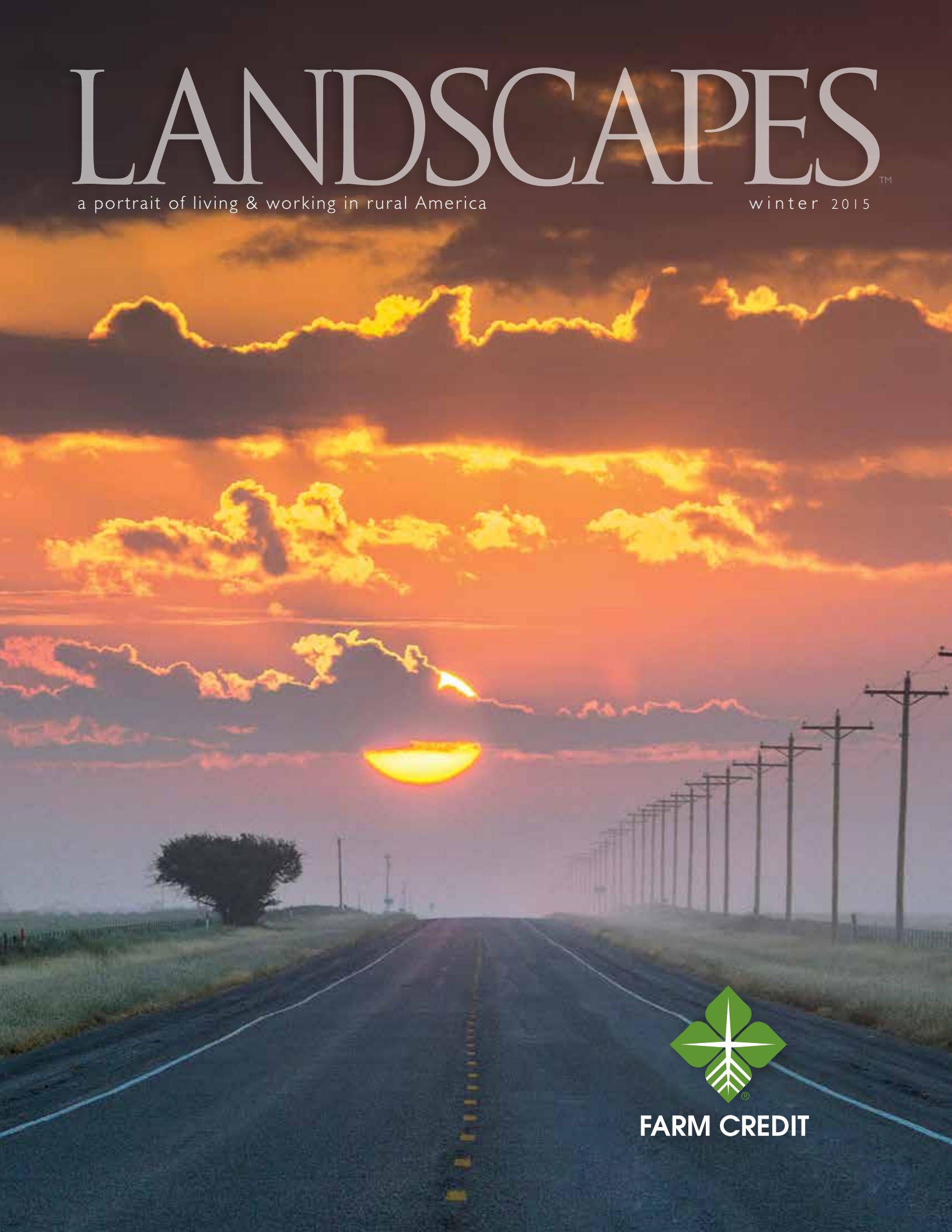
LANDSCAPES™

a portrait of living & working in rural America

winter 2015



FARM CREDIT

LANDSCAPES

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

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ON THE COVER: A foggy sunrise on the road to Palo Duro Canyon in the Texas Panhandle. Photo by Kanokwalee Pusitanun

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A Bright Future for Agriculture

By Stan Ray

According to the USDA, farm sector profitability for 2015 is expected to decline for the second straight year, with lower crop and livestock receipts as the main drivers. Despite this startling prediction, the future of agriculture is bright, and today's young people have great opportunities to create exciting careers in agriculture.

A recent report from Purdue University, in partnership with the National Institute of Food and Agriculture, projects that annual job openings in agricultural and environmental fields in the next five years will exceed the number of graduates prepared to take them. Following the report, Secretary of Agriculture Tom Vilsack said, "Not only will those who study agriculture be likely to get well-paying jobs upon graduation, they will also have the satisfaction of working in a field that addresses some of the world's most pressing challenges. These jobs will only become more important as we continue to develop solutions to feed more than 9 billion people by 2050."

"Almost a billion new consumers will enter the global marketplace in the next decade."

– McKinsey & Company

Jobs Beyond the Field

Today's agriculture reaches into every aspect of life, from computer technology, food safety and finance to international trade, consumer health and public policy. The Farm Credit System, for example, has approximately 12,000 employees across the country supporting over half a million borrowers.

Although many Farm Credit employees are loan officers, the majority work in other areas such as human resources management, information technology, finance, accounting, public relations, administration, and legal and public affairs. It takes a diversity of expertise, training and experience to make it all work; but regardless of their roles in the organization, each person plays an important part in supporting rural communities and agriculture.

The opportunity is even more impressive when we look at agriculture on a global scale. The world population is predicted to increase 47 percent by 2050. To support that growth, global agriculture production will need to dramatically increase.

According to the international consulting firm McKinsey & Company, "almost a billion new consumers will enter the global marketplace in the next decade … with an income level that allows spending on discretionary goods." This suggests there will be opportunities not only in production agriculture, but also in technology, engineering, mathematics, genetics, biology and food science.

That's why Farm Credit is optimistic about the future and is proud to encourage young and beginning farmers, not just through direct lending, but also through our support of training programs, college scholarships for rural youth, and organizations such as FFA and 4-H.

$25 Billion in Loans to Young Farmers

For young farmers, those 35 years of age or under, Farm Credit made 59,145 new loans last year, totaling almost $9 billion and representing 17 percent of all new loans made during the year. At year end, Farm Credit had over $25 billion in outstanding loans to young farmers.

We also make loans to beginning farmers, those having 10 years of experience or less, regardless of age. In 2014, Farm Credit made more than 74,000 new loans to beginning farmers, totaling over $11 billion and representing more than 21 percent of all new loans made during the year. At year end, we had $39 billion in outstanding loans to beginning farmers.

Short-term fluctuations are inevitable, but over the long term Farm Credit is excited about the future of agriculture, and we are proud to support such a dynamic and diverse industry.

Phil Guthrie Appointed to Farm Credit Bank of Texas Board

The Farm Credit Bank of Texas Board of Directors recently appointed Dallas businessman and financial advisor M. Philip Guthrie to a term on the board expiring Dec. 31, 2017. The bank is owned by its 14 affiliated lending cooperatives in Alabama, Louisiana, Mississippi, New Mexico and Texas.

Guthrie succeeds Dr. Willie Staats, who retired from the board at the end of 2014.

Guthrie brings extensive experience in finance and business operations to the bank board, having served in executive and director positions for numerous U.S. and international companies engaged in banking, private equity, insurance, manufacturing, medical devices, airlines and airline services.

He is currently the chief executive officer of Denham Partners LLC, a Dallas-based private investment firm, and of Neuro Holdings International LLC, a global marketing and distribution company specializing in medical devices.

Early in his career, he was chief financial officer of Southwest Airlines during the company's formative, high-growth years. He also served as chief financial officer of Braniff International during that airline's initial restructuring and reorganization.

Additionally, Guthrie spent 10 years as managing director of Mason Best Co., a Dallas-based investment banking firm, and has served as chairman, chief executive officer or director of several private and public financial service companies, both in banking and insurance.

A certified public accountant and a certified global management accountant, Guthrie is audit committee–qualified under the current guidelines of the Securities and Exchange Commission, the New York Stock Exchange and Nasdaq. He earned his bachelor's degree in accounting from Louisiana Tech University and his MBA from the University of Michigan.

Guthrie is involved in production agriculture as a stockholder of his family-managed 125-year-old livestock and crop operation in northern Louisiana, where he was reared.

ELECTRONIC BANKING *Gets a Makeover*

Farm Credit electronic banking services recently were upgraded to give borrowers a better banking experience, whether they use a desktop computer, a tablet or a mobile phone.

Just as in the past, Farm Credit's Ag Banking Online service and Ag Banking mobile application still allow customers to set up transactions, communicate with their association via secure messages, and review their account history, including loan payments, patronage and stock in the association.

Now, with the recent upgrade, customers will find:

- More intuitive features and simpler navigation
- An updated interface, or look, that is the same on a desktop or mobile device
- A streamlined process that eliminates the need to approve drafts
- Branch locations, maps and hours
- Association news

To use either service for the first time, request access through your branch office or association website. Then just sign on from your computer to use Ag Banking Online or from a smartphone or tablet to use the Ag Banking app, available for free at the iTunes and Google Play app stores.

See the new Unified User Experience (UUX) user guide on your association's website to learn more.

Farm Credit *Seeks Nominees for* 100 AG LEADERS

A prestigious group of professionals will serve on the selection panel for **Farm Credit 100 Fresh Perspectives,** a nationwide search for rural visionaries who will be honored during the Farm Credit System's 2016 centennial celebrations.

After the nomination period closes on Dec. 18, the panelists will select the top 100 honorees, who will be announced during National Ag Week in March 2016. Ten distinguished visionaries also will receive $10,000 to further their contributions to rural communities and agriculture, and will be recognized at a special event in Washington, D.C.

The 21-member panel is composed of representatives from academia, nonprofits, industry organizations, the media and Farm Credit System institutions.

The Texas Farm Credit District is proud to have two members on the panel:

- Betty Flores, Farm Credit Bank of Texas director and former mayor of Laredo, Texas
- Dr. Danny Klinefelter, Texas A&M University professor and AgriLife Extension economist, and AgTexas Farm Credit Services director

For more information or to make a nomination, visit www.farmcredit100.com.


I love
RURAL
TEXAS

Christopher Sherman

RETHINKING THE POSSIBLE

A Texas family finds new ways to make a living from cows and corn, and continue the farm for future generations.

Black-and-white spotted Holsteins were once a common sight in the gently rolling countryside of Lavaca County, Texas. That was nearly four decades ago, when 20 or so dairies operated in this area of south-central Texas. Now, the only herd of dairy cattle in the county is the herd of sweet-faced, big-eyed Jerseys that graze the pastures at Four E Dairy near Moulton.

Surviving in the volatile dairy industry hasn't been easy for the Chaloupka family, who owns the dairy. Drought years and turbulent markets knocked out other dairies. Instead of giving up, the Chaloupkas switched from Holsteins to Jerseys, literally put the cattle out to pasture, tapped into the raw milk market, and created a corn maze business that draws thousands of visitors every fall.

"That's the only way for someone like us to make it. We've had to diversify," says Elyse Chaloupka, who runs the dairy and farming operation with her husband, Eugene, sons Chad and Scott, and Eugene's brother Erwin.

In addition to their dairy, the Chaloupkas lease and own 2,100 acres on which they graze their 450 milking cows and 325 replacement heifers. They also grow their own corn, silage and hay.

CHANGING BREEDS

Four E Dairy dates back to the early 1960s, when Eugene and Erwin's father, the late Ernest Chaloupka Sr., partnered with them and their brother, Ernest Jr., to expand his existing Holstein operation on land settled by his great-grandfather in 1868. Ernest Jr. later started a paint contracting business, leaving Eugene, Elyse and Erwin to take over the farm. In 1999, Eugene and Elyse's son Chad joined the operation full time, followed by their younger son Scott this past year.

Volatile milk prices made the 1990s rough years, but the dairy remained afloat. In 2000, when dairy economists were predicting the demise of small dairies, the family bought more Holsteins. But their

Sheryl Smith-Rodgers

This year the Chaloupka family chose "Love Where You Live" as the theme of their Rocky Creek Maze, left, located near Moulton, Texas. Above, three of their 450 Jersey cows show their curious nature.

goal of increasing to 500 cows just created more headaches.

"If Chad hadn't come back to the farm, we would have been forced to sell," Eugene says. "Then in 2005, he talked us into going back into Jerseys because they tolerate the heat much better. They don't produce as much milk as Holsteins, but their butterfat and protein are higher."

The family purchased 100 head of Jerseys, following in the footsteps of Ernest Sr., who milked Jerseys when he first entered the dairy business in 1947. They also started breeding out the Holstein genetics of their herd by crossing Jersey bulls with Holstein cows.

Chad, who earned a dairy science degree from Texas A&M University, says he always knew he'd return to the family farm. He and his wife, Niki, have one son, Landon, who they want to raise on the farm.

"It's a way of life, not a job," Chad says. "Farming is what I always wanted to do. I've worked here since I was little, milking cows before school and raking feed in the summer."

He introduced new technology to the farm, including a computerized monitoring system with pedometers on each animal.

"We knew everything about our cows," he recalls. "When it worked, the system was great. But when it didn't, talk about a headache! We finally got rid of it."

WEATHERING TOUGH TIMES

Then came 2009. Dairy prices nosedived, and drought conditions persisted. Once again, the Chaloupkas feared they might lose their land.

"The price of milk wasn't enough to pay for feed, much less anything else," Elsye recalls. "We kept borrowing while everyone else dipped into their equity. We lost three or four dairies that year in Lavaca County."

To provide extra capital, Scott borrowed from Capital Farm Credit in La Grange and bought 33 acres of the family's land. Additionally, Texas Farm Credit restructured the dairy's financing.

"The Chaloupkas are wonderful people who have farming in their hearts," says

Sheryl Smith-Rodgers

The Chaloupka family, left to right: Eugene, Elyse, Kim, Eli, Isaiah, Scott and Chad

Courtesy of Four E Dairy

Milking cows enjoy lush spring pastures at Four E Dairy.

A CORNFIELD THAT AMAZES

The prep work takes weeks, but the payoff's big when Rocky Creek Maze opens every fall at the Chaloupka (pronounced "ha-loop-ka") farm near Moulton, Texas. Thousands of visitors, some from as far away as Houston, 115 miles to the east, come for homegrown agritainment at the weekend festival in October and November.

"It's kept the family farm going, and everybody has a good time," says Ernest Chaloupka Jr. He and his wife, Helen, partner with his brother and sister-in-law, Eugene and Elyse, in overseeing the annual event. Everyone in the family pitches in to make it happen.

WHAT TO SEE AND DO

The festival's star attraction is an 8-acre corn maze featuring more than 2.5 miles of walking trails. Even more popular is a half-mile haunted trail that zigzags through 21 acres of towering corn. Hay rides, barrel train rides, slides and other activities add to the fun. Special events

John Carpenter, a Texas Farm Credit vice president, who handled the loan. "It's amazing how they've been able to pass the farm from one generation to the next."

Refinancing wasn't enough, though. Inspired by a fellow dairyman, the family built a pure-bred Jersey herd that they chose to graze on their existing pastures rather than feed in a confined yard. They also applied for a raw milk permit, and they changed their breeding program, switching from artificial insemination to natural service with quality bulls.

> **"The milk industry might say we're not progressive, but we're progressive in our own way. We've gone back to the old ways, and they're working."** – *Chad Chaloupka*

"That's when everything began to work," Chad says. "The milk industry might say we're not progressive, but we're progressive in our own way. We've gone back to the old ways, and they're working."

In August 2015, Scott left his position of 10 years as a federal agricultural research technician to join the dairy.

"I came back because I wanted to keep the farm going," Scott says. "I grew up in the country and wanted my boys to have that, too." He and his wife, Kim, have twin sons, Eli and Isaiah, with a third child expected this fall.

THE MILKING PROCESS

At noon every day, the first batch of 16 Jerseys files into the Four E's herringbone-style milking parlor. Two farmhands milk up to 65 cows an hour in one six-hour shift. A second shift starts at midnight.

"We have two permits — raw and commercial," Chad explains. "We milk our raw-milk cows first, which is 25 percent of our herd. Then we milk our commercial cows. We can milk our raw cows under our commercial permit, but not vice versa. That saves us time."

From start to finish, strict safety and sanitation practices are followed throughout the milking process. Each cow produces approximately 40 pounds of milk.

Christopher Sherman

include a benefit race, an antique tractor show and dairy demonstrations.

But no matter when they come, visitors always learn about farming.

"We're different from most corn mazes because we have ag demonstrations," Elyse says. "We give farm tours and presentations on the different uses for corn. On Dairy Day, we have milking demonstrations and hay rides through our free-stall barn."

HOW THE MAZE CAME TO BE

Eugene proposed the moneymaking idea to his family in 2002, after reading articles about corn mazes. To learn more, they toured mazes in Hondo, Donna and other Texas towns. In 2007, ready to launch their own maze business, the four attended a conference in Seattle, Wash., hosted by Brett Herbst with The MAiZE, a Utah-based consulting company.

That fall, the Chaloupkas hired Herbst to design a "Farming in Texas" maze. He also came to the farm and cut the cornfield.

Since then, the family has cut its own mazes, but continues to work with Herbst to develop its annual maze designs. Their designs have honored their farm and dairy, veterans, first responders, churches, country music and, most recently, rural Texas.

HOW TO MAKE A MAZE

Using a computer program, Herbst maps out a maze's design, which is separated into sections, plotted on grids, and printed out on separate pages of paper.

In the field, the Chaloupkas plant the corn in 30-inch perpendicular rows. This crisscross pattern prevents maze-goers from seeing through the rows. When the corn is 6 to 12 inches tall, the Chaloupkas spray-paint the design in the field and then go back and cut the path out.

Rocky Creek Maze is open weekends in October and November, and closes the Sunday before Thanksgiving. For more information, go to rockycreekmaze.com.

See more maze photos and video at findfarmcredit.com/seemore.


Sallie Yeager


Kanokwalee Pusitanun

A hay slide, above, and barrel-train are part of the fun at Rocky Creek Maze. Some of the other attractions include hay rides, a butterfly garden and duck races.

The commercial milk is piped into a chilled 5,000-gallon tank, which is emptied every other morning by an 18-wheeler from Lone Star Milk Producers Inc. The cooperative purchases the dairy's milk and sells it to a nationally known processor for pasteurization and bottling.

The raw milk is piped to a chilled 1,000-gallon tank. Three times a week, Elyse and two employees hand-bottle the milk into half-gallon and one-gallon plastic jugs. Twice weekly, they also make and bottle 60 quarts of cream, using a cream separator with 32 disks.

"It takes an hour to make cream and two hours to clean up," Elyse says.

VERTICALLY INTEGRATED

Large-volume customers from Austin, Victoria and other cities come to the farm to purchase the dairy's raw-milk products, which are kept in a walk-in cooler. Drive-by customers buy goods from a sliding-door refrigerator housed in a portable building on the farm.

"We are vertically integrated," Chad says. "That means we produce, bottle and sell our raw milk products directly from the farm to consumers so we can set our own prices." A gallon of raw milk sells for $6.50, a pint of light cream, $4.

This fall, the Chaloupkas will add a cheese-making room to accommodate a business owned by Andre and Jillian Cudin, cheesemakers from Victoria. The couple plans to purchase raw milk from the dairy and make artisanal mozzarella and other cheeses.

"The new facility will give us an added use for our milk," Elyse says, "and another way to diversify so we can keep our farm going." ■ SSR

For more information, go to fouredairy.com.

Sheryl Smith-Rodgers

Replacement heifers at Four E Dairy, which has both commercial and raw-milk permits

Janet Hunter

Photos by Sheryl Smith-Rodgers

DUAL CAREERS, SINGLE PURPOSE

Experts in efficiency, an Alabama father and son successfully run the family cattle operation while balancing full-time professional careers.

Three generations of the Barrett family include, left to right, Brantley, Justin, Jordan, Nealy, Jennie and Nealy Jr.

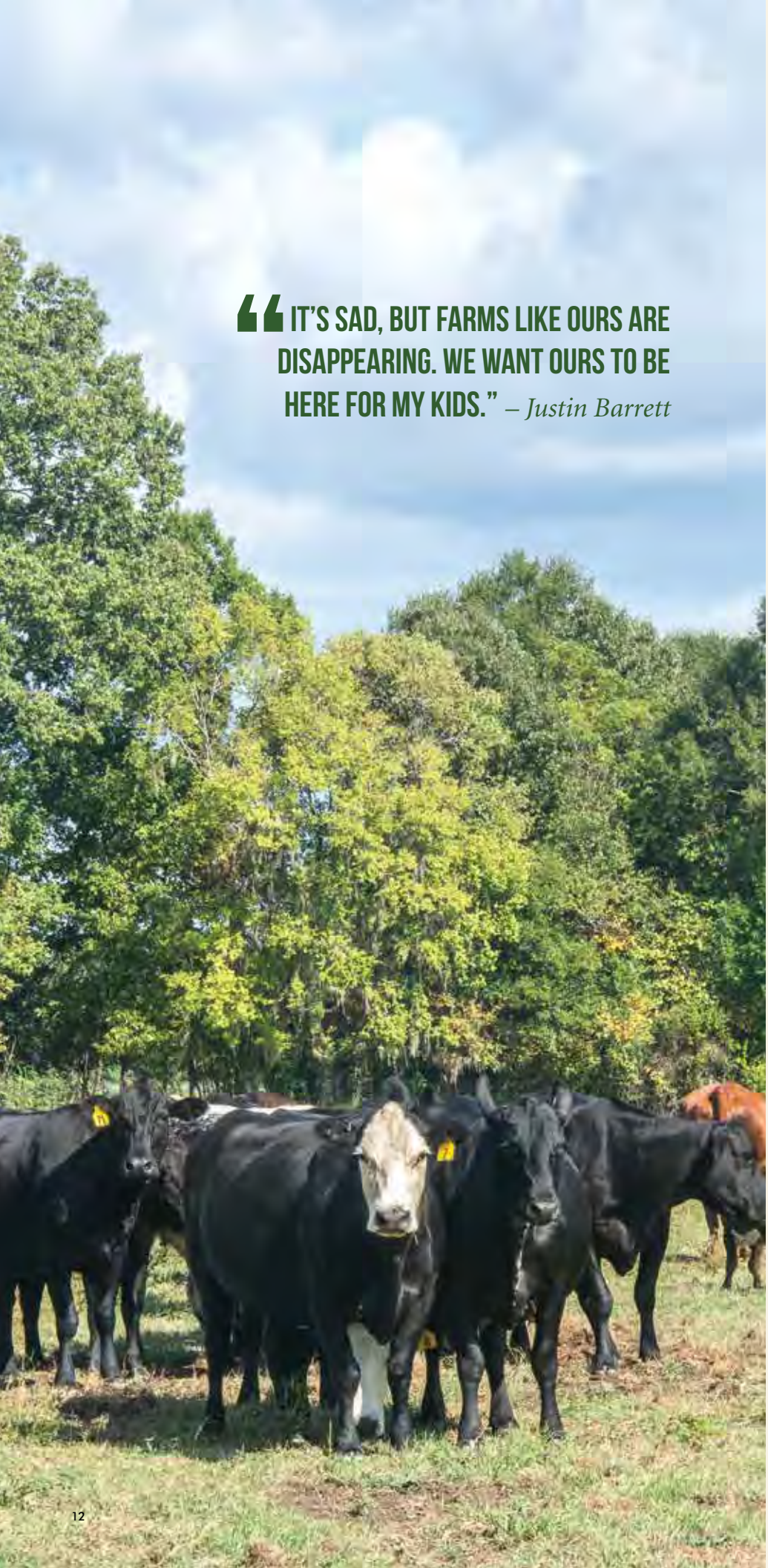
Spare time is a rare commodity for Justin Barrett and his father, Dr. I.C. "Nealy" Barrett Jr. of Wetumpka, Ala.

By day, Justin, 29, works as a biosystems engineer in Montgomery, while his dad is the associate state veterinarian with the Alabama Department of Agriculture and Industries. After hours and before, the pair runs Bar Neal Farms, the east-central Alabama commercial cattle operation that's been in their family for nearly half a century.

It's not an easy balancing act. But preserving their agricultural lifestyle matters hugely to the Barretts, who are customers of Alabama Ag Credit — enough so that they devote any spare time they have to advocating for agriculture.

"My dad and I are third- and fourth-generation farmers and ranchers. It's sad, but farms like ours are disappearing. We want ours to be here for my kids," says Justin, 29, a father of two preschoolers.

Bar Neal Farms — a commercial cow-calf operation with just under 500 head — started on 40 acres purchased by Justin's great-grandmother, whose husband died while driving cattle to the Montgomery stockyards. In the 1960s, her son Nealy Sr., now 85 and still active on the farm, purchased additional land. Gradually,



> **“IT’S SAD, BUT FARMS LIKE OURS ARE DISAPPEARING. WE WANT OURS TO BE HERE FOR MY KIDS.”** *– Justin Barrett*

the farm expanded to its present 1,100 owned and 1,400 leased acres after Nealy Jr. opened a large-animal veterinary clinic, which he operated for 17 years.

FOCUSED ON EFFICIENCY

Running a large cattle operation with almost no hired help requires ingenuity and juggling. Jennie, Nealy Jr.’s wife, and Jordan, who is Justin’s wife, keep the books and help out on the farm when needed. But Jennie also works for the Elmore County Public School System, and Jordan, who previously worked for the Alabama Cattlemen’s Association and the state agriculture department, is a full-time mom.

“We’ve come up with creative ways to get things done,” Justin says. “For example, we save time feeding our cattle during the winter by splitting up our 10 pastures and cross-fencing them. Then we spend about 15 hours on the weekends putting out hay. During the week, all we have to do is open the gates and feed supplements.”

Their professional know-how and individual expertise help, too.

As a veterinarian, Nealy Jr. oversees herd health and maintenance. Most of the cows have Brahman or Angus influence and are bred to produce black calves, which are preconditioned on the farm. Throughout the year, the calves are sold at local stockyards and by private treaty and then sent to feedlots in the Midwest. In August, the Barretts contract and sell 50,000-pound load-lots for delivery in September.

DATA DRIVES DECISIONS

Justin, drawing from his mathematical training, uses technology and data to boost the farm’s profitability and commercial reputation.

Five years ago, he would predict calf weights by gut feeling when estimating numbers per load at shipping time. In an efficiency move, he and his dad installed scales to measure weaning weights. Now, they use data to predict shipping weights based on feed consumption and conversion rates and historical data specific to their farm. They can also evaluate each cow’s yield, year after year, using her calves’

health data and weaning weights.

"We shipped four loads this year, and my predictions were within 1.3 percent of the estimated weights," Justin says. "That kind of data gives us not only a good reputation among buyers and feedlots but instills confidence in the people we have representing our cattle for market."

Besides producing cattle, the Barretts farm and bale their own hay, making 1,500 to 1,700 rolls a year. Six years ago, they improved efficiency in their haying operations by purchasing an 18-foot cutter.

"Before that, all three of us were on tractors, cutting hay with 9-foot cutters," Justin says.

Justin Barrett checks a newborn calf born on the family ranch near Wetumpka, Ala.

Since March 2012, the Barretts have worked with Ben Elliott, vice president and Montgomery branch manager at Alabama Ag Credit, as their lender.

"We're fortunate to have a lending relationship with the Barretts," Elliott says. "They've shown that they're very progressive in their farming practices and are committed to educating the public and the next generation about the importance of agriculture."

"We believe that our close working relationship with Alabama Ag Credit has enabled us to expand and operate the way we do," Nealy Jr. says. "It's refreshing to work with a company that understands agriculture and knows you as a friend, not just as a client."

SPEAKING UP FOR AGRICULTURE

The future of farming worries the Barretts. Can a decreasing number of farmers meet the world's growing demand for food? What about consumers who question the use of fertilizers and antibiotics?

Instead of shirking the issues, Justin, Nealy Jr. and Nealy Sr. are proactive in speaking up for agriculture. All three are active in cattle and farming organizations. They also host farm tours for high school agriculture classes and have hired a high school senior as a farm intern.

"We want to encourage young people to get into farming," says Justin, who chairs the young farmers committee with the Elmore County Farmers Federation. "Around here, people my age have been removed from farming for a generation or two. They've moved away because they've lost interest in farming. When it's time to take over the family farm, they don't want it, so the land is sold for development or recreational uses.

"That's a problem when one farmer today feeds 155 people. By 2050, agricultural producers will have to double their production to feed the world," he says. "As farmers, we've got to figure out how to produce more and be efficient in meeting those needs."

THE ANTIBIOTIC CONTROVERSY

As both a farmer and an engineer trained to solve problems related to agriculture and the environment, Justin seeks to find middle ground when it comes to pesticides, fertilizers and other issues.

"Those things cost us money," he explains. "On our farm, we only employ practices that will produce a healthy cow. Cattle have nutritional needs that are met by protein supplements, minerals, grass and hay. The only way we can produce a healthy cow is to provide a healthy environment.

"A healthy cow doesn't need antibiotics, but the public's perception is that every calf gets antibiotics. My dad and I only treat with prescribed vaccines and antibiotics. Out of 310 calves that we shipped in August this year, we only treated less than 2 percent with antibiotics," he says.

In 2014, Justin and a fellow producer marketed their locally grown, farm-raised beef under the River Region Beef label. The pair took orders through their website and sold packaged cuts at mobile locations in the area. Their sales pitches gave Justin and his friend a chance to educate customers.

ENVIRONMENTALIST AND CATTLEMAN

"As negative campaigns continue to surface against agriculture, I've always believed that a positive influence should come from a younger generation representing agriculture," Justin says. "One positive influence can be face-to-face conversations to give consumers a chance to get to know a farmer and see that we are genuine people who really care for the food that we are producing. I want them to know that we use good environmental practices to raise our cattle and sustain our farm."

Around town and on the job, people sometimes ask Justin how he can work in the environmental field *and* be a farmer.

"I tell them that I'm glad that I can give farmers a voice in my profession and that I can positively influence the industry," he says. "I feel blessed to be able to work in two fields that I'm passionate about, and aspire to share with others the impact agriculture has had on my family and me." ■ SSR

UP TO THE *Challenge*

Louisiana's top young farming couple for 2015 strives to be their best on and off the farm.

Patty Stewart

Dustin and Ashley Morris with their dog Leo, and their children, left to right above: Audrey, Kimber and Addison

Dustin Morris slips out of a board meeting to answer his cellphone and arrange an interview. Ashley, his wife, chats with a reporter on the way to their children's school. It's not uncommon for the Rayville, La., couple to squeeze in opportunities to talk about agriculture, despite their already jam-packed schedules. Amidst juggling the demands of family and farm life, they believe it's critically important for them to advocate for agriculture whenever possible.

Such is the life of today's young farmers.

Louisiana's Top Young Farm Couple

"Dustin and Ashley are a great example of agriculture's next generation of the farm family," says Louisiana Land Bank Chief Executive Officer Stephen Austin.

Ronnie Bennett, the couple's loan officer at Louisiana Land Bank, agrees.

"I've known Dustin a long time. He is well respected around here, because he does things the right way," Bennett says.

Louisiana Land Bank selected the Land Bank member-borrowers to attend the Farm Credit Young Leaders program in 2014. This past June, the Louisiana Farm Bureau awarded them the Young Farmer and Rancher Achievement Award. They will represent Louisiana and compete for the national title at the American Farm Bureau Federation convention in January 2016.

"As a state, we had a lot of really good applicants, so this award means a lot," Dustin says of the Farm Bureau award. "It makes me proud of what we've accomplished."

Ashley agrees and adds, "Hopefully this award shows that we have experience and knowledge in the ag community to talk about issues. Several large programs like Farm Bureau and Farm Credit do a good job of having a voice. But if we, as young farmers, don't stand up, then that voice will fade."

Standing Up for Agriculture

Standing up for agriculture in our increasingly urban-oriented society can be a tall order. But this couple does not shy away from a challenge.

"I'm pretty competitive by nature," Dustin says. "I have to always be driving to be the best I can possibly be. Mediocrity is not acceptable."

A fourth-generation farmer, Dustin grew up in a family dedicated to agriculture and accustomed to long hours in the field. He earned an agricultural engineering degree from Mississippi State University. In addition to running a 2,300-acre operation, which includes corn, soybeans and cattle, he serves on several local boards. He also competes in the Precision Rifle Series, winning the sport's national title in 2013.

But even at riflery events, Dustin has used the shooting sport as a platform to talk about agriculture with people he meets across the country.

"For most of them, I'm the only farmer they've ever met," he says. "I have the opportunity to tell them that most farms are not corporate farms. They're owned by real people with real families who do it because they love what they do. I use shooting as a way to promote farming."

A Strong Team

A Louisiana State University business administration graduate, Ashley continued her education and earned an MBA and a law degree, and then practiced as an attorney after passing the bar.

"My brother worked on a farm with Dustin, and he set us up. It's been a honeymoon ever since," she says. The couple not only fell in love; they've also paired their backgrounds to create a strong working partnership.

"It's easy for me to talk business with her. And she helps me out so much in the legal aspect. She understands how to write leases. She has negotiated deals with pipeline companies. She knows her way around a courthouse," Dustin says. "We have our own in-house counsel."

Ashley also manages their household and cares for their three children, daughters Addison, 7, and Audrey, 2, along with son Kimber, 5. She appreciates how hard Dustin works and makes an extra effort to include their children in their farming life.

"Being in agriculture with the long hours, it was important for me to be home with our kids and give them that stability," Ashley says. "Dustin is almost never home before the sun goes down, and he's usually gone by the time they wake up in the morning. So we go out to the farm to visit him during the day."

Continuing the Tradition

While the Morrises would love to see their children continue the farming legacy, they want them to at least carry the ag story with them wherever they go.

"I want them to know that you can be a voice for agriculture no matter what job path you take. They can stand up for agriculture and take with them the value of hard work," Ashley says.

"I hope they see that when you plan and work hard, you can be successful," Dustin says. "I hope it encourages them to have goals."

The couple wants to share with their children the valuable life lessons they have learned from their own parents. Dustin's father and grandfather still actively farm, and some of his earliest memories involve climbing into his grandfather's truck to go check cotton.

Ashley's dad is U.S. Rep. Ralph Abraham, a longtime doctor and part-time farmer who was elected to Congress in 2015 and now serves on the House Agriculture Committee.

> "I want them to know that you can be a voice for agriculture no matter what job path you take. They can stand up for agriculture and take with them the value of hard work." **– Ashley Morris**

"We are where we are — and who we are — because of our families," Ashley says. "His grandparents and parents have shared their knowledge. I've learned a lot from his mother about how to live the farming lifestyle. My parents, too, have been very supportive of us and have been advocates for agriculture. We wouldn't be where we are without them." ■ PC

17 Tips for Getting Started

It's tough to get started in agriculture: Most young and beginning farmers and ranchers just don't have the capital to start on their own. They may lack other resources, as well.

Landscapes asked three young producers who are featured in this issue — all with different backgrounds — for tips based on how they began. Each stressed the importance of finding a good mentor and renting land; their suggestions expand from there. We also called on two Farm Credit experts for advice.

Kritchanut/Thinkstockphotos.com

Justin Barrett, Wetumpka, Ala.

Barrett works full time as a biosystems engineer and spends evenings and weekends raising cow-calf pairs with his father and grandfather. His wife, Jordan, helps keep the books and assists in the field. They are customers of Alabama Ag Credit.

1. **Don't quit your day job.** It takes a lot of capital to start farming. You need additional income to get off on the right foot and provide for your family. An outside job won't be as important as you grow and become more experienced, but it takes awhile to get established.
2. **Start small.** This allows you to focus on learning the details. There are a lot of things to learn, and if you expand quickly, little things slip through the cracks.
3. **Be humble.** The industry has been good for farmers the past few years, but times won't always be this good. Being humble helps prepare you for any situation that comes your way.

Jimmy Chambers, Coleman, Texas

Chambers is chief executive officer of Central Texas Farm Credit. He has been with the Farm Credit System for 28 years.

4. **Work for another operator.** Colleges teach theory, but there's no substitute for working with an experienced farmer or rancher. If your family doesn't farm, seek out a successful producer you admire and work for them. Work hard and ask questions. Most farmers take pride in what they do and are happy to share their knowledge.
5. **Exchange labor for equipment.** If you start out by working for another farmer for a few years, you can often exchange your labor for the use of equipment when you start your own operation.
6. **Get help with financing.** Central Texas Farm Credit and other Farm Credit associations do what we can to support young and beginning farmers. The amount of equity or down payment we require varies, but it's typically around 20 percent for real estate and 20 to 30 percent for cattle. Since it can be difficult for a young person to come up with that much for a down payment, Mom and Dad will sometimes co-sign the loan or pledge collateral to back it up. A government loan guarantee can also help us approve a loan that we otherwise couldn't make.

in Agriculture

Josh Eilers, Austin, Texas

After leaving the U.S. Army, Eilers enrolled in college and started raising Wagyu cattle, with no agricultural background and no help from family. He is now a full-time cattle producer and finances his cattle operation with Capital Farm Credit.

7 **Build up some cash.** I saved up during each of my military deployments. In 2010, when I bought my first herd, I was lucky; cattle prices were low due to the drought.

8 **Get an education.** Education opens doors. I use what I've learned daily — it helps me overcome some of the barriers to entering the livestock industry. College is expensive, but will pay for itself over the long run.

9 **Work hard and take pride in your work.** My military service instilled the fundamentals of hard work and discipline. The Rangers taught me to take pride in everything I do, whether it's taking out the trash or representing our country in combat. Today I apply these values to the ranch. I'm proud to produce the beef that bears my Ranger Cattle logo.

10 **Contact Farm Credit.** When I decided to start the farm-to-table side of Ranger Cattle, Capital Farm Credit came through. They're always looking to help young and beginning farmers; it's part of their mission. They understand the market and the struggles of starting an agriculture operation. The best way to find out about programs to help beginning farmers is through your Farm Credit association.

Dustin Morris, Rayville, La.

Morris farms full time on his own and comes from a farm family. Louisiana Farm Bureau named him and his wife, Ashley, its top Young Farmer and Rancher couple for 2015. The couple also was selected for the 2014 Farm Credit Young Leaders program. Louisiana Land Bank finances their corn and soybean operation.

11 **Find a mentor.** Working with a successful farmer gives you a vision of what's possible. One gave me some innovative ideas for irrigating corn and soybeans.

12 **Commit for the long term.** Farming is an emotional roller coaster from one day to the next and from year to year. It takes commitment.

13 **Learn from your mistakes.** I've probably made more mistakes than good decisions — things like picking the wrong variety for a particular field, or choosing the wrong planting depth. I just try to correct my mistakes next time.

14 **Network.** I went to Mississippi State University, about four hours from home, and commuted home to farm on weekends, vacations and summers to earn my way through college. I still count on the people I met there — I can pick up the phone and ask things like, "Have you tried this piece of equipment?" I continue to find ways to expand my network.

Ted Murkerson, Ridgeland, Miss.

Murkerson has been chief credit officer for Southern AgCredit since 2008. He has been with the Farm Credit System for 17 years.

15 **Rent land.** For beginning farmers who aren't fortunate enough to farm family real estate, it is a good business practice to rent for a few years until you can afford to purchase your own land.

16 **Borrow equipment.** Many young and beginning farmers live and work on the family farm. This provides the perfect opportunity to borrow equipment from family until they are able to acquire their own. Even after starting their own operations, most continue to work on the family farm, which provides a gateway to barter their time for the use of equipment. This significantly reduces the expense of leasing and purchasing equipment — a win-win for all.

17 **Develop a business plan and budget.** At Southern AgCredit, we do our best to support young, beginning, small and minority farmers to ensure a strong agricultural community in the future. We don't require that you own real estate or have a great deal of equity in your operation to obtain a loan — typically young and beginning farmers don't. We do expect you to have a well-thought-out business plan and budget; this allows us to help you reach your income goals. In addition, we typically seek credit enhancements such as a loan guarantee or co-signer to lessen risk for the association and its stockholders. ■ NJ

ALL THAT HE CAN BE

A young Army veteran brings his can-do spirit to the Wagyu beef business.

Josh Eilers feeds a young fullblood Wagyu bull calf that he hopes will become a valuable herd sire.

Photos by Kanokwalee Pusitanun

Josh Eilers, the 27-year-old owner of Ranger Cattle in Austin, Texas, is not your typical beginning cattle producer. He didn't follow a traditional route to enter the beef industry, either.

He wasn't born into the cattle business, although he nurtured boyhood dreams of becoming a cowboy. He did not grow up on a farm or ranch. And he didn't study agriculture in high school or college.

But as a former U.S. Army Ranger who served three tours of duty in Iraq and one in Afghanistan, earning a Purple Heart for injuries sustained during combat, Eilers brings something special to the cattle business — the can-do spirit he learned in the military.

"The Army used to have a slogan, 'Be all that you can be.' I kind of took that to heart," Eilers says. "I have always felt that if you are going to do something, do it right and in the best possible way."

With Ranger Cattle, a Wagyu seedstock and ranch-to-restaurant beef operation he started in 2011 while attending college, he is doing just that.

GETTING INTO CATTLE

The story of Ranger Cattle, as Eilers tells it, begins in a college bar near the University of Texas at Austin (UT), which offers just about every academic program except agriculture.

In 2010, he left the military and returned to Texas. Two weeks later, he was a full-time student at UT majoring in biology.

"I'd managed to save some money because most of the time I was deployed or training to be deployed," he recalls. Following his first semester, however, he saw his bank balance shrinking and realized he needed to invest his hard-earned money. Then one night he stumbled upon a potential business opportunity.

"Ironically, I was in a bar, and I overheard a guy bragging to a pretty girl that he'd just spent $100 on a Wagyu steak," Eilers recalls. "I didn't know that a steak could cost that much, but I decided that if you could raise cattle that are worth that much money, that's what I wanted to do."

WHY NOT WAGYU?

Eilers went home and researched Wagyu cattle, a Japanese breed that earns premiums for its finely marbled meat. Through an Internet search, he discovered local Wagyu breeder Larry Beard, who would become one of his mentors and supporters. Within a few days, Eilers had purchased 16 Wagyu bred heifers from Beard, and was grazing them at his mother's small central Texas horse farm.

When the cattle outgrew the horse pasture, Beard and his wife gave Eilers their "military discount" on a pasture lease on the eastern edge of Austin, he says. Beard also introduced Eilers to a neighbor, Bubba Kay, one of the first and best-known Wagyu breeders in the United States.

"Mr. Kay has been my biggest mentor. He has literally taught me everything from synchronization protocols to how to dehorn a calf, to how to analyze pedigrees and what to look for in bloodlines," Eilers says.

It's a role that the veteran cattleman enjoys.

"I'm just glad to see a youngster in the business," Kay says. "When we go to cattle meetings, most of the people there are between 65 and 75. We need young people coming into the cattle business."

Josh Eilers, right, with mentor and longtime Wagyu breeder Bubba Kay

Meanwhile, Eilers was taking genetics courses at UT, and realized that what he was learning in the classroom about genomic profiling and embryo transfer technology could be applied to his own cattle herd. He soon purchased a full-blood Wagyu cow so that he could transfer embryos from her to his other cows.

BECOMING AN ENTREPRENEUR

Equally helpful was an entrepreneurship course he took in his senior year.

"I knew nothing about business, and this was exactly what I needed," Eilers admits. The course required that students work together on an actual business case, and his group chose to study Ranger Cattle.

"It was like I had four interns working for me for a semester," Eilers says. Oftentimes, their creativity and curiosity surpassed his.

Up to this point, he'd been selling his calves into the food chain. With his classmates' encouragement, he decided to try marketing the cattle to restaurants that promote locally sourced foods. One student helped Eilers develop a website, where he now takes online orders for Wagyu beef.

Josh Eilers feeds some of the 65 Wagyu cows he raises on the edge of Austin, Texas, on pastureland that his landlords want to keep in agriculture.

J.V. Cook, left, co-owner of Posse East, is one of Josh Eilers' key mentors and Wagyu beef customers.

They also researched alternative feed sources that could reduce Eilers' expenses, and discovered that spent grain, a by-product of Austin's vibrant craft beer industry, could be a cost-effective feed. Their search led them to Independence Brewing Co., which now gives Eilers spent grain twice a week, saving him $400 a month in feed bills.

"That's where the college kids were helpful," Eilers says. "They're like toddlers — they don't care about getting (their ideas) shot down."

As part of the entrepreneurship class, Eilers was required to present his business model to a group of actual investors. They recommended that he grow the company and secure outside financing.

Eilers approached three commercial banks for a loan, but was turned down because he could not produce three years of taxable income statements, as he was going to college on the GI bill.

"But I already had deals with restaurants," he says.

FINDING GOOD FINANCING

Fortunately, Beard referred him to Mark Rutledge, credit office president–Austin with Capital Farm Credit.

"Mark asked me what I wanted to do with the cattle. 'To sell direct to restaurants, to cut out the middleman,' I told him," Eilers says. "I wanted to raise them on Austin grass, feed them Austin grass, have them processed here and sell them to Austin restaurants."

Rutledge recognized the equity that Eilers had built in his herd and agreed to work with him. With a Capital Farm Credit operating loan, Eilers was able to expand the herd and purchase finished cattle so he could fulfill his commitment to restaurants.

"We cannot thank men like Joshua Eilers enough," Rutledge says. "He put his life on the line on multiple tours in the Middle East to further the interests of and protect the United States. It is our privilege to partner with him to help build Ranger Cattle and produce his unique beef product."

RANCH TO RESTAURANTS

Ranger Cattle's Wagyu beef is currently on the menu at five Austin restaurants — Barley Swine, Hasler Brothers Steakhouse, Hill Country Galleria Restaurant, Odd Duck and Posse East. Eilers also markets his beef at a local farmers market west of Austin, which allows him to promote his product one-on-one to consumers. Even his vendors and customers have been helpful. The co-owner of Posse East, a popular university-area burger joint, recommended that he raise his retail beef prices, and a farmers market customer gave him a feed trough.

Now with 65 momma cows, nearly all of them fullbloods, Eilers says he is pushing the genetic envelope, with a long-term goal of breeding cattle that predictably will yield Prime-grade carcasses. He works with an embryologist and plans to transplant 35 embryos this year. To help with breeding decisions, he DNA-tests his calves and sends them to the Genetic Development Center for feeding efficiency studies and ultrasound tests to measure rib-eye size. He also plans to expand his marketing efforts next year by involving high school culinary arts students in beef cooking demonstrations at farmers markets and awarding scholarships.

As for the future, Eilers says, "I'm in this for the long haul.

"I'm the only guy I know who has overcome the barriers of entry into the livestock industry without any prior experience, and built up a cattle company that might actually be successful," he says. "If Ranger Cattle is successful in the long term, it will be in large part due to Bubba Kay and other members of the community who have helped me out so much." ■ JH

For more information, go to RangerCattle.com.

SOLD on the Cattle Business

Photos by Randy Mallory

Northeast Texas cattleman Joe Don Pogue lives his lifelong dream.

Joe Don Pogue

If you plan to buy cattle at the Sulphur Springs Livestock Commission, you'd better have a good night's sleep or some caffeine first. Under the gavel of auctioneer Joe Don Pogue, cattle are sold in a few blinks of the eye.

Pogue, who co-owns the Northeast Texas sale barn, has a reputation for running a fast, smooth auction. He's also known for treating his buyers and sellers right.

It's a reputation he's built since he first stepped up to the auction block as a teen. But Pogue has been talking the talk since before he could write.

At age 3, he dreamed of becoming a livestock auctioneer. By age 5 or 6, he'd mastered the auctioneer's rhythmic chant, his mother claimed.

"I'm self-learned. I credit it to going to sales with my granddaddy, who was a cattle buyer, and just listening to the auctioneers. I picked it up on my own and played auctioneer as a little boy," Pogue says. "I wanted to be an auctioneer and be in the cattle business."

Many kids never make it in the career they first imagine. But growing up on a beef and dairy operation where he learned about hard work and perseverance, Pogue succeeded early.

An Auctioneer at 15

His first chance to auctioneer came in 1974 at age 15, when his FFA club held a sale of items the members had created. The auctioneer, knowing Pogue's interest in the business, invited him to sell a few items. The following year, he was attending the Emory, Texas, cattle sale for his grandfather when the auctioneer, David Fowler, motioned to him to come up to the microphone.

"I've been selling ever since," he says.

Fowler hired Pogue to help him for the remainder of that year.

"He paid me $25 a day to help him, and I thought I was getting rich," he says, chuckling.

The summer of 1977 brought high school graduation for Pogue, marriage to his wife, Brynette, and the rapid development of his auction career. Within months, he was selling cattle or working area sales every day except Sunday — without ever attending auctioneering school. Over the next few years, he would work sales in the Texas

Approximately 75,000 head of cattle annually pass through the sale ring, left, on Mondays at Sulphur Springs Livestock Commission.

"Your word and how you treat people is one of the biggest things you need to be a successful auctioneer."

– Joe Don Pogue

Joe Don Pogue acknowledges a bid, top right, and visits with customers in the café, lower right, at the Sulphur Springs Livestock Commission sale barn, left.

towns of Emory, Mansfield, Greenville, Athens and Paris, as well as sales at two different auction barns in Sulphur Springs.

In 1983, Fowler and his partner started a dairy sale in Sulphur Springs, and asked Pogue to be the auctioneer for partial interest in the barn. Six years later, Pogue purchased half interest in Sulphur Springs Livestock Commission. Today, Fowler and Pogue continue to operate the business together, running approximately 75,000 head of cattle annually through the fast-paced Monday auctions, and several thousand head of dairy animals through their semi-monthly Thursday sales.

World Champion Auctioneer

In 1988, Pogue's skills at the microphone and in the sale ring were recognized when he was named World Champion Livestock Auctioneer. Judged on auctioning ability in a live auction and an interview about the livestock industry, he was declared the winner from 105 contestants. He now serves on the committee that helps plan the contest and oversee guidelines.

Along the way, however, he's experienced downs as well as ups. At one point in his career, he thought his dream might be over. He began losing his voice — a devastating fate for an auctioneer.

"If an auctioneer can't talk, he's not much good," Pogue says.

His voice would hold through a sale, but afterward he wouldn't be able to talk for days. When his throat doctor couldn't provide any answers, he consulted a chiropractor who discovered that a neck injury from a car wreck 10 years earlier had caused his vocal cords to shorten. Months of treatment brought his voice back to perfect condition.

Over the years, drought and new technology have contributed to a reduction in the number of livestock auction markets in Texas, from 167 in 1969 to 92 in 2013. However, the Sulphur Springs Livestock Commission has survived massive herd reductions by being a dual-purpose auction for beef and dairy cattle and a market for smaller producers.

"When a small producer has to cut down, he only has a few cows he has to sell," Pogue says. "When big ranches run out of water, they have to sell numerous cows.

"We were fortunate during the drought to have a facility where people came to buy cattle and took them to the areas with grass. When the tides turned, those same people sent cattle back here for us to sell when we got grass."

Honesty Counts

Struggling through cattle market cycles has been stressful for Pogue, who says he takes the price of cattle personally. His solution for surviving those tough times is prayer. But what determines success in the auction business, according to Pogue, is honesty and reputation.

"Your word and how you treat people is one of the biggest things you need to be a successful auctioneer," he says.

Legacy Ag Credit customer Kenny Baxter, who has sold cattle with Pogue since before

NETBIO Stocker Sales Net Premiums for Producers

In 1998, a group of community-minded leaders, including the Sulphur Springs auction staff, bankers and veterinarians, initiated the Northeast Texas Beef Improvement Organization (NETBIO). Their plan was to improve the quality of area cattle and build a market for small East Texas producers.

Patterned after a similar program in Iowa, NETBIO requires that participating cattle producers follow a strict preconditioning process designed to create feedlot- or stocker-ready cattle. Calves must be weaned for at least 45 days, and receive a vaccination, worming, castration and dehorning protocol. A NETBIO ear tag allows traceability to the original owner.

Sulphur Springs Livestock Commission hosts six special stocker/feeder calf sales annually for nearly 300 participating producers from five states. Cattle are commingled into uniform load-lots and can be viewed online. Each sale averages 3,500 to 5,000 head, sending cattle to feedyards as far away as Iowa.

"The buyer is willing to pay more because he knows he has less risk than if he buys an unweaned calf," auctioneer Joe Don Pogue says. "Not only does the seller earn money from the weight the calf gains during weaning, but the average premium per animal is close to $10 per hundredweight."

Kenny Baxter, a small producer who works full time off the farm, sells calves through NETBIO.

"NETBIO has given me an easier, more reliable way to market my cattle," he says. The special auctions are Baxter's main marketing tool, and he finds consistency in the process.

"No matter how big or small you are, you can sell at NETBIO, and I think you will be happy," Baxter comments. ■ LB

For more information, go to www.sslivestockauctions.com.

he could drive, attests to Pogue's outstanding reputation among cattle producers.

"Joe Don always has great ideas to improve the industry," Baxter says. "You don't have to be around him many times to realize he knows what he is doing. He's proven himself time and time again to people around the state and country."

Customer-Minded

Joseph Crouch, Legacy Ag Credit president and chief executive officer, attributes Pogue's success to evaluating and meeting the needs of prospective clients.

"Creating an opportunity for the cattlemen in Northeast Texas to market their cattle at a higher, more effective level is an example of how he approaches the marketplace with his customer base in mind," Crouch says. "Joe Don's positive contributions to the region's beef industry have been very significant in his services to the auction barn, as well as to the Northeast Texas Beef Improvement Organization."

But it's a two-way street for Pogue, who thrives on the reward he receives from dealing with great people.

"It's a joy to be able to work for my community and provide them a place to buy and sell cattle. I've been fortunate to deal with so many great people," Pogue says. "They are not just customers. I have a wide group I regard as friends in my business."

Pogue maintains his own 700-head cowherd plus about 2,000 to 2,300 head of stockers and heifers on grass. Along with running a small order-buying company, he also owns an interest in Wheeler Land & Livestock in Wheeler, Texas, where he keeps between 800 and 1,500 head on feed.

"My wife says if it doesn't moo, don't ask Joe Don anything about it," he says, laughing.

Pogue appreciates Farm Credit for helping him purchase land and build his house.

"They helped me get started, and they have numerous customers who do business with me, so the institution plays a vital role in providing loans for land to people who sooner or later are going to have a cow," he says.

He believes the cattle market will stay strong for some time.

"People love beef, and as long as we can raise it and sell it at a reasonable price, I think we'll always have a job," Pogue comments.

And he hopes he'll always have the job he dreamed about decades ago.

"I plan on running the barn and being an auctioneer until I just can't go anymore," he adds. "I don't want to retire. I don't even think or talk about it. I want to be right here as long as I'm able." ■ LB

To watch an auction day video, go to FindFarmCredit.com/seemore.

"If you mess up their feet as a calf, they may not breed as well, they may not calve as well, they may not be able to just get to water as well."

– Eric DeBorde

Photos by Randy Mallory

Walk This Way

Hoof trimmer Eric DeBorde helps show cattle look, feel and walk their best.

When Eric DeBorde started showing cattle as part of his FFA project, he found more than a hobby. He found an all-consuming passion for learning about every part of the animal, from head to hoof.

Well-trimmed hooves, he discovered, were important in the cattle business, which piqued his curiosity about the art and craft of hoof-trimming.

"I thought, 'If I'm going to stay in the cattle business, I want to learn all of the pieces of it,'" says the Bardwell, Texas, cattleman.

Fortunately, DeBorde found a mentor and a friend in his own hoof trimmer, who hired Eric when he was a high school senior, to help trim hooves on show cattle and dairy cattle across North and Central Texas. The gig continued when DeBorde went off to Tarleton State University to study agriculture.

Then, in 1994, an opportunity arose when the mentor moved to New Mexico. DeBorde built a trailer and chute and started his own business.

Despite his experience working alongside the elder hoof trimmer, DeBorde still had

BETTER STEPS IN JUST 5 STEPS

STEP 1. Walk the walk. "I don't need to watch them walk for an hour," Eric DeBorde says, "but if I can watch them walk straight ahead where their body's not turning, I can tell you most of the problems with the animal pretty quickly — and then I can adjust them on the table."

to prove himself. Some weren't sure the young man was ready to work on their valuable cattle.

"It was a little rough at first," he explains. "While everybody knew me, they also knew he'd always been with me before."

Proving Himself

One day, DeBorde figured out how to erase the doubt.

"I learned to tell them exactly what I was thinking about the calf before I put him in the chute," he says. "If I see something that's off about the way it's walking, I explain what's wrong and how I can fix it."

Once his customers could see just how quickly he could point out their animal's shortcomings — usually within a 20-foot walk — they knew he was the right man for the job.

"That was my turning point," DeBorde says.

Twenty-one years later, there's no doubt DeBorde has made a name for himself. He was even featured on the National Geographic Channel's "Jobs That Bite" program in 2013. But he's not one to grow complacent.

"I always say you've got to have a picture in your head of what an ideal animal looks like, including how it should walk. Whether you're breeding them or showing them or trimming their feet, you should always have that goal in mind to keep moving forward," DeBorde says. "This business is so fast-changing, if you're not doing that and you are comfortable with where you are, you're going to be out of the groove real quick."

In addition to the ever-changing ideal, he says the bar for quality is set higher now than when he started his business. Cattle cost more too, which makes his job even more important, whether he's working with show steers that eventually will go to market or show heifers that end up in a pasture.

Feet Affect Performance

With steers, he says, there's no time for a setback. Foot problems can mean decreased gains or show-day lameness — and there's often no second chance. When a show heifer gets a bad trim or has a recurring problem, she may not be able to perform later in life.

"If you mess up their feet as a calf, they may not breed as well, they may not calve as well, they may not be able to just get to water as well," he says. "Some of those show heifers leave the show barn and go to a pasture that's only 20 acres. But others may go to a pasture that's 2,000 acres. Those may walk two miles before they ever see a drink of water, so they've got to be able to travel."

DeBorde compares cattle with a history of bad hoof trimming to injury-plagued athletes.

"You can ask anyone who played football," he says. "If they really got beat up or they just exercised too hard or they tore something years ago, they still have a hard time getting up to get started. Cattle are the same way. If that foot's off and we keep adding to that problem as they grow, then it's going to lead to arthritis-type symptoms."

He says he often sees cows that last only four or five years past the show ring because they had too many problems as calves.

"They can't function as a cow," he says. "As long as they're up by the barn being hand-fed they're fine, but they can't make it in the real world."

And as a cattleman himself, he understands how important that is. He wants show steers that can survive the feedlot and show heifers that will be productive cows. And, of course, he wants to win.

"By being as smart as we can on how their feet are growing, we can make one gain better, look better and be more competitive," he says. "It can be the difference between first and third place." ■ KH

STEP 2. Load and flip. After a quick analysis of the animal's gait, he loads it in the chute and flips the trimming table over so that the animal is on its side.

STEP 3. Get up close and personal. During a thorough exam and cleaning, he looks for imperfections and problems such as an abscess, foot rot or even a foreign object. He also checks the hairline for clues, such as a muddy environment.

A Passion for Kids and Cattle

Meredith, Eric, Brigham and Brayden DeBorde

Don't limit yourself.

That's the first advice Meredith DeBorde offered her agricultural science students at Ennis High School during her first week on the job this past August. It's a principle that has served her and her husband, Eric, well. After all, teaching was not her first career option. Similarly, Eric made sure he had another skill to fall back on, even though he wanted to be in the show cattle business. That's why in addition to holding an agricultural degree, he's also a licensed electrician.

The couple, who met at Tarleton State University, has two sons, Brayden, 12, and Brigham, 5.

They raise club calves and own a feed supplement company, Top Line Nutrition, which has dealers across the state and mail-order customers nationwide.

When buying land to start their Lazy D Farm and later expand their cattle operation, the DeBordes turned to AgTexas Farm Credit, based on a recommendation from one of Meredith's former co-workers. The couple says they couldn't be happier with the lending co-op.

"We love the relationships we have built with the staff at AgTexas and our shared commitment to youth and agriculture," Eric says. "They make you feel like family."

A part of that family is Matt Thomas, AgTexas vice president of lending in the Hillsboro branch. Thomas first had a chance to interact with their son Brayden when he purchased the boy's steer on behalf of AgTexas at the county livestock show. He was extremely impressed.

"Some of these kids don't know how to talk to adults — they get shy or nervous. But that young man was very polite. He looked me straight in the eye and gave me a firm handshake and just really stood out from the rest," Thomas says.

Although the DeBordes' endeavors have evolved over the years, they've both followed their passions — agriculture and kids. Whether helping their own boys, serving as advisers for cattle exhibitors or holding show clinics, the couple is always there to teach lessons that go way beyond the show ring.

That's because life is full of lessons, especially if you don't limit yourself. ■ KH

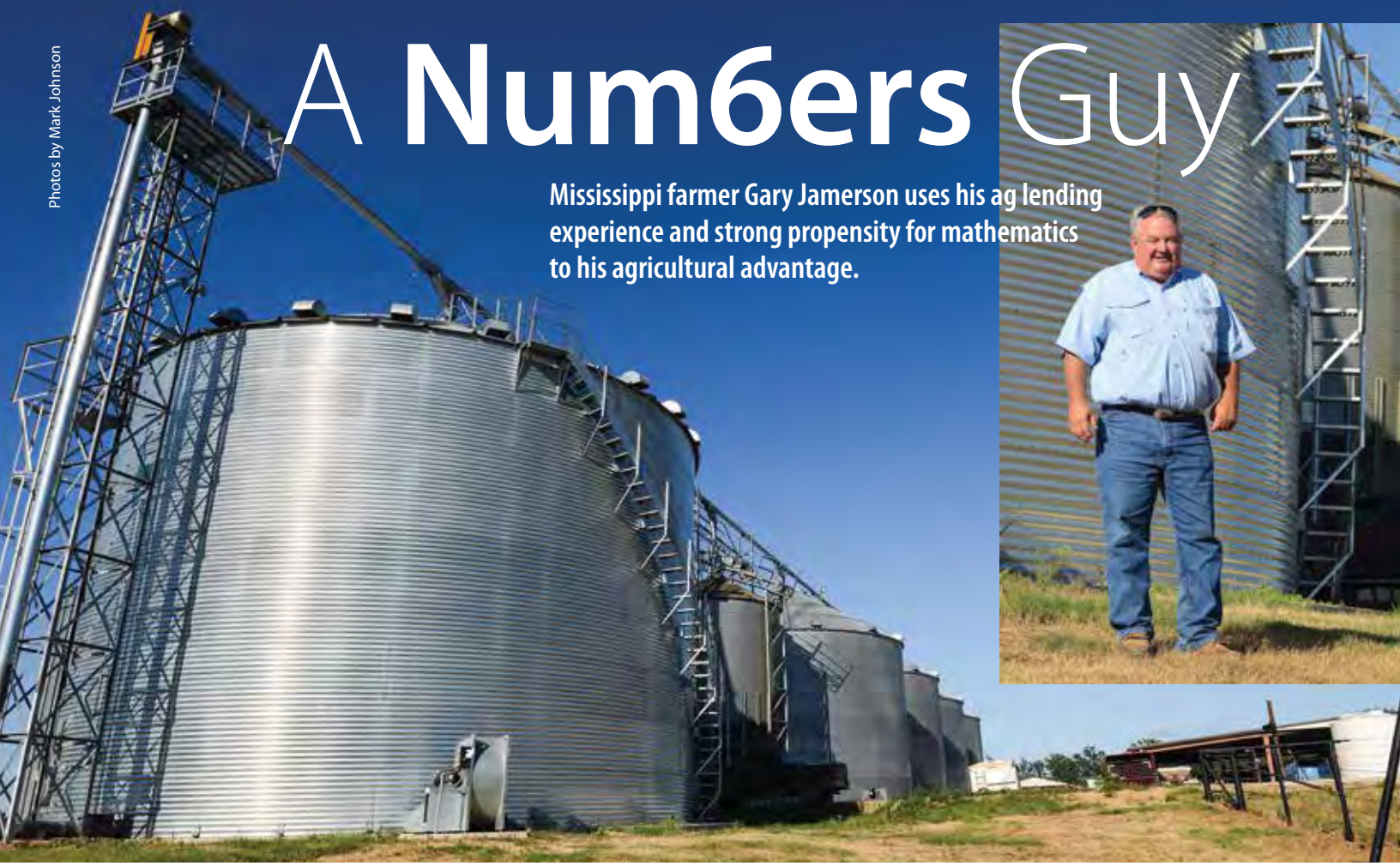
STEP 4. Nip, nip. DeBorde grabs his nippers and props the first hoof up on his leg. He trims the outside of the foot, crafting the hoof into the shape he desires. In serious cases he may go back and do some extra trimming toward the toe or heel.

STEP 5. Finishing touches. DeBorde uses an old-fashioned rasp to do the final shaping and smoothing, rather than using the more common electric tools, because it allows him to make more corrections without the risk of burns.

Photos by Mark Johnson

A Num6ers Guy

Mississippi farmer Gary Jamerson uses his ag lending experience and strong propensity for mathematics to his agricultural advantage.



Gary Jamerson, inset photo, says that purchasing seven grain bins has been one of his best farming decisions.

It's August in northern Mississippi. The air is thick and a scalding 95 degrees on a Friday afternoon, driving many folks indoors or to the cool waters of the nearest swimming pool.

But row-crop and cattle farmer Gary Jamerson is indifferent to the heat. He takes a break from crunching numbers in the office of his Byhalia, Miss., farm to venture into the oppressive heat and visit with a few members of his black Angus herd.

"This is my idea of relaxation," says Jamerson, as he rubs the broad forehead of his favorite cow, 98. "Oh, I just refer to them based on their ear tag number. Ninety-eight is just a big ol' pet."

The Mississippi Land Bank customer's no-nonsense approach to naming his cows is indicative of his method of farming. He has built one of the largest operations in the area by keeping a diverse crop portfolio, limiting his dependence on others, and keeping a close eye on the markets.

"I've always been a numbers guy," says Jamerson. "It's just something that comes naturally, I guess."

Row Crops, Produce, Cattle and Hens

The numbers that Jamerson wrestles with daily would daunt some mathematicians, not to mention farmers. Currently, his enterprise includes 1,500 acres of purple-hulled peas, 8,000 acres of soybeans, 2,000 acres of corn and 1,000 acres of rice. He also double-crops 4,500 acres of wheat, runs a 450-head cow-calf operation, and recently began growing 40 acres of produce. The operation involves more than 20 full-time employees who operate a fleet of combines, tractors and planters on farms from West Tennessee to Sunflower County in the Mississippi Delta region.

He even keeps a couple dozen laying hens.

"Those hens have more personality than most people," says Jamerson, his face creasing into a grin. "Now, I've just got to figure out how to profit from the eggs!"

Whether the subject is chickens or corn, peas or produce, Jamerson brings an unusual skill set to Delta agriculture. Although he was raised on a Collierville, Tenn., dairy farm and has worked outside agriculture, he took an unusual career path upon graduating from the University of Tennessee at Martin in 1980.

"Agriculture was in trouble at that time, and we weren't farming big enough to make a living, so I needed to do something else," he recalls. "I had an acquaintance on a Farm Credit board of directors, and he talked me into going to work for them."

For the next 15 years, Jamerson worked full time in the finance sector, with both

Farm Credit Services and a Federal Land Bank Association in Tennessee, while farming on the side.

"This is really where I developed the skills and experience to operate a successful business," he says, referring to his Farm Credit lending positions. "I worked with good loans and bad ones, learning what to do and what not to do."

Lending Proves Good Training

It was during those years that Jamerson fine-tuned his philosophy of independence and a careful attention to numerical detail.

"I learned from a large egg producer in Fayette County, Tennessee, that every component of a farming operation should be self-sufficient," he says. "If he had row crops, they should carry themselves. If he had cows, they carried themselves. Every operation should have its own set of books to show if it's profitable or not. He showed me how to watch over the different entities, which is important in an operation that's as diversified as ours."

> **"I worked with good loans and bad ones, learning what to do and what not to do."**
> – Gary Jamerson

Matthew Raff, vice president of the Senatobia branch of Mississippi Land Bank, says Jamerson embodies a rare mix of financial training and "old-fashioned horse sense."

"His understanding of all the aspects of a very complex operation is off the charts," says Raff, who has worked closely with Jamerson for more than 10 years. "Most big-time farmers are good with their books, but Gary is really unusual in that respect. He can do it all."

Juggling Agriculture and Construction

In 1996, Jamerson took a leap of faith and stepped out of the financial industry into full-time farming. But as was his tendency, he approached it from a slightly unconventional angle.

"We were fortunate to pick up several farms in the Collierville area from farmers who had retired," he says. "Around that time, we kind of backed into the construction business, as well. A friend of mine called out of the blue and asked if I would finish the earthwork on a new golf course in Collierville."

Although Jamerson had never done construction work before, his friend convinced him to use his farm tractors after planting season to move dirt on the golf course.

For the next several years, his company juggled production agriculture with construction, including grading new homesites and building concrete foundation pads in Memphis-area subdivisions.

"In those boom years, we were building 10 to 12 house pads per week," Jamerson says. "It was a crazy time. When the real estate market tanked, we were able to quickly sell a bunch of our earth-moving equipment before the market got really bad. We were very fortunate, honestly."

For the first time in his adult life, Jamerson began farming full time. When an opportunity to lease a substantial amount of cropland in northern Mississippi presented itself about a decade ago, he and his wife, Susan, and daughters, Suzanne and Megan, moved to Byhalia.

"By the time we got here, I'd made a lot of connections in agriculture in this part of the country," he says. "I had learned from some other guys that selling our crops a year in advance was the way to go. It gives me more control over how I plan my year. You may not hit all the highs in the market, but you also avoid the lows. This allows us to pick our own seed that we're going to plant, figure out our chemicals, look for our own bugs, and market our own crops. We don't have all these consultants telling us what to do."

On-Farm Storage Is Key

Jamerson says that purchasing seven grain bins in 2007 was one of the best decisions he's made in agriculture and one of the biggest elements in keeping him in control of his own economic destiny.

"I will always recommend a farmer getting grain bins if he can," says Jamerson. "Make it the first thing you get. A grain bin allows you to harvest when the time is right without getting bogged down at the elevators.

"Growing commodities is largely about marketing your crop in a profitable way, and having on-farm storage allows you much more leverage in that process."

He points out with a smile that production agriculture is, in many ways, a "numbers game."

"And that works out in my favor," he adds. "Remember, I'm a numbers guy!" ■ MJ

Gary Jamerson and a neighbor visit with 98, his favorite cow.

A HOT MARKET

Chile grown for color, seasoning and fresh eating spice up a family operation in New Mexico.


Artie Limmer


Artie Limmer

Rick and Evelyn Ledbetter turn up the heat at their Portales farm, roasting long green chile that has ripened and turned red. In addition to selling their green chile directly to consumers, the family grows paprika and jalapeños for commercial processing.

Late on a Monday afternoon, the smell of roasting chile drifts over Portales, N.M., drawing a crowd to a farmers market near the courthouse square.

As people line up under a striped awning, a matching line of buckets filled with glossy chile peppers stretches to a steel roaster. Flames char the skin of the long green pods as they hiss over the roaring burner.

"We roast a bushel in about a minute and a half," chile grower Rick Ledbetter says energetically. "These were picked today for this afternoon's market. You won't get any fresher than that."

Fresh roasted chile is a state obsession during the late summer harvest season. For the Ledbetters — named New Mexico Farm Family of the Year in 2011 — satisfying the local craving started as a way for son Spencer and daughter Alex to earn summer money. Even with their son now an engineer and their daughter in college, Rick and Evelyn Ledbetter still supply two farmers markets and three restaurants.

"You get to know people who come back year after year," Evelyn says of the markets, which after about 16 years feel like family reunions. "People give us hugs and say, 'We're so glad you're back.'"

The friendships and direct connection to consumers enhance Rick's commercial farming operation.

"It's a lot of work, but it turned into more than I ever thought it could," says Rick, who farms about 1,000 acres of his own and custom-farms 1,500 acres for a dairy. The only commercial chile grower in this part of eastern New Mexico, he also grows paprika, jalapeños, cotton, corn, grain sorghum and wheat.

PEANUTS TO PEPPERS

Chile has become the heart of the farm, but it took a while to get there.

Rick speaks fondly of his close partnership with his late father, who helped him get his start growing peanuts in the sandy soil west of Portales. They later leased more land to grow potatoes, one of many crops they explored together in search of a reliable return. Rick and Evelyn even scheduled their wedding around the potato harvest 31 years ago, shortly before they bought a farm a stone's throw from the Texas state line.

After his dad retired in the 1990s, Rick continued to explore new frontiers, installing GPS on the equipment, improving his irrigation efficiency and diversifying even more.

"We have tried peanuts, corn, alfalfa, cotton, milo, hay, green beans, black-eyed peas, apples, onions, carrots, potatoes — a great success and huge failure," Evelyn says, pausing at that last crop.

"Yeah, one year it was a great success and the next it was a failure," Rick says, laughing about the time they plowed up 500 acres of potatoes after the price plummeted. "The cows loved 'em."

Just when they were ready to give up on vegetables, they learned about paprika, a mild chile rich in red pigments.

"It's a natural coloring agent, and has a lot of uses," says Rick, who planted their first paprika in the early 2000s. "The beauty is it was a contract. I knew what it was worth the day I planted it."

Paprika proved a success for the family and New Mexico, where it now represents 40 percent of the state's chile acreage. The Ledbetters also commercially grow jalapeños for powdered spices, and have a 20-acre patch of long green chile for the farmers markets.

"Chile is much more valuable than anything else we're growing," Rick says. "It has a lot more profit potential, but it's a lot more expensive to grow. It's labor-intensive, and labor is hard to get."

He calls chile an old-fashioned crop that has to be hand-weeded, hand-thinned and — in the case of long green chile — hand-picked. With about 200 acres of chile, he hired about 55 workers last year, mostly to hoe weeds, and says the challenge of finding labor has made many chile growers scale back or move on.

Dr. Stephanie Walker, Extension vegetable specialist with New Mexico State University, is one researcher trying to find a way to mechanically harvest green chile and remove the stems.

She calls Rick an asset both for his skill as a grower and his active involvement in two organizations — as chairman of the New Mexico Chile Commission and treasurer of the New Mexico Chile Association — that fund research into mechanization, new cultivars, and pest and disease management.

"Chile is part of the heart and soul of this state, but it has its challenges," Walker says. "It's the die-hard, excellent growers who have figured out the way to successfully grow green or red chile. Rick is a sterling example. He is very, very valuable both for his passion and his great concern for the chile industry in New Mexico."

SERVING THE INDUSTRY AND COMMUNITY

One of chile's biggest champions, Rick also serves on a board overseeing New Mexico Certified Chile, a nationwide labeling program that the chile association launched last year, and is treasurer of the Roosevelt Soil and Water Conservation District. Previously, he served on the state's Peanut Research Board.

He feels it's important for farmers to be engaged, whether that's talking to consumers at a farmers market or serving on a board.

"I used to be perfectly happy sitting on the outside looking in, saying, 'They can take care of it,'" he says. "But I came to the realization that there are things we have to deal with. I probably should have been involved long before I was."

Evelyn shares his commitment. The director of payroll at the local hospital, she also is president of the board at Roosevelt County Electric Cooperative,

Bushels of long green chile, a pod type also known as New Mexican chile, wait their turn for the roaster at the Portales Farmers Market. Depending on variety and growing conditions, green chile can be as mild as a bell pepper or as hot as a jalapeño, or about 150 to 10,000 Scoville Heat Units.

which supplies power to more than 3,300 consumers in four counties. About 40 percent of the co-op's electricity is used for irrigation, an input of great importance in this semi-arid region.

She calls the utility a strong co-op with a lot of community support.

"It's a big part of people's lives," she says, describing the co-op's storm relief efforts, education programs and scholarships. "When you're owned by your members, you have that cooperative spirit."

LIFELONG CO-OP MEMBERS

In addition to powering the farm through an electric co-op, the Ledbetters get high-speed Internet from a telephone co-op, process their cotton at a co-op gin and finance their farming operation through Ag New Mexico, a Farm Credit lending cooperative.

Rick was a high school senior when he took out his first crop loan for $30,000, but you could say he's been a Farm Credit member since the day he was born.

"Matter of fact, my dad was digging peanuts, and went to the bank to get some money to get me out of the hospital and finish the crop," he says. "The banker said, 'Son, we don't lend money for babies.' My dad walked out and thought, 'What am I going to do?'"

A fellow farmer took him to the Production Credit Association of Eastern

Christine Forrest

While all chile is labor-intensive, the Ledbetters can machine-harvest two types — super-hot jalapeños that are dehydrated for spices, left, and paprika that is processed for natural red food coloring. Long green chile must be picked by hand.

New Mexico, now Ag New Mexico, where the family has done business ever since.

"When I spoke to the members at the annual meeting one year," Evelyn says, "one of the things I said is the association has always been in our corner, through the good and the bad."

Mike Burns, a senior vice president who has worked at the association's Clovis office for 25 years, calls the Ledbetters great members of the association and the agriculture community.

"Rick's always done really well on his farm with what he's producing, and he's done a fine, fine job at growing chile," he says. "I've been eating green chile all my life, and theirs is *really* good."

The Ledbetters might be his customers, but the tables turn during green chile season, when Mike and his wife stock up on the family's two hottest varieties. The Ledbetters also grow two milder varieties for people who aren't looking for heat, but crave green chile's distinctive flavor.

"My dad once said, 'Man, it's so cool to be part of a legal addiction,'" Rick says.

David Lucero, director of the New Mexico Department of Agriculture Marketing and Development Division, agrees that a taste of green chile will leave you wanting more.

"There's an old saying here in New Mexico: 'Man, I need my chile fix,'" says Lucero, who invited Rick to join the New Mexico Chile Commission several years ago.

Thanks to the department's Get Your Fix program, which teaches retailers how to handle the state's signature crop, consumers can satisfy their craving for fresh and roasted New Mexico green chile at about 2,300 stores across the country.

PICK OF THE CROP

Out at the farm, Rick makes his rounds before getting ready for the afternoon farmers market. As he steps out of his pickup, a savory aroma hangs over a field of paprika that's turning redder and sweeter as it ripens.

"Can you smell it?" he asks. "You can always smell a chile field."

Next he checks on a crew that's mechanically harvesting jalapeños in another field.

"Now, I'll forewarn you," he says. "These are hot, hot, hot, and the harvester breaks that vapor out. You may get to sneezin' and snortin'."

Back in the truck, he pauses on top of a dune to admire the evenness of the corn before heading to his green chile patch 20 miles away. It's a long drive, but the small farm passed down from his grandparents is important to the operation.

"It's a nice little niche," he says of the green chile they grow there for the farmers markets. "We enjoy it. Like Evelyn says, it's a big ol' hugfest when we start to roasting chile."

As Rick brings in his 42nd crop, the couple is also thinking about the future. When the time comes for him to hang up his straw hat, one thing is likely to continue.

"If I ever retire, I have to keep at least one farm," he says with a laugh. "A few people have said, 'You can retire, but you *can't* stop growing that chile.'" ■ CF

See more photos at FindFarmCredit.com/seemore.

NEW MEXICO CHILE FACTS

Chile has been grown in New Mexico for over 400 years, introduced from Mexico by Spanish explorers or Indian traders.

Varieties come in many sizes, shapes and heat levels. Fiery capsaicin is concentrated in the veins, making a chile hottest near the stem.

The long green chile, a new pod type introduced by New Mexico State University in 1913, helped establish the Mexican food industry in the United States. Once roasted and peeled, it is stuffed, mixed into stews and salsas, or draped on everything from eggs to enchiladas.

"Red or green?" The official state question refers to a preference for sauce made with long green chile or red chile — two stages of the same species.

The No. 1 state for chile acreage produces many chile types:

- Long green chile is sold fresh, frozen and canned.
- Long red chile and some paprika is dehydrated for sauces and spices.
- Paprika is rich in red pigments that are extracted to color processed meats, cheeses, sauces, poultry feed and other products.
- Cayenne is used in powdered spices and Cajun-style hot sauce.
- Jalapeños are canned, frozen, dehydrated and sold fresh.

Sources: New Mexico Department of Agriculture, New Mexico State University, USDA

Artie Limmer

The Ranch Connection

Texas restaurateur Mike Micallef uses his ranching and restaurant experience to promote local food and support youth.

Mike Micallef

Laurie Smith

Mike, left, and Al Micallef

Seated at a table in his downtown Fort Worth restaurant, Mike Micallef is clearly at ease discussing a variety of topics — from cooking challenges and nutritional guidelines to commodity prices and the Texas drought.

Not surprisingly, the meandering discussion reflects two distinct backgrounds that Micallef brings to the job of running his family's Reata Restaurant — restaurants and ranching.

"I've probably got a closer touch to agriculture from the restaurant side versus the ranching side, but I think it helps in that I've got a better sense of meat than maybe even some world-class chefs," Micallef says.

Promoting Food Scene, Helping Youth

For the past few years, Micallef has used his knowledge to help aspiring young chefs and ranchers alike through two philanthropic endeavors — the Fort Worth Food & Wine Festival and the Ranch Brigade.

"We gave away $14,000 in scholarships this year," Micallef says with a certain pride in his voice as he talks about the Fort Worth Food & Wine Festival, an event he co-founded in 2013.

Recognizing that the city's rising restaurant scene was something worth promoting and celebrating, he and some other local restaurateurs began hosting pop-up restaurants and dining events to raise capital for the festival.

"It's been a very organic thing. It's the Fort Worth restaurant community coming together and making it happen," Micallef says. "The purpose of the festival is to promote the city and its restaurant scene, to educate people about food, and importantly to give back by providing scholarships to culinary students in Fort Worth."

Today the annual spring festival includes several events and hosts thousands of visitors from as many as 13 states.

As it has grown in prominence, the amount of scholarship money given each year has also grown, allowing the festival to have a significant impact on a number of students, Micallef points out.

"One of the recipients, Cameron, had to leave his family his senior year and provide for himself, but he was accepted to the Culinary Institute of America and the festival gave him the last $9,000 he needed to attend this year," he says with a smile of satisfaction.

It All Began With Cattle

As Micallef states in his 2008 cookbook, "Reata: Legendary Texas Cooking," his family's story began before the restaurant "with that most classic of Texas dreams: the cattle ranch."

His father, Al, relocated the family to Fort Worth from Detroit in 1975 after spending much of his youth enamored with the cowboy way of life. Their first ranch was on the Clear Fork of the Trinity River in northeast Texas, where Micallef and his two sisters were raised. In 1992, Al purchased property just north of Alpine, in the heart of the Davis Mountains in far West Texas.

Micallef went on to earn a finance degree at Texas Christian University in Fort Worth and a certificate from the school's esteemed ranch management program.

When a Texas Brigades professor in the ranch management program developed the Ranch Brigade in 2013 — a new youth camp that would focus on sustainable beef production "from conception to consumer" — Micallef quickly agreed to serve as a committee member and help with fundraising.

The Ranch Brigade

Ranch Brigade is a part of the Texas Brigades umbrella program, which offers six types of outdoor camps through a partnership among the Texas A&M AgriLife Extension Service, Texas Wildlife Association, Texas Wildlife Association Foundation, USDA Natural Resources Conservation Service, and Texas Parks & Wildlife Department. Each camp focuses

on a specific aspect: bobwhite quail, Texas deer, fish, waterfowl or ranching. Students, called cadets, learn wildlife conservation, plant identification, shooting and angling skills, radio telemetry, public speaking, and even television and radio interview skills.

Every year, the Ranch Brigade selects 25 high school students from across the state to become ambassadors for land stewardship and livestock production in their respective communities. The students receive five days of intensive leadership training and livestock education. In turn, they are rewarded with scholarships and future ranch experiences.

"The whole Brigades program is a really good program, teaching kids about sustainable ag, wildlife and ranching," says Micallef, who was a cadet of the Bobwhite Brigade himself back in the early 1990s.

Social Media Savvy

While Micallef is impressed with the quality of participants the program attracts, he knows there are plenty more students out there to be reached. To help meet that challenge and attract more applicants, he and a handful of other Ranch Brigade volunteers started a group Facebook page. In the first week, the page posted a meme of an Angus calf featuring the words, "I turn grass into steak. What's your super power?" The meme has had more than 2,600 likes and has been shared more than 16,000 times.

"I've never been involved in something like this in social media, but all of a sudden we've got something shared 16,000 times that's talking about Ranch Brigade — that's the power," Micallef states. "If we can get these kids who go through the program to tell the story of agriculture and beef production, at least socially, it's going to help."

The Help of a Good Lender

The two Reata restaurants, the original in Alpine and the Fort Worth venue where Micallef spends most of his time, keep the family plenty busy. But the cattle are still the cornerstone of their food business. Today, father and son run approximately 330 cows on their two ranches near Alpine.

Like many of their fellow producers, the Micallefs were forced by the Texas drought to reduce their herd size the last few years. But with recent rains and financial assistance from Lone Star Ag Credit, they restocked their commercial cow-calf operation with 200 cows early this past summer.

They had financed a land purchase with Lone Star Ag Credit previously. With the lending co-op headquartered near their Fort Worth restaurant, the financing relationship has continued. Micallef even represented Lone Star Ag Credit at the 2010 Farm Credit Young Leaders Program, which takes young Farm Credit borrowers to New York City and Washington, D.C., to teach them how funds flow through the Farm Credit System, from Wall Street to farms and ranches.

"I really enjoy the people at Lone Star," he says. "They're good people, not just from a stockholder standpoint, but they're out in the community and support a lot of the same organizations that we do." ■ SH

For more information about the Fort Worth Food & Wine Festival, visit fortworthfoodandwinefestival.com. To learn about the Ranch Brigade, go to TexasBrigades.org.

Cowboy Cooking With Class

Al Micallef brought his family to Texas in search of the cowboy way of life, and that dream expanded into the first Reata Restaurant he opened in Alpine, Texas, in 1995. The family says its cuisine is inspired by cowboy cooking — a melding of Southwestern, Creole, Southern and Mexican flavors with a taste of traditional steakhouse. Reata is known for dishes ranging from rib-eyes to tamales and has launched the career of several notable chefs, including Grady Spears and Tim Love.


Laurie Smith

Reata Restaurant, Fort Worth

"The name Dad chose for our family's restaurant was something of a natural, yet definitely a stroke of genius as well," Mike Micallef says in his 2008 cookbook. "The word reata is Spanish for 'rope,' and there couldn't be a more basic, essential tool for the cowboy than that. You simply can't go about ranchin' without one. Yet the name, from the beginning, drew upon the mystique of another, less workaday West Texas icon. Reata had been the name of the ranch, the homestead — the Tara, if you will — in the myth-spinning 1956 film 'Giant,' based on the Edna Ferber novel."

The Fort Worth location quickly followed in 1996, and relocated to its current site in 2002. That same year, the Micallefs began operating a satellite restaurant during the Fort Worth Stock Show and Rodeo. Reata at the Rodeo was such a great success that the Micallefs took over the Backstage Club in 2008 and now operate two locations on-site during the annual stock show.

For more information, visit www.reata.net.

ESCAPE TO BRUSH COUNTRY

In the Southwest Texas brush country, four friends have teamed up to breed mule deer and whitetails and share the tranquility of their hunting ranch with wounded warriors.

Courtesy of Chandler Walker

Above: Devil's Canyon Ranch partners with the Bush Institute to host hunts with wounded warriors. Pictured on the ranch last fall are, left to right, hunting guide David Scarbrough, wounded warriors Chandler Harris and Jacob Schick, ranch owner John Hall, wounded warrior Matt Phillips and ranch owner Robert Helms.

Below: With antlers in velvet, bucks gather around a feeder in the whitetail breeding pen.

Sheryl Smith-Rodgers

Sheryl Smith-Rodgers

Sheryl Smith-Rodgers

A dually pickup outfitted with a top drive and front bumper seats is ideal for viewing wildlife or sunsets. It accommodates 10.

The evening sun slips away as a black dually pickup bumps along a caliche road at Devil's Canyon Ranch, an hour northwest of Del Rio, Texas. Up ahead of the truck, scaled quail skitter across the dusty road, and a black-tailed jackrabbit hunches by a clump of prickly pear cactus.

"Look at those two big bucks!" exclaims passenger Gary Luker, pointing to a pair of white-tailed deer in the distance, nearly hidden by mesquite and cenizo. At the wheel, John Hall brakes and reaches for his binoculars to confirm the sighting. With eagle eyes of his own, Hall soon spots a white-tailed doe and two fawns, several mule deer and a blackbuck in the thick brush.

"This place is a dream come true for us," says Hall, who works in San Antonio and co-owns the 7,900-acre hunting ranch with Luker of Blanco, Texas, and two other friends — Robert Helms Jr. and Tom Pisula, both of Houston. "We were tired of hunting leases and wanted our own ranch where we could call the shots, run our trophy deer-breeding program and host wounded warriors."

Hall, Helms and Pisula — businessmen who share a passion for hunting — purchased the Southwest Texas property in August 2013 with Capital Farm Credit financing. Luker bought an interest in the property a year later.

"It's been a great pleasure to work with such a devoted group of individuals who epitomize land stewardship," says Randal Prehoda, Capital Farm Credit's senior loan officer in Conroe, Texas. "They're making good use of land that can be challenging. I'm very proud to be a small part of what has become a first-class operation."

For more than a decade, Hall and Helms shared South Texas deer leases. Family, friends and business associates, including Pisula and Luker, hunted as guests. On their last lease near Carrizo Springs, the pair took over an existing scientific deer-breeding program.

"When the oil fields kicked in, the ambience changed," Hall recalls. "There were floodlights at night, and noisy trucks going in and out. The landowner didn't have a well, but he was horizontally drilling and fracking next to the fence line." In 2011, their last year on the lease, neither of them harvested a trophy deer.

FROM LEASING TO OWNING

No more leases, the two agreed. Instead, they'd buy their own land, with Pisula as a third partner.

"I bet I visited more than 100 ranches," Hall says. "When I found one I liked, then Bob looked at it, too. We found a lot of ranches that we loved, but the oil field was always there. Or a ranch might have a million-dollar home, which we didn't want."

Then they turned their search westward.

"As soon as I saw this place, I knew I'd found our ranch," Hall says. "It was the turnkey operation we wanted because it already had accommodations, a high fence around 3,400 acres, water wells in place, and water stations and protein feeders everywhere. Otherwise, it would have taken us 10 years to get all that up and running.

"And there are *no* oil fields around here," he adds, smiling.

What's more, the ranch had an extra-large metal barn and holding tanks for diesel, gasoline, protein feed and corn.

"We can store 40 tons of protein in the tanks," Hall says. "Those really sold me on this ranch, because then I knew we could run our deer-breeding operation here."

Sheryl Smith-Rodgers

The lodge will sleep a large hunting party or the ranch owners and their families.

WIDE-OPEN COUNTRY

Remote and arid, the ranch stretches for miles, reminiscent of classic Western movies that the men watched as kids.

"This is John Wayne country with lots of elbow room," Pisula says. "I was taken by the ranch because of its panoramic views. I also enjoy the diversity of wildlife and natural beauty."

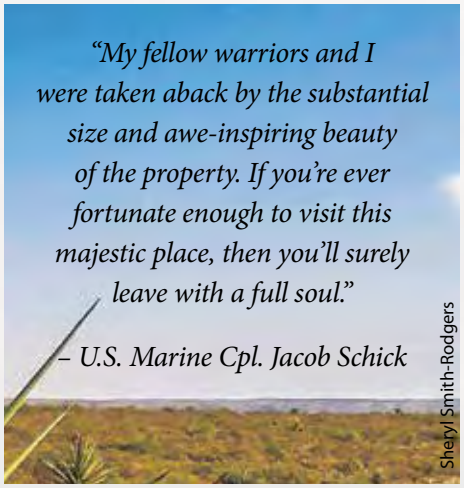
The land's open skies especially appeal to Luker, who for years traveled to West Texas on business and even has a lease in the area. Looking south from the ranch on a clear day, he can see Mexico's mountains on the distant horizon.

"I've always loved the ruggedness of this place and the vast scenery," he says. "You can sit up at the lodge and watch three storms coming in at the same time. When the guys offered me a piece of this ranch, I jumped on it."

Only native wildlife and exotic game animals, including axis deer, blackbuck and aoudad, inhabit the Devil's Canyon Ranch, named for the steep limestone gorge that borders the property. No livestock have been on the land for the past 12 years, which has allowed the largely brushy habitat to rebound. This year, above-average rainfall has kept springs flowing in the canyons.

BREEDING MULE DEER

Soon after buying the ranch, the partners built five high-fenced pens and restarted their deer-breeding operation. They also launched a permitted mule-deer breeder program, one of only a few in Texas.



"Our No. 1 goal is to raise quality bucks and does to release on our ranch," Hall says. "We've invested a lot of money in our whitetail program, and brought in quality genetics from quality breeders."

To start the program, the partners had 15 does artificially inseminated and also bought 12 stocker bucks, which they turned loose on the ranch. Then they added nine more bucks and three does, which over two seasons have produced about 40 fawns.

Two high-fenced, 50-acre pens house mule deer, a native species indigenous to the Trans-Pecos and Panhandle regions.

"We're in the infant stage of our breeding program," Hall says. "Our goal is to grow big mule deer to turn loose in our low-fence areas."

Four species of quail — scaled (blue), northern bobwhite, Mearns and Gambel's — have been documented at Devil's Canyon Ranch, which also hosts quail hunts. To support the population, the partners have placed feeders across the property.

"When you feed quail and deer, you're also taking care of the other wildlife, such as gray foxes, chipmunks, porcupines and raccoons," Hall says, noting that the ranch also has some bobcats and an occasional mountain lion.

HONORING MILITARY HEROES

Framed photographs hanging in the lodges capture the smiling faces of disabled military veterans who've hunted at Devil's Canyon Ranch. For many of them, the experience of harvesting a game animal was a first.

"Wounded warriors are near and dear to my heart," says Helms, who works closely with the George W. Bush Institute's Military Service Initiative. "At the ranch, we want to show our appreciation for what they've sacrificed for our country."

The ultimate purpose of the three-day retreats is to allow veterans to decompress and share camaraderie in an open-air atmosphere where they feel safe. During the first two seasons, the ranch hosted 14 wounded military personnel.

"We take these guys out, one-on-one, and sit with them in the blinds," Helms says. "When you hear what they've been through and seen, it'll eat you up."

Last fall, retired U.S. Marine Cpl. Jacob Schick of Frisco, Texas, attended a wounded warrior hunt at Devil's Canyon. He had lost his right leg and endured 46 surgeries and 23 blood transfusions after his Humvee hit a mine in Iraq in 2004.

"It was wonderful to get away from the concrete jungle and recharge with fellow warriors in nature. We were treated with a lot of respect, and the accommodations were great," says Schick, who portrayed Wynne, a severely wounded Marine, in the movie "American Sniper."

"The outdoor experience at Devil's Canyon Ranch was something to be remembered for a lifetime," he adds. "My fellow warriors and I were taken aback by the substantial size and awe-inspiring beauty of the property. If you're ever fortunate enough to visit this majestic place, then you'll surely leave with a full soul." ■ SSR

BUSH MILITARY SERVICE INITIATIVE AIMS TO EMPOWER VETERANS

The George W. Bush Institute's Military Service Initiative (MSI) honors the service and sacrifice of post-9/11 veterans and military families by improving their well-being and unleashing their potential.

Ultimately, its goal is to encourage communities, nonprofits, businesses, academia, philanthropists and individual citizens to support jobs, wellness, family, education, housing and women's veteran issues.

Funded by the George W. Bush Foundation, the MSI has partnered with the U.S. Chamber of Commerce Foundation's Hiring Our Heroes initiative to work with public, private and nonprofit sector partners to help service members and veterans transition from active duty to successful civilian lives. Victory Healthcare and its chief executive officer, Robert Helms, have teamed up with the Bush Institute to host wounded warriors at Devil's Canyon Ranch.

Sesame

One Tiny Seed With Big Benefits

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What's old is often new again. Such is the case with sesame, which is finding favor with farmers across the Southwest.

One of the oldest oilseed crops known to man, sesame dates back to before the time of Moses, when Egyptians ground it into flour. Long prized in such places as Africa, India and China for its high oil content and medicinal qualities, sesame is believed to have entered colonial America from Africa in the 1770s.

Interestingly, President Thomas Jefferson was so enamored with sesame after he received a sample of its oil that he planted sesame on his farm and wrote about it in letters to friends, even tucking seeds into the envelopes, along with planting instructions.

Seeds of Change

Sesame in the United States did not take root as a viable crop for another 160 years, however, because of high labor costs associated with production, complicated by the tendency for the seed pod to naturally shatter and disperse its seeds. It was not until 1987 that seed cultivation became commercially feasible in this country — first in Texas and then later in Oklahoma and Kansas — when new shatter-resistant varieties were developed that made combine harvesting practical.

Today, sesame cultivation is thriving in the Southwest, most notably because it is a low-input, well-priced alternative to such crops as cotton, corn and peanuts, which are subject to volatile market conditions.

Largely drought-resistant, the resilient sesame has shown high tolerance to disease and insects, suppresses nematodes and grows well in soils affected by cotton root rot. Its deep tap root allows it to draw up moisture and nutrients from below the root reach of other crops.

Sesame on the High Plains

West Texas cotton farmer Jeremy Brown added sesame to his crop rotation in 2012. Currently he grows it on 120 acres, yielding 1,000 pounds per acre.

"My main concern is with water efficiency, and I believe in improving the health of soils by rotating crops," says Brown, an AgTexas Farm Credit customer. "Sesame is a good choice because it is drought-tolerant and has a strong and stable market. Cotton is currently about 60 cents per pound, but the present 45-cent contract price for sesame is good, considering its low input costs."

Brown contracts his sesame with Sesaco Corporation, the largest sesame-handling outfit in the nation.

"As the economy has improved in Eastern countries such as Japan, so has demand for sesame increased," says Zack Coker, Sesaco crop coordinator. "In fact, the Japanese trading firm Mitsubishi took over majority ownership of Sesaco in 2011 because they saw it as a good investment in a reliable sesame source."

A Few Fun Facts

During its long history, sesame became a part of many cultures' cooking and folklore. For instance:

- Babylonians used sesame to make wine, baked goods, and soaps and perfumes.
- In the folk tale "Ali Baba and the Forty Thieves," the password "open sesame" was a likely reference to the popping sound made as ripe sesame seeds burst from their pods.
- Africans called the seed "benne" and considered it good luck.

Healthy and Nutritious

Coker reports that demand for sesame is also up from health-conscious Americans looking to improve their diets, and for good reason — despite its diminutive size, the seed is chock full of nutrients, including antioxidants, healthy fats and protein.

Sesame contains significant amounts of vitamin E, calcium, phosphorus and potassium. For a complete list of nutrients, visit the USDA National Nutrient Database at ndb.nal.usda.gov. ■ TJ

A word of caution: Some people are allergic to sesame.

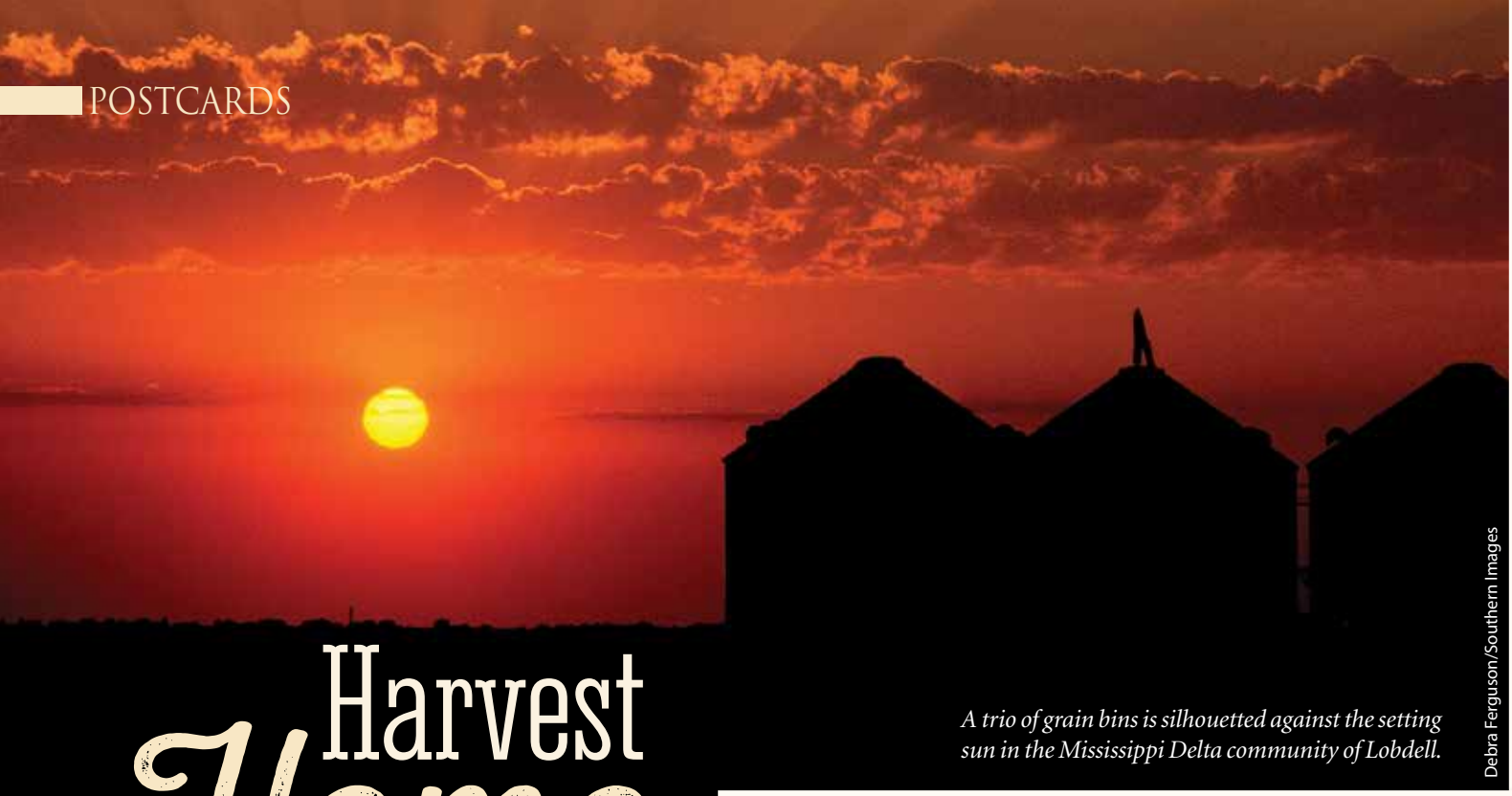
Thy Le/Shutterstock.com

Sesame Beef

This dish is delicious and easy to prepare. Serve with rice.

1 pound round steak, cut into strips
4 Tbsp. soy sauce
4 Tbsp. sugar
4 Tbsp. vegetable oil
2 cloves garlic, minced
2 green onions, chopped
2 Tbsp. sesame seeds

In a large bowl, mix soy sauce, sugar, oil, garlic and onions and add the steak strips. Cover and refrigerate overnight, or at least 30 minutes. Stir fry until meat is brown, about five minutes. Add sesame seeds and cook for an additional two minutes.



Debra Ferguson/Southern Images

A trio of grain bins is silhouetted against the setting sun in the Mississippi Delta community of Lobdell.

Harvest Home

Across the rural South, grain bins and cotton gins dot the landscape, icons of the annual harvest. Over the decades, wooden construction materials have given way to sturdy steel, and sophisticated computer-driven technology has replaced hand labor. Whether old or new, however, gins and bins are ongoing reminders of the farmers who work so hard to produce our grain and fiber.

Debra Ferguson/Southern Images

Mike Bagby

Above: Cotton bales wait to be ginned at Mattson Gin Inc. in Clarksdale, Miss.

Left: Burton Farmers Gin in Burton, Texas, is the oldest operating cotton gin in America. Built in 1914, it is listed on the National Register of Historic Places and is designated a National Historic Engineering Landmark and a Texas Historic Landmark. An adjacent gin museum offers tours daily.

Grain bins glisten on the farm of Louisiana Land Bank customers Robert and Lesia Benton near Goodwill, La.

The Grundfest & Klaus Inc. gin in Cary, Miss., is owned by Southern AgCredit customer Ben Lamensdorf.

Above: A grain bin adds rustic charm to the design of a Moulton, Ala., steakhouse, where it serves as the lobby.

Left: The Milstead Farm Group gin in Shorter, Ala., incorporates state-of-the-art technology. Alabama Ag Credit Director Thomas Dozier is the president of this farmer-owned gin.

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