the chart below.

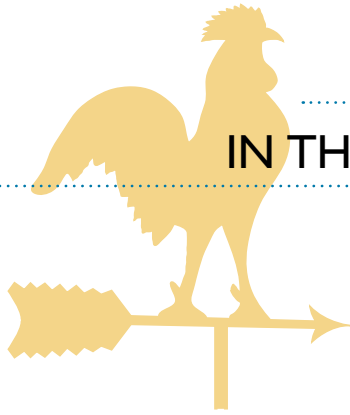
Farm Credit associations also go beyond financial services by providing leadership training, management seminars, scholarships and other programs for YBS farmers and ranchers.

In brief, YBS borrowers are defined as young farmers who are 35 or younger; beginning farmers who have 10 years or less of agricultural experience; and small farmers who normally generate less than \$250,000 in annual gross sales.

For more information on Farm Credit's lending to YBS farmers, see www.fca.gov/info/ybs.html.

Farm Credit System YBS Loans

	NUMBER OF LOANS			PORTION OF ALL NEW LOANS			AVERAGE LOAN SIZE		
	2013	2012	2011	2013	2012	2011	2013	2012	2011
Young producers	57,854	56,659	52,800	16.3%	16.5%	15.8%	\$143,360	\$156,014	\$141,360
Beginning producers	72,662	69,304	61,995	20.5%	20.2%	18.6%	\$151,228	\$165,697	\$155,406
Small producers	142,357	143,200	137,529	40.1%	41.7%	41.2%	\$ 80,310	\$ 92,161	\$ 81,413



IN THE WIND: Resources for Rural Living

Tool Helps Farmers Decide on **2014 FARM BILL** Programs

Farmers who need help evaluating their options under the 2014 farm bill can now turn to an online resource launched this fall, available at <http://usda.afpc.tamu.edu>.

The USDA/NAAFP Decision Aids is a suite of integrated tools designed to help farmers make the choices required for participation in the 2014 farm bill commodity programs, as well as make choices available for crop insurance.

“There are a lot of moving parts to the new farm bill, and farmers will have to give careful consideration in electing which type of program they choose,” said Dr. Joe Outlaw, Texas A&M AgriLife Extension Service economist.

“The choices are complex, though the decision aid will help reduce some of the potential confusion by educating producers of the possible future outcomes of the numerous program options on their respective farms,” said Outlaw, who is co-director of the university’s Agricultural and Food Policy Center, which developed the online resource.

New programs authorized by the 2014 farm bill — Agricultural Risk Coverage (ARC) and Price Loss Coverage (PLC) — are commodity safety net programs that take the place of direct payments. Both programs offer farmers protection when market forces cause substantial decreases in crop prices and/or revenues.

Farm owners will need to assess and update their yield histories and/or reallocate base acres before choosing which new program best serves their risk management needs.

Following are key dates for ARC and PLC program participants:

- Feb. 27, 2015: Deadline for base reallocation and yield updates with FSA
- March 31, 2015: Deadline for one-time election of ARC or PLC for the 2014-2018 crop years
- Mid-April – Summer 2015: Contract sign-up for 2014 and 2015 crop years
- October 2015: Payments for 2014 crop year, if needed

For additional information, visit the Farm Service Agency website at <http://fsa.usapas.com>.



Concerned About **QUAIL DECLINE?** CHECK OUT **THESE RESOURCES**

While northern bobwhite populations have been declining for decades, due largely to the loss of usable habitat, there is good news from the National Bobwhite Conservation Initiative (NCBI). The organization has seen an increase in bobwhite habitat management since 2013, and recently the NCBI was approved for funding from the Federal Aid in Wildlife Restoration Program.

These are just two of the subjects covered in the new “NCBI’s Bobwhite Almanac, State of the Bobwhite 2014.” The almanac includes a section called Quail Tracks that shows bobwhite data for individual states, including Alabama, Louisiana, Mississippi and Texas. A digital version of the publication is available at www.bringbackbobwhites.org.

Another resource is Quail Forever, an organization launched by its sister organization, Pheasants Forever, in August 2005 to address the continuing loss of habitat suitable for quail and the resulting quail population decline. The nonprofit’s mission is conservation of quail, pheasants and other wildlife through habitat improvements, public awareness, education, and land management policies and programs.

Notably, Quail Forever/Pheasants Forever has 115 farm bill wildlife biologists stationed in USDA service centers across the country. Individuals can invite biologists to their farms or ranches for a customized habitat assessment and wildlife management plan, free of charge. To learn more, go to www.QuailForever.org.



Good Things Come in Bunches

**For the owner of Diamante Doble Vineyards,
growing grapes beats farming other crops.**

*O*n a freezing-cold night last spring, Jet Wilmeth nervously held a thermometer out his pickup window as he slowly drove back and forth across his 100-acre Diamante Doble Vineyards on the West Texas plains. Around him, thick smoke billowed from hay bales he'd set afire along the vineyard's perimeter.

Above, silhouetted against the hazy midnight sky, two helicopters hovered back and forth, pushing air down onto long rows of budding grapevines.

Wilmeth's eyes watered badly, and he could barely breathe. But that didn't matter if these last-ditch warming efforts would save his 2014 wine-grape crop from a late-April freeze.

"I was desperate," recalls Wilmeth, a customer of AgTexas Farm Credit Services since 1976. "I knew I couldn't handle another zero year."



“What I had been growing were high water-use crops. Grapes, on the other hand, require less water. Plus, they bring more at market.”

— Jet Wilmeth

Eight hours later, he and the two pilots, exhausted from their sleepless night, high-fived. Thanks to Wilmeth’s ingenuity and the pilots’ flying expertise, the vines had been blanketed with enough warm air to stave off freezing temperatures.

“In 2013, we had four late freezes, so I lost all my grapes,” Wilmeth explains. “It’s hard to overcome the weather, but I had to do *something* last spring when I knew we were in for a late freeze. I thought if we could find some warm zones of air and push them down while pushing out the cold air, maybe we could save the crop. It worked, and I have the fruit to prove it!”

Working on the Family Farm

Jeter “Jet” Wilmeth has always exhibited a zest for farming. At age 6, he was already steering a tractor and plowing 40 acres on his father’s farm near Tokio, a tiny dot on the map west of Brownfield, Texas.

“I was full of energy, and Dad had to direct me in a positive, productive way,” he says, grinning.

Three years later, when his father had health issues, the 9-year-old drove the family’s truck and trailer to Brownfield to pick up seed.

“Mom and I ran the farm while he recovered,” he says. “We planted and irrigated

the fields. When Dad got out of the hospital, he was amazed that he had crops.”

After graduating from high school, Wilmeth enrolled in college and married. But the marriage didn’t last, and he returned to his father’s farm.

“I was so disenchanted with life,” Wilmeth says. “Farming was the only solid thing I could hold onto. Sure, working the farm was hard on my parents and me, but it also pulled us through. Plus, I had a ‘knack’ for tractor driving.”

Taking over the farm with his brother Ty when their dad retired, Wilmeth continued to grow cotton, wheat and milo, just as his father had, and in 1981 he married Gay Lynn, who works as a school nurse. He also grew peanuts and produce, such as watermelons, chiles, jalapenos, cucumbers, pumpkins, mustard greens, black-eyed peas, soybeans and corn.

Whenever he required operating loans, he always turned to AgTexas Farm Credit, just as he did when he purchased additional land.

“I appreciate that AgTexas is a cooperative,” he says. “It’s doing business with yourself. I’ve got a great track record with AgTexas, and Vice President Gary Jones. He’s gone to bat for me many times.”



A refractor meter, which measures the brix, or percentage of sugar content, in grapes

Sheryl Smith-Rodgers

Choosing Grapes

In the early 1990s, Wilmeth began to notice that a nearby farmer was successfully growing grapes. Curious, he learned that the High Plains south of Lubbock offered what wine grapes require: high elevation, sandy loam soil and cool nighttime temperatures.

Little did he know then that the area eventually would become a major grape supplier to the growing Texas wine industry.

When his father passed in 1995, Wilmeth took a hard look at his bottom line.

“Out here on the High Plains, we’re brick-makers and water sellers,” he says. “If you can’t make dirt clods, then you won’t last long as a farmer. Bigger clods mean you can keep your land from blowing away. The wind here is relentless, too, which can kill tender seedlings.

“Water is the most valuable resource on earth,” he continues. “It sustains life. We sell water too cheap through what we produce. What I had been growing were high water-use crops. Grapes, on the other hand, require less water. Plus, they bring more at market. *Lots* more.”

14 Grape Varieties

For five years, Wilmeth studied grape production, attended grape and wine educational conferences and met with winemakers across the state.

“Grapes are a big investment, so I wanted to make sure I knew what I was doing,” he says.

Finally, in 2000, he planted his first 5 acres of cabernet sauvignon grapes, followed the next year by 5 acres each of merlot and gewürztraminer. In 2003, he hand-picked and sold his first grape harvest to a Lubbock winery. Since then, a mechanical grape picker has streamlined harvest operations at Diamante Doble.

Along the way, Wilmeth phased out his vegetable crops.

“I was harvesting watermelons during the day and grapes at night, which was killing me,” he says. “The vegetables also used too much water.”

Nearly every year, Wilmeth has expanded his Diamante Doble Vineyards — named after his parents’ “Double Diamond” cattle brand — and planted more grape varieties. Most recently, he planted 2.8 acres

Artie Limmer



At Diamante Doble Vineyards, grapes are harvested at night, while sugar levels are stable. Cool nighttime temperatures delay the fermentation process until the grapes reach the winery.

each of Alicante Bouschet, primitivo and Mourvèdre, for a total of 14 varieties.

“It’s good to diversify, because in some years some varieties produce better than others. As I’ve put in more varieties, I’ve gotten involved with more wineries, too,” he adds.

Among Wilmeth’s Texas grape buyers are Becker Vineyards, Stonewall; Messina Hof Winery, Bryan; Fredericksburg Winery, Fredericksburg; Flat Creek Estate, Marble Falls; Los Pinos Ranch Vineyards, Pittsburg; Lost Oak Winery, Burleson; Blue Ostrich Winery and Vineyard, Saint Jo; Llano Estacado Winery, Lubbock; and Wedding Oak Winery, San Saba.

A Legacy to Pass Down

From monitoring buried irrigation lines to savoring a sweet Muscat Canelli grape fresh off the vine, Wilmeth has intertwining passions for both his grapes and his family — his wife, Gay Lynn, and their children, Becky, 30, April, 28, and Colby, 25.

“I’ve become a part of the long heritage of grape growers, and I’ll pass that legacy down to my children,” he says. “I do have a passion for farming, grapes and helping the industry make better wines. But without my wife, family and friends and all their help, I couldn’t do what I love — farm.” ■ SSR

Mechanical pickers streamline harvest operations.



GRAPE VARIETIES FROM DIAMANTE DOBLE VINEYARDS

Alicante Bouschet
Cabernet sauvignon
Dolcetto
Gewürztraminer
Malbec
Merlot
Montepulciano
Mourvèdre
Muscat Canelli
Orange muscat
Primitivo
Riesling
Viognier
Zinfandel



Artie Limmer



All That's Grape

A full-service silent partner to other wineries, Texas Custom Wine Works will crush your grapes, make your wine and even manage your vineyard.

Left to right: TCWW owners Mike Sipowicz and Dusty Timmons, AgTexas Regional President Gary Jones, and TCWW owner and grape grower Jet Wilmeth.

Golden rays of sunlight are breaking the early morning sky when a truck hauling a trailerload of freshly harvested Riesling grapes pulls up to the unloading dock at Texas Custom Wine Works (TCWW). It's late August, smack in the middle of grape harvest season, and the company has been working around the clock to crush wine grapes delivered overnight from vineyards across West Texas.

But this winery, located on the fringe of Brownfield, is not like others in Texas — it doesn't produce wines under its own label.

Rather, as the first custom crushing facility in the South, Texas Custom Wine Works is a service winery to other wineries, vineyards and winemakers throughout the state and beyond.

Like many successful businesses, TCWW was started to serve a need — in this case, the need for more grape-crushing capacity in Texas, the nation's fifth-largest wine-making state.

Bumper Crop Creates a Dilemma

When you're harvesting wine grapes, every hour counts. If the grapes are not picked and crushed when sugar and acid levels are precisely balanced, the juice can be ruined and thousands of dollars lost.

Thus it's understandable that grape grower Jeter "Jet" Wilmeth panicked when he harvested more fruit at his Diamante Doble Vineyards in 2010 than his customers required.

"In 2010, I had a perishable crop," recalls Wilmeth, who farms on the High Plains in Terry County south of Lubbock, Texas. "I didn't know what to do! After I calmed down, I went down my list of Texas wine-makers and started making phone calls."

Ultimately, Wilmeth did sell and haul his surplus grapes to buyers.

"But afterward, I kept wondering, what if that happens again?" he says. "I needed a way to turn my perishable grapes into a form that had a shelf life. I thought about purchasing my own grape-crushing facility. But I realized I couldn't make one pay because it'd only be open for three months out of the year."

A Team of Experts

For help, Wilmeth turned to the Texas A&M AgriLife Extension Service. There he talked with Mike Sipowicz, state enologist, and Dusty Timmons, Extension viticulture advisor for the High Plains American Viticultural Area, a designated growing region that produces more than half of the state's wine grapes.

"When Jet came to us for advice, we asked him to hold off," Timmons says. "The state legislature in 2011 was making huge budget cuts, and funding for our programs got slashed. Mike and I, along with another colleague, had already been planning to start a custom winery similar to one in California that Mike had worked for earlier in his career."

The third wine specialist was Dr. Steve Talcott, associate professor of food chemistry at Texas A&M University in College Station. With Wilmeth on board as another co-owner, the four men agreed to form a partnership and turn their idea of a service winery into reality.

"By combining our knowledge, we wanted to serve the Texas wine industry by filling in gaps and lowering the cost of entry into the market," Talcott explains.

In March 2013, the foursome opened Texas Custom Wine Works — financed by AgTexas Farm Credit Services and buoyed with economic incentives awarded by the Brownfield Industrial Development Corporation.

"Jet Wilmeth, who's been a longtime customer with us, is a visionary who's always looked for ways to better use his resources," says Gary Jones, regional vice president of

lending services with AgTexas, which has backed local grape growers for many years. “It just made economic sense for AgTexas to partner with him in a venture that gives him the ability to add value to his grapes and control his product.”

More than a custom crushing and wine-making facility, TCWW also offers related services, including planting and vineyard management, winemaking consultations, custom label designing, advertising and marketing, and even laboratory testing.

Fastest Growing Winery

During extra busy times, Sipowicz, company president and chief executive officer who’s in charge of the winery operations, doesn’t stand still for long. After visiting with a client, he’s off to check temperatures on fermentation tanks. Then his cell-phone rings, and he’s deep in conversation.

Timmons, vice president and director of commercial viticulture production, works closely with vineyard clients and spends much of his time in the field. But this August morning, he’s giving a tour of the 16,000-square-foot winery, which starts in the tasting room that’s stocked with wines produced by TCWW.

“What we do here is allow small wineries to get started or expand without massive start-up costs,” he says. “Generally, you need at least a quarter of a million dollars and a building to start a winery. But by partnering with us, a new winery can acquire a state winery permit through what’s called an alternating proprietorship agreement with us.”

Over in the winery’s cellar, stainless steel tanks ranging in capacity from 550 to 4,500 gallons hold either wine or grape juice.

“We’re the fastest growing winery in Texas. In our first year, we went from a standing start to 75,000 cases,” Timmons reports. “Later this year, we will expand our building and double our capacity.”

In a separate room stands the winery’s mechanized bottling line, custom-made in Italy and currently the only one of its kind in North America.

“It can run 12-ounce bottles up to 1.5-liter bottles, glass or plastic, still or sparkling, straight corks, mushroom corks or twist-off caps,” Timmons says.

Non-Wine Products, Too

As an FDA-licensed food manufacturing facility, TCWW also can produce non-wine products, such as flavored sparkling water and ready-to-drink bloody Marys. For instance, this year Talcott worked with a California company to develop a line of tea-infused wines that are now on the market.

“Customers come to us with a concept,” he says. “Then I work with them to formulate their product, which we produce at our winery.”



Testing sugar levels of wine samples



Oak barrels and stainless steel tanks are both used in winemaking.

To assist customers with product development and wine production, TCWW has its own onsite commercial laboratory, where clients can take their grapes and juices to be tested for numerous factors such as pre-fermentation, sugar level and malic acid.

“We want to make sure that our customers’ wines are not vinegary or off-color,” says lab director Yanmei “Mei” Zhang. “Our goal is to help winemakers make better wines or maintain their high quality. Small wineries don’t have their own enologist because of the costs involved.”

Often, too, small wineries struggle to get their product on retail shelves. But TCWW already has helped boost many clients’ sales through its relationships with major distributors.

Serving the Industry

Around midday, Neal Newsom, who grows grapes near Plains, arrives at TCWW with a load of wine grapes to be crushed. He and his wife, Janice, established Newsom Vineyards in 1986.

“I’ve known these guys for a long time,” he says of TCWW’s owners. “They’re very well-respected in the industry. Before this facility opened, a refrigerated truck drove my grapes for six to eight hours before they reached a crush pad. Now I drive a half hour here for crushes. That increases the quality of my grape juice because the grapes are being processed and chilled in a much more timely manner.”

Later in the day, winemaker Jonathan Leahy with Becker Vineyards in the Texas Hill Country town of Stonewall stops by TCWW. He has come for a sample of juice from grapes that he’s buying.

“We deal with 14 grape growers in the state, and the majority are here,” Leahy says. “Having the lab and an experienced team here at Texas Custom Wine Works is a real plus for us. It’s like having a home away from home.”

Timmons smiles.

“That’s what we’re here for,” he says. “We’re not panning for gold. But we’re selling picks and shovels to people who are.” ■ SSR

For more information, check out texascustomwineworks.com.



For Bill Blackmon and Chris Brundrett, there's no place like home.

At their winery and vineyard in Hye, in the scenic Texas Hill Country west of Austin and north of San Antonio, they look out over the river valley and talk about their state's unique soils and climate.

Fruit from two vineyards can have noticeably different qualities, whether they're grown 30 miles or 300 miles apart, they'll tell you. It's a difference worth celebrating.

"On the High Plains there's a spiciness to the fruit, not so floral as the Hill Country, where there's more minerality," says Blackmon, who has developed and managed vineyards for over 30 years. "The flavor's

brambly in the High Plains, more up front. In the Hill Country, it's more elegant and subdued."

A shared devotion to producing wine with Texas-grown fruit inspired the two to start William Chris Vineyards nearly five years ago. Passionate about quality, they farm six vineyards and partner with other vineyards in several Texas regions.

"The wine we make has a sense of place," explains Brundrett, who was head winemaker and vineyard manager at a winery nearby when he and Blackmon met. "A few are blends of every place in Texas, but every other wine is from a single vineyard, or two or three vineyards very close together. We want to share what 15 minutes north of Fredericksburg tastes like, or a small area in the High Plains."



*Bill Blackmon, left, and Chris Brundrett grew up farming and ranching in West Texas before entering the wine industry. They opened their winery and vineyard in 2010 at an old home-
stead in the Hill Country, where they create an inviting atmosphere with harvest dinners
and other customer events.*

day,” says Brundrett, lifting the lid of a low bin to reveal grape skins and pulp that float on the juice. “You get to use all of your senses. You can see the foam, feel the heat, and splash it by hand to feed the fermentation oxygen. It’s a very natural process.”

The winery produces some crisp white wines that can temper the Texas heat when served chilled, and recently introduced still and sparkling rosé wines, but is best known for complex reds that pair well with foods.

Asked if he has a favorite, Blackmon quickly names Enchanté, their flagship red wine, which won a gold medal at an international wine competition in Lyon, France, this year. Brundrett calls Mourvèdre, their other gold winner this year, a favorite.

“I love making all of our wines, but it’s a different animal,” Brundrett says of Mourvèdre’s spicy complexity. “It has a fruit-driven structure, wonderful gaminess, and cinnamon and butterscotch, like a snickerdoodle cookie, all wrapped in one.

“I don’t like boring wines.”

SHARING THEIR WORLD

Of the eight designated viticultural areas in the state, the Texas Hill Country is one of the most popular with tourists. Wineries have been springing up like wildflowers in this historic region.

On the smaller side for the area, William Chris Vineyards has a big following. In a typical week, 1,000 people cross the cattle guard to the tasting room, across the road

from the ornate Hye Post Office building where President Lyndon B. Johnson mailed his first letter as a boy.

For the winegrowers, how guests enjoy the wine is almost as important as the wine itself. The winery provides a relaxing setting for tastings, offers weekly live music in a grove of 350-year-old live oaks, and frequently hosts seminars, release parties and farm-to-table dinners prepared by visiting chefs.

“We’re very serious about sharing our world,” Brundrett says. “We want to be that amazing experience that makes you love wine.”

Their clientele grew quickly after they opened their tasting room in a rustic farmhouse in 2010, prompting them to build an airy addition in 2012.

“We tried to marry the old and the new,” Blackmon says. “When you come into the old farmhouse, you don’t see the contemporary tasting room until you step inside and get the gorgeous view of the Pedernales River Valley.

“People may not have a ranch in the Hill Country, but they can come here. That’s a lot of the draw.”

But rapid growth was a mixed blessing. After the winery was praised in Texas Monthly magazine, the wait for a tasting stretched to an hour and a half.

To ensure a more enjoyable experience for visitors, the winegrowers took the

PRACTICING THEIR CRAFT

At the peak of the summer harvest, country rock blares over speakers at the production area, competing with the whine of saws at the winery’s latest expansion. Grapes arrive daily, filling bins and tanks with juice and the air with the smell of fermentation.

Blackmon and an assistant vineyard manager oversee the grape harvest, while Brundrett, an assistant winemaker and their crew employ Old World techniques that bring out the fruit’s best qualities.

“We scrub up to our shoulders and hand-punch the cap down four or five times a

radical steps of turning away bus tours and requiring reservations for big groups. Sales actually increased. They also converted the 1905 farmhouse into a private lounge for their wine club, which is managed by Carol Blackmon, Bill's sister.

Hye Society members not only skip the line, but also get the best access to wines and special events, which can sell out quickly after they're announced on social media.

"It's a way to get a little closer to the winery," Brundrett says of the 3,000-member club, which now has a waiting list to join. "The major benefit is getting to experience more exclusive wines. We have all these small vineyards."

A COMMITMENT TO QUALITY

Quality takes precedence over quantity at William Chris

Vineyards, which will produce about 10,000 cases of wine this year. Most will sell for \$25 to \$50 a bottle, primarily through the winery and select restaurants.

"I would say William Chris is on the forefront of quality in their wine," says Trae Ottmers, vice president and senior relationship manager at Capital Farm Credit's branch office in Fredericksburg, 20 miles west of Hye.

When Ottmers drops by on the way to Austin with his young daughter, Brundrett scoops her up in his arms and visits with her dad about the next equipment they plan to buy or lease.

The winegrowers say they met with several banks before choosing Capital Farm Credit, where Blackmon was already a customer.

"Capital has been the best we've worked with, as far as understanding the business and using the wine as collateral," Brundrett says. "Some lenders didn't do their homework. We're not ranching cattle or farming cotton. This is a unique business."

Ottmers points to Farm Credit's expertise in financing agriculture and agribusinesses, and its nationwide network of lending cooperatives.

"We have allies in other parts of the country we can talk to about things like

working with startup companies in the wine industry," he says.

"It's hard to believe we started with one bin, one press and an electrical outlet," Brundrett says of the 4½-year-old business, which has 15 full-time employees and about a dozen seasonal workers. "Now we have two crews working day and night. When it's wine time or vineyard time, it's 100 percent commitment."

Behind the tasting room, Blackmon walks along trellises of young vines and describes the calcareous soil that yields dry, bold grapes, different from the subtly nuanced fruit they grow in sandy granite soil just 20 miles away.

"All wine is made in the vineyard," he says. "We wanted to share what we do and control the end result, not just sell the grapes. It's too hard of a chore to bring a crop to fruition and have everything you've worked for go to someone else."

"We grow our product. I think that sets us apart." ■ CF



Winery and Vineyard Financing

Capital-intensive wineries and vineyards rely on a variety of financing options over the course of the year and the lifetime of the business.

Capital improvement loans finance land or land fixtures such as wells, irrigation systems, electrical lines, fences and roadways. Cash-out equity loans are an option for additional fixtures such as trellises and grapevines.

- Long or intermediate terms, such as 20 years for land and 10 to 15 years for improvements
- Require a down payment

Construction loans finance tasting rooms, production facilities and warehouses, often with small living quarters.

- Borrower pays only interest until construction is completed, then principal and interest.
- Terms of up to 20 years

Operating loans are revolving lines of credit for labor, supplies and other business expenses.

- Loans can be renewed to suit the production cycle, typically 12 to 18 months for a winery.
- How much a borrower can draw depends on collateral such as bottled wine inventories, wine sold, accounts receivable and other fluctuating assets. Known as the borrowing base, this offers a snapshot of the business at a point in time. Managing the borrowing base involves monthly reports to the lender.

Equipment financing for tractors, spray rigs, tanks, barrels, pumps, bottling lines and other equipment can be in the form of a loan or a lease.

- Loans require down payments, typically have 5- to 7-year terms, and enable borrowers to deduct interest and depreciation on taxes.
- Leases often have low or no down payments, help preserve cash flow, and enable lessees to deduct entire payments on taxes.

RAISING CANE

One of Louisiana's Oldest Industries Has Its Roots in Louisiana's Sugar Belt

Life is sweet in southern Louisiana, where tall sugarcane has swayed in the Gulf breeze for more than 250 years.

For generations, people have grown and processed the cane to produce granulated sugar and molasses, making Louisiana one of the nation's biggest sugar suppliers. But in this generation, one thing that has changed on the farm and at the factory is efficiency.

Growers push yields to new levels with specialized harvesting equipment and cold-tolerant cane varieties. Mills extract more sugar from the cane by using bigger, better equipment. And the U.S. sugar industry recently saw its biggest investment in 40 years when a new refinery opened in Gramercy, La., using state-of-the-art technology and automation to satisfy our sweet tooth.



Mike Melancon, left, a sugarcane grower and board president at Louisiana Sugarcane Cooperative (LaSuCa), breaks open a piece of cane with David Bergeron of Louisiana Land Bank.

East of Lafayette, cooperatives of growers, mills and lenders make sure that American consumers have a steady supply of home-grown sugar.

The Harvest

Starting around Oct. 1, a 100-day race to bring in the crop begins.

Near Henderson, 15 miles east of Lafayette, the fall weather ushers enormous combines into the fields.

On a crisp morning, Mike Melancon, a third-generation sugarcane farmer, meets with a crew that's been harvesting since before sunrise. He's one of 40 member-growers at Louisiana Sugarcane Cooperative Inc. (LaSuCa) who have a daily quota to meet from the time the cane ripens until a hard freeze puts an end to the harvest.

"We cut every day," says Melancon, president of LaSuCa's board of directors. "The only time we stop is with a big front or a huge blast of rain."

High rainfall is one reason the region is so well-suited to sugarcane, a tropical grass that likes moisture and moderate temperatures. His crew makes periodic stops to clean off mud that can bog down the harvester and dirty the cane. Once running again, the combine strips the leaves off the 15-foot-tall cane and cuts it into short billets, which must be processed at the mill within 24 hours.

Melancon, who grows five varieties on about 3,000 acres, says the large combines are one of many advancements in sugarcane farming.

"I harvest more in a day now than my father did in the '50s in the whole crop.



LaSuCa General Manager Mike Comb, in white hat, walks behind the mill with, from left to right, Jarrod Sellar, Rusty Jenkins and David Bergeron of Louisiana Land Bank.

That's a staggering fact," he says. "He harvested 600-700 tons total, all with manual labor. We do that in eight hours."

Ready for the Grind

About 14 miles to the south, steam rising from LaSuCa's St. Martinville mill is a beacon for trucks hauling sugarcane in from every direction. Drivers line up for the scale, pausing to have a sample taken to the cane lab.

"Growers get paid for every pound of sugar produced here," says Mike Comb, general manager of the 154-year-old mill, which has been a cooperative since the 1970s. "When they deliver a load, we estimate how much sugar is in that sugarcane. We weigh the sugar we make daily, and at the end of the grinding season, we true up. It's a very accurate way to pay them."

2013 Louisiana Sugar Facts

- Produced 41.3 percent of cane sugar and 18.2 percent of total sugar in U.S.
- Produced 1.6 million tons of sugar and 96.6 million gallons of molasses
- 480 farmers grew sugarcane on over 439,000 acres.
- 11 raw sugar factories, called mills, and two sugar refineries

Inside the mill, massive rollers rumble as they crush the cane to extract the juice. Once clarified and filtered to remove mud and plant matter, the liquid is evaporated down to syrup, then boiled at 160 degrees in a vacuum pan. Workers with decades of experience add powdered sugar to start the crystallization process, examining the mixture, called massecuite, with a magnifying glass. They release a batch, known as a strike, when the crystals grow to the right size.

High-powered centrifuges separate the massecuite into sugar and molasses. Rich in minerals, the molasses is processed two more times to extract more sugar, becoming blackstrap molasses that is sold as a feed supplement for livestock. During the grind, 260 workers keep the process going 24 hours a day.

Efficiency on Increase

Comb, who farmed for 22 years before joining LaSuCa's staff in 2003, has seen average yields rise to 220 pounds of sugar per ton of cane, in part because of better equipment. Last season the mill produced 125,000 tons of raw sugar, with large crystals colored tan by a thin film of molasses.

LaSuCa has an added incentive to be efficient: It's a member of Louisiana Sugar Growers and Refiners (SUGAR) — a cooperative of eight mills and more than 700 farmers and landowners — which with Cargill Inc. jointly owns Louisiana Sugar Refining (LSR), the nation's newest sugar refinery.

"Since we are one of the mills that own their own refinery, we push to get as high quality of raw sugar as we can," says Comb, board chairman at LSR and board vice president at SUGAR. "We produce sugar with much higher sucrose content and much lower color than in the past. And we



Silvio Megia checks a sample from one of LaSuCa's vacuum pans, where sugar crystals grow in the massecuite. "Working the pans is an art," Comb says.

get paid a premium for that, which we're able to pass on to the growers."

Outside, away from the heat and noise, he looks up at the white plumes rising from the steam-powered mill and talks about sugar's long history. The mill was built at a sugar plantation on Bayou Teche, which winds through a region where weather and disease pressure can stress other crops.



Rusty Jenkins, center, tours LSR's state-of-the-art cane sugar refinery with Darin Melancon, left, and John McKnight of LSR.

SUGAR'S HISTORY IN LOUISIANA

1751	1795	1834	1860
Jesuit priests plant sugarcane in New Orleans.	A New Orleans plantation granulates sugar and sells it at a great profit.	New Orleans inventor Norbert Rillieux, a free person of color, revolutionizes industrial evaporation by using steam and vacuum pans to concentrate sugarcane juice.	Lizima Plantation, later renamed Levert-St. John, builds a sugar mill near St. Martinville.

“Sugarcane is the only crop that has consistently made money in this area,” he says. “It takes a lot of specialized equipment and man-hours, but cane is very resilient. Hurricanes will twist it around, but won’t destroy it.”

Despite the challenges, working with sugar is all he ever wanted to do, the fourth-generation producer says, pausing.

“I love sugar.”

Where Tradition Meets Technology

About 100 miles away in Gramercy, LSR’s workforce is also steeped in family tradition.

“Quite a few people here are third- and fourth-generation employees, including myself,” says CEO Larry Faucheux, who grew up in company housing at the Colonial Sugars refinery that LSR replaced in 2011. “Many here have 40-plus years.”

One of eight cane sugar refineries in the nation, the closest 50 miles away, LSR blends history with the most current technology and automation. With about 300 employees, the year-round facility cost \$190 million to build and can refine 1 million tons of white sugar a year, double the century-old Colonial refinery’s capacity.

Refining repeats the steps begun at the mills, melting, filtering, decolorizing, evaporating and crystallizing the raw sugar four more times to make white sugar that is 99.85 percent pure sucrose or higher.

LSR’s finished product is 100 percent Louisiana-grown and is distributed across the United States. Its granulated white sugar is sold under the Imperial, Dixie Crystals and private labels, and is used in foods such as Blue Bell ice cream, Little Debbie snacks and General Mills products. Its liquid sucrose feeds honeybees and is



A ramp at LaSuCa tilts trucks up to 63 degrees to unload the sugarcane, which should be milled within 24 hours of harvest. The mill processes about 12,000 tons of cane a day.

used in chocolates, jams and jellies, and its molasses is used in the production of baker’s yeast, barbecue sauce, rum and other products.

The Cooperative Spirit

Comb says that in addition to increasing the state’s refining capacity, minimizing the need to ship raw sugar out of state, LSR has increased what LaSuCa can pay growers. As a co-op, the mill keeps only what it needs to cover costs and returns the rest to its members, often paying growers above-market prices.

To finance improvements and operating expenses, LaSuCa turns to Farm Credit.

“I don’t think there’s been a time when we haven’t been a member of Farm Credit,”

says Comb, glancing at a 1938 mill brochure that mentions the tie. “They’re very competitive on rates. The major benefit has been their understanding of agriculture, sugar processing and what sugar growers go through.”

Rusty Jenkins, vice president and regional sales manager at Louisiana Land Bank, one of LaSuCa’s Farm Credit partners, says the association takes pride in supporting such a vital industry.

“Louisiana Land Bank is a co-op, and we really enjoy helping another co-op be successful,” Jenkins says. “LaSuCa is also a part-owner in LSR. To be a part of something like this is tremendously exciting.” ■ CF

1887	1901	1909	1974	1993	2011	2013
Planters found an experiment station, leading to the Audubon Sugar Institute at Louisiana State University.	The Colonial Sugars Co. refinery is built in Gramercy, west of New Orleans.	The American Sugar Refinery (now Domino Sugar) is built outside New Orleans.	Farmers buy Levert—St. John’s mill and establish St. Martin Sugar Cooperative.	St. Martin and Breaux Bridge mills consolidate, becoming Louisiana Sugar Cane Cooperative (LaSuCa).	Louisiana Sugar Refining (LSR) opens a \$190 million refinery at the historic Colonial complex.	Louisiana’s sugar industry provides about 17,000 jobs and has a total economic impact of over \$2 billion.

TEEMING WITH TECHNOLOGY

RFID, EID AND SOCIAL MEDIA HELP KEEP AN ALABAMA FARM EFFICIENT AND CONNECTED TO ITS CUSTOMERS.

Alabama cattleman Rodney Walker speaks softly and carries a big stick, at least when he's working cattle. But not just any stick — rather, a black electronic wand.

Standing at an electronic keypad situated next to a cattle chute, he explains in a gentle Southern drawl how his northeastern Alabama cattle operation benefits from modern technology in the barn.

As a large bull lumbers his way through the pens, Rodney catches the animal in the head gate and brings the wand to the bull's head, revealing that this is no ordinary "stick." Instead, it's equipped with radio-frequency identification (RFID) technology to help him keep up-to-date herd records.

To Rodney and his family — wife Crystal and son Jason — who own and operate Walker Lands & Cattle near Lineville, Ala., the technology simply provides them with another way to produce healthy cattle that will yield nutritious, safe beef for consumers.

"Anything we can do to raise better beef on our farm, that's what we're going to do," Rodney says.

That mentality, combined with a commitment to be good stewards of the land they love, is what drives the couple.

"Agriculture is really where both of our hearts are," Crystal says.

EFFECTIVE RECORD-KEEPING

Rodney received his first ag loan to purchase a hay baler at age 15, and admits that farming got in his blood early on. He maintained a herd of cattle for a number of years, but after the commercial construction industry declined in the mid-2000s, impacting a business he owned, he became fully committed to raising cattle.

However, with herd expansion came a new issue: how to most effectively record the information generated by and needed for the larger herd. His solution was to



Crystal and Rodney Walker

use CattleMax software, a record-keeping system designed specifically for cattle operations.

"I've seen a lot of ways to ID cattle, and I've seen a lot of people around here tagging the calf and writing its birthdate with a marker with the momma cow's number and coming home to write that number on the back of the pantry door or notebook," Rodney says, painting the scenario that he wanted to avoid. "I'm not a computer geek, but I do like technology and information. I don't like having to write the same thing down two or three times. This is an easy system for us."

In the early days, the CattleMax software was strictly a computer-based program, but today the Walkers can access the information from their smartphones and tablets. In recent years, Rodney has upgraded their record-keeping system even further, converting strictly to an electronic identification (EID) ear tag system. A small button-like EID tag is placed through each animal's ear. The tag has a unique 15-digit number printed on it, linking it to that particular animal. When working cattle in

the barn, Rodney can scan the tag with an RFID wand, identifying that animal and linking new data with past information in the system.

With several hundred Angus and F-1 Brangus cows and approximately 25 bulls on the farm, Rodney says that using the EID/RFID system saves him time and allows him to easily transport cattle across state lines. Also, because the tag is with that animal for life, it gives him helpful carcass data after the animal is harvested for beef.

The tags also have the Walker name on them, a feature that Rodney admittedly loves. "I'm proud of our cattle," he says.

CONNECTING WITH CONSUMERS

Besides giving the Walkers the information they need, the EID system gives consumers what they want — to know where their food comes from. From the gate to the plate, their beef is source-verified, and the farm is listed as a featured producer on the Where Food Comes From website.

The Walkers are also certified through the Beef Quality Assurance program, which

provides guidelines for beef cattle production. Funded by The Beef Checkoff, the national program works to raise consumer confidence by offering proper management techniques and encouraging a commitment to quality within every segment of the beef industry.

Rodney and Crystal both look forward to the not-so-distant future when a consumer will be able to scan a package of beef in the grocery store and see where it comes from, all the way back to Walker Cattle.

"We want to do all that we can to encourage consumers to be comfortable going to the grocery store and purchasing beef and cooking it at home," Crystal says.

PROMOTING AG ON SOCIAL MEDIA

She extends the couple's desire to connect with consumers through her activity on social media and her involvement with the American National CattleWomen (ANCW).

Crystal uses Walker Lands & Cattle's Facebook page to share her country living experiences and to promote agriculture, educate consumers and provide an overall awareness of an industry she loves.

An active ANCW member, she recently was elected to serve on the organization's board of directors. She previously helped revitalize her county's chapter and chaired the national bylaws, policies and procedures committee.

"I feel very blessed to live where I do and be involved in agriculture," she says. "I just like to take and post pictures of cattle in

the pasture. People in the inner cities see it and learn what an Angus is."

Rodney and Crystal say they rely on a good lender to make their operation work. As customers of Alabama Farm Credit, the couple has worked with Jim Tollison Jr., branch manager in the lending co-op's Talladega office, to make several land purchases throughout the years. Jason is also an Alabama Farm Credit customer.

"The Walkers are great people to work with and very smart business people," says Tollison. "The ID system is a lender's dream when trying to get data on an operation and access how they're doing."

SELLING GOOSENECKS

Alabama Farm Credit also finances Walker Lands & Cattle's Alabama Gooseneck Sales, a business Rodney started in 2013 when he was looking for a way to diversify and expand his operation after Jason graduated from college. As one of the leading Gooseneck dealers in the southeastern United States with a brand that is better recognized in the company's home state of Texas, Rodney started the endeavor with an unusual agreement — that the manufacturer would be happy if he sold four or five trailers a year.



Rodney Walker, right, uses an RFID wand to scan a bull's eartag while working cattle with his vet and Alabama Farm Credit director, Dr. Matthew Christjohn.

Now, with an average of 25 trailers on his lot at any time, Rodney sells most of his stock before it arrives from Texas, and is on track to sell 50 trailers this year. With Alabama Farm Credit's help, he recently opened a second location in Florence.

"This is the first credit line of this type that we have made a loan on," Tollison says of financing Alabama Gooseneck Sales. "We've had to develop a way of tracking and working with Rodney to insure that we are properly servicing his loan. We appreciate the opportunity to be a part of this new aspect of their operations." ■ SH

For more information, find Walker Lands & Cattle on Facebook, or visit their website, walkercattle.com.



A Can-Do Spirit

From logging to raising chickens and cattle, Mississippi's Lovett family is willing to do what it takes to succeed.

Farmer J.K. Lovett cracks a smile when he recalls meeting a close friend for lunch one day in 1990.

"Over hamburgers, Rev. Triplett just casually asked if I'd ever thought about getting into chicken houses," says J.K., who farms outside Heidelberg in Jasper County, Miss. "I thought 'Me? Raise chickens? What?' But I listened. You know, you can learn a lot whenever you listen."

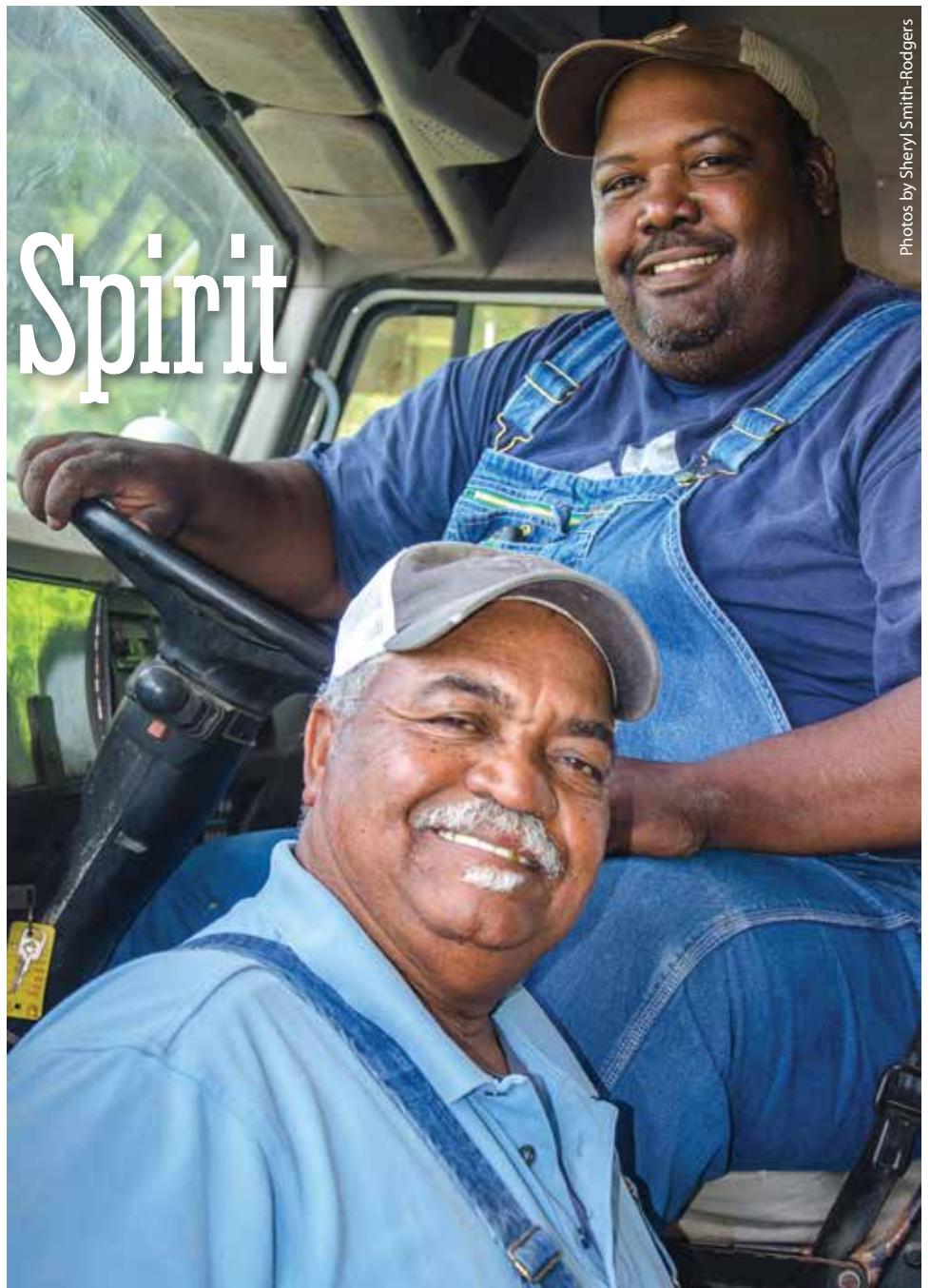
J.K. didn't just listen, however. The next day he met with associates at Wayne Farms LLC, an integrated poultry producer in nearby Laurel, and soon signed up as a contract grower for the company. By year's end, three new broiler houses were operating on J.K.'s rolling farmland.

"Rev. Triplett's a smart man," he says, grinning. "But I bet he had no idea I'd actually do it!"

That can-do spirit, combined with a strong work ethic and a willingness to diversify, characterizes J.K. and his close-knit family, who have farmed in this South Mississippi community for four generations. Today J.K., his son Anthony DeWayne "Wayne" and his uncle J.B. Lovett are all in the chicken business, and they all finance their poultry houses with Southern AgCredit.

It was partly the desire to give his sons — Kerry and Wayne, then 19 and 17 — the option to farm that motivated J.K. to take his friend's advice.

"One reason I did was because I didn't want my sons to go through what I did," says J.K., who for a short time did factory work before becoming a logger. "It's always better when you can work for yourself.



Photos by Sheryl Smith-Rodgers

J.K. Lovett, foreground, and son Wayne Lovett

When you hire people for a job these days, they want a lot of money, but they don't want to do any work."

Fiercely Independent

J.K. had grown up helping his father, Mike Lovett, also a logger and farmer, to work the family's land. After graduating from high school, he headed north to Chicago, where he spent two years working in factories. He returned in 1970, married his wife, Beulah, and started his own logging business with a pulpwood trailer.

Branching out into poultry was a good business decision, but early on, a catastrophe destroyed one of J.K.'s chicken houses.

"The man who'd done the dirt work warned me that a nearby spring might cause a cave-in," J.K. says. "Well, the last 20 feet of the foundation did crack and slide off. Even the chickens fell in. I went to bed so scared that night."

Despite the loss, he forged ahead and built a fourth chicken house in 1993. Six years later he expanded into the cattle business, and still keeps 28 Angus cows today.

Through all the ups and downs, however, the Lovetts' relationship with Southern AgCredit has never wavered.

"I've been with Glen (Sowell) 18 years, and he's never turned me down for a loan," J.K.

says, flashing a smile. “It’s hard to find a good banker like him. Glen’s a fine man. We love his staff in Newton, too.”

“The Lovett families are all success stories,” says Sowell, regional vice president with Southern AgCredit in Newton, Miss.

“We’re pleased to partner with them in their individual journeys to reach their financial goals. I always enjoy visiting their farms, because they’re so warm and friendly and willing to do what it takes to succeed.”

Like Father, Like Son

Wayne followed in his father’s footsteps, while Kerry found a career in the oil and gas industry.

After studying education in college, Wayne returned to the farm in 1995 and worked with J.K., logging and running the chicken houses. In 1999, he married his high school sweetheart, Stephanie, a pharmacist, and built three chicken houses, where he produces 9-pound broilers for Wayne Farms.

But two years into the business, tragedy struck Wayne’s flock when he lost 18,000 chickens in one house.

“My uncle J.B. heard the siren going off, and 15 minutes later, they were dead,” Wayne says of the alarm that sounds when something goes wrong in a poultry house’s power supply or equipment. “To this day, we don’t know what happened. Our neighbors came over and helped us dig a big hole, 20 feet deep, to bury the birds in.”

The disaster didn’t discourage him long, and in time, he added three more chicken houses.

“Every time I put chickens in my houses, it’s a gamble that they’ll come back out,” he says. “So I keep everything serviced and well-maintained. We grease the fans and feeders, even if they don’t need it. I check the water well regularly, too.”

Wayne is especially watchful in the winter and summer months, precarious times for the temperature-sensitive birds, and expensive times for their owner.

“I lay down at night with the chickens on my mind, and I wake up with them on my mind,” he says of the summer. “If I wake up in the middle of the night and I don’t hear the fans running, I jump out of bed and go check them just to settle my mind.”

Strongly Diversified

Like his father, Wayne has diversified beyond poultry and logging. He runs a cow-calf operation consisting of 45 mother cows, and retains the steer calves to grow out for market. On the side, he tends 20 acres of loblolly pines that he planted, and cuts hay for his own use and for his dad and Rev. Triplett. He also stores hay to sell to horse owners in wintertime.

Dedicated to taking care of his land, Wayne has worked with the USDA’s National Resources Conservation Service to implement a number of conservation measures. With the agency’s help, he fortified a levee near his pond and monitors lime and fertilizer use. He cross-fenced pastures and adopted a rotational grazing program that reduces erosion and allows the grass to rest. He also composts poultry waste and remains for use as organic fertilizer, thereby saving on input costs while reducing surface and groundwater pollution.

“Dad taught me to be a strong man, to take care of business first, and to take pride in everything I do,” Wayne says. “He’s also stressed how important it is to be a leader in my community. That’s why I’m a deacon in my church.”

Wayne also helps out his great-uncle and great-aunt, J.B. and Elnora Lovett, who live close by. In 1995, the couple contracted with Wayne Farms and built four chicken houses on their land.

“I worked in banking for 18 years, and J.B. was in the oil field,” Elnora says. “After he got laid off, he bought a logging truck and worked with J.K. Because of J.K., we got into the poultry business nearly 20 years ago.”

Recent health issues prevent J.B. from working in the chicken houses and helping J.K. and Wayne with repairs like he used to. Now Elnora and their son Joseph monitor and maintain the houses, with occasional help from Wayne.

“It’s wonderful having such a close family and knowing that if we have any problems, we can count on them to help us out,” Elnora says. “Being in the poultry business together definitely keeps us close.”

From J.K.’s perspective as a grandfather, the poultry business offers other benefits as well. Now retired from logging, he can take care of the chickens and drive a school bus — a part-time job he thoroughly enjoys.

“My grandson’s on my route,” he explains, “so a lot of the (other) kids call me Papa, too.” ■ SSR

“Dad taught me to be a strong man, to take care of business first, and to take pride in everything I do.”
— Wayne Lovett

A BUDDING BUSINESSMAN

With some youths, trouble starts when their parents are away. That was not the case with Trey Denny of Detroit, Texas.

Two years ago, while his parents were on a trip to Alaska, the northeast Texas 4-H and FFA member stayed home and devised a plan to start his own business of raising and selling club calves.

Just 12 and about to enter seventh grade, Trey already was passionate about producing and showing cattle. Since he was a little tyke, he had shadowed his dad, Todd Denny, and his grandfather, David Hicks, on the family ranch, and began helping them work cattle as soon as he was old enough to ear tag calves. At age 10, he bought his first calf for \$800 and sold it for \$5,000. And by 12, he knew he wanted to be a cattleman.

So while his parents were away celebrating their 20th wedding anniversary in the summer of 2012, Trey and his grandfather began planning Trey's business.

"We called home, and Trey said, 'I can't talk now — I'm choosing which bulls to breed to my cows,'" recalls his mother, Tracy Denny.

His granddad had agreed to help launch the venture by letting Trey use 40 of his best cows, which together they selected from Hicks' commercial Angus herd. Trey would feed and halter-break the calves, due in the fall, and sell them come spring.

From the 40 cows, 39 calves were born, of which 31 were heifers. Over the winter, Trey worked with the steer calves until they were "puppy dog gentle," in his mother's words, often spending four hours a day with them. In March, he sold four steers to fellow Lamar County 4-H and Chisum FFA members "at a price they could afford," Tracy explains, and the remaining four at auction, keeping the heifers as replacements for his own herd.

Meanwhile, Trey was winning show after show last winter with Magnum, a Chianina steer that he'd purchased



Trey Denny, 15, is in his second year of raising and selling club calves.

with a \$3,000 youth loan from Texas Farm Credit, his grandfather's lender.

Farm Credit Loan Helps

"Ms. Allison at Texas Farm Credit is a big supporter of Lamar County 4-H," Trey says. "She told us there was an opportunity for three members to receive loans." The interest-free loan program was designed to help 4-H and FFA members buy club calves for the coming year.

"With these loans, we wanted to provide students with an avenue for success," explains Denise Allison, loan administrator in Texas Farm Credit's Paris office.

Magnum turned out to be a moneymaker. During the 2013-14 show season, he won seven major awards, including grand champion overall steer at the East Texas State Fair, and sold for \$8,600 at the Fort Worth Livestock Show, after placing third in his European class.

"The loan was very helpful," says Tracy, "because it

gave Trey the money to purchase the steer, and then he just had to pay for his feed and other expenses."

Already a budding businessman before establishing the club calf business, Trey won first place for his 2012-13 4-H record book at both county and district competitions.

"His record book actually helped him get the loan from Texas Farm Credit," says Tracy, who teaches agriculture at Chisum High School in Paris, Texas, and once showed grand champion Limousins at major state and national shows.

Like any business owner, Trey established his own checking and savings accounts as well as charge accounts at the feed store and veterinary clinic. He also started using social media to promote his calf business.

"I'd like to sell about 30 club calves a year," he says. But he emphasizes that he won't sell just any calves — those that don't meet the Denny's' show standards will be culled.

While he waits for this fall's calf crop — sired by bulls he selected himself — Trey, now 15 and in ninth grade, is also focused on the future. His long-term goal is to earn

a degree in animal science and ranch management and then return to the family

ranch. Along the way, Texas Farm Credit will be cheering him on.

"Trey is a special person. We hope to continue our relationship with him in the future, whether as a customer, a director or an employee," says Allison. ■ JH

"With these loans, we wanted to provide students with an avenue for success."

— Denise Allison

TEAMWORK

FOR SIX DECADES, THE ZBORIL FAMILY HAS PUT NEEDS OVER WANTS TO KEEP THEIR FARM RUNNING EFFICIENTLY.

Anyone who thinks family farms are a thing of the past hasn't met the Zboril family from Wharton County, Texas.

This cattle-raising, rice-farming family has been working and playing together for six decades, and as far as grandfather Frank Zboril Jr. is concerned, the reason for their farm's success is the hardworking family members themselves.

Asked what keeps a farm business thriving for more than 60 years, he responds without hesitation: "Good labor, hard work and initiative!"

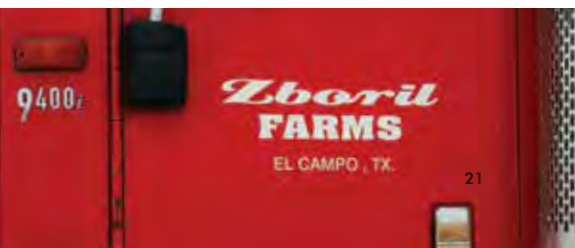
Born and reared on a farm during the Depression, Frank Jr. learned about hard work at an early age, laboring in the cotton gin that his father built in the 1930s and that the family operated until the late 1940s.

In 1950, he started buying acreage in Wharton County when he saw a brighter future operating his own business instead of working for his brothers.

"I started working for my brothers for \$5 a day — or \$7.50 if we ran until midnight," he says. "I drove many a night until 12 o'clock to earn that extra \$2.50."

Fast-forward to 2014, and you'll see that Frank Jr. has instilled the same work ethic in his three sons, who are his "good labor."

Marianne and Frank Zboril Jr., foreground, with their sons and daughters-in-law: Frank III and Linda on the steps; Floyd and Tammy on the tire; and Jalisa and Farley standing at top.





“Everybody pitches in. And you’d be surprised how much you can get done if everybody knows what he’s doing.”

– Frank Zboril Jr.

A SHARED WORK ETHIC

A late summer day finds sons Frank III and Floyd on combines, rolling steadily through a field of corn. Their little brother, Farley, jockeys semi-trucks back and forth between the field and the family’s on-farm grain storage facility. Meanwhile, Frank Jr., 84, waits for the ground to dry enough from recent rains so he can climb aboard his tractor to disk behind the combines.

When the corn harvest is complete, the Zborils will switch over to their rice crop, where Frank Jr. also drives a combine.

This is Frank Zboril and Sons Farm, and it operates efficiently with a lot of hard work and cooperation by an entire family. Call it a system. Call it teamwork. Call it a well-tuned machine. Whatever you call it, this family stays in synch to stay successful.

“Everybody pitches in,” says Frank Jr. “And you’d be surprised how much you can get done if everybody knows what he’s doing.”

Such family teamwork has even filtered down to Frank Jr.’s grandkids, some who helped on the farm as children and others who are still helping. But family lore has it that Frank III, Floyd and Farley are so in tune with each other that they communicate without even speaking, which can be disconcerting for a kid learning to be a part of it all.

“When our own sons helped in the summer, they’d come home at lunch and say, ‘They all went this way and that way and I didn’t know which way to go!’” says Linda Zboril, Frank III’s wife.

Although the farm has expanded to accommodate each son and his family as they’ve joined the business through the years, the Zborils prefer to keep the farm a moderate size that they can manage themselves. Most of the work is done by family members, with two longtime helpers, plus custom workers for certain seasonal jobs, rounding out their labor force.

CONTENT WITH MODERATE-SIZE FARM

“We don’t try to get too big,” says Floyd, the middle of Frank Jr.’s three sons. “We’re in a comfort zone so we can be good at a particular size of operation and do most of it ourselves.”

What they call moderate is about 6,000 acres of owned and leased land, all located within just a few miles of the center of the farm in the community of Louise.

Mainstays on the Zboril Farm have always been rice and cattle, with a few other crops based on necessity and market opportunities.

When the corn is in the bins, it’s time to harvest the rice crop. The wives pitch in to unload the trucks and handle other essential tasks, which they mesh with off-farm careers, grandchildren’s activities and assorted duties.

The whole team includes Frank Jr. and his wife, Marianne, and their sons and daughters-in-law — Frank III and Linda, Floyd and Tammy, and Farley and Jalisa — plus grandchildren. Their daughter, Cynthia Zboril Garrett, and her husband, Derral, are also part-owners of the farm and live just 30 miles away in El Campo, where they are both accountants.

ROTATING CATTLE AND RICE

“We rotate the cattle and rice,” says Frank Jr. “We may have cattle on a piece of land for two years, and then it’s rice, because the rice does better that way. It needs a little rotation.”

He has grown rice since he began assembling this farm, and it’s their favorite crop for several reasons: Rice prices fluctuate less than corn prices, and the yields are more dependable than soybean yields in



this area. Also, while they farm in a location where farms and peripheral businesses depend heavily on water from the Colorado River, which the river authority has restricted recently during drought, the Zborils get their water from wells.

"We are still limited to the acres of rice we can grow by how much water we have," Floyd says.

Rice farming isn't without its challenges here, however. Hurricanes and other storms are always a threat.

"Two years ago we had 100 or more acres of rice ready to harvest when a squall came in," Floyd says. "We got out there in the morning, after the storm, and the rice was plastered flat on the ground. With three combines working, it took us nine days to cut those acres."

BRAHMAN GENETICS

The main cattle herd consists of about 550 Hereford- and Brahman-crossbred cows, the Brahman genetics giving the cattle the ability to thrive in this hot, humid environment. These F1 cows are bred to Angus and Charolais bulls.

"We do have 50 Hereford cows that we run Brahman bulls on, and then we keep our own heifers from that mating," Floyd says. "We lose a few more females out of the herd than we raise, so we may buy some to keep our numbers up."

Calves from the herd are processed through VAC-45, a vaccination program developed by Texas A&M University, and then backgrounded on pastures of Jiggs bermudagrass. The cattle are sold in truckload lots of same-size steers or heifers through an order buyer.

A GOOD LENDER HELPS

With so many crops and cattle being marketed at various times of the year, the family appreciates having a local lender they consider is part of their team. For the Zborils, that lender is Capital Farm Credit, where Bill Baker, credit office president in Edna, handles their financing.

"They financed some land for us to start with," Floyd says. "Then they financed our grain dryer and storage tanks. And now we get our production loans from them. Any of the land that we've all bought together has been through Capital Farm Credit."

"Without their help, we wouldn't be where we are today," says Marianne. Baker and his predecessors have been a regular part of the Zborils' business for decades.

"Mr. Baker is a guy you can reason with," says their dad. "He understands people like us."

Frank Jr. also appreciates the way the cooperative shares its profits with its members by paying patronage refunds.

Listening to the friendly banter within the family, it's obvious that the cooperative spirit is a part of this family's fiber, as well.

"It means a lot to have a good crew here," says Frank Jr., referring to his wife and his children and their spouses and children. "It's fun to be around people you enjoy, and these boys are so good to work with every day."

"We're hardly boys anymore!" Floyd interjects. "We're getting old!" The comment elicits laughter all around, and brings a shrug and a smile from his dad.

"Hey, to me they'll always be boys," says Frank Jr. ■ KW

Frank Zboril Jr. prepares to disk a corn field after harvest.

STAYING SUCCESSFUL

Here's how the Zborils say they have been able to thrive over the decades:

- **Their enterprises fit together.** For example, the family times calving so their cattle work doesn't interfere with cropping. After the crops are harvested in the fall, cattle work begins anew.
- **They change with the times.** They grew organic rice until their market ran out. Then they tried wheat one winter, but it turned out to be a season of no rain. Now, after many years without cotton, they are planting this crop again in fields where feral hogs have been a particular nuisance with corn crops.
- **They invested in on-farm storage,** and consider it one of their best investments. Their first bins were built nearly 30 years ago to store rice. They added one corn bin last year and another this year. And the bins are all paying off. This September, for example, when a bountiful U.S. rice crop sent prices down, the Zborils stored much of their rice harvest to await higher spring prices. "The storage allows us to market our corn over a six- or seven-month period," Frank III says. "We seldom hit the highs or lows, but we come out okay."
- **They spend conservatively.** An example is buying their combines used. The one Floyd drives will soon celebrate its 20th birthday, but they keep it fixed up and running like new. A phrase you'll often hear said by Frank Jr. and Marianne: "There are needs and then there are wants."
- **They work with good business partners,** such as Capital Farm Credit in nearby Edna, Texas.
- **The family communicates and cooperates.**





Lance Helberg

Faith *in the* Future

After working as an agronomist for three years, 26-year-old Lance Helberg follows his heart home to the family farm and the opportunity to be self-employed.

From the front porch of his barn-dominium, Lance Helberg surveys the darkening skies over his gently rolling farmland north of Brady, on the western fringe of the Texas Hill Country. Toward the north, a storm's brewing. Soon, a light shower begins to fall.

"We need rain *so* badly," Lance says. "Looks like we're going to get some."

Only time will tell if there will be enough rainfall to green up the pastures and shore up water wells, which in some places are barely flowing. Whatever may come, Lance accepts the gambles ahead.

"Farming is high risk," he admits. "But it's also highly rewarding."

At age 26, Lance is well aware of the risks and rewards, having worked on the family farm alongside his father, Ronnie, since he was a youngster. Business partners since last year, the pair grows wheat, canola and coastal hay, and runs 120 registered Angus mother cows on 4,500 acres of leased and owned land. They also own and operate Lotex Grain Inc., a crop storage and fertilizer business with four grain elevators.

His Own Boss

Ronnie says that he had little to his name when he started farming near Abilene in 1971.

"I didn't like working in the oil field and wanted to be my own boss," he says. "So

I leased some land and baled hay. When I could afford one, I bought a tractor and baled more hay. With my GI bill, I bought a small piece of land."

In 1981, Ronnie and his wife, Laura, moved to Lohn, an unincorporated farming community of about 150 residents near Brady in McCulloch County. Daughter Haylie was born the same year, and Lance arrived in 1987.

"I just kept working my way up in farming," Ronnie says. "Lance rode with me on the tractor from the time he was itty bitty."

By the time Lance graduated from Lohn High School in 2006, he'd grown tired of farming.

"When I started at Texas A&M University, I wanted to be an anesthesiologist," he says. "But then I realized I couldn't be cooped up inside a hospital all day. So instead I earned a double major in entomology and agronomy, and graduated in May 2010."

After university, Lance spent three years as a precision agriculture specialist with Helena Chemical Co., working with southwest Texas farmers in the communities of Uvalde, Pearsall, Hondo and Jourdanton. On the job, he scouted their fields and helped them with their soil fertility needs. In return, he learned about various farming techniques from his customers.

Yet a piece of him yearned to return to farming.

"Since I'd always worked just for Dad, I wanted to try 'the other side' and work for someone else," Lance says. "I'm glad I did, because I found out that, like Dad, I prefer to be self-employed."

Returning Home

Meanwhile, back at home, Ronnie and Laura needed help to keep the farm and other businesses going.

"I realized that if something happened to either of my parents, I wouldn't know how to run anything," Lance says. "So I resigned from my job in October 2013 and returned home to Lohn."

The timing proved to be perfect. Ronnie developed some health issues and had to pull back from the day-to-day farming operations. At the same time, some rental land that they'd been farming for 10 years came up for sale.

"The owner asked if we'd like to buy it," Lance says. "We contacted other lenders, but nothing worked out. So I called Central Texas Farm Credit when I saw one of their 'Financing Available' signs hanging on the gate of the place we wanted to buy."

Jeff Bedwell, vice president of lending in Central Texas Farm Credit's Brady office, put a loan package together for Lance.

"You just don't find many 20-somethings who've done the legwork before they

come in to talk,” Bedwell says. “For his age, Lance’s management skills are amazing.”

The 364-acre farm included a 2,000-square-foot barndominium, which essentially is a dual-purpose metal building. With help from his parents, Lance renovated the barn’s 20-by-20-foot apartment, where he now lives. Four rainwater collection tanks, installed by the previous owner, provide water for the yard.

Lance gave his new spread a unique name.

“If you look at an aerial map of this property, you can see how it’s shaped like a tomahawk,” he explains. “That’s why I named it Tomahawk Farms.”

Combining Strengths

As partners, Ronnie and Lance make a strong team because of their respective strengths and knowledge. Ronnie’s contribution to the operation is 43 years of experience and time-tested methods. Lance brings the latest in agricultural technology and advances.

Joining with his father also enabled Lance to get established in farming, without taking on heavy debt for land and equipment purchases.

“I couldn’t have farmed otherwise,” Lance says. “Dad definitely mentors me, too. I often ask him, ‘What would you do?’ He’s still the boss. But I’m the one who knows about computers, test plots and yield mapping. I test different seed varieties, chemicals and seed treatments to find out what’s cost-effective. If you don’t test something, you can’t compare results.”

Like his father, Lance practices no-till farming to conserve water.

“Everyone thought Dad was crazy when he stopped tilling 18 years ago,” he says. “When you don’t till, the stubble shades the ground and holds in the moisture, while the roots hold in the soil. So the dust doesn’t blow around here like it does in other farming areas.”

Toward the north, lightning streaks from one dark cloud to another. Seated in a canvas chair on his porch, Lance watches as raindrops continue to fall.

“As a farmer, you just have to keep a positive attitude,” he says. “You’ve got to leave everything up to the good Lord and have faith in what you do. I try to do all three.” ■ SSR



Sheryl Smith-Rodgers

A barndominium is both home and workshop for Lance Helberg.

Sheryl Smith-Rodgers



*Business partners
Lance and
Ronnie Helberg*

“Since I’d always worked just for Dad, I wanted to try ‘the other side’ and work for someone else. I’m glad I did, because I found out that, like Dad, I prefer to be self-employed.”

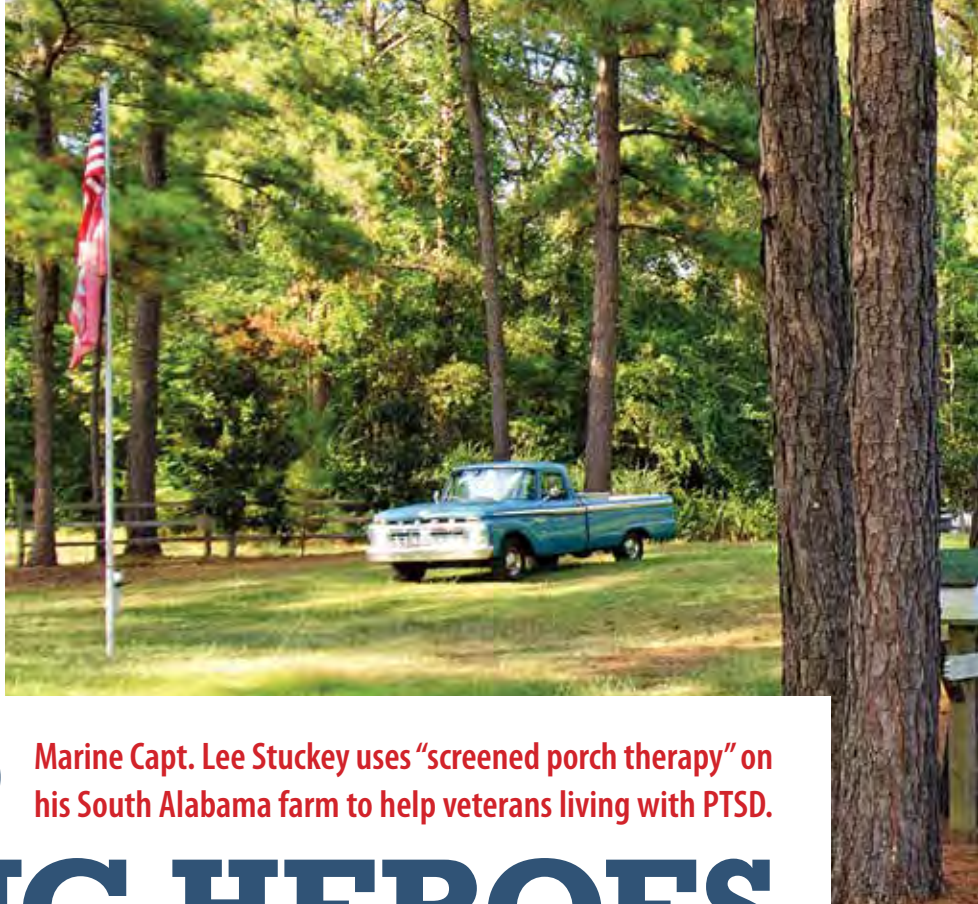
– Lance Helberg

Lance Helberg

A field of canola blooms on the Helberg farm.



Capt. Lee Stuckey



A HERO HELPING HEROES

Marine Capt. Lee Stuckey uses “screened porch therapy” on his South Alabama farm to help veterans living with PTSD.

U.S. Marine Corps Capt. Lee Stuckey’s military service has been one of great valor. He’s been awarded the Purple Heart for wounds received in Iraq, a Bronze Star, U.S. Navy and Marine Corps commendation medals with a “V” Device for actions of valor during combat, and a Combat Action Ribbon, among others.

But those decorations came at a high cost.

“I got to a point one night [where] I didn’t want to live anymore,” Stuckey recalls. “I’d been on six different deployments, four combat deployments, been blown up, had my best friend get killed, lost Marines, lost soldiers in different deployments, put a lot of people on what they call honor flights — flying everybody home after they’d been killed — and I just got tired of living with all this stuff. So I got to that point, and I almost did it.

“I went to pull the trigger on my pistol, and my mom called my cellphone right as I was pulling the trigger. I dropped the pistol and freaked out. I didn’t know what was going on with me. Of course I broke down, and I cried and picked up the phone and told my mom, ‘Hey listen, I’m lost.’”

For Stuckey, the psychological wounds of war were very real. And he’s not alone.

The statistics are staggering. One in five veterans of the wars in Iraq and Afghanistan has been diagnosed with post-traumatic stress disorder (PTSD), which occurs when one experiences severe trauma or a life-threatening event. It’s heightened when, as in Stuckey’s case, bodily injury accompanies the event. Nearly 300,000 U.S. veterans suffer from PTSD.

For some, the disorder is so severe that it leads to suicide. In fact, approximately 22 veterans a day, or 8,030 a year, commit suicide. And while more than 6,000 American soldiers have been lost in combat-related deaths in the Iraq and Afghanistan wars

over 14 years, there have been more than 90,000 veteran suicides in that timeframe, according to Stuckey. Simply put, the suicide rate in one year far outweighs the rate of 14 combined years of combat-related casualties.

Sadly, an estimated 50 percent of those living with PTSD never seek treatment, a step that for many could be life-saving. Fortunately for Stuckey, that call from his mother was a sobering one — he realized he had to get help, and he got the rehabilitation he needed.



Capt. Lee Stuckey with his mother, Letha Stuckey

“I had one Marine who was really quiet... Finally he started talking, and he didn’t stop for two hours. At the end of it you could tell he had lost weight — the weight was lifted off his shoulders, and you could see that he felt so much better.”

— Capt. Lee Stuckey

Courtesy of the Stuckey family



Robert Fouts

Robert Fouts

Here on his farm, Capt. Lee Stuckey offers hunting, fishing and conversation as therapies for veterans suffering from PTSD. He plans to build a lodge on the property for year-round use by A HERO program participants.



Therapy on the Farm

Before this experience, however, Stuckey had pursued his dream to farm. With financing from Alabama Ag Credit, he purchased his own piece of Alabama paradise — a 100-acre place ideal for his favorite pastimes of hunting and fishing.

Currently serving with the 2nd Battalion 2nd Marines, he hasn't found time to do much farming, but the property has turned out to be a blessing. After his near-suicide experience, Stuckey discovered that spending time on his land and in other outdoor excursions was therapeutic. This realization gave him an idea: If outdoor therapy worked for him, it just might work for veterans suffering the same feelings.

Stuckey began reaching out and discovered other veterans still dealing with the trauma of war. Recognizing that many of them would never seek treatment, he invited some to hunt and fish with him on his farm. From that point forward, he realized that his best therapy was to give back to others like him by spending time with them and talking about the things he'd been through. The combination of open discussions

Courtesy of A HERO Foundation



Retired Marine Cpl. Justin Gaertner, right, with his brother, David, left, and an A HERO supporter following a hunt in Alabama

and a weekend spent hunting and fishing proved to be the ideal antidote to a very real problem.

During these hunting and fishing excursions, Stuckey employs what he calls “screened porch therapy.”

“I bring these guys in, but you don’t tell them they’re coming in for therapy. But I make an intentional effort to share my story so they’ll open up about what they’re experiencing,” he says. “We sit on the porch, and I talk about everything that I’ve been through, and we go around the room and we just talk. A lot of our stories are about combat, but we tell funny stories too; it’s not all sad. We just talk about the different things we’ve been through, and by the end of it everybody has shared.”

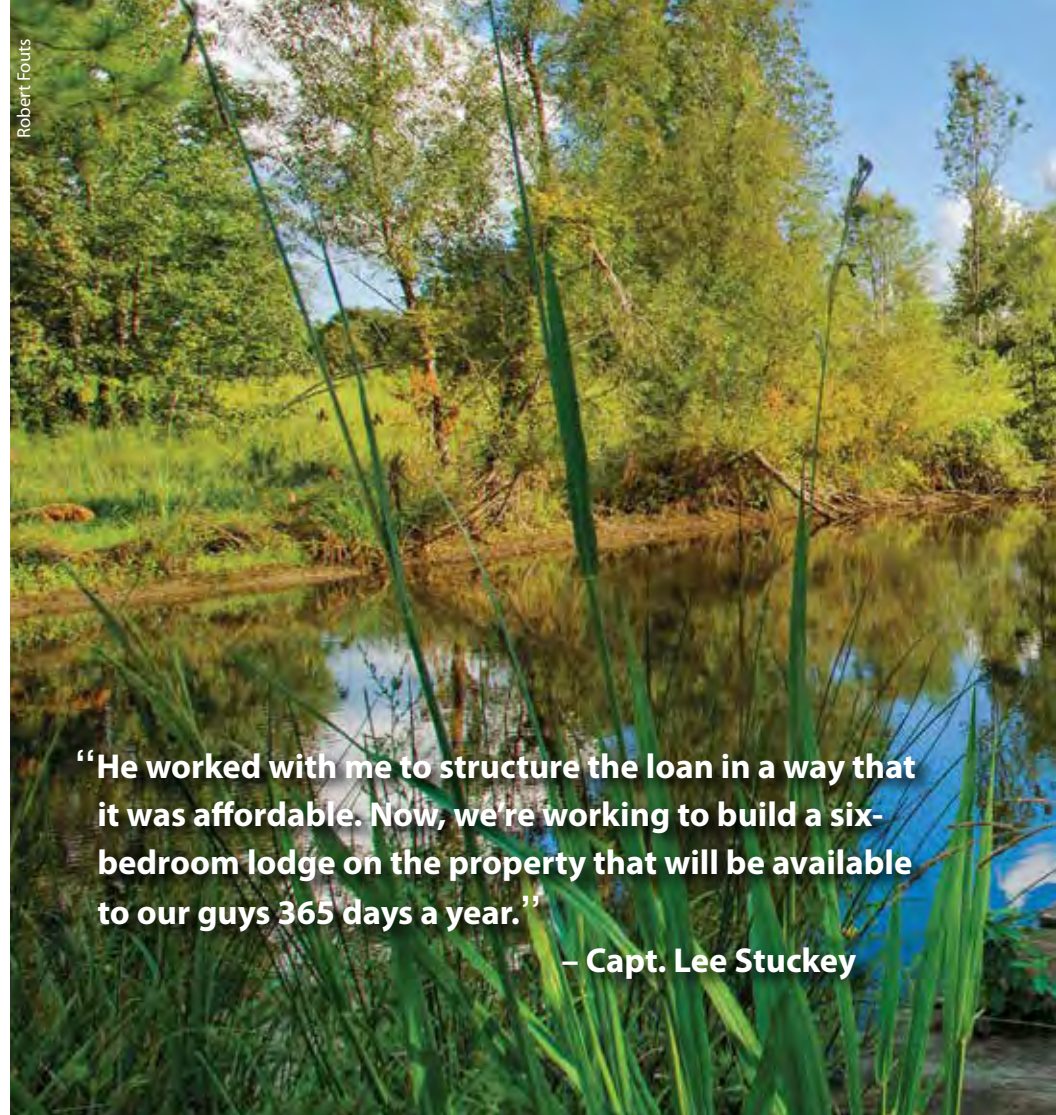
Funding the Cause

Once Stuckey realized the effectiveness of the get-togethers, he made an organized effort to properly recruit and host veterans. In 2010, he organized A HERO Foundation — an appropriate acronym for America’s Heroes Enjoying Recreation Outdoors — to provide others with a way to support the cause.

A HERO hosts several annual events, including a duck hunt in Arkansas, a deer hunt in Alabama, each January, a guided hunt in South Africa every March, an Alabama turkey hunt in April and a deep-sea fishing trip every August. Other events are held sporadically. Stuckey also has invited members of this veterans’ network to Ultimate Fighting Championship mixed martial arts fights — one of his other passions — and Zac Brown concerts.

He describes A HERO as a judgment-free zone.

“These guys aren’t lepers, they’re not weak,” he says. “They’re just guys going through a lot of difficult experiences. And if they’re dealing with these kinds of issues, it just means they’re human. Our bodies are not meant to process this stuff naturally.”



“He worked with me to structure the loan in a way that it was affordable. Now, we’re working to build a six-bedroom lodge on the property that will be available to our guys 365 days a year.”

– Capt. Lee Stuckey

A peaceful fishing hole on Stuckey’s farm is available for use by A HERO participants.

Stuckey shares the story of one particular A HERO participant, who was “released” of the emotional and psychological burdens he’d been carrying for nearly a decade when he spent a weekend at Stuckey’s Alabama farm.

“I had one Marine who was really quiet. We all told our stories, and he didn’t say anything — he just listened,” Stuckey recalls. “Finally he started talking, and he didn’t stop for two hours. At the end of it you could tell he had lost weight — the weight was lifted off his shoulders, and you could see that he felt so much better. His whole demeanor had changed.

“He looked at us and said, ‘You know, I haven’t told anyone any of these stories, including my ex-wife who left me with my two kids.’ He opened up about everything. The rest of the two days he was a different person — he was smiling, he was laughing,” Stuckey recalls.

Support From His Lender

Stuckey says that Alabama Ag Credit and his loan officer, Louis Kennedy, have been an integral part of A HERO’s success.

“Louis has been awesome,” Stuckey says. “I told Louis, I want to get more land; I want to be able to support more people. So he immediately began helping me look for land. He’d call and say, ‘I’ve found a new tract, let’s go take a look at it; I think it will be perfect.’ Or he would advise about properties he didn’t think met my needs.

“I can’t tell you how many e-mails we sent back and forth trying to secure our last property,” Stuckey continues. “He always took the time to explain everything to me. It’s like he wanted the farm for me and the veterans more than I wanted it — he wanted to make sure I was taking care of these guys. He worked with me to structure the loan in a way that it was affordable. Now, we’re working to build a six-bedroom



Courtesy of A HERO Foundation

Marine Cpl. Aaron Howell, a lifelong outdoorsman injured in Afghanistan, participates in an A HERO hunt.

lodge on the property that will be available to our guys 365 days a year.”

A HERO has supported more than 450 veterans since its inception four years ago. While many charitable organizations retain a percentage of their funds for executives and board members, this nonprofit foundation keeps nothing for management; 100 percent of the funds donated to A HERO go directly to the cause, according to Stuckey.

“My biggest rule for participants is simple,” he says. “The only thing I ask is that they go out and find two other guys who they know are going through problems, so that they can save their lives and pay it forward.” ■ GE

To register for A HERO events or to contribute online to A HERO Foundation, go to www.aherousa.com.



Courtesy of A HERO Foundation

During A HERO's fishing get-together on a farm in Elba, Ala., last March, Clifton Trotter, left, swaps stories with Everett and Alice Cole. Everett is a retired Marine.

Barndo BASICS

Building a barndominium presents different considerations than building a conventional home. Do your homework before starting your project.

Over the centuries, people often have shared living space with their animals, crops and tools.

Janet Hunter



Pictured before completion, the Russells' barndo features horse stalls on the left. Living space will be on the right and on the second floor, yet to be built.

Research “barndominium” online and the pages of search results will tell the story. It seems everyone is talking about barndominiums, or barndos, as they are nicknamed. In less than a decade, barndos have established a firm footing across the rural landscape for purposes as diverse as the designs and finishes themselves.

Also known as a barn house, a barndominium is a dual- or multi-purpose structure that encompasses living space and a barn, workshop or other workspace under a single roof.

If you are considering building a barndo, here are three steps to help guide your project.

Design with the end in mind.

Think about how you plan to use the structure, and the dimensions you will need to accommodate those activities — factors such as ceiling height, roof pitch, door widths and storage space. Will your living space be located upstairs, incorporated as part of the first-floor slab, or a combination of both? How will you draw natural lighting into interior spaces, and heat and cool it efficiently?

“The metal building dealers have the design expertise — that is their sole job

— so once you select the metal supplier, rely on them for design advice,” says Shane Ward, Amarillo-area homebuilder. Once you have determined the footprint, an architect or draftsman can draw the interior living quarters to your specifications.

“Do your due diligence on the design, but balance that with the budget you have in mind,” he advises.

To speed the process and minimize costs, start with sketches of your own.

“We knew what we wanted but worked with an architect to spruce up our plan,” says Barry Walker, a Dripping Springs, Texas, barndo owner and Capital Farm Credit customer.

Lastly, begin gathering ideas long before the project starts. Keep a notebook of tips and ideas that catch your eye: photos, magazine ads, paint color swatches and lighting fixture brochures, for example. Don’t overlook the endless inspiration that can be found online. Brit Russell gathered interior finish ideas from Pinterest.

“I’m a huge Pinterest fan, and have been pinning ideas from House and Barn and Cowboys and Indians for ideas,” she says.

“I want people to see this, and be wowed,” she says of her Central Texas barndo.



Brady and Brit Russell's Central Texas barndominium

Partner with a trusted contractor.

Integrity and experience are key traits to seek in the builder you choose. Most bankers won't loan to individuals who want to build themselves, so do your homework before choosing a contractor.

"Ask others for referrals. Check their reputation. Spend some time with the person," advises Ward. "Is this someone you can trust, someone you can have a relationship with for many months?"

Walker and his wife, Kerry, took a hybrid approach, hiring a "help you build" builder to handle the plan take-offs, oversee the bid process with subcontractors and supply the subcontractors. She acted as the general contractor, overseeing the day-to-day work progress, scheduling subcontractors and acting as quality control. Throughout the process, she lived nearby on the property so that she could be on-site daily.

"It was fun, but time-consuming," she says.

Secure financing.

Many aspiring barndominium owners are surprised to learn that commercial banks are reluctant to finance them.

"Barndos are still fairly new to the market, and commercial banks don't have buyers

for these loans in the secondary market, or the expertise to appraise them," says Trent Tyson, loan officer at Panhandle-Plains Land Bank in Amarillo. "Customers tell us that the banks actually tell them to come to us. It has been a great way for Farm Credit to be introduced to new customers."

Like other Farm Credit lenders, Tyson is seeing an upswing in loan applications for barndos.

"In the past few years, we have financed 15 to 20 — just in our association," he says. That volume ensures an ample inventory of comparable appraisals, a challenge that traditional banks haven't overcome.

"I first went to a commercial bank for my financing, and they wanted to appraise it compared to a 1,200-square-foot house with garage," says Kari Beth Nash. Instead, she chose to refinance her land into a barndo loan with Mississippi Land Bank.

Nash's solution — to use equity in the land to help cover the down payment — is a common one, Tyson says. Typical loan terms are 15 years with a variable interest rate and a 25 percent down payment.

"Through our cash patronage program for member-borrowers, we've paid 20 percent cash patronage on average for 10 years," says Tyson. "That makes us very competitive with commercial banks." ■ SD

What Is a Barndo?

The multi-purpose barndominium concept is not new — over the centuries, people often have shared living space with their animals, crops and tools. What's different today are the design and materials used.

Most American barndos today are built on a steel frame and covered with metal siding, although some feature a traditional wood frame and other siding materials. They may offer other unusual features such as roll-up doors and enough space to accommodate large vehicles and equipment. And when the barndo is a metal structure, the owner may have the flexibility to finish out the interior space as budget allows and needs change.

Here are some key aspects of this type of construction:

- Usually quicker to build than a conventional home
- Construction costs may be less, depending on features and finishing materials
- Lower maintenance costs
- Often more energy-efficient
- Fire resistant
- Pest resistant
- Design flexibility — less permanent than a conventional home

Shane Ward's barndominium



Barndo LIVING

Visit four different multi-purpose homes and their owners.



Janet Hunter

The Russells' barndo will accommodate the couple and their horses until they build a separate home in the future.

Fire Escape

Newlyweds Brit and Brady Russell lead a hectic life. As a fire-fighter in Houston's downtown Fifth Ward, Brady commutes 89 miles each way to work. Brit teaches middle school math in the small Central Texas community of Burton. Even before they were married last January, the two shared a vision for a country home on their 110-acre tract that would provide a quiet escape to accommodate their other pursuits.

"We both love animals, and love to rodeo," says Brit, whose passion is Western horseback riding. Brady juggles a busy side-line business of custom hay baling. "We both liked the idea of a barndominium, and came up with the design ourselves."

The 40-by-96-foot red metal structure includes 1,100 square feet of heated and cooled living space. The one-bedroom, one-bath living quarters span two floors, sporting Brit's eye for shabby chic Western decor. Downstairs, the kitchen features an industrial stainless steel sink salvaged from a local remodeling job, and stained concrete floors. A 12-foot-deep porch wraps the perimeter, ensuring shady overhang protection for the lower level.

Opposite the living quarters are six horse stalls. Two stalls are at the rear. The couple invested in galvanized custom gates for the stalls with built-in feed troughs. A tack room with a roller door is conveniently positioned for easier access. Oversized barn doors on each end accommodate tall hay-load deliveries.

"We chose a barndo because it was less expensive, and we wanted the convenience of having our home and barn in one place," says Brady, who chose Texas Farm Credit for the financing in part due to its patronage dividends. "We knew what we wanted with our space, and gave a lot of thought to how to maximize it."

Weekend Retreat

Amarillo homebuilder Shane Ward grew his business on traditional stick-frame construction. But lately, it's his barndo business that is keeping him busy.

"The first barndo I built was about seven years ago, before they even had a name. In the last three years, the term 'barndominium' has really become a household word in this area," he says — one that his own household is embracing.

Ward says the all-in-one metal building option was a no-brainer when he and his family started to envision a hunting retreat on their 610-acre recreational tract in Hall County.

"They are practical, efficient and low maintenance, but still allow a lot of flexibility," he says.

For their weekend getaway, the Wards wanted a simple and cost-effective design that would accommodate the couple and their four children. Their first step was to decide how many rooms they would need, and then calculate the square footage required. Ward's 40-by-70-foot tan metal structure features 12-foot-high walls and a green metal roof. Just over half the building is devoted to living space, including four bedrooms, two baths, and a great room that encompasses living, dining and kitchen areas. To keep costs low, they chose vinyl plank flooring that resembles wood.

"A lot of people choose stained concrete, but it is very labor-intensive," he says. "The vinyl floors ran \$2.50 per foot installed and will never need maintenance."

The remainder of the structure is an oversized garage for the family's ATVs and other vehicles. For maximum efficiency, Ward spayed foam insulation around the entire structure.

Russell Graves



"Expect there will be things you wish you had done differently," says the Panhandle-Plains Land Bank customer. "That's just human nature. It won't be perfect."

But for barndo fans like the Wards, it might be pretty close.

Russell Graves





Janet Hunter



Janet Hunter

A 245-foot-long riding arena connects to the Walkers' Texas Hill Country barndo. The arena is visible from a second-story observation window in the home.

Natural Beauty

Kerry Walker's passion is dressage. So when she and her husband, Barry, purchased 308 acres outside Dripping Springs, Texas, 14 years ago, one of their first tasks was to construct a 90-by-245-foot covered riding arena, complete with overhead sprinkler system, drop-down perimeter screens and regulation footing. An adjoining basement houses four 16,000-gallon rainwater collection tanks that feed the sprinklers.

Almost immediately, though, the couple began to envision an adjoining living space that could leverage the existing roof structure. Their vision: a comfortable home to accommodate family gatherings, an observation room where she could watch over the arena and horses, and ample office space for Barry.

To fund construction of their barndominium, they turned to Capital Farm Credit to refinance their existing loan.

The resulting two-bedroom, two-bath masterpiece could grace the pages of an architectural design magazine. The exterior features native Texas Lueders limestone and massive stone and timber columns flanking deep porches. Beneath a green metal roof, 23-foot ceilings are accented with exposed beams. Knotty alder cabinets and rough-hewn wide-plank oak floors in some spaces add rustic personality.

Upstairs, Walker's observation loft features a large window to the arena and pine floors she finished herself. Walker used rain glass panels to draw light from windows to the interior rooms. In other spaces, the couple opted for tracked barn doors to extend the Hill Country modern ranch ambience.

Every piece of metal is covered with spray-foam insulation to maximize energy savings. The rainwater tanks now supply water for both the home and arena.

"It was time-consuming," admits Walker, "but it was fun to see what we had envisioned come to life."

Kari Beth Nash, right, enjoys the space and openness of her northeastern Mississippi barndo.

For Shane Ward, left, a metal barndo located near Texas' Caprock Canyon is the perfect "hunting cabin."

Country Comfort, Close In

When Kari Beth Nash needs to get to her job at the local hospital quickly, she's just a five-minute drive away. But when she's not working, her barndominium on 55 acres outside Wenasoga, Miss., is a quiet hideaway.

"I love that I can be anywhere in five to seven minutes, but when I'm home, I don't see a single neighbor," says Nash, director of lean promotion and patient experience with Magnolia Regional Health Center.

To achieve that close-to-work convenience with the privacy and space of country living at an affordable price, Nash opted to build a 48-by-58-foot structure that encompasses 1,160 square feet of open living space and a 1,500-square-foot multi-purpose shop, part of which she plans to use as a gym.

She turned to a local builder and family friend for the contracting, and to Mississippi Land Bank for the financing. After researching floor plans, Nash sketched a one-story, one-bedroom, one-bath plan with generous closet space.

"I didn't want to deal with stairs, and I love to cook, so I designed a big kitchen with long counters for baking and bar seating for entertaining," she says.

A 20-foot-wide garage door gives straight-in vehicle access to the shop. Along one side, a 16-foot overhang covers parking space, a patio and a fenced kennel for her large dogs. For energy efficiency, she specified roll-out insulation in the 4-inch walls and the roof.

"Originally I thought I would live here a few years, and then build a home," says Nash, "but now I think I just may stay here. It would be hard to match this." ■ SD



Tee Rage Photography

Tax Strategy Is an Easy Sell

A 1031 EXCHANGE CAN DEFER CAPITAL GAINS TAXES WHEN SELLING, REINVESTING IN RURAL PROPERTY

Few long-term investments can match land for added income potential and enjoyment. After all, you can't produce food, fuel and fiber in a bank vault or watch herds of whitetails on Wall Street.

But when land appreciates as quickly as it has in recent years, changing ownership can prompt a visit from the tax man.

Fortunately, Section 1031 of the Internal Revenue Code enables people who sell business or investment property to reinvest in new property and defer capital gains tax on their federal income taxes. The tool helps farmers, ranchers and other rural landowners put the return on their investment to work when exchanging one property for another.

The savings from a 1031 tax-deferred exchange can be substantial. Without one, recent capital gains rules and a new net investment income tax mean that sellers with high income could pay as much as 23.8 percent in taxes on the gain.

"The case to do a 1031 is if you have a lot of gain," says Larry Kokel, a real estate appraiser and broker with Kokel-Oberrender-Wood Appraisal Ltd., in Georgetown, Texas. "Changes in the tax law make the 1031 even more important if the sale of the property throws you into a higher income tax bracket."

Often the people with the biggest gain are the ones who have owned property for a long time.

"Let's say a rancher is selling a \$2 million ranch that he's been running since his grandfather established it," says Rae Ann Carlisle of San Antonio, assistant vice president and exchange coordinator for IPX1031, the nation's largest 1031 exchange services company. "He's probably got a significant amount of gain. He can pay 15 to 23.8 percent in tax, or he can utilize the 1031 exchange, preserve his net worth, and reinvest that into a new business or investment property."

Many Kinds of Property Qualify

Exchanges often enable landowners to apply the appreciation on the old property toward new property with more acreage, improvements, geographic diversity or access to water.

"In nearly all of the exchanges I see in the rural land market, people are trading up," says Wayne Young, a Capital Farm Credit senior appraiser in Huntsville, Texas. "Someone bought a ranch, the market appreciated, so they could potentially sell it and buy a bigger place or a better place."

But land is just one type of business or investment property that can qualify for an exchange. For example, an aging couple can sell a farm and buy a shopping center that can provide income with less physical labor. Likewise, many exchangers sell commercial property and buy rural land because they see it as a safe investment with the potential for appreciation, recreation, and farm or rental income.

"There's a very broad definition of 'like kind,'" says Thomas C. Baird of Temple,

Texas, a founding shareholder with the law firm Baird, Crews, Schiller & Whitaker. "If you meet all the requirements, it can cover raw land, ranchettes, apartment complexes, self-storage facilities — any number of income-producing properties."

What's above or below the land can also qualify, says Craig Dunagan, an Austin, Texas, attorney and owner of Travis County Exchange Corp. Common exchangeable assets include mineral, water and timber rights; and easements for conservation, electric transmission lines, and oil and gas pipelines. Even livestock and agricultural equipment qualify, with additional restrictions.

What doesn't qualify? The rules exclude property owned by dealers who buy and sell quickly, as well as property for personal use. But it's still possible to partially defer taxes if land includes a home or hunting cabin.

"We recommend what we call the 'donut hole,'" Dunagan says. "Somebody sells property in an exchange, and wants to buy 200 acres with a nice house in the middle. They can usually pick the farmland or ranchland around the house as the exchange property, and pay cash or borrow separately for the house and 1 acre as non-exchange property. They get the benefit of a good exchange for the investment land, and purchase the house for personal use."

Take a Team Approach

When doing an exchange, it's essential to work with professionals who understand IRS regulations and the rural real estate market. Your team might consist of a

lender, a broker, a lawyer and an accountant, and must also include a qualified intermediary (QI) — a facilitator who holds the sale proceeds until the taxpayer buys replacement property.

“In a tax-deferred exchange, the seller can’t touch the money,” Baird explains. “The money is held in an account in the qualified intermediary’s name.”

When choosing a qualified intermediary, ask how your funds will be protected from loss; how they will be invested, with or without interest; and whether they will be isolated from other clients’ funds. Get the details in writing.

Giving someone temporary access to your funds is not without risk, says real estate broker Jodie Rapp of Lakeway, Texas, president of Legacy Ag Group. That’s why it’s important to have experienced, trustworthy professionals on your side.

“Sometimes that’s all the money a customer’s got,” says Rapp, whose company provides farm and ranch management and real estate services. “You want absolutely first-string people. A big part of what we do is put that team together.”

As beneficial as 1031 exchanges can be, they won’t defer state income taxes or depreciation recapture on federal taxes. They also aren’t right for everyone. Restrictions can rush the buying process and tie up funds in a long-term investment, making them unavailable for medical bills, college tuition or debts.

“Some people are so tax-averse that they make bad decisions,” Baird says. “You may end up owning property you don’t want or

don’t like. Are you better off paying the tax and having more liquidity?”

If an exchange is right for you, the cost can be a fraction of the potential tax bill. QIs often charge about \$650 to \$1,000 for a transaction, plus fees for additional properties. Legal work falls into a similar price range. The entire process can cost less than \$1,000 for a basic exchange to about \$3,000 for something more complex.

Play by the Rules

As with all tax laws, 1031 exchanges come with plenty of rules.

For starters, property owners must initiate an exchange with a QI before closing a sale, and include an exchange clause in the real estate contract. They then must identify replacement property and complete the purchase within strict time limits (see “Types of 1031 Exchanges”).

“Sometimes people get into trouble if they’re under the gun to find replacement property,”

says Kelly Jennings, a senior appraiser for Lone Star Ag Credit in Fort Worth, Texas. “The market could be tight because properties are selling so quickly.”

The rules also dictate that if you pay off a mortgage when selling, you’ll be taxed unless you borrow the same amount or use cash from personal savings when buying.

A lender with expertise in rural real estate can be a valuable partner. Farm

Credit lenders can even help buyers identify replacement property.

“If you’re planning to do an exchange, it’s best to get involved with a lender early,” says Gary Blair, vice president and branch manager for Southern AgCredit in Brookhaven, Miss. “We may be aware of the type of property you’re looking for and can put you with a loan officer who knows what’s for sale.”

Once the transaction is complete, you can enjoy your property for years without thinking about federal taxes — at least until it changes hands.

“If you sell property, you gift it to someone or change the manner of ownership, you can run into a taxable event,” Carlisle says. “Once you break that investment chain or that chain of title, it can trigger taxation. But people can defer all the way into their estate, if they play it right. Proper planning and reasonable tax advice are crucial.”

Even if the only certainties in this world are death and taxes, it’s good to know that thanks to exchanges, at least one can be postponed. ■ CF

“If you sell property, you gift it to someone or change the manner of ownership, you can run into a taxable event. But people can defer all the way into their estate, if they play it right.”

— Rae Ann Carlisle, assistant vice president and exchange coordinator for IPX1031

Types of 1031 Exchanges

Deferred or delayed exchange: The seller has 45 days after closing to identify replacement property and 180 days to make the purchase.

Simultaneous exchange: The seller relinquishes title to the old property and takes possession of the replacement property in the same transaction.

Reverse exchange: The exchanger buys replacement property before selling, and “parks” the title with a qualified intermediary until the original property sells. The exchange must be completed within 180 days.

Female Farmers

From full-time ranch operators to small, beginning farmers, women are learning risk management skills and building networks through Annie's Project.

Annie's Project



Russell Graves

Joyce Skarke



Like many young people, Catherine LaCour graduated from university uncertain about her career path. With a bachelor's degree in communication disorders, she hadn't honed in on a career — until, that is, a counselor suggested that her enthusiastic and optimistic personality might mesh well with farming.

One of four siblings who left the large family farm near Morganza, La., Catherine had previously never considered a career in agriculture. Fortunately, she didn't have to look far to find farm work. Her father and aunt gladly made a place for her in the family operation, and in 2011, she started work in the farm office.

"Dad loves it that I'm here," she says.

Learning the business side of agriculture and meeting other women farmers proved more challenging, however.

Thus, when her dad, Louisiana Land Bank customer George LaCour, told her about Annie's Project, an educational program for women producers, Catherine was quick to sign up. For one afternoon a week for five weeks last year, she attended sessions in Port Allen, La.

"It was certainly worth the time," says Catherine, who keeps in touch with two other young participants from her area. "I didn't know many other women involved in farming — now I can talk to these women."

Training Women of All Ages

Thanks to Annie's Project, farm and ranch women all over the country are networking, finding mentors and receiving training that otherwise might not be available.

Established in 2002, Annie's Project began in Illinois in honor of a successful farm widow. Since then, the program has reached women of all ages and from all types and sizes of farms in 34 states.

USDA's 2012 Census of Agriculture found that women are the principal operators of 14 percent of the nation's 2.1 million



John Ballance

Catherine LaCour



John Ballance

Dana Fairchild

farms. While Annie's Project participants aren't all principal operators — they range from young urban women starting their own small farms to older women involved in longtime ranching partnerships — they all want to deepen their understanding of their own businesses.

Annie's Project focuses on decision making, estate planning and managing risk in production, marketing, human resources and legal issues. Recognizing the significance of employee, landlord and other relationships, Catherine especially appreciated the workshop session on human resources.

"I'm learning our employees' personalities, their strengths and weaknesses," says Catherine, who has taken a strong interest in working with the farm's 11 employees. "One person may love driving a tractor and another might like working on equipment. It's hard to find good employees, and it's important to put them in a job they like."

Learning the Financial Aspects

For Joyce Skarke, who farms dryland wheat and milo with her husband, Troy, near Claude, Texas, Annie's Project was helpful in other ways. She learned about Annie's Project from her Great Plains Ag Credit loan officer, and participated in the 2013 workshops for six weeks in Amarillo, where she found the marketing and estate planning sections the most valuable.

"For many years I wasn't that involved in the farm," says Joyce, who works part time as a nurse. "Now I help with our on-farm storage. I need to know more about the business — especially the financial aspect. If I should outlive my husband, I need to understand that part of it."

After each workshop session, Joyce went home and asked her husband questions.

"Farming is harder than I was giving it credit for," says the mother of three grown children. "Now I listen closer, and I'm more informed."

Learn More

Usually coordinated by state agriculture Extension departments, Annie's Project workshops are held for a few hours one day a week, for five or six weeks. For state program information, contact:

Alabama Ruth Brock, (205) 612-4066, brockru@auburn.edu

Louisiana Deborah Cross-Young, (225) 281-9470, dcross@agcenter.lsu.edu

Mississippi Sylvia Clark, (662) 325-1696, sclark@ext.msstate.edu

Texas Jason Johnson, (254) 968-4144, jjohnson@tamu.edu

Iowa State University coordinates the project nationally. For more information, visit www.extension.iastate.edu/annie or look for Annie's Project on Facebook.

Meeting Like-Minded Women

In contrast, Dana Fairchild is in the process of developing a small "dream farm" near Port Allen, La., with her husband, John. She attended the Annie's workshops in Port Allen, but they weren't easy to fit into her schedule — she's on the road most days handling field auto claims for an insurance company.

"We've been working for the past 20 years to get the place where we want it," she says. "Now, when we want to buy cattle, they're the highest price ever! So we haven't reached our dream yet." A member of the Louisiana Stock Horse

Association, she can't wait to work her own cows.

Dana relished meeting like-minded women through Annie's Project.

"Everyone was super smart, and we had some amazing discussions," says Dana, whose father, Bobby Stanley, is a Louisiana Land Bank board member. "It was fun, and it all went by so fast!"

Dana has an agricultural business degree, and she likes to read about agriculture, but she appreciated learning firsthand who to contact with farming-related questions.

"It's all about developing connections," she says.

Jason Johnson of Texas AgriLife Extension directed the Amarillo sessions, while Deborah Cross-Young, retired from Louisiana Extension, volunteered to coordinate the Port Allen series. Louisiana Land Bank, Panhandle-Plains Land Bank and Great

“I need to know more about the business — especially the financial aspect. If I should outlive my husband, I need to understand that part of it.” – Joyce Skarke

Plains Ag Credit supplied personnel to teach financial sessions.

Although they could find similar information about farming in other places, Catherine, Joyce and Dana report that they appreciated the face-to-face, small-group character of Annie's Project.

"I didn't feel like I was asking stupid questions," Joyce says. "Women need this type of information to empower ourselves."

As for Catherine, who says her fiancé "thinks this farming thing is really cool," she was glad to discover Annie's Project early in her farming career.

"I'm still new at this, and it's a lot to take in, but it's rewarding, and I enjoy working with my dad and my aunt," she says. "I want to learn more." ■ NJ

Farm Credit Supports Annie's Project

Associations get involved by teaching, funding, sponsoring meals and participating in workshops.

When Annie's Project came to Amarillo in 2013, Kay Lynn McLaughlin signed up, hoping to expand her knowledge of crop insurance and commodity marketing. She and her husband, Scott, started a farm from scratch 15 years ago, and raise cattle, cotton, milo and wheat near Amarillo.

Besides participating in the entire workshop series in Amarillo, Kay Lynn, who is a senior loan officer for Panhandle-Plains Land Bank, taught a segment on long-term lending.

"Many participants were concerned with interest-rate risk and land prices," she reports.

"The program teaches several essentials of an agricultural operation, but the most important part to me was sharing experiences with others," Kay Lynn adds. "Everyone was from a different farming/ranching background, bringing a vast array of life lessons learned and expertise in their areas."

Another Farm Credit employee, Rachel Myers, spoke to the Amarillo participants about crop insurance. In addition to her role as director of insurance services for Great Plains Ag Credit, she raises cattle with her husband, Scott.

"By pulling in women closer to the business aspects of today's operations, Annie's Project is aiding in farm succession plans," Rachel says. "Too many times we see the patriarch of an operation taken from this earth, and his wife is left to carry on the business."

As part of the Annie's Project that was offered in Georgetown, Texas, last spring, four lending specialists from Capital Farm Credit and Lone Star Ag Credit conducted a session on rural financing.

"Annie's Project is empowering women with the tools to make their dreams of a career in agriculture on the land they love a reality," observes Jason Fuchs, vice president and senior branch manager in Capital's Temple and Taylor branches.

"At no time in history have women been more involved in farming than they are today," adds Nathan VanNoord, credit office president for Lone Star Ag Credit in Temple. "Annie's Project provides information and resources that all women farmers may find useful, regardless of their hands-on farming experience." ■ NJ



Kay Lynn McLaughlin

Russell Graves

Go Nuts for PECANS

Whether you call it a PEE-can or a puh-CAHN, the pecan is a wonderful nut.

We in the South *do* love our pecans, and on holidays we look forward to favorites such as pecan pie and candied yams topped with the sweetened nut. But today the pecan is in demand nationwide and abroad for its nutritional value, most notably in China. And, it is being used not just in sugary holiday treats but also in such savory foods as salads and nut-encrusted fish.

“The future is looking very good for the pecan industry,” says Texas Farm Credit customer DeWayne McCasland, general manager of the Pecan Producers Inc. co-op and board member of the Texas Pecan Growers Association and the National Pecan Shellers Association. “Both consumption and demand are increasing because of research showing the health benefits of nuts, which makes health-conscious consumers feel comfortable using pecans in their diets.”

Pecans are loaded with nutritious goodness. Recent research about this tree nut has shown that among many benefits, it is rich in antioxidants, contains many vitamins and minerals, and is an excellent source of fiber. More good news about eating pecans is that they may help prevent heart disease, lower cholesterol and raise levels of vitamin E. They are also packed with phytochemicals — a group of plant micronutrients, many of which have disease-preventive properties.

Native to North America, the pecan tree is said have been first cultivated by Native Americans, some of whose diets included the tree's life-sustaining nut. Indeed, the name pecan was derived from the Algonquin word “pacane,” which was used to describe “all nuts that require a stone to crack.”

Roasted or raw, pecans can be added to hearty soups and stews, and are a particularly good complement to squash. Add

them to your morning oatmeal, mix them into chicken salad or chop them fine to make a breading for fish. McCasland even adds them to his gravy, saying that it makes for tasty “lumps”! Or simply eat them raw, he says, about $\frac{3}{4}$ cup two hours before a meal — consumption can increase your metabolic rate and enhance satiety, so you will not be as hungry at mealtime. ■ TJ

For more information about pecans and pecan products, go to www.pecans.com or visit www.ilovepecans.org.

Pecan-Crusted Salmon

The nutty coating and cool sauce make this dish extraordinary.

- 2 salmon fillets (6 ounces each)
- 2 tablespoons mayonnaise
- $\frac{1}{2}$ cup finely chopped pecans
- $\frac{1}{3}$ cup seasoned breadcrumbs
- 2 tablespoons grated Parmesan cheese
- 1 tablespoon minced fresh parsley
- 1 tablespoon butter, melted

Cucumber Sauce:

- $\frac{1}{2}$ cup chopped, seeded and peeled cucumber
- $\frac{1}{2}$ cup plain yogurt
- $\frac{1}{2}$ teaspoon snipped fresh dill
- $\frac{1}{8}$ teaspoon garlic powder

Place salmon skin side down in a greased 11-by-7-inch baking dish. Spread the mayonnaise over each fillet. In a small bowl, combine pecans, breadcrumbs, Parmesan cheese, parsley and butter; spoon over salmon. Bake at 425°F for 10-15 minutes or until fish flakes easily with a fork. Meanwhile, in a small bowl, combine the cucumber sauce ingredients to serve with the fish.



Nutritional Content

There are 196 calories in a 1-ounce (approximately 20 halves) serving of pecans, which contains more than 19 vitamins and minerals, significantly:

- Fiber, 2.7 g
- Protein, 2.6 g
- Vitamin A, 16 IU
- Potassium, 116 mg
- Phosphorus, 79 mg
- Magnesium, 34 mg
- Calcium, 20 mg

Pecans are also a good source of oleic acid, thiamin, folate and zinc. For a complete list of nutrients, check out the USDA's National Nutrient Database at <http://ndb.nal.usda.gov/ndb>.

Health Benefits of Pecans

- 90 percent of the fats in pecans are unsaturated (about 60 percent monounsaturated and 30 percent polyunsaturated). Nuts are recommended by the American Heart Association as a desirable source of heart-healthy unsaturated fat.
- No sodium or cholesterol
- A serving of pecans provides about 25 percent more oleic acid than a tablespoon of olive oil.
- Valuable plant protein source
- Excellent source of gamma tocopherol, an important type of vitamin E
- Contain concentrated amounts of natural plant sterols, touted for their cholesterol-lowering ability
- Contain a variety of phytochemicals, which promote heart health, help you retain healthy vision and can reduce some cancer risk

Hoofin' it!

Rodeo — an important part of our ranching heritage — is considered one of the greatest American sports, providing cowboys and cowgirls an opportunity to test their mettle and demonstrate their horsemanship and cattle-handling skills in the livestock arena.

Farm Credit delights in promoting the tradition by supporting our rodeo customers, participating in events ourselves and sponsoring everything from local ranch rodeos for working cowhands to some of the biggest professional rodeos in the country.

Kirt Steinke



With speed, agility and a good horse, a contestant pursues a steer at the Star of Texas Fair and Rodeo in Austin. Farm Credit is a longtime sponsor of the steer wrestling event and annual cowboy breakfast.



Courtesy of Working Ranch Cowboys Association

Cowboys from Sandhill Cattle Co. of Earth, Texas, are seen in the cow-milking event at a Working Ranch Cowboys Association rodeo. Sandhill Cattle, a customer of Great Plains Ag Credit, won the 2013 World Championship Ranch Rodeo title.



Craig Kelley

The Capital Farm Credit staff rodeo team competes in the wild cow milking contest at the Texas and Southwestern Cattle Raisers' Caprock Ranch Rodeo in Levelland in July. Team members include Ronnie Kemp, Chad Long, TJ May and Travis Thorne. Capital also was a rodeo sponsor.



Kevin Goodman/Wild Horse Pictures

Stacy Whitener, Texas Farm Credit capital markets officer, and her horse Salty hug the barrel at the annual Runnin' WJ Ranch Benefit Barrel Race near Texarkana, Texas.



Kierce Photography

Breakaway roper Meghan Gray of Grand Cane, La., lassos her quarry at the Rising Stars Calf Roping Competition in Duncan, Okla., as her dad, Louisiana Land Bank customer James Gray IV, in mustache and black hat, watches.



James Phifer/Courtesy of FWSSR

The pony express relay race, sponsored by Lone Star Ag Credit, is a big crowd-pleaser at the Cowboys of Color Rodeo, held during the Fort Worth Stock Show and Rodeo.



James Phifer/Courtesy of FWSSR

The chuck wagons are off to the races at the 2014 Fort Worth Stock Show and Rodeo. The event was sponsored by Lone Star Ag Credit.

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