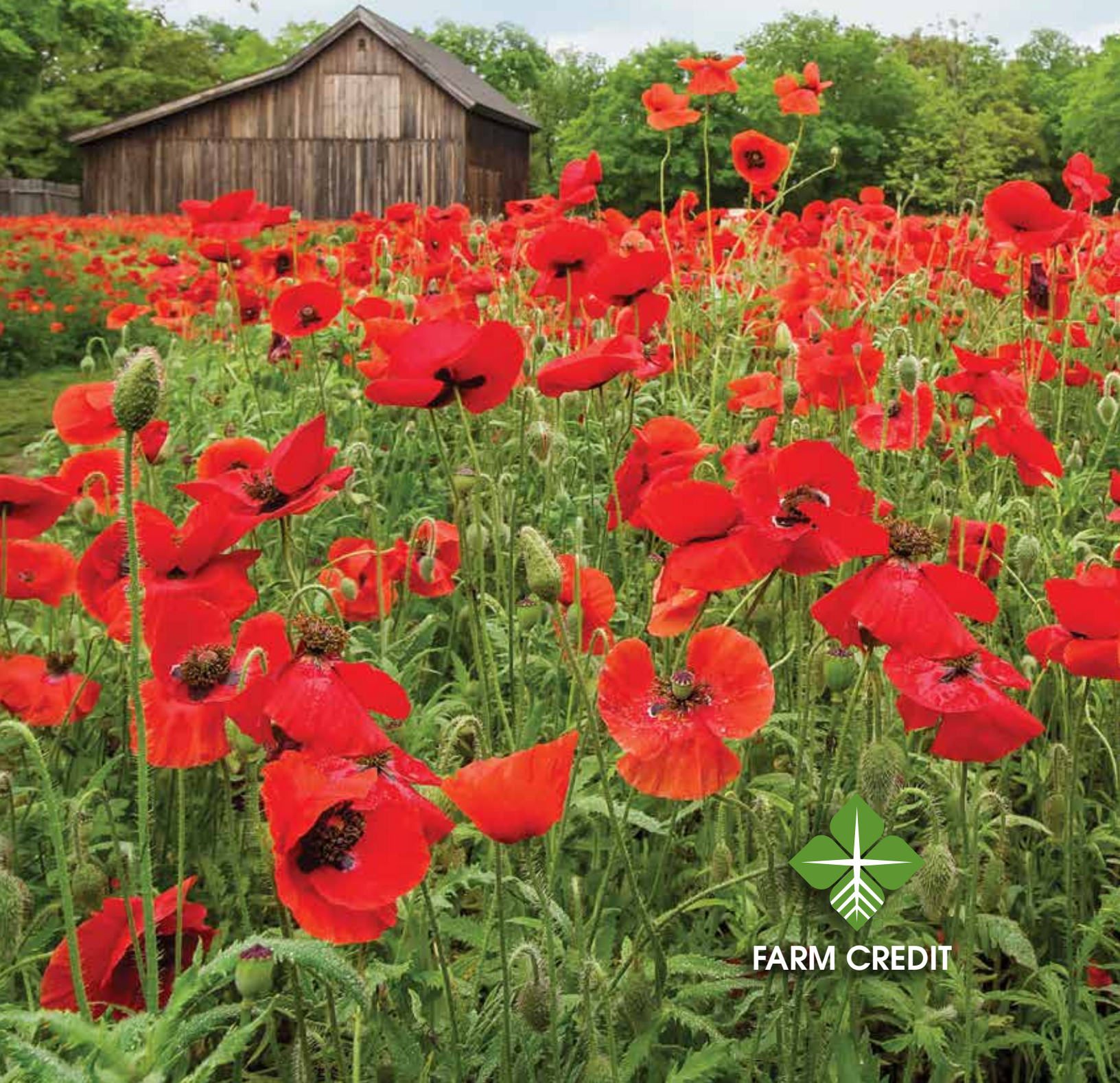


LANDSCAPES

a portrait of living & working in rural America

summer 2015



FARM CREDIT

LANDSCAPES

summer 2015

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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: Crimson poppies dress a field near Castroville, Texas. Photo by Kanokwalee Pusitanun





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Part of the Farm Credit System

Ag Groups Voice Support for Farm Credit

By Stan Ray

Loyalty is a core value in rural America. Farm Credit stands behind agriculture and rural communities, staying true to our mission to provide reliable, competitive credit in good times and bad. Likewise, the nation's agriculture industry has expressed its support for Farm Credit as a source of stable financing vital to the success of farmers, ranchers and rural America.

Recently, 42 ag and rural organizations penned a letter calling for collaboration among credit providers to ensure that agriculture and rural communities have access to funding. The letter was sent to the American Bankers Association, a commercial banking trade and lobbying group that wants Congress to put limits on the Farm Credit System, or even eliminate it altogether.

Unfortunately, the people who would be hurt by such limitations are the member-borrowers throughout rural America who benefit from Farm Credit's presence in the marketplace.

But the agriculture sector does not support reduced competition, as the letter points out. From general farm organizations like the American Farm Bureau Federation and the National Farmers Union to specific commodity organizations including the National Cattlemen's Beef Association and the National Cotton

Council, the industry stepped forward in a united voice to speak up for Farm Credit.

The Farm Credit System exists because our country needs a reliable source of credit for agriculture. Some lenders transition in and out of the market when conditions shift, so Congress established Farm Credit as a network of privately owned cooperatives that would be responsive to local needs. In the process, Congress provided some benefits, such as certain tax exemptions that flow to member-borrowers as a result of Farm Credit's cooperative business structure.

The banking lobby has referred to Farm Credit as tax-subsidized, but Farm Credit's funding, federal regulator and insurance fund involve no federal dollars. The System also has strong capital and liquidity that enabled it to weather the recent recession, the worst economic downturn since the Great Depression. By comparison, in addition to enjoying its own tax benefits, the banking industry has access to federally subsidized deposit insurance and received direct government assistance during the recent financial crisis.

Congress has broadened Farm Credit's mission over the years, enabling the System to partner with the commercial

banking industry and diversify its loan portfolio. Today, in addition to making traditional loans to farmers and ranchers, Farm Credit extends credit to large agribusinesses and related entities, rural utilities and infrastructure, rural homeowners, and those who want a place in the country just because it's a great lifestyle.

Farm Credit has authority to serve the breadth of agriculture and rural America in order to be a competitive counterbalance in the marketplace and to have a diverse portfolio to help ensure its own safety and soundness. This benefits rural communities, and it's what prompted the 42 rural and ag groups to call for continued collaboration between Farm Credit and commercial banks in their letter.

As a Farm Credit borrower, it is important that you share your story with your elected officials. Members of Congress need to know that you support your Farm Credit association and that it is an important part of your local community. If public policy leaders only hear one side of the story, their perception could become reality, and the value that Farm Credit provides could be diminished.

Farm Credit has a great story to tell; and you, as a member-owner, are just the one to tell it.



Looking for 100 Good Ag Leaders

As part of its 2016 centennial celebrations, the Farm Credit System will honor 100 leaders who are changing the future of rural communities and agriculture for the better.

You can help to identify worthy leaders by nominating candidates for the honor. The Farm Credit 100 Fresh Perspectives search will begin in mid-July and conclude in December.

A panel of experts, including Farm Credit leaders and representatives from around the agriculture industry, will evaluate and select the top 100 honorees, who will be announced in March 2016.

Individuals may be nominated in one or more of these 10 categories:

- **Rural policy influence**
- **Beginning farmer or rancher achievement**
- **Entrepreneurship and innovation**
- **Leadership (over 21)**
- **Youth leadership (21 and under)**
- **Sustainable and natural resource conservation**
- **Financial stewardship**
- **Mentoring and volunteerism**
- **Rural education and community impact**
- **Rural and urban connection**

To nominate yourself or someone you know, identify which category best represents your nominee's area of influence. Then, go to FarmCredit100.com for entry materials. Submit a nomination form and brief essay by Dec. 18, 2015.

WILLIE STAATS INDUCTED INTO FARM CREDIT BANK OF TEXAS ACADEMY OF HONOR

Dr. William F. "Willie" Staats, former Farm Credit Bank of Texas (FCBT) director, was inducted into the FCBT Academy of Honor on April 9 at the bank's annual meeting. The award establishes a \$10,000 scholarship, which will be presented in his name to a student attending the university of his choice — Texas Lutheran University.

The Academy of Honor recognizes significant contributions and outstanding service in the field of agriculture or rural financing. Established in 1968, the Academy of Honor has inducted 57 individuals over the years.

Staats joined the bank board in 1997, serving as a board-appointed director and designated financial expert. Among his many roles, he was chairman of the bank's audit committee and vice chairman of the Farm Credit System Audit Committee.

"From the moment Willie joined the board, his presence elevated the status of the entire bank," FCBT Chairman Jimmy Dodson said during the presentation. "An academic with outstanding credentials in banking, he brought integrity, experience and a healthy dose of good humor to his role."

Staats is a professor emeritus of finance at Louisiana State University, where he held the Louisiana Bankers Association Chair of Banking and the Hermann Moyse Jr. Distinguished Professorship.

Prior to his career at LSU, Staats was senior economist, vice president and corporate secretary of the Federal Reserve Bank of Philadelphia. He was also the founder and board vice chairman of New Braunfels National Bank, and was named by the Federal Deposit Insurance Corporation to the board of the nation's first bridge bank.



Former FCBT Director Dr. Willie Staats, center, was the bank's 2015 Academy of Honor inductee. He's pictured here with the FCBT Board of Directors, who bestowed the honor.

DODSON AND LITTLE RE-ELECTED TO BANK BOARD

Farm Credit Bank of Texas Board Chairman Jimmy Dodson and Vice Chairman Lester Little were re-elected to three-year terms on the bank's board of directors, effective Jan. 1, 2015.



Jimmy Dodson

Dodson, who farms and operates a seed sales business near Robstown, Texas, was first elected to the board in 2003, and was elected chairman in January 2012. The bank's financial expert, he is a past chairman of the Texas AgFinance Board of Directors. Dodson is chairman of the Tenth District Farm Credit Council Board of Directors and serves on the national Farm Credit Council board. He is also a member of the Texas Agricultural Cooperative Council Board of Directors.



Lester Little

Little, who farms in Lavaca County and also offers custom-farming services, joined the board in 2009 and was elected vice chairman in January 2012. Previously, he was chairman of the Capital Farm Credit Board of Directors. Little chairs the bank's audit committee, and is a member of the Tenth District Farm Credit Council.

FCA Board Welcomes New and Familiar Faces

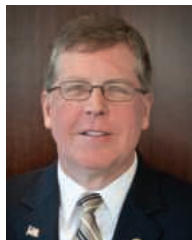
The Farm Credit Administration board has a new chairman and two new directors.



Kenneth Spearman

Kenneth Spearman was named FCA chief executive officer and board chairman in March. First appointed to the FCA board in 2009, he previously served on the AgFirst Farm Credit Bank board and was controller of a \$100 million citrus cooperative in Florida.

Joining the three-member board, also in March, were Jeffery Hall and Dallas Tonsager.



Jeffery Hall

Hall is a former legislative assistant to U.S. Sen. Mitch McConnell. Most recently, he was president of The Capstone Group, an association management and consulting firm that he co-founded in 2009. He was the state executive director for the USDA Farm Service Agency in Kentucky from 2001 to 2009, where he was responsible for farm program and farm loan program delivery and compliance.



Dallas Tonsager

Tonsager is a former FCA director and former USDA under secretary for rural development. He was a member of the FCA board from 2004 to 2009. He then served at USDA until 2013, where he expanded broadband communication in rural America and implemented other key elements of the American Recovery and Reinvestment Act. This spring, he also was named chairman of the Farm Credit System Insurance Corporation board.

The FCA is the independent federal agency that regulates the institutions in the Farm Credit System.

Two Texas Farm Credit District Lending Co-ops Merge

AgTexas Farm Credit and Great Plains Ag Credit merged on Jan. 1, 2015, to form one larger rural lending cooperative that is continuing with the AgTexas name.

Tim McDonald, former chief executive officer of Great Plains Ag Credit, was named CEO of the merged association. Mitchell Harris, former AgTexas CEO, retired Dec. 31, 2014, after 43 years of Farm Credit service. Dennis Anthony of Friona, Texas, is the board chairman.

Headquartered in Lubbock, AgTexas Farm Credit now serves 43 counties in north-central and West Texas. It has 13 branch

offices located in Amarillo, Brownfield, Burleson, Dimmitt, Dumas, Friona, Hillsboro, Levelland, Lubbock, Plainview, Ralls, Seminole and Stephenville.

The merger was approved by the Farm Credit Administration and by a stockholder vote last fall.

As a result of the merger, the Texas Farm Credit District now has 14 local lending co-ops, or associations, throughout a five-state territory.

District Patronage Totals \$232.7 Million

LOWERS BORROWING COSTS, RETURNS DOLLARS TO RURAL COMMUNITIES

Based on record net income and strong capital in 2014, Texas Farm Credit District cooperatives declared a total of \$232.7 million in patronage to their members.

This included \$76.4 million in cash that the Farm Credit Bank of Texas returned to 14 district associations and other stockholders, lowering their cost of funds and enabling them to pass the savings to their borrowers.

Patronage is one of the ways Farm Credit puts dollars to work in rural communities, going beyond its mission to provide reliable, competitive credit for agriculture.

As cooperatives, Farm Credit institutions pass along earnings to their members. That's a key difference between co-ops and investor-owned companies, which maximize profits in order to provide a return for investors. A customer-owned co-op distributes earnings in proportion to how much each member patronizes its services. These patronage payments provide a tangible indication of a co-op's financial health, keeping the members engaged in its performance and governance.

Farm Credit is proud to have you as a member-owner.

Bank, District Report Strong 2014 Results

2014 was another strong year for Farm Credit Bank of Texas and the Texas Farm Credit District — and the positive trend has continued in 2015.

Both the bank and district reported record net income in 2014. The bank's loan volume increased 12.6 percent during the year, reaching a record \$13.3 billion at year end. District loan volume increased 9.2 percent to a record \$19.4 billion. In addition, the bank returned nearly 70 percent of its 2014 earnings to its affiliated lending cooperatives and other stockholders through patronage and dividends.

In the quarter ended March 31, 2015, the bank reported \$52.1 million in net income, a 16.3 percent increase over the same period in 2014. The bank's loan volume totaled \$13.6 billion at the end of the quarter, compared with \$13.3 billion at Dec. 31, 2014. This reflects increases both in direct notes to the bank's affiliated lending cooperatives and other financing institutions, and in capital markets loans that provide capital and liquidity for food, agribusiness, energy and rural infrastructure companies. Credit quality

remained strong, with 98.9 percent of the bank's loans classified as acceptable or special mention.

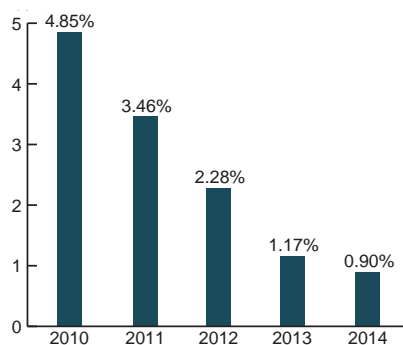
"Our first quarter results build on our record earnings in 2014," said Larry Doyle, FCBT chief executive officer. "The strong earnings and credit quality allow the bank to dedicate many of our resources to technology projects in order to provide our affiliated lending cooperatives with state-of-the-art tools to serve their borrowers."

Collectively, the district lenders reported \$106.3 million in net income for the first quarter of 2015, compared with \$106.2 million in the same period in 2014. District loan volume was \$19.7 billion at March 31, 2015, compared with \$19.3 billion at year-end 2014. Credit quality remained steady, with 98.6 percent of district loans classified as acceptable or special mention.

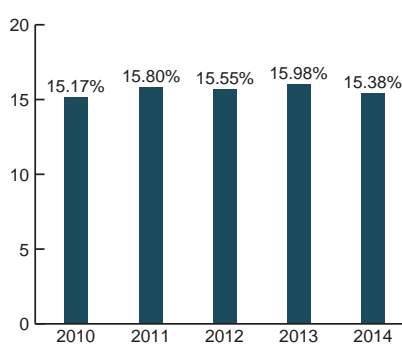
The Texas Farm Credit District is composed of the Farm Credit Bank of Texas and 14 rural financing cooperatives, or associations, in Alabama, Louisiana, Mississippi, New Mexico and Texas.

TEXAS DISTRICT FINANCIAL HIGHLIGHTS

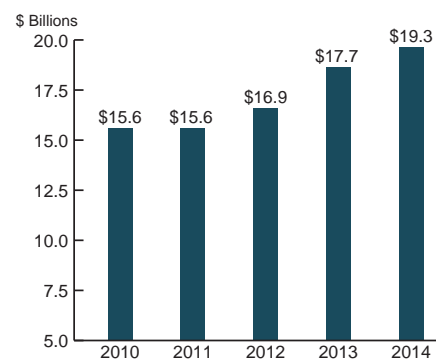
Nonaccrual Loans and Other
Property Owned to Total Loans
and Other Property Owned at Year End



Total Members' Equity to
Total Assets at Year End



Total Loans Outstanding
at Year End





Jacoby Feed and Seed anchors a diversified family business in Melvin, Texas. At the family café, below right, owner Jason Jacoby, in cowboy hat, and feed store manager Mike Garcia, standing in cap, visit with longtime Melvin farmers and custom harvesters R.L. and Carolyn Hargroves. Jacoby-raised beef and lamb supply both the café and the family's restaurant in Austin, below left.



Natalie Seeboth



Jim Lincoln



Jim Lincoln

Homegrown Success

From a small Texas town to Austin's hot restaurant scene, the Jacoby family is making a name in food and agriculture.

On a bluff overlooking the Colorado River in Austin, Texas, diners gather on a grassy lawn and take in the view while they wait for a table at Jacoby's Restaurant and Mercantile. As the evening shadows lengthen, the scene gets busy in this spot 3 miles from the Texas State Capitol.

In its first year in business, word about Jacoby's has spread quickly through magazines, food blogs and lists of the best new Austin restaurants. Guests come for the rural ambience and the comfort food, especially the staples and seasonal specials made with fresh local produce and Jacoby Brand dry-aged beef.

The country atmosphere isn't just for show at the restaurant, an extension of a family-run agricultural enterprise in the small town of Melvin.

"It is important to me that the servers tell our guests where the ranch is, what the family is about and where the beef is coming from," says Adam Jacoby, who grew up working at his family's ranch, feed business and café before coming to Austin to attend the University of Texas. "People have been so welcoming and have given us a chance to tell the Jacoby story. They have really embraced it."

ROOTED IN AGRICULTURE

About 150 miles to the west, near the geographic center of Texas, tall grain bins rise from Jacoby Feed and Seed on a

hillside in Melvin. Jason Jacoby, Adam's father, started the business in 1981 to store the grain he grew or bought from fellow farmers.

To meet the needs of the local community, Jason gradually expanded, adding a feed mill, feed store, café, gas station, mechanic shop, and construction and custom fertilizer businesses, plus a rail loading center 15 miles away in Brady. His family also produces wheat, hay, club lambs, meat goats and cattle.

Today, 50 people work at their complex in Melvin, which has a population of approximately 180.

"Way back in the early '80s, I figured out real quick that you can't hire and fire somebody just because things cycle," Jason says. "We depend on Mother Nature here, and she throws you different things. The ups and downs make it tough if you're not diversified."

Grains rattle in the elevator above the Feed and Seed office as Jason pulls up in his Kawasaki Mule, taking a break from a construction project up the hill. Driving around the complex, he explains how diversification started early.

"Back then, there was no one around here to clean seed for farmers, or oats for the horses at G. Rollie White Downs in Brady, so we put in a seed cleaner," he says. When fellow wheat farmers had a good crop, he also added vertical mixers, manufacturing



Natalie Seeboth



Christine Forrest



Natalie Seeboth

Adam Jacoby and the family opened Jacoby's Restaurant and Mercantile in Austin last summer, quickly gaining a following and extensive media attention. Weathered metal roofing, brick and other reclaimed materials from Melvin create an inviting country atmosphere in the city.

and selling feed. Over time, he and his wife, Kelli, built their brand and added on.

Today Jacoby Feed and Seed is best known for its show feeds, dedicating space on the company website to photos of youth livestock show winners with their sheep, goats and cattle.

The Jacobys' children, Adam, Holden, Reece and Dylan, also grew up stock-showing, along with working in the family businesses. Holden, now married, has his own cattle and helps with the family cow-calf operation, in addition to managing the Jacoby Rail Center. He finances his cattle business through Central Texas Farm Credit, where Jason has been a member since the 1980s because it's a local business with competitive rates.

Under a poster of a black Angus in his office at the Feed and Seed, Holden talks about how cattle and grains are central to the family businesses.

"We finish our cattle ourselves, and custom-make our own rations here," he says, explaining that the calves are fed out for up to six of the 11 months that it takes to go from ranch to plate. The meat is processed in other towns, dry-aged 21 to 28 days for the best flavor.

At Jacoby's Café, across from the Feed and Seed, the meat is a big part of the draw.

"All of the beef and lamb that we serve here or in Austin, we raised," Jason says. "It was born here, raised here and fed here. We know what it's been fed and how it's been treated from start to finish."

The only step they lack, he says, is processing — which brings up another way to diversify. Though still just an idea, a Jacoby processing plant would let the family age its beef longer and would help meet local demand, especially among sheep and goat producers, he says.

FROM FEED TO FOOD SERVICE

Jason seldom stops moving. When he grabs a burger at the café, he makes the rounds to talk about the weather, crop conditions and the livestock market with the other diners, many of whom are customers or fellow producers. Next, he visits with Holden about baling hay and getting ready for incoming cars at the rail center.

Begun in 2002 to give employees a place to eat lunch without driving to the next town, Jacoby's Café now attracts diners from around the region.

Adam Jacoby remembers how impressed his college buddies were with the meaty flavor of the burgers when they visited. After graduating, he moved home for a couple of years, remodeling the café to bring out the small-town charm and adding a bar and gift shop. Now old family photos line the burlap walls, and clothing with the Jacoby's logo is sold in the café shop, right by the door to the feed store.

"It just hooked me," Adam says. "I decided I loved what we were doing, I loved our story, and I wanted to replicate it. That's how the idea of Jacoby's Restaurant came to be."

He and his parents scouted restaurant locations across the state before discovering just the right site — a cinderblock industrial building east of downtown Austin, with stunning river views. They spent the next year and a half bringing a little of the country to the city.

Working with Austin designer Kris Swift, Adam transformed the building with materials from Melvin, including reclaimed brick from a building on the square, weathered metal roofing and barnwood. Old cattle panels fence the outdoor dining area, preserving the river view and breeze. Contemporary furnishings create an inviting blend of old and new.

Like the café that inspired it, the restaurant has a retail area, selling Jacoby Brand dry-aged beef alongside nostalgic Fenton hobnail glass, home goods and antlers from the ranch. Kris, a former finalist on HGTV's "Design Star," says Jacoby's Restaurant and Mercantile reflects the attention to detail and quality that the family brings to everything they do.

That's very apparent on the menu, each hand-embossed and stamped with the date, which features family recipes, café



Christine Forrest

1



Jim Lincoln

2



3

Jim Lincoln

1. Jason Jacoby holds a handful of Showman's Choice at the Jacoby Feed and Seed mill, well-known for its show feeds.

2. Jason, in cowboy hat, and sons, from left, Holden, Dylan and Reece operate the Melvin businesses. Employees who have been with them for decades are also like family.

3. At their farming and ranching operation, the family grows hay and wheat, and raises cattle, club lambs and meat goats.

4. At their rail center in Brady, the family ships out local crops and silica sand and brings in ingredients for the feed mill.

5. Family photos line Jacoby's Café in Melvin, which son Adam remodeled before opening the Austin restaurant.

6. In addition to managing the rail center, Holden helps run the family's cow-calf operation.

4



Jim Lincoln



5



Jim Lincoln

6



Jim Lincoln

Jason Jacoby has been a Central Texas Farm Credit member since the earliest days of the business. “We go way back,” he says. “Even the first properties that we bought back in the ’80s we financed through them. They’re local here, and they’re usually really competitive on their rates.”

favorites and seasonal specials highlighting vegetables from Austin farms and meat from the Melvin ranch.

One dish featuring Jacoby-raised lamb helped put the restaurant on the culinary map just six months after it had opened, winning the American Lamb Board’s regional Lamb Jam in Austin in February. Adam beams with excitement as he talks about advancing to the national competition in New York City this September.

“Lambs are close to my heart,” he says. “I love stock-showing. It taught me a lot about getting up early, staying up late, having the show be the finale, and working on being better next year.”

He uses the skills he honed showing and working in the family businesses when he visits with guests, who include both city-dwellers and rural Jacoby Feed and Seed customers.

“I’m happy to answer any question and talk as long as they like about agriculture,” he says. “People are definitely curious. They want to know that the animal was taken care of and fed the right way.”

Currently, about three calves a month and three lambs a week from the family ranch supply the two eateries. Adam envisions the Austin restaurant becoming an outlet for fellow farmers and ranchers from Melvin, as well, forming two community hubs that support each other.

“I’m happy that this is an extension of small-town Texas,” he says. “That ties in with Farm Credit and agriculture, because this wouldn’t be happening without agriculture. That’s the core of our story.” ■ CF

See more photos at findfarmcredit.com/seemore.

A DIVERSIFIED FAMILY BUSINESS

The Jacoby family has built a diversified and vertically integrated agricultural business in Melvin, Texas, and recently expanded into Austin.

“We’re in the service business,” Jason Jacoby explains. “It doesn’t matter if you’re selling someone a burger, a deer blind, a sack of corn, fertilizer or whatever. It’s how they feel. It’s doing what you say, being there when you say you will, doing your best to get someone out of a jam.”

FARM AND RANCH

The family grows hay and wheat, and raises club lambs, meat goats and black Angus cattle, custom-making their own finishing rations.

JACOBY FEED AND SEED

Established in 1981 to store grain, the business now includes a feed mill with 12 grain bins, a robotic pallet loader and 40,000 square feet of manufacturing space, producing about 60 types of feed that are sold in 18 states. Feed, fuel, and farming, ranching and hunting supplies are also sold at the family store in Melvin.

JACOBY’S CAFÉ, MELVIN

What started in 2002 as a convenience store and small eatery for employees now attracts diners from miles around. The lamb and hand-cut, dry-aged beef come from the family ranch.

JACOBY’S RESTAURANT AND MERCANTILE, AUSTIN

In 2014, Jason and son Adam opened an upscale restaurant with a comfortable country atmosphere in the capital city. The menu emphasizes local agriculture and includes Jacoby-raised lamb and beef and family recipes such as strawberry cake.

JACOBY RAIL CENTER

In 2011, the family built a rail spur and a loading center in Brady, 15 miles from Melvin, where they ship out grain and canola seed grown by local farmers and bring in feed ingredients. They also load locally mined silica sand, used in hydraulic fracturing, for five sand companies.

MECHANIC SHOP

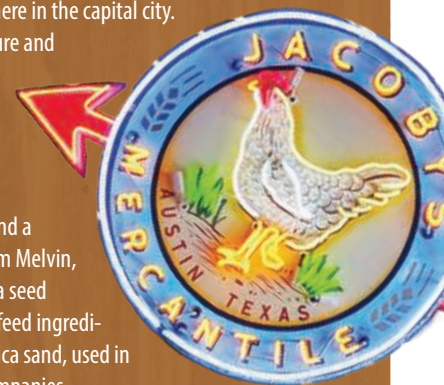
The shop maintains Jacoby equipment such as trucks that deliver bulk fertilizer, feed and deer corn, and offers vehicle maintenance and roadside or field assistance for local customers.

FERTILIZER AND CONSTRUCTION SERVICES

The family built a fertilizer barn in 2012 to provide custom fertilizer mixing and application for local farmers, and also offers land-clearing, stock tank construction and other services.

FUTURE PLANS

The Jacobys are considering building a meat-processing plant to control costs, cuts and labeling; to dry-age beef for longer periods; and to meet local demand. They have also discussed building a Melvin welcome center, where they could inform visitors about farming, livestock production and feed.



Christine Forrest



THE BACKING OF A GOOD LENDER

For 52 years, O.H. Price has remained a Capital Farm Credit customer.

Longtime farmer O.H. Price has a few words of wisdom for beginning farmers and ranchers.

“My advice to young people getting into agriculture is to get a good lender that will back you,” he says. “I could never have what I have today if it wasn’t for the backing of Farm Credit.”

At age 93, the Pampa, Texas, hay producer offers his recommendation based upon 52 years of experience financing with the same lender, Capital Farm Credit, which has seen him through drought, storms and economic downturns.

Tough Times

Price recalls a time when credit was not so readily available.

Born in 1921, he grew up on a 140-acre farm in the Missouri Ozarks. While the family farm was considered sizable, only six acres were tilled, because the remaining ground was covered in timber or rocks. Plowing the land at the rate of one acre a

day with a horse-drawn one-bottom plow was hard work.

“During the Great Depression, I don’t know how people in town got food. On the farm we didn’t have much,” he says, “but at least we had a milk cow and some chickens and pigs and a garden. We could grow our own food.”

Toward the end of the Depression, Price worked as a Civilian Conservation Corps surveyor in Iowa, terracing erodible farmland. He returned to high school before joining the Army and serving as an aircraft mechanic during World War II.

Afterward, he moved to Chama, N.M., and eventually landed in Pampa in 1951. There, at age 30, he got a job as a truck driver — a vocation that he continued for 40 years.

To build a better life for his wife and five children, he turned to farming in 1961. Starting as a custom hay cutter, he rented 100 acres of land and transitioned into growing and selling hay to local ranchers,

while he built up his land and equipment inventory.

“I started with a \$300 H Farmall tractor, a plow, a mower and two or three other pieces of equipment that I borrowed,” he says.

A Faithful Patron

At first, a local bank financed Price’s agricultural startup, but in 1963, he turned to Canadian Production Credit Association (PCA) — now known as Capital Farm Credit — for his operating credit. He has been a faithful patron of the lender’s Pampa branch office ever since.

“You can’t beat the deal they gave me,” he says. “Where (else) can you borrow money and get a dividend? I couldn’t find loan terms like theirs anywhere.”

“We’ve enjoyed watching Mr. Price expand his operation over the years,” says Kim Ballard, Capital Farm Credit customer relationship specialist, who has worked with him for 25 years. “After he’d pay off an operating loan, he’d take his profits and purchase another piece of land.”

Price says he steadily built his operation by controlling his expenses and setting money aside. Through it all, he’s seen his share of difficulties, such as the marginal farm economy of the 1980s. However, the income he earned by putting much of his land into the Conservation Reserve Program helped him to ride out the tough times. During the recent prolonged drought, he made ends meet by not growing anything at all — a strategy made possible by his lifelong financial diligence.

Cutting Back

Predictably, Price has reduced his farming operations in recent years. Now he grows red-top cane hay on only a fraction of his property, while his son and grandson pasture cattle on the remaining land.

Thankful for what he has and for Capital’s continued support, Price still stops by the lender’s Pampa office once a month.

“Mr. Price is like part of the family,” says Ballard. “But that’s how it is in Farm Credit. It’s never that stereotypical banking relationship.” ■ RG

BLUEBERRY BOUNTY

Great Southern Farms
Picks a Winning Crop



Stories abound about farmers who have found ways to overcome hardship when weather or markets deal them a blow. One such story involves Mississippi farmer Malcolm Edwards, who owns and operates Great Southern Farms, a bustling blueberry business near Richton, with his son, Jeremy.

After experiencing problems with his row crops in the 1980s, Malcolm got into blueberries in 1990, starting small and gradually increasing his acreage over the years. Today, the operation can boast success, growing 1 million pounds of blueberries that are marketed all over North America.

At the heart of the farm's success is the enthusiasm and hard work of the Edwards family.

Nearly every family member pitches in, all the while having a good time together. For example, Jeremy's wife, Jennifer, works in the office. Malcolm's younger son, Justin, recently joined in the family farm, and Justin's wife, Wendy, works in the packing house monitoring quality control and scheduling employees.

Growing a Blueberry Business

Malcolm was overjoyed when, in 2004, Jeremy joined him and his wife, Evia, on the farm. In 2008 they built their own packing facility, and continually added acreage over the next several years. By 2014 they achieved their current 130 acres of blueberries — and the rest, well, is history.

In addition to growing and packing their own crop, Great Southern Farms packs 500,000 to 750,000 pounds of blueberries grown by other farmers. For the past several years, the farm has supplied fresh berries to Kroger, Winn-Dixie and Walmart. This year, Malcolm proudly reports that Winn-Dixie



The Edwards family, clockwise from bottom left: Tanner, Andrew, Jennifer, Jeremy, Leslie Sanford, Evia, Malcolm, Justin, Wendy and Audri Anna

In addition to growing and packing their own crop, Great Southern Farms packs 500,000 to 750,000 pounds of blueberries grown by other farmers.



is going to interview Jeremy and do in-store promotional events featuring the farm. Their fresh berries are sold as far away as New York and Chicago. Their frozen berries go mostly to the West Coast, but are also in demand on the East Coast and in Canada.

A born innovator, Malcolm keeps coming up with fresh ideas for the operation. Early on, he recognized the growing interest in blueberries as a superfood, and increased his acreage accordingly.

"The family *tried* to put me out to pasture," he says, chuckling. "But I need to keep busy. I really want to grow our blueberry business. With increased blueberry acreage all over the U.S., even though we

are a large grower by Mississippi standards, we are small compared to nationwide."

But Malcolm is also quick to say that he always runs ideas by his firstborn son and partner.

"Jeremy and I, as partners *and* family members, balance each other out well," says Malcolm. "I'm the kind of person who wants to jump into the deep end, while Jeremy is more cautious, and says, 'Wait, let's test the waters first.'"

Patience, Pesky Birds and Frost

Growing blueberries is not without its hardships. In the beginning, patience is the virtue of the day — although relatively easy to grow, blueberry bushes are not fully



Jeremy Edwards inside the packing house



During picking season, the farm has about 50 workers in the field and up to 45 people working in the packing house.



"We strive to ensure that the customer gets the very best. Blueberries are not cheap, and we want people who pay for them to get a good product."

– Malcolm Edwards

mature until they are 6 years old, a long wait for the farmer to see his investment bear fruit.

Harvest typically begins in late April with varieties of Southern Highbush, followed by Rabbiteye, which is harvested from late May through mid-July. According to Malcolm, Southern Highbush berries are more difficult to grow than the later Rabbiteye, although they can be rewarding due to early market pricing.

One major problem is the cedar waxwings, migratory birds that pass through Richton in late April to early May and stop at the farm to feast on the ripening berries.

"We have to set up gas cannons to scare off the birds," Malcolm explains. "We often use a loud-speaker device that emits recordings of waxwings in distress. We also spray the berries with grape extract like that used in grape-flavored products, which the birds do not like."

Frost can be a big problem too. To combat this, they use eight large wind machines with huge helicopter-like blades to draw down the warmer air that resides in the

frost's inversion layer and blow it onto the plants, enabling them to raise the temperature at least a crucial three to four degrees.

The Packing House and the Office

Inside the packing house is state-of-the-art machinery for sorting and packing. Berries are dumped at the beginning of the packing line and conveyed to a wind blower, which blows out light blueberries, and leaves and other foreign matter. Next, the blueberries go through the color sorter and soft sorter, to remove immature and soft fruit.

Finally, human workers on the "fresh line," as Malcolm calls it, carefully inspect the berries, removing green or damaged fruit, leaving only the best. Once the blueberries have been inspected, they continue to the hopper/filler, where they are automatically measured into containers.

"We strive to ensure that the customer gets the very best," says Malcolm. "Blueberries are not cheap, and we want people who pay for them to get a good product."



Berries ripening on the bush

Meanwhile, in the office, Jennifer is hard at work doing the business housekeeping, which includes using social media. Friendly in person, she has an equally engaging voice on Facebook, where she lets customers know when produce is available, promotes blueberry health benefits and posts recipes — including one for an intriguing blueberry soup (see sidebar).

Six Years and Counting With Southern AgCredit

Sometimes serendipity plays a role in finding financing.

Through his service with a county soil and water conservation district, Southern AgCredit's Gary Blair happened to become acquainted with some Edwards family relatives — and when the family was seeking financing for recreational timberland property, the relatives referred them to Blair.

"Gary Blair is a super guy," reports Jeremy, "and always ready to help."

"They made the loan process easy for us," Malcolm adds. "And we were well-pleased with the good interest rate."

Blair, vice president and branch/relationship manager in the co-op's Brookhaven office, acknowledges that it has been a great relationship for the past six years.

"This is a true family operation where they all work really hard, and are very busy, being as diversified as they are," he says.

It helps that they all seem to have boundless energy. In addition to managing Great Southern Farms, Malcolm, Jeremy and Justin own a pavement specialty business that contracts with departments of transportation in Mississippi, Louisiana and Alabama. Malcolm also owns four poultry broiler houses and raises beef cattle. His daughter, Robin, and her husband, Dustin, help manage the poultry and cattle operations.

Loving Blueberries, Enjoying Family

The Edwards family just might be the biggest fans of their blueberries, and their favorite recipes for the fruit might surprise you.

Malcolm, who freely admits that he enjoys ice cream every evening, likes to top the dessert with frozen blueberries and sugared strawberries.

"My family's favorite recipe is to pick them right off the bush," Jeremy says, laughing.

Jennifer chimes in: "Yes, at our house, we usually eat them all before they make it into any recipe!"

Finally, the recipe for a happy family can be summed up in a few simple words from Malcolm.

"It's a family farm," he says. "We enjoy working together and keeping God first in our lives." ■ TJ

For recipes, health benefits and more information from Jennifer Edwards, visit www.facebook.com/greatsouthernfarms.



Chilled Blueberry Soup

This blueberry-packed treat is refreshing, creamy and not too sweet.

4 cups fresh blueberries

1 cup orange juice

1/2 cup sugar

1/4 tsp. ground cinnamon

1/8 tsp. salt

1 Tbsp. fresh lemon juice

1 pint half-and-half

Garnish: mint sprigs

Bring first five ingredients to a boil in a saucepan over medium-high heat, stirring often. Remove from heat, and slightly cool.

Process blueberry mixture and lemon juice in a blender or food processor until smooth, stopping to scrape down the sides. Cover and chill until ready to serve.

Stir in half-and-half just before serving. Garnish, if desired.

Note: For a creamier soup, add a dollop of plain yogurt to each serving.



A Legacy of **LAND** **OWNERSHIP**

Louisiana Farmer Antwain Downs honors the past while planning for the future.

Building on a legacy started by his great-grandfather just after the Civil War, fourth-generation Louisiana farmer Antwain Downs intends to leave an even stronger legacy for the next generation.

Nine years ago, Downs retired from a career at a local paper mill, and started farming full time. Since then, he's been expanding his farmland as opportunities have come his way. But he is quick to give credit to his ancestor for starting the family farm, located near Bastrop, in north-eastern Louisiana.

"If he hadn't bought the land in 1872, I wouldn't have had land to start farming on," says Downs, who has farmed part time for nearly three decades, even while working off the farm.

He has expanded the original acreage, the first generation of his family to do so, to its current 550 acres. And while he and wife, Patricia, have only one child, a daughter who works as a business analyst, they also have grandchildren, who someday might be interested in taking over the property.

"Even if the next generation doesn't want to farm, they can rent it for the income, or if they do want to farm, they'll have

something to start with," Downs explains.

Improving the Land

Expanding the farm hasn't always been easy. Much of the acreage that Downs has purchased needed improvement before it could deliver the yields he wanted, and that required hard work, commitment and patience. Today, most of his land is precision-leveled and irrigated.

To manage and work the farm, Downs relies on one full-time and several seasonal employees. Patricia, a retired registered nurse, helps with the books and also serves as a respected sounding board.

Over the years, Downs has shifted his focus from cotton, his original crop, to today's rotation of corn, wheat and soybeans.

"Around 2007, we started to change over to grain, when cotton prices got low," he says. "The transition wasn't hard, but the biggest problem was where to store the grain and how to transport it."

Since then, he's found a strong ally in a local cooperative, which stores and markets his grain, and has built his own on-farm storage bins. To manage the new crops and minimize expenses, he also has



Patty Stewart Photography

Antwain Downs

"I learned from the school of hard knocks. If I can make it easier for other farmers in my situation by sharing my experiences, then I want to help."

— *Antwain Downs*

purchased harvesting equipment, trucks and trailers in partnership with two neighboring farmers.

Cooperating With Other Farmers

Cooperating with other farmers is important to Downs. He is a founding member and treasurer of the Morehouse Black Farmers and Landowners Association, and is also a member of the National Black Growers Council.

"I learned from the school of hard knocks," he says. "If I can make it easier for other farmers in my situation by sharing my experiences, then I want to help."

Downs also credits the Extension agents from Southern University and Louisiana State University AgCenter for helping him develop the farm plan that has brought him to his current success.

Always looking to the future, Downs recognized last year that interest rates would likely rise and that his current loan structure put him at financial risk. On the recommendation of his local commercial banker, he refinanced 240 acres of land with Louisiana Land Bank, locking in a 15-year interest rate.

"You get to know your banker," Downs says, "and I know he wants to see me do well. I didn't move all my business to Farm Credit, but I'm looking forward to working with them."

Louisiana Land Bank appreciates the opportunity to work with Downs.

"We look forward to helping Mr. Downs grow his business and reach his goals," says his loan officer, Land Bank Assistant Vice President Jarrod Sellar. ■ KM

Farmers Helping Farmers

National Black Growers Council Focuses on Education



Isaac Bennett

Participants at an NBGC 2014 model farm tour check out a cotton crop at Bridgeforth Farms near Tanner, Ala.

Sometimes the best source of help and information for farmers is other farmers.

That's essentially the philosophy of the National Black Growers Council (NBGC), a nonprofit organization that advocates for the best interests of African-American farmers locally, statewide and nationally.

And that's why Antwain Downs is gladly helping to coordinate an on-farm demonstration program in his community of Bastrop, La. Hosted by the Morehouse Black Farmers and Landowners Association, which he co-founded, the July 24 field day will be part of the council's 2015 Model Farm Series.

"Our mission is to help black row crop farmers become more efficient, productive and sustainable," says Leigh Allen, NBGC executive director. "One way our members do that is by networking and sharing their knowledge and experience through workshops, on-farm demonstrations and other educational forums."

Allen notes that some members have formed business partnerships with each other. In addition, the council has established relationships with agricultural businesses such as Farm Credit, "because we all contribute to the global food supply."

"The model farm program is an excellent venue for studying new technology and production methods, and Farm Credit is pleased to lend its support to the program," says Isaac Bennett, Farm Credit Bank of Texas senior vice president of capital markets. "We are eager to assist the NBGC in helping its members excel."

Model farm field days are scheduled to be held in Alabama, Louisiana, Mississippi, Arkansas, Florida and Georgia this year.

A secondary goal of the NBGC is to teach young men and women about the virtues of farming, according to Allen. Census data show a 9 percent increase in the number of African-American agricultural producers from 2007 to 2012. Still, the NBGC is concerned about attracting, mentoring and training the next generation of full-time professional black farmers, as well as educating youth about career opportunities in the agricultural industry.

Established in 2010 to represent the unique needs of full-time black farmers, the council's current members are responsible for farming more than 100,000 acres of land in 11 southern states, from Texas to Virginia.

For more information, please visit www.nationalblackgrowerscouncil.com.

Change of Scene, Change of Plans

"I feel real good about what we've done here. From time to time it's stressful, but there's nothing like getting up in the mornings and looking out over everything."
— Larry Young

For a Texas couple, a move from the city to the country included an unexpected venture into the poultry business.

When Larry Young decided to retire to rural Texas in 1998, he had a clear, specific vision in his head. Idyllic images of cattle, horses and miles of white pipe fence filled Larry's dreams. To his wife, Sharon, however, the idea of leaving their home in suburban Dallas seemed like a remake of "Green Acres."

"I'd fantasized about it and dreamed about it, but until you're in it, you have no idea what you're getting into," Larry says with a hearty laugh. "It's a lot different from what you dreamed."

And he should know.

Today, 17 years after settling in northeast Texas, cattle and a few horses may dot the view from the couple's kitchen table, but Larry is a full-fledged poultry farmer who jokingly says if he's learned anything, it's not to buy white pipe fence.

"You're always painting it," he quips.

The 12-house diversified poultry operation that Larry runs today is the achievement of a persistent, veteran businessman. Prior to seeing the ranch they now own outside Winnsboro, Texas, the 74-year-old former luxury



Sharon and Larry Young at home on the farm

homebuilder had no idea what a poultry house looked like. But for a man who began his own chain of laundromats at age 22, buying a property with existing poultry houses just provided another challenge to meet.

"This is pleasing work," Larry says. "I get a lot of satisfaction out of working 10- to 12-hour days here."

Increasing the Flock

Larry jumped headfirst into the poultry business from the start, and while it wasn't part of his plan, he says it's been a great foundation for his ag operation.

"The poultry business has been the provider for all of this," he says.

After acquiring their homestead and the adjoining eight poultry houses, Larry began growing broilers for Pilgrim's, the nation's largest supplier of chicken, which at the time was headquartered in nearby Pittsburg, Texas.

Three years in, he was looking to make a change to his operation and sold the houses to a pair of brothers. When the two wanted to sell in 2004, Larry and Sharon both knew they didn't want anyone else to have the houses, and quickly bought them back.

At the time, AgriLand Farm Credit, now Texas Farm Credit, offered a transferable note, so Larry took on the loan. After being back in the business for a few years, the Farm Credit lender approached him about purchasing a nearby farm that was going into foreclosure. The property had four 500-foot poultry houses, which would allow him to double the size of his poultry operation.

However, Pilgrim's would only allow each grower to have one farm. After giving management a tour of his existing houses and exhibiting some of his signature persistence, Larry became one of Pilgrim's first growers to have multiple farms.

"When I get something in my mind, like buying a ranch, it doesn't go away. I keep pushing it and pushing it," Larry says.

Today, he produces an average of four to five flocks a year. Broilers are fully grown for slaughter at five to seven weeks. He normally has about 14 to 21 days between flocks, which allows him to prepare the houses for new chicks.

Cattle and hay have also been worthwhile enterprises for the Youngs, but poultry has enabled Larry to diversify his ranch even more, selling excess chicken litter as fertilizer, which is scraped out of the houses in

between flocks. Each house can produce 100 tons of fertilizer annually.

"It's gotten to be very lucrative," he says. "It's super good fertilizer — cheaper than commercial fertilizer and lasts longer."

Adapting to Country Life

While Sharon begged not to move to the ranch in the beginning, she says her change in perspective has been spiritual.

"This was Larry's dream. I bawled and squalled the whole way here," she says. "I had everything I wanted — the job, the house, the neighborhood, the church. It was all there in the city. But I feel God wanted something different for me, because there, it was all about me. He wanted me to see what He created, instead of just what man created."

An animal lover, Sharon quickly embraced the livestock and wildlife that country living had to offer. She garnered a reputation as a caretaker, and neighbors from all around have brought abandoned and orphaned animals for her to nurse back to health.

While photos of the couple's seven grandkids and five great-grandkids can be found around the house, framed photographs of her beloved pets — including



In addition to Larry's chicken and cattle ventures, the Youngs' farm is also home to Sharon's donkeys and goats.



bottle-raised calves and deer — decorate the home as well.

"Since we've been here, we've had everything," she says, adding rescue donkeys, stray dogs and adopted cats to the list.

"When you're living in the city during a drought, you're concerned about how to keep your yard green," she says. "In the country, people are losing their livelihoods, animals are starving, and hay gets so high people can't afford it. It's been an education."

The Right Mindset for a New Business

One to give credit where it's due, Larry recognizes Pilgrim's for helping ease him into the poultry business, and acknowledges that Farm Credit has been a valued partner.

"They're the reason we have the second place," Larry says of his lender. "Texas Farm Credit has been very helpful and good to me. From the beginning, they've always had a real interest in what I'm doing. They'll listen to anything that I want to say about how to evaluate my business, and I appreciate that."

Kody Cox, branch manager in the lending co-op's Sulphur Springs office, is the

Youngs' current loan officer. He financed several herds of cattle for the couple, and says he appreciates the approach that Larry brings to his business.

"For people who are new to this type of agriculture, I'll say that they've got to come into it with the right mindset like Larry did," Cox says. "As the integrator, Pilgrim's will supply a grower with birds, feed and everything they'll need. But you've still got to come into it understanding it takes a lot of work and financial management to make the operation a success. You can't come into it thinking it's all just going to take care of itself."

Even though Larry didn't think he would spend his retirement in long days of physical labor, and really didn't expect to launch a new career, neither of the Youngs would change a thing about the latest chapter of their lives in the country.

"I feel real good about what we've done here," he says. "From time to time it's stressful, but there's nothing like getting up in the mornings and looking out over everything."

"It's so peaceful, and there is nothing like it in the city." ■ SH



SPEAKING UP FOR AGRICULTURE

The agricultural sector has a whole new generation of fans — people who are speaking up for an industry they believe in and a way of life they love.

Through social media, the Internet and other options, they are reaching out to teach consumers how their food and fiber are produced.

Landscapes introduces you to two Farm Credit customers who are sharing their ag stories with non-agricultural audiences. While neither one grew up on a full-time farm or ranch, they got there as quickly as they could, and now they are proud to call themselves “agvocates.”



Jay Hill

Face of Farming

Southern New Mexico farmer Jay Hill is seldom without his mobile phone, even when he's cutting hay and feeding cattle. If he's not posting photos on Instagram of the day's onion harvest, he may be Facebooking with a food blogger or fielding calls from Fortune magazine or The New York Times.

The New York Times?

Yes. Since being named one of the Five Faces of Agriculture for 2014-15 by the U.S. Farmers and Ranchers Alliance (USFRA) last November, the 31-year-old Hill has become a very public advocate for agriculture. Reporters, food activists and farming enthusiasts all over the country now follow him on social media as he tells how food is produced at his family's Hill Farms outside Mesilla Park, N.M.

“Our role (as USFRA spokesmen) is to show the general public what we do and to share how we do it responsibly,” says Hill, who sees his job as helping to bridge the knowledge gap between his farm and the consumer's fork.

The Faces of Farming and Ranching program is designed to help put real faces on agriculture. It does this by selecting five outstanding farmers and ranchers every year who are proud of what they do and are actively involved in sharing their stories with the public and on social media.

A Farmer by Choice

Hill is particularly proud that even though he didn't grow up on a full-time farm, he chose to become a farmer.

“My whole ag career started in a sandbox behind our house,” Hill says of the 10 acres where his family grew alfalfa. “I enjoyed watching all the farmers around us, and I was interested in the agricultural lifestyle.”

He pushed his dad, Jim, who was raised on a farm in Tennessee, to purchase more land, and 16 years ago they planted their first vegetable crops together when Hill was just 15.

After graduating from New Mexico State University in 2008, he took over management of the farm, and in 2010 he turned to Ag New Mexico Farm Credit for financing to expand the operation.

“They're willing to step outside the box to help a young person,” he says of the lender.

Today, Hill partners with his dad on their 750-acre farm, producing green and red chile, onions, lettuce, pecans, pinto beans, corn and hay, with help from his brother, nephew and seven employees. In addition, he

“You have to be willing to put yourself out there to build trust with consumers.” – Jay Hill

Darren Phillips



Daren Phillips

Jay Hill, right, reviews harvest plans with his nephew Kaleb Rush, who works part time at Hill Farms.

runs a cow-calf herd, and he and his wife, Katie, a dental hygienist, are building a farm store where they'll retail fresh produce.

A Winning Video

It was an old college friend, now "agvocating" in Illinois, who pestered Hill to enter the Faces of Agriculture competition last fall. Hill submitted an unscripted video of himself speaking about his love of farming and his ideas for educating consumers about their food sources, and was chosen from a field of hundreds to be one of the final five spokespeople.

Since going through the USFRA's intensive speaker training program, Hill has spoken at conferences, stepped up his presence on social media, where he has more than 2,000 followers, and has talked to numerous members of the media.

Convinced that farmers must do their part to assure consumers that they are growing a healthy product, he invites reporters to visit his farm, an offer a food blogger recently accepted.

"I tell them I'll even pick them up at the airport," he says.

Photos Tell the Story

An avid photographer, he posts images and video of his farm activities on Instagram, Facebook, YouTube and Twitter, often accompanied by commentary and relevant facts. Photos detailing his veterinarian's efforts to save a baby calf during a difficult delivery brought a heartfelt response from followers, while a stark photo of a brewing hail storm on the first day of onion harvest illustrated how his livelihood is at the mercy of the weather.

"With my camera, I'm showing on a day-to-day basis what I do on the farm," Hill says. "I find the more I talk to people and listen, the more they listen to me." He's also received less negative feedback from critics since he started posting more farm photos.

"It's scary to give people the tools to get in your personal space," he admits, "but it's so necessary. You have to be willing to put yourself out there to build trust with consumers.

"We have to be able to sit in the hot seat and answer the tough questions." ■ JH

The USFRA is made up of more than 80 farmer- and rancher-led organizations and agricultural partners, including Farm Credit. It works to engage in dialogue with consumers about how today's food is grown and raised. For more information, visit www.fooddialogues.com.

Advocate for Beef

Miles and miles of Texas stretch between the state's major cities and the Trans-Pecos region, where Cattlemen's Beef Promotion and Research Board member Janna Stubbs and her husband, Andy, ranch.

But when the cattle industry calls, distance doesn't keep Stubbs from hitting the road or catching a plane in Midland-Odessa or El Paso, about three hours away from their Far West Texas home.

Whether it's a Beef Board meeting in Denver or a beef cooking demonstration at an El Paso supermarket, Stubbs will be there, her sunny smile lighting the room.

For the past decade, she has been volunteering her time and talent as a beef advocate at the local, state and national levels.

"The producer him- or herself sometimes is not going to take the time to reach out to the consumer or the other sectors that impact their livelihood because of their busy lifestyle in agriculture," she explains. "I feel that I'm filling a need by being the voice for our ranch and others in the cattle business."

Dreams of Ranch Living

But beef hasn't always been a focal point in Stubbs' life.

Growing up in a rural community south of Fort Worth, Texas, "with some chickens and show heifers," Stubbs says she dreamed of one day living on a Texas ranch. After earning her bachelor's degree in agricultural business and a master's in public administration from Sul Ross State University, she worked for the university. It was there, in Alpine, Texas, in the heart of Big Bend ranching country, that Stubbs met Andy and found herself living her dream.

"I feel guilty because I didn't grow up in ranching — I married into it, and I have a deep respect for my husband's family for living the American dream in agriculture," she says.

After their marriage in 2002, Stubbs got involved with the West of the Pecos Cattlewomen.

"At first, I enjoyed the social aspect," she recalls, "but then I wanted to do more to help promote our product and educate consumers."

Stubbs became active with both the state and national cattlemen's associations, serving a two-year term as president of the Texas CattleWomen, which named her 2012 Texas CattleWoman of the Year, and chairing the American National CattleWomen's consumer education and promotion committee.

"You may not want others telling your story, because it might not be the right story." – Janna Stubbs

Janna Stubbs

Ashley Wood

Ashley Wood



The Stubbs family ranches in the wide-open country of Far West Texas.

In 2011, she trained to be a conversation leader for the U.S. Farmers and Ranchers Alliance. She also was selected to

attend the prestigious Young Cattlemen's Conference, a 10-day beef industry tour and leadership training for 42 young men and women, sponsored by the National Cattlemen's Beef Association.

A New Goal

"That program opened my eyes to the various segments within the beef industry and the impact that international trade has on our livelihood," Stubbs says. It also presented her with a new goal — to serve on the Beef Board.

"I felt the best place for me to contribute my efforts was on the Cattlemen's Beef Board, helping to manage the check-off dollars that are used to promote our commodity and help producers," she says.

Last year, U.S. Agriculture Secretary Thomas Vilsack appointed her to a three-year term on the Beef Board, which

represents all producers and importers. She is currently vice chair of the board's market research working group

and serves on its Freedom to Operate Committee, which oversees one of the board's programs, the Beef Quality Assurance Program.

Closer to home, Stubbs, who previously owned a massage therapy business and is now training to become a general appraiser, is frequently on the go, promoting beef and advocating for cattle producers.

Through Texas CattleWomen, she attends beef product demonstrations, handing out samples of beef and teaching people how to prepare it. But she says you don't have to offer free samples in order to engage consumers.

"If someone is looking at the meat counter in the grocery store, you can initiate a conversation," Stubbs says. "If the person is uncertain about how to cook a particular cut, offer some advice. You wouldn't believe

how many people are afraid to cook a steak or don't know how," she reports.

Running for Beef

Since 2009, she's been a member of the Texas beef running team, which runs in races across the state, wearing bright red Beef Check-Off T-shirts.

"It's a great conversation opener to talk about the heart-healthy benefits of eating lean beef with other runners," she says.

"Any amount of positive effort that a producer can give to promote their product is worthy," says Stubbs. Besides, she adds, "you may not want others telling your story, because it might not be the right story."

Personally, she loves to tell people about the Stubbs family's cow-calf operation near Alpine that was financed by Capital Farm Credit, and how she and Andy also raise cattle on leased country in southern Brewster County.

"I'm really proud of what my husband and I do, and so I just want to tell our story," she says. ■ JH

VOICE ON THE HILL

IF YOU'RE INVOLVED IN THE COTTON INDUSTRY, REST ASSURED THAT ALABAMA'S REECE LANGLEY IS WORKING FOR YOU ON CAPITOL HILL.

As a young man working on his family's Athens, Ala., row-crop farm, Reece Langley could not have envisioned the path his life would take to become a voice for agriculture in the nation's capital.

But an opportune college internship in Washington, D.C., changed the trajectory for this Auburn University agribusiness student's future career. That three-month stint with the U.S. House Agriculture Committee gave him a peek into the world of agricultural policy, whetting his appetite to learn more — and devote his career to representing farmers' interests on Capitol Hill.

After college, Langley returned home to farm and got involved with local agricultural organizations. Through the Alabama Farmers Cooperative, he took a management training program that focused on professional development, industry leadership and organizational involvement. Eventually, as a result of contacts and relationships with the Alabama Farmers Federation, he was offered an opportunity to work for U.S. Rep. Terry Everett of Alabama, and in 2001, he joined Everett's Washington staff as an agriculture legislative assistant.

"Congress was starting work on the 2002 farm bill, and I had the opportunity to be there for three years, involved in its development, passage and implementation," Langley says.

Langley didn't expect to stay in Washington long, but enjoying the work and the environment, he decided to shift his focus from policymaking to advocacy. In 2005, he joined the USA Rice Federation as vice president of government affairs, and during almost a decade there, he worked on both the 2008 and the 2014 farm bills.

Reece Langley, his wife, Kerri, and son, Samuel, reside in Alexandria, Va., where they are active members of First Baptist Church of Alexandria.

Erin J. Rexroth

Then last fall, Langley — an Alabama Farm Credit customer, who maintains farming interests in his home community — was named vice president of Washington operations for the National Cotton Council of America, becoming the lead lobbyist for the largest cotton trade organization in the country.

FARM BILL CHALLENGES INCREASE

Having helped usher three farm bills through Congress, Langley has witnessed firsthand the challenges of advocating for agriculture.

“With the 2002 bill, we had a budget surplus, so the debate was focused more on using the resources most effectively to create an adequate safety net for agriculture,” Langley says. “In 2008, we felt more impact from the constant turnover in Congress, which required that we do a lot of educating. The budget picture also had changed, bringing more attention to how the farm bill would affect the federal budget.

“With the 2014 farm bill, there were fierce attacks on farm policy by groups that, though outside of agriculture, had the ear of Congress,” he says. “That, coupled with budget pressure, helped contribute to the biggest policy change the farm bill has seen since the late 1990s.”



Reece Langley, left and Wally Sartell, past chairman of the National Cotton Council, head to a meeting in the Capitol.

Courtesy of National Cotton Council

GROWING NEED TO EDUCATE CONGRESS

Over his 14 years in and around the Beltway, Langley has seen a definite shift in agricultural literacy among policymakers — one that cannot be ignored by the industry.

“Just look at the makeup of Congress,” he says. “Turnover is more and more significant, with shorter tenure. With each election, we

see more freshman members and new staff that we have the opportunity to help educate about agriculture, the need for agricultural policy, and its importance to the economy and consumers.

“In addition, just like we are seeing in the population at large, Congress and congressional staff are more generations removed from agriculture, so many just don’t have the full understanding of what is involved in farming — the risks and the financial commitment.”

From Langley’s perspective, the No. 1 misconception among lawmakers is that U.S. agriculture is dominated by corporations focused solely on profits. And it’s a notion that farmers must try to dispel. ■ SD

ADVICE FOR FARMERS AND FARM GROUPS

Reece Langley sees several opportunities — and even obligations — for farmers and their agricultural organizations to be stronger voices for the industry.

EDUCATE CONGRESS

“First, we must step up education efforts on Capitol Hill, and be able to tell our story — why agriculture is important to our economy and why Congress should care about the policies that impact our industry,” he says.

COLLABORATE WITH OTHER AG GROUPS

Agricultural groups must collaborate and find consensus.

“We need to work together on common goals and find agreement,” Langley says, pointing to the national Farm Credit Council as a role model.

“The Farm Credit System is dealing with some of the same challenges as commod-

ity groups,” says the Alabama Farm Credit customer. “The Farm Credit Council is seen as a very unifying force, and has been able to have an impact in educating people on the industry’s issues and value.”

DEVELOP PERSONAL RELATIONSHIPS

Langley points to the undeniable impact that local farmers and ranchers can make at the local level.

“Get politically active,” he advises. “Get to know your state legislators and your local elected officials.”

But don’t stop there. The personal relationships that individual producers build with their members of Congress are invaluable, Langley notes, and easier to establish than many people may realize. He recommends attending your congressmen’s town hall meetings when they are home during congressional recess or requesting a meeting at their district or state offices.



Erin J. Rexroth

Reece Langley and his son, Samuel, on their farm

“Introduce yourself, meet and get to know them and their local staff,” he says. “Tell your personal story, and begin building a level of trust so that you can be a resource to them.

“When they are considering farm policy or other issues that come before Congress, they will value your perspective on the impact of proposed policies on your family’s farm, your livelihood and your community.”

■ SD



WHEN THE GOING GETS TOUGH, THE TOUGH DIVERSIFY

Three West Texas cotton growers explain their 2015 planting decisions.

Jeff Harrell and son Luke

It's often said that when the going gets tough in agriculture, the tough diversify or improve their management practices. This year, many farmers in the West Texas cotton belt are doing both.

It's their solution to price and production challenges.

The price of cotton has dropped from a peak of more than \$1.50 per pound in 2011 and, at the end of May, was projected to be just under 65 cents per pound when this year's harvest wraps up. Water tables have generally dropped in West Texas in recent years. And for some farmers, weed control has become a challenge.

"Cotton has historically been a money-maker around here," says Jeff Harrell, who farms near Plainview, midway between Lubbock and Amarillo. "Not anymore. You can make a good cotton crop and still lose money."

A NEW APPROACH ON THE NORTH PLAINS

Harrell and fellow Hale County farmer Dane Morphis are both bucking the cotton tradition this year. The two Plains Land Bank customers approached 2015 as an

opportunity to try alternative crops and even expand their cattle operations.

In late April, Morphis planted corn and grain sorghum and expected to plant 180 acres of cotton later in the spring. Harrell planted corn, sorghum, millet and sunflowers, and this fall he'll plant triticale, a hybrid of wheat and rye. They both plan to cut most of their corn and sorghum green to sell as silage to local dairies — a practice that would allow them to harvest the crops earlier and reduce the risk of poor moisture and other issues.

Harrell notes a downside to crops like corn and sorghum: "Irrigation requirements are slightly higher, so I'm reducing the irrigated acres I'm planting."

Although both farmers irrigate, they sought out drought-tolerant varieties to minimize their water usage, conscious that Plainview-area wells are pumping less water than in past years.

Morphis is hopeful that he will have better weed control with the alternative crops.

"In 2014, cotton was a nightmare. We couldn't control weeds," says Morphis, who planted 2,200 acres of Roundup Ready varieties last year. When weeds multiplied and spraying became difficult due to high winds and the cotton's proximity to other crops, both he and Harrell hired workers to hand-hoe at a cost of about \$50 an acre.

MORE WHEAT ON THE SOUTH PLAINS

Farther south, on the southeastern edge of Lubbock, Kevin Buxkemper planted about 20 percent of his land in wheat, 20 percent in sorghum and the remainder in cotton. His neighbors in the Slaton community planted mostly cotton, he reports, with some planting corn.

He says he has tried to diversify over the years, but this year he took it a step further.

“If the insurance price on a crop is not so good, then you have to look at other crops that will have higher payments.”

— Kevin Buxkemper

"I planted more wheat going into the year, because we anticipated that cotton prices would be lower," he says. It appeared to be a good call. By late May, after unusually heavy spring rains, the wheat "was looking beautiful," he reports, and his irrigation expenses were under \$4 per acre.



Dane Morphis

“My percentage of cotton crop depends on the market,” says Buxkemper, who is an AgTexas Farm Credit director. “I really believe in hedging and using the markets and diversifying into more profitable crops.”

He admits that weeds can be a problem in cotton, “but I feel it’s something that can be dealt with by trying other chemicals and varieties,” he says.

For him, a bigger consideration in the diversification debate is the critical risk management tool of crop insurance, because insurance payments are based on futures prices.

“It gets back to producers and their ability to diversify,” he says. “If the insurance price on a crop is not so good, then you have to look at other crops that will have higher payments.”

REMAINING FLEXIBLE

In his 27 years of farming, Harrell has tried to remain flexible about what he plants.

“Cotton has played a big part in our plans, but we’ve always been diversified,” he says.

In addition, he custom-plants crops for other producers — a side business that allows him to spread his equipment costs over more acres and reduce his fixed cost.

“The key to success is to control costs and find profitable crops,” Harrell adds. “This could change any time.”

Morphis and Harrell’s loan officer, Kenneth Hooper, senior vice president at Plains Land Bank in Plainview, applauds how the two farmers are managing their risk by diversifying.

“Beyond avoiding price risk inherent to cotton today, they’re lowering weather risk and input expenses by not taking their alternative crops all the way to grain harvest,” Hooper says.

He reports that other cotton farmers in the area were seeking alternatives this year, as well.

“It’s all the talk at farmer meetings,” says Hooper. “Folks are facing reality. Cotton just doesn’t pencil out right now. It’s a world market, and China and India have been stockpiling cotton. In addition, kids quit buying cotton T-shirts — they’re buying nylon sweats.”

CATTLE IN THEIR FUTURE

These days, both Harrell and Morphis share a dream — to produce more beef. They’re putting in new fences and water sources and hope to take advantage of strong beef prices.

Harrell leases grass and pasture to a neighbor, but is installing permanent fencing so he can run his own herd. Morphis and his brother-in-law already partner on cow-calf pairs, which they pasture on winter wheat.

“I want to grow more cattle,” says Morphis, explaining that he plans to devote more acres to pasture. “That’s what it’s going to — more grass.”

Looking to the future, both farmers say they will consider planting cotton again when prices rise and they can control weeds better, but for now “other crops

are less stress, less worry and less work,” in Harrell’s words.

As for cotton farmers with fewer alternatives, Buxkemper says producers should not be negative about the current situation.

“We need to be good managers and do what it takes to make things work,” he says. ■ NJ

Alternative Crops and Better Management

John Robinson, an Extension economist at Texas A&M University, points out that it’s difficult to produce dryland corn and other grains in the traditional Texas South Plains, south of Plainview, due to lack of moisture and infrastructure to handle grains. Thus, growers in this area usually continue to plant cotton, sometimes rotating it with winter wheat.

Farmers in other parts of Texas have more alternatives. From Plainview northward to the Texas Panhandle, winter wheat, sorghum or corn are viable options, he says. Along the I-35 corridor running from north to south through the center of Texas, grain sorghum is a popular alternative.

“Every year there will be small plantings of niche crops like sesame, guar and sunflowers,” Robinson adds.

Texas A&M AgriLife Extension Service cotton specialist Gaylon Morgan offers these tips for cutting cotton input costs:

- Credit residual nitrogen remaining in the soil from past years before adding additional nitrogen.
- Optimize yields and fiber quality with fertile seed that has good genetics.
- Consider reducing seeding rates to decrease costs.
- Make sure your planting equipment is in good shape to achieve precise seed placement.
- Pay attention to soil temperature when planting. If you plant early, select a variety with a good cool-warm vigor index.

GOAL ACCOMPLISHED

Caitlen Daskocil ends her FFA livestock show career with the biggest win of all.



Photos this page by Show Champions

Caitlen Daskocil is congratulated by the judge after her steer is named grand champion at the 2015 Houston Livestock Show and Rodeo. At left, she is pictured with Mandi and Bobby Maddox, who sold her the steer.

Showing the grand champion steer at the Houston Livestock Show and Rodeo is the dream of many 4-H and FFA members. For Caitlen Daskocil of Holland, Texas, it was also a lifelong goal.

But this past March, when the Houston steer judge slapped her calf Peaches on the rump, signaling that he'd won the show, Caitlen was not thinking about her dreams and goals — she was focused on holding onto Peaches, who tried to bolt when the huge stadium erupted in cheers.

Even during the trophy and banner presentations, the 17-year-old admits she was in a daze. It wasn't until Caitlen and her parents, Doyle and Kara Daskocil, returned to the barn that reality hit — her 1,379-pound, composite-breed steer had beaten 15 other breed champions to be named Grand Champion Junior Market Steer at the 2015 Houston Livestock Show and Rodeo.

"That's when we all cried," Caitlen recalls.

The momentous win was the grand finale to Caitlen's 10 years of raising and showing calves, and her winnings from the Houston show will help pay for her college education. At auction, Peaches sold for a whopping \$300,000. Caitlen, who aspires to become a dentist, will use her \$75,000 portion of the proceeds to fund her studies in biomedical science at Texas A&M University, beginning this fall. The remaining \$225,000 went into a rodeo scholarship fund.

"Caitlen's always been very focused on her cattle and getting into Texas A&M," says her mother, Kara, a fourth-grade teacher at Holland Elementary School. "She even gave up playing varsity volleyball her senior year so she'd have enough time for her calves. But she also kept up her grades at the same time. She's a National Honor Society student who's in the top 10 percent of her senior class."

DETERMINED TO SUCCEED

Caitlen's interest in cattle started when she was a little girl, tagging along with her father on the family's farm and ranch. Known as D&D Farms Show Cattle, the operation — financed in part by Lone Star Ag Credit in Temple — consists of 3,500 acres of row crops, 1,500 acres of grassland and 250 commercial cows.

At age 7, Caitlen helped her older brothers tend their FFA calves. Clayton, now 27, is a project manager with a major construction company. Cory, 25, farms with his grandfather, Wayne Daskocil.

"I liked to play with their calves," Caitlen says. "I was used to my dad's wild cows in the pastures, and those calves let me pet them. My brothers weren't very interested in raising them. So I started setting them up with a stick and leading them around."

By the next year, Caitlen was old enough to join the Milam County 4-H program and have her own calf.

"He was a Charolais that we bought, and we won first place at the Bell County Youth Fair and Livestock Show," she says. "His name was Champion. At auction, I cried and begged Dad to let me keep him. But that didn't happen."

Doyle knew his daughter would have to toughen up if she was to continue showing. And she did. Mentored by both her dad and her older cousins Megan and Jenna Bland, Caitlen kept taking calves to livestock shows and winning. Her countless ribbons, banners and plaques fill a guest room in the Dorskocil home.

"Since I started showing, I've raised at least 60 calves," she estimates. "Of those, I bet I've shown 50."

RAISING SHOW CALVES

Many of Caitlen's calves were born on the Dorskocil farm. Others were purchased from breeders who specialize in producing show cattle. Several years ago, Doyle started a club calf business himself, raising calves for both his daughter and customers.

"We flush embryos from three to four of our best cows, so we can get more calves from them," Doyle says. "It's interesting work, and I enjoy it."

In years past, youngsters raised calves that came from their family farm or a friend's herd. But nowadays, many 4-H and FFA members buy animals genetically bred for the show ring. This past year, the Dorskocils purchased 11 of the 13 calves that Caitlen raised. Of those, she took 10 to shows.

Because it was her last year to show, the family paid top dollar for Peaches, a tawny-colored calf sold by Bobby and Mandi Maddox, owners of Bonham Show Cattle in Hempstead, Texas. The Maddoxes also advised Caitlen on feed selection and fitting techniques.

NO GUARANTEES

But a pricey calf and expert advice don't guarantee a trophy.

"We can sell the best calf ever, but if the work is not done at home, then the animal won't be successful at a show," Mandi says. "A good showman has to put in long hours, effort and energy in order to be successful on a consistent basis. Caitlen did, so she was successful, even with cattle that she didn't buy from us."

Sheryl Smith-Rodgers



Lone Star Ag Credit customer Doyle Dorskocil and daughter Caitlen on the family ranch near Holland, Texas

"When Caitlen decides to do something, she won't quit. Ever."

– Doyle Dorskocil

Sheryl Smith-Rodgers



SELECTING THE RIGHT CLUB CALF

Keep three basic characteristics in mind when evaluating a calf, Doyle Dorskocil advises.

Sound structure

The feet of a structurally correct calf will face forward. He will walk smoothly, and his back feet will step into the tracks of his front feet.

Eye appeal

An ideal show calf should look good physically and have a smooth shoulder and a big belly.

Ample muscle

His muscles should be visible when he walks.

HARD WORK PAYS OFF

The to-do list is long when it comes to caring for a show calf. He must be tamed and halter broken at a young age, fed twice daily, walked regularly, and fitted, or groomed, with specialized products.

"After school, I washed Peaches every day," Caitlen says. "It took two hours to blow-dry him."

Along the way, she competed in prospect shows for steers weighing less than 1,000 pounds and progress shows for steers weighing 1,000 pounds or more to give her calves experience in the ring. What's more, this year Caitlen competed at five major Texas livestock shows — in Fort Worth, Dallas, San Antonio, Austin and Houston — as well as at shows in Odessa and San Angelo.

Marshall Miles, her agricultural sciences teacher and FFA advisor at Holland High School, has known Caitlen — a Star FFA Farmer and Texas FFA Star Farmer recipient — for three years.

"She's the kind of student that an ag teacher is lucky to have," Miles says. "Whenever she'd win at shows, people would call and congratulate me, but I told them that she did it all on her own. She and her father understand how to raise and feed steers in order to be successful."

Doyle prefers to give all the credit to his daughter.

"Whenever Caitlen decides to do something," he says, "she won't quit. Ever." ■ SSR



You know it's summer when you take that first bite of sweet, crisp and refreshing watermelon.

It can be a messy business, but it tastes so good you don't mind the juice running down your chin. And if the taste of the watermelon isn't enough, there may be seeds to spit just for the sheer fun of it. Goodness knows, we just have to thank the farmers who work so hard to provide this summertime treat.

They Like It Dry

Some years, growing the masterful melon can be more difficult than others. Despite what its name implies, the watermelon doesn't like much water, but prefers dry, arid conditions with low humidity.

Texas, the No. 3 watermelon-growing state, experienced a wet spring this year, presenting a challenge for producers. Just ask Kinley Sorrells, a second-generation watermelon grower and AgTexas Farm Credit director from Comanche, Texas.

"I can't help but be glad for the rain," says Sorrells. "To see our local Proctor Lake fill up is a good thing. But our watermelons really do need a good dose of healthy sunshine. We're praying that they'll get what they need."

Fresh to the Market

Sorrells and his family grow about 85 acres of watermelons, which yield approximately 45,000 pounds per acre. Some are started in greenhouses 30 to 40 days before transplant to the field, so they're ready early in

the season. Typically, Sorrells harvests by June 10, depending on the weather.

Sorrells sells his melons through United Supermarkets, a chain that has stores in more than 30 markets across north and west Texas. He and his family are prominently featured in posters in the stores, and every year Sorrells visits one of the locations, greeting shoppers and handing out samples, including his latest yellow and orange watermelons.

"People like to see the face of the farmer who grew the product," notes Sorrells. "It's amazing to have people who buy your product walk up and point to the poster, and then look at me and say, 'That's you!'"

It's Good For You

Originating in Africa, where a watermelon harvest was depicted in Egyptian hieroglyphics 5,000 years ago, watermelons were invaluable to desert dwellers as a portable source of water. Today, studies reveal that in addition to whetting our whistle with its more than 90 percent water content, watermelon is full of vitamins and minerals. Interestingly, the pinker varieties have high amounts of lycopene, which works as an antioxidant.

So, this summer, enjoy your fill of the mouth-watering treat, knowing that watermelon doesn't just taste good, but it is good for you, too. ■ TJ

For more information, visit *The National Watermelon Association* at <http://watermelon.ag>.

Nutrition

Serving size: 2 cups diced (10 oz.). One serving has 80 calories, 20 grams of sugar and 1 gram of protein.

Percent daily values based on a 2,000-calorie diet:

Fat, cholesterol and sodium: 0%	Vitamin C: 25%
Carbohydrate: 7%	Potassium: 8%
Dietary fiber: 4%	Iron: 4%
Vitamin A: 30%	Calcium: 2%

Health Benefits

Here's the lowdown on watermelon goodness. The melon contains:

- ▶ High levels of lycopene, an anti-inflammatory that's also effective at protecting cells from damage, which may help lower the risk of heart disease
- ▶ Citrulline and arginine, also good for your heart. Arginine can help improve blood flow and may help reduce the accumulation of excess fat.
- ▶ Electrolytes, to help keep you hydrated
- ▶ Vitamin A, which helps keep skin and hair moisturized and, along with a high concentration of Vitamin C, encourages healthy growth of new collagen and elastin cells
- ▶ Fiber, which encourages a healthy digestive tract

All parts of the watermelon can be eaten, even the rind, which offers its own nutritional benefits.

Watermelon Smoothie

8-10 cups watermelon, seeds removed, cut into large pieces
 ½ cup strawberries, cut in half
 Juice of half a lime
 Sugar to taste (about 1-2 Tbsp.)

Put all ingredients in a blender and blend well. Serve in chilled glasses.



Praisaeng/Shutterstock.com



Photos by Sheryl Smith-Rodgers

A STABLE BUSINESS

At Tally Ho Farm, clients and owners share a love of horses.

Outfitted in field boots and riding breeches, best friends Ellen Gomez and Alexys Howrish have just arrived for their English equestrian riding lessons at Tally Ho Farm near Conroe, Texas. Side by side, the third-graders eagerly skim an assignment sheet attached to a large dry-erase board.

"I've got Max!" Alexys squeals.

"I've got Hooter," Ellen sighs.

Well-versed in the rider's job, both girls pick up their horses' halters, hung in alphabetical order on a barn wall. With a little help, they'll catch, groom and saddle the horses themselves.

"This is a self-serve facility," explains instructor Kim Cox, who co-owns the farm with her husband, Dale. "Our students don't just climb on a horse and take a lesson. We teach them to treat our horses

like their own, which instills within them a real love and devotion for an animal. They also learn how to control something much bigger than they are, but with finesse and grace."

That solid emphasis on teaching riding techniques and nurturing personal growth has earned Tally Ho Farm a well-respected reputation in the English riding world. Each week, more than 200 students take lessons from Kim — named the 1999 Instructor of the Year by the American Riding Instructors Association — and four other instructors. Established in 1993 at a prior location, Tally Ho has two covered riding arenas, an outdoor arena, three horse barns with 54 stalls, and many other amenities.

"We have a very stable operation, no pun intended," Dale says, smiling. "That stability means a lot to clients. In this business,

the average client retention is two years. We have some who've been with us since we moved here in 2002."

ENGLISH RIDING BACKGROUND

Ask Kim how she came to love horses so much, and she'll talk about her mother, Mary McCartney, a retired English riding instructor who teaches on a limited basis.

"As a girl, Mom babysat for a neighbor who rode polo horses," Kim says. "As part of her pay, Mom would ride the horses to cool them off after matches, even though she had her own horse. That's how much she loved horses." In later life, Mary and her husband, Jeff, went on to establish Foxcroft Farm, an equestrian center that still operates near Conroe.

As a result, Kim grew up riding horses and foxhunted English style with her family, using hounds and horses. Coached by her



mother, Kim competed at English riding shows across Texas, winning ribbons in hunter, jumper and equitation classes. In high school, she assisted with riding lessons at Foxcroft.

At Texas A&M University, Kim fell in love with Dale Cox, an electrical engineering major. The two married in 1990 shortly after Kim finished her biomedical sciences degree. For three years, they lived in Sherman, where Dale worked for an electric utility. In 1991, their son Michael was born, followed in 1994 by daughter Katie.

"After Dale and I married, I had one horse, then three," Kim says. "I gave riding lessons, too. I've always believed that you can't have horses without making money. They're not just pets. They've got to earn their own way."

NOT JUST A HOBBY

Dale, who spent summers as a boy helping his grandfather run cattle northwest of Austin, felt the same way.

"Kim's horses couldn't just be a hobby," he says. "They had to be a business."

In 1993, Dale accepted a new job that transferred the family and their horses to Iowa Park near Wichita Falls, Texas. At their new home, Kim formed Tally Ho Farm, named after the British phrase that's shouted when a foxhunter spots the quarry. Over the course of four years, she expanded from teaching riding lessons to boarding, breeding and horse training.

But in 1997, Dale was accepted into law school in Houston, and the family relocated to Conroe, where Kim took a position at Foxcroft Farm. Meanwhile, she needed a place for her growing number of horses, and two years later, the family bought nine acres with a house and barn near Willis, north of Conroe.

Willis became the family's permanent home in 2001, when Kim decided to leave Foxcroft and focus on Tally Ho Farm. That meant she and Dale needed their own facility with room to grow.

"We started looking for a place to buy in the area," Dale recalls. "I knew of one existing property that seemed ideal. But it wasn't for sale. I talked to the owner, and

she said she'd keep us in mind. Two weeks later, she called and said she was ready to sell!"

A FRESH START

In April 2002, the Coxes closed on the 39-acre property, which included a barn, a covered riding arena and several other buildings. As part of the terms, the couple financed the purchase with the previous owner's bank.

"Our three-year loan had a variable rate, which wasn't great," Dale says. "Then as Kim's business grew, we discussed her need for expansion. But the bank wouldn't lend us any more money, and we wanted a long-term loan with a set rate. That's when I saw an advertisement for Capital Farm Credit. I told Kim, 'Hey, we've got a farm! I wonder if they'd be interested in helping us.'"

In 2005, the Coxes contacted a loan officer in Capital's Conroe credit office, who reviewed their proposal and gave them a resounding "yes!"



Riding students Ellen Gomez, left, and Alexys Howrish groom horse Molly, while Ben Gomez watches.



Kim and Dale Cox with daughter Katie and horse Twilight



"It's been a really great relationship," Dale says. "Since then, we've taken out several loans to finance a second covered arena and an air-conditioned mezzanine. They've also financed other operating needs. A regular bank won't lend us money, but Capital will."

Wally Hinkle, senior vice president in the Conroe credit office, manages Capital's relationship with Tally Ho and admires the couple's strong work ethic.

"We're proud to be a part of what they've accomplished at Tally Ho Farm," Hinkle says. "The real difference is their business model and the people behind it. Kim and Dale take pride in what they do, and it shows. They understand their customers' needs and provide full services, which have enabled them to grow steadily."

IN LOVE WITH HORSES

At Tally Ho Farm, the pace rarely slows. Lessons are taught every day. More than 80 horses — farm-owned, leased to clients and boarded — must be tended. Buildings require maintenance. Piles of paperwork stack up. To ease the workload, Dale joined the business as operating manager in 2009. As part of the team, Katie trains horses and gives lessons. The family also employs four caretakers.

"You have to have good help for a successful business," says Kim, who gave up riding after back surgery years ago. "We also make sure that our instructors teach only on specific days, so they have time off and don't get burned out. At one point, we considered adding another barn, but that meant more clients and horses. I definitely believe that quantity should never come before quality."

Tally Ho's instruction program caters mostly to school-age girls, although adults take lessons, too. Private and group classes teach jumping, hunt-seat and equitation riding techniques. Serious students may join Tally Ho's 26-member team that travels the show circuit.

Beyond lessons and shows, Tally Ho offers a physical education program that grants credits to students who take riding lessons. Their summer clinic fills up every year, and a popular work program rewards barn chores with riding time.

Love for horses is the common denominator that ties Kim, Dale, Katie and their many clients together at Tally Ho Farm.

"This kind of work is 24-7, so it has to come from your heart," Kim says. "And it sure does from mine." ■ SSR



A student leads her mount toward the riding arena.

LIKE MOTHER, LIKE DAUGHTER

Seated in the grandstand at the Pin Oak Charity Horse Show 15 years ago, 6-year-old Katie Cox vowed that someday she would compete in the prestigious show. Now 21 and a professional rider, Katie has achieved far more than she first envisioned as a little girl, taking lessons from her mother, Kim.

"Riding at Pin Oak in Katy, Texas, was a long-shot goal, but it happened!" Katie says. "I competed for the first time at age 13 in 2007. Next I wanted a ribbon, so then I won sixth place in 2012. This March, I won the Grand Prix!"

To win the jumping event, Katie guided her gray gelding, Twilight, over an obstacle course in a clear, fast finish in just 39.37 seconds. In jumper competitions, riders with the fastest time and least number of faults — scored when horses stop, refuse to jump or bump a rail — win.

What's next?

"I'll be competing in Kentucky and Tennessee for three weeks," Katie replies, smiling. "Then it's back home for our summer clinic."

SANCTUARY IN THE WOODS

The opportunity to appear in a reality TV program gives a Nashville family incentive to build their long-awaited Mississippi log home.



Photos by Megan Bean

Susan and Chris Strohm on the porch of their log home

"We naively thought a commercial bank loan would be no big deal. But we talked to three banks, and none would touch it with a 10-foot pole. There were no comps, and it was too unconventional."

– Chris Strohm

Susan and Chris Strohm live and work near Nashville, Tenn., but their hearts are where their roots can be found — in Attala County, Miss., on a timber tract outside Koskiusko.

The property has been in Susan's family since 1890. Her dad and his 12 siblings grew up on the 160 acres, next to the family home and her aunt and uncle's country store.

"As kids, we would hang out at the store after school and in the summers," she recalls. "I have a lot of memories of that place."

Susan, Chris and their three daughters stayed nearby for college, all attending Mississippi State University in Starkville, adding to their North Mississippi ties — and deepening their desire to stay connected to the area.

Thus, when the Strohms inherited some of the family land 12 years ago, the idea of building a family getaway on the property soon followed.

“We had always thought about building a cabin there where we could create memories with our girls,” says Chris. “We got pricing on a traditional stick-built house, and over time consulted with log-home kit builders, but we kept vacillating on what we wanted.”



Chris and Susan Strohms with daughter Anna, right

TELEVISION CALLS

That was until last summer, when the two happened upon an advertisement in The Tennessean, Nashville’s daily newspaper. The ad, placed by producers of National Geographic Channel’s “Cabin Fever” program, was seeking applicants interested in building a log home in the South that would be featured on a segment of the show.

“I jokingly told Susan, let’s check it out,” says Chris, “Little did I know, she had

*“We had always thought
about building a cabin there
where we could create
memories with our girls.”*

– Chris Strohms

already filled out the form, and by the next day, representatives from Stiletto Television called us.”

Those initial steps started a four-month dialogue, working out blueprints, pricing and other details. In October 2014, the Strohms sealed the deal for a log home to be constructed by Nate Heim and his crew from Heim Log Homes, a Minnesota-based company that travels across the U.S. building log homes for clients — and documenting the process on the new television series.

In the initial conversations, it quickly became apparent that the building costs for their dream log home were beyond their desired budget. At an average construction price of \$200 per square foot, the Strohms’ 1,600-square-foot hand-scribed log home would cost close to \$320,000, “well above our budget,” says Chris. Heim suggested using a local contractor, which would cut travel expenses. After talking with four contractors, however, it was clear that local

FINANCING YOUR DREAM CABIN

Dreaming of your own log cabin in the woods?

“Don’t let local builders scare you away,” Chris Strohms says. “Find an expert in this type of construction and this type of financing.”

Apply these tips to streamline the loan approval process:

1. **Have solid collateral.** That helps keep the loan-to-value lower, and the loan more attractive to your lender, since there may be no comparable sales available.
2. **Choose an appropriate setting.** Because lenders follow “normal standards of a community” when evaluating properties, a log home on a lot in the middle of a city will face much tighter scrutiny than one on a tract of rural land.
3. **Show solid credit and income.** In an unconventional loan, the character of the applicant plays a significant role. Be able to show steady income sources and a good credit rating.
4. **Do your homework.** Like the Strohms, come prepared with plans, specifications, financial statements and cost details.





Tongue-and-groove pine flooring extends throughout the house, including the kitchen, where the family often gathers.

builders didn't have experience building in this type of construction and were hesitant to take on the project.

Eventually, Heim turned to Chris Strohman himself, asking him to act as general contractor with the support of an on-site construction crew.

"This is our seventh home, but they were all traditional stick-built design," says Chris, recalling all the houses that he and Susan had built together. "I had to learn a lot about log construction."

Heim's cabins, for instance, are constructed with 150-year-old red pine logs from northern Minnesota, a denser and heavier wood than the yellow pine common in the South.

"Our logs were harvested in June, and as green logs, they will shrink or drop over the first few years," Chris says, a factor not present in stick construction.

"You drill holes in the outer walls to run electrical, and water comes up through the foundation," he notes.

Setting windows in a log shell requires putting a cavity above the window, filling

FINANCING THE HOME

The Strohms also had to learn about log cabin financing.

"We naively thought a commercial bank loan would be no big deal," says Chris.

"But we talked to three banks, and none would touch it with a 10-foot pole. There were no comps, and it was too unconventional."

An Internet search took them to the Mississippi Land Bank website.

"In the fall, while we were in Starkville for a football weekend, we went early to talk with the Land Bank and met Bill Cook, the branch manager there," says Chris. "We connected immediately, and we were comfortable with everything he described."

An "Excel freak," according to wife Susan, Chris came to the meeting well prepared. "Through the process of talking with four different builders, we had kept up with all of their cost estimates, and we had everything in a spreadsheet," Chris says.

That detail impressed his future lender.

"Not only did they both have good steady jobs and good credit, as well as 80 acres of



One of two upstairs bedrooms is seen from the hallway.

Every aspect of traditional construction must be adjusted to accommodate the outer shell, which is 12 to 24 inches thick, 9 feet tall and connected to a center ridge pole.

it with insulation, chain-sawing a channel in the log to fit a two-by-four, and nailing the window to the two-by-four. The crew brought in 16 chain saws to complete the on-site work.



A 400-square-foot loft with 14-foot corrugated metal ceilings overlooks the living area.

timberland to put up as collateral, but they also came in with a detailed spreadsheet as long as your arm, with every aspect detailed, from costs to timeframes,” says Cook.

Within two weeks, the Strohms’ loan was approved and closed, and construction was under way.

While Heim’s crew prepared the logs in Minnesota to eventually deliver and erect on-site, Chris and Susan coordinated excavation, slab, selections and material orders — looking for cost savings where possible. Instead of paying \$2,400 to install a water line, the two laid 900 feet of line themselves with a rented trencher for \$900. Through a friend, they acquired 1¾-inch tongue-and-groove pine flooring, beautifully stained and clear-coated. Some vendors offered discounted materials in exchange for promotion on the show.

DESIGN HELP FROM MISSISSIPPI STATE

Interior design assistance came from the interior design program at Mississippi State University, where daughter Anna studies.

“Our department head came up with a design competition for us to design the ceiling,” says Anna. “Three groups of

students each submitted three designs in a blind competition.”

One of Anna’s team’s designs, which used wood and corrugated metal, was selected. The students also helped the show’s designer stage the house before the reveal.

“It was fun to get to learn more about residential design, especially because this is such a unique home,” she says.

Among its many unique features are two hand-built sliding barn doors. A 400-square-foot loft with 14-foot ceilings adjoins two upstairs bedrooms and baths. Downstairs, the master shower features a solid pine cascading water wall and oak slab countertop. The trim is rough-hewn cypress. Surrounding all sides are 1,700 square feet of deep, covered porches.

Filming of the project was completed this past winter, and the Strohms’ episode, titled “Cabin in the Woods,” aired on the National Geographic Channel in late March. Now, they look forward to enjoying the fruit of their labor on their own land.

“You just don’t realize the massiveness of the logs, and the warmth and soundproofing — the sanctuary it creates in your home,” says Susan. “It will be a very special place that we will get to enjoy for many years.” ■ SD



HOW IT’S DONE: A PRIMER ON HAND-SCRIBED LOG CONSTRUCTION

A hand-scribed log home is more artistic and more involved than conventional stick building, according to Chris Strohm. Following are some of the basics of this type of construction.

- Logs are hand-peeled, fungicide-treated and stored on skids for spring building. They are chinkless, scarf- or round-notched, with double-scribed lateral grooves.
- When the walls are complete, the logs are systematically numbered and dismantled, before being loaded on semi-trucks and delivered to the site.
- Reassembly of the walls takes one to five days, depending on the complexity of the house and layout of the site. During reassembly, electrical raceways and boxes are cut in, allowing ample space above each opening for settling.
- When the log shell is completely assembled, all top plate wall logs are flattened to the pitch of the roof, making the roof ready for tongue-and-groove roof decking.

Source: www.heimloghomes.com



MAKING AN ENTRANCE

Rural Entrances Put Pride and Purpose on Display.

Charlie Middleton/Chas. S. Middleton and Son



Stone walls and wildlife-themed metalwork show pride of ownership at this northwest Texas ranch, which has a long history of hunting and cattle ranching.

Michael Norris



Constructing the entrance to a family farm owned by Farm Credit customers gave FFA ag mechanics students in the Texas Panhandle practical experience with welding and plasma cutting.

In a Farm Credit district that spans five states and encompasses mountains, prairies, deserts, bayous and forests, there's tremendous diversity in agriculture and in people. But one thing many of us have in common is a desire to make a statement with our gates and entrances.

At the western edge of this district, New Mexico has a rich history and a blend of cultures. Arches or simple cattle guards are common at working ranches, while more elaborate entrances reflect Native American, Spanish and American territorial architecture, sometimes with stucco-covered adobe walls and vivid colors.

Texas tastes are as varied as the terrain. In the rocky Hill Country, generations have put craftsmanship on display with decorative gates flanked by stone walls. Arches rule the day in West Texas and the Panhandle, and South Texas entrances often are landscaped

with rugged native plants. The farms, ranches and timberland of East Texas frequently boast brick columns and board or pipe fencing.

Farther east, history is at the heart of many entrances in Louisiana, Mississippi and Alabama. Tree-lined drives may lead the way to plantation-style homes, while hand-painted signs and antique equipment often mark the entrance to farms.

Across the district, Farm Credit staff notice a growing interest in creating a sense of place.

“My granddad used to say, ‘The bigger the gate, the smaller the ranch.’ Nowadays that’s not necessarily the case,” says Sarah Cortese, Capital Farm Credit director of communications, who grew up in eastern New Mexico. “Simplicity and utility were the accepted norms then. They still are, but now entrances are more often used as a form of self-expression.”

Curb appeal signals landowners’ pride in their homesteads and hunting properties, while functionality matters more at full-time farming and ranching operations.

Many properties incorporate both.

“You have your main entrance for a home and office, and larger operations have separate entrances depending on the business carried out on that portion,” Cortese says. “A horse-breeding operation or an area where livestock are worked or shipped will be separated out almost like a service entrance.”

Form and Function

Few things identify a place as much as the landscaping.

“Historic entrances are some of the most appealing,” says Hunter Taylor, assistant vice president at Mississippi Land Bank’s Senatobia branch office. “You know when you pull up to a drive that has sweeping live oaks or magnolias lining it, it’s going to be a historic property with a story to go along with it.”

Louisiana has its own blend of styles, from grand expressions of its French and American roots to understated, private entrances.



Christine Forrest

Hand-painted signs are a Southern tradition, such as at this farm stand and historic plantation in Coushatta, La., owned by Farm Credit customers.

10 Tips for Rural Entrances



1. Contact the appropriate state, county or municipal agency about driveway design, placement, rights of way and permits.
2. Locate driveways away from curves and hills, and avoid blocking visibility with masonry, fencing, vegetation and mailboxes.
3. Consider installing separate entrances for the different functions on your property, such as a residence, ag operation, or oil and gas activity.
4. Make sure an entrance is wide and tall enough for the vehicles and equipment that will use it.
5. Set the gate far enough from the road to accommodate a truck and trailer. Structures might be restricted within the right of way, which could extend as far as 100 feet from the center stripe.
6. Consider adding a turn bay on the adjoining road, so driveway users can slow down without blocking traffic.
7. For security and convenience, consider gate openers, intercoms, driveway sensors or cameras.
8. Use reflectors or lighting to improve visibility at night and during bad weather.
9. Ensure good drainage with proper driveway placement, slope and culverts.
10. Check your county soil survey to verify that soil can support traffic.



Art imitates life in the Texas Hill Country, where this custom-made gate reflects the local landscape and wildlife.

“On timberland, especially, it’s about being secluded,” says Kyle Glover, vice president and branch manager at Louisiana Land Bank’s Port Allen office, on the edge of Bayou Country. “People want to be off the beaten path and in the woods. Many don’t even put a name on the entrance.”

Fencing varies extensively. In some areas, property is only fenced to keep livestock in or unwanted visitors out. In others, a wrought iron or picket fence signals a historic home; a board fence is typical at horse farms; barbed wire, electric or pipe fence is used on cattle operations; thorny plants can form a living fence or wind-break; and a high game fence is used at hunting properties.

“It really depends more on the commodity produced than it does the region,” says Grace Ellis, director of marketing and public relations for Alabama Ag Credit, who grew up on a cattle farm. What she does see frequently are signs.

Increasingly, landowners display how they use their property like a badge of honor, loan officers say. Hand-painted signs or metal silhouettes depict cattle, crops, game, and family or business names. Some are made by ag mechanics students, providing training for them and a point of pride for the owner.

“The advent of the plasma cutter has made a huge difference in entrances. If you can dream it, they can cut it,” says Kenneth Hooper, senior vice president and officer in charge at Panhandle-Plains Land Bank’s

branch office in Plainview, Texas. Signs also reflect the owners’ personality.

“Every rancher is unique, and each sign is unique,” says John Heckendorn, vice president and branch manager at Ag New Mexico’s Belen office. One of the most memorable in his area was made by local ag students who reversed some letters and dangled the H in “ranch.” The owners



Charlie Middleton/Chas. S. Middleton and Son

embraced the humor, and ended up with a local landmark.

Getting Started

Frequently the entrance is one of the first improvements new property owners take on, whether they are just changing the name on the gate or building a new home with matching brickwork at the driveway.

A simple way to enhance an entrance is to add an automatic gate opener, which can be hard-wired or solar-powered, operated by remote control or keypad, and customized with security features.

“New technology lets owners monitor who’s accessing the gates and when by using different access codes or taking pictures of the people passing through,” says Jolene Curtis, vice president of business development for Texas Farm Credit, who is based in Brenham, Texas. “Property with oil and gas leases will have multiple people coming in and out, for example.”

The cost of an entrance varies greatly, ranging from about \$3,000 for a utility gate with an automatic opener to \$75,000 or more for custom masonry and metalwork. A culvert and other improvements add to the price.

An entrance can be financed in one of several ways — with the land purchase, with a package of improvements such as fencing and land clearing, or with an operating line of credit for an agricultural operation.

“Being able to spread the cost over a term is an advantage,” Hooper explains. “You can have manageable debt rather than burning all of your liquidity making capital improvements. You may need some of your cash to buy calves or equipment later.”

Practical Matters

When you’re ready to build, make sure your entrance is designed with safety and practicality in mind. Most rural driveways adjoin high-speed roads, so think about visibility and room to maneuver, brake and accelerate.

“From a very pragmatic standpoint, engaging a transportation agency would be important, and the sooner the better,” says Bill Eisele, a Texas A&M Transportation Institute senior research engineer. “They work with landowners frequently, and are very knowledgeable about driveway placement and design.”

For a safe, functional and attractive entrance, choose a contractor carefully:

- Look for a local contractor who has the experience and large equipment necessary for rural property improvements.
- Get bids and warranties in writing, and make sure they are in line for your area.
- Ask to see previous work and interview clients.
- Have the contractor obtain necessary permits and inspections.

With financing and a reputable contractor lined up, all you’ll need to make your dramatic entrance is imagination. ■ CF

First Impressions

Enticing Entrances Create a Sense of Place.

POSTCARDS

Beth Maynor Young/Cyprus Partners



1

1. A tree-lined drive, stone wall, coach lights and daylilies create a welcoming entrance at a horse farm in Marshall County, Ala.

John Heckendorn



2

2. A playful sign made by ag students for Fite Ranch in San Antonio, N.M., has been a landmark for decades. When the owners, who are Farm Credit customers, needed another sign for the ranch office, they also turned to a local FFA chapter.

Kanokwalee Pusitanun



3

3. Lone Star pride transforms an East Texas utility gate at a cattle guard into a work of art.

Philip Gould



4

4. The owners of a country home in St. Francisville, La., show their patriotism at the driveway.

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