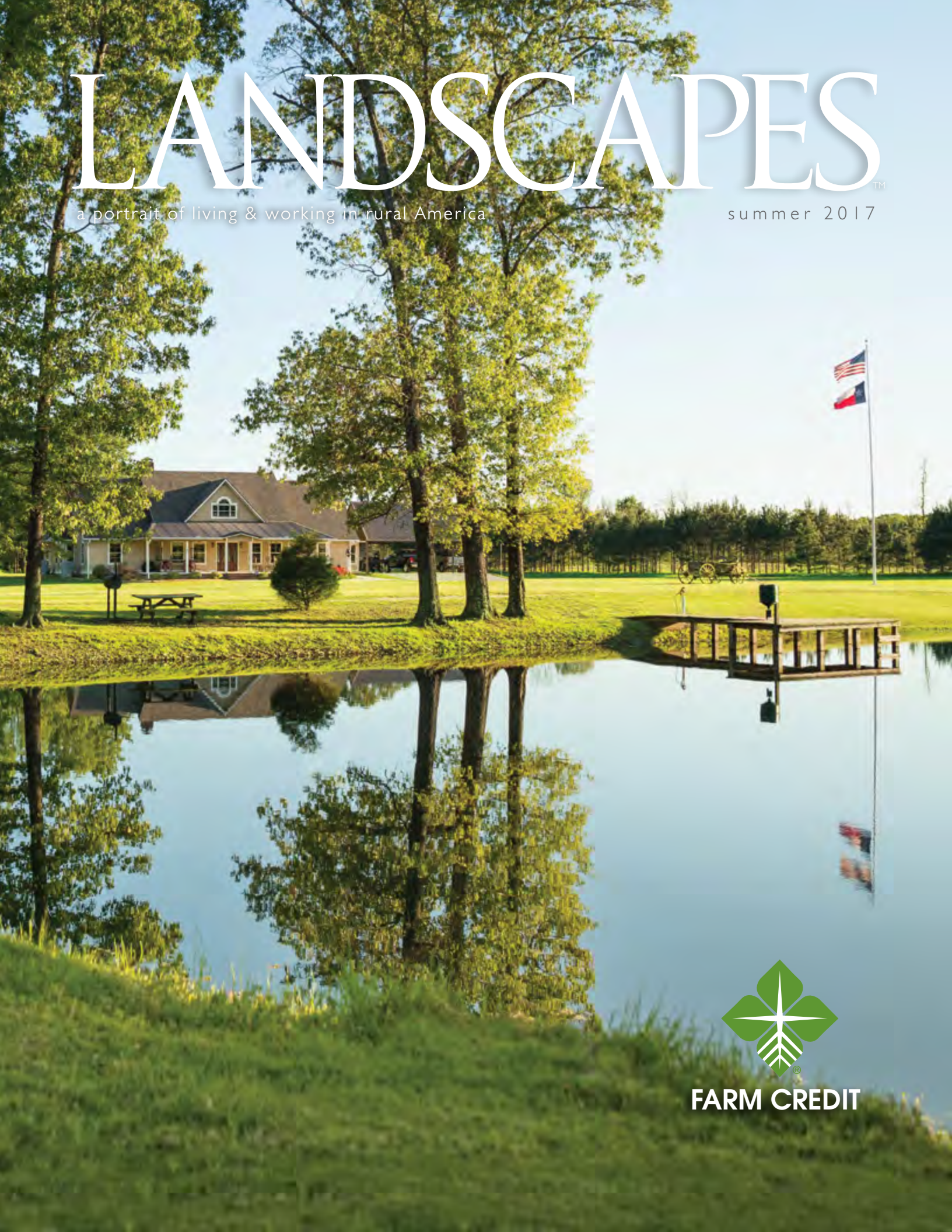


LANDSCAPESTM

a portrait of living & working in rural America

summer 2017



FARM CREDIT

LANDSCAPES

Summer 2017

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

ON THE COVER: Nature is reflected in still waters, East Texas. Photo by Stephen Schwartz



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PASTORAL COUNTRYSIDE

*There are no lines in nature, only areas of color,
one against the other.*

— Edouard Manet



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Neighbors **HELPING** Neighbors

By Stan Ray

Seeing the public's generous response to devastating wildfires in the Texas Panhandle earlier this year, we were reminded of what so many people value about living and working in rural America — the family-like bond that exists among people in agriculture.

Unfortunately, those who enjoy country living often are faced with what seems like more than their share of natural disasters. Hurricanes Katrina and Rita packed a one-two punch in 2005. Extreme weather dominated the headlines in 2011 with massive wildfires, intense drought, tornadoes and even flooding in various parts of the South and Southwest. And last year, blizzards claimed thousands of head of cattle on the South Plains. It is hard to identify a year when some part of rural America hasn't suffered a disaster.

Ironically, though, it is in times of distress that loyalty and sacrifice rise to the occasion, especially in rural communities, where neighbors help neighbors without a second thought. Sometimes those neighbors and helping hands are in different parts of the state, or even in different states altogether. In March, for instance, money, hay, fencing materials, feed supplies, water tanks, portable corrals, seed and vet supplies poured in from around the country after fires destroyed property and claimed lives in the Texas Panhandle.

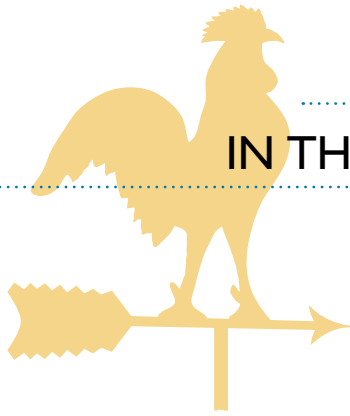
Farm Credit is rooted in this same rural tradition of neighbors helping neighbors. In fact, concern for community is one of the seven key principles upon which Farm Credit cooperatives are founded. A big part of our mission is to help rural areas grow and flourish, during both good times and bad. We're committed to that mission and to supporting our communities in times of need.

Following widespread damage from hurricanes several years ago, Farm Credit associations contacted borrowers, waived late charges and interest, re-amortized loans, made new loans for repairs until insurance payments arrived, and offered disaster loan programs with discounted rates. Working on a case-by-case basis, associations assisted customers with their individual needs to get back on their feet, whenever possible.

Farm Credit entities have a long history of extending a helping hand to the agriculture industry that we serve. Employees volunteer to help rebuild homes, raise funds to support local fire departments and food banks, and provide animals for 4-H and FFA members who otherwise would not have livestock projects due to adverse events.

This family bond and culture is what so many people truly value about rural America. It's what's special about working and living in the country, and it's one reason why we in Farm Credit are proud to support rural communities.





IN THE WIND: Resources for Rural Living

Stand Up and Be Counted *It's Time for the 2017 Ag Census*

Your chance to be a part of the 2017 Census of Agriculture is coming soon. The USDA National Agricultural Statistics Service (NASS) will mail census questionnaires to farm and ranch operators through December 2017 to collect data for the current calendar year.

Conducted once every five years, the census looks at land use and ownership, operator characteristics, production practices, income and expenditures.

Census data are used by all those who serve farmers and rural communities, such as federal, state and local governments, agribusinesses and trade associations, including:

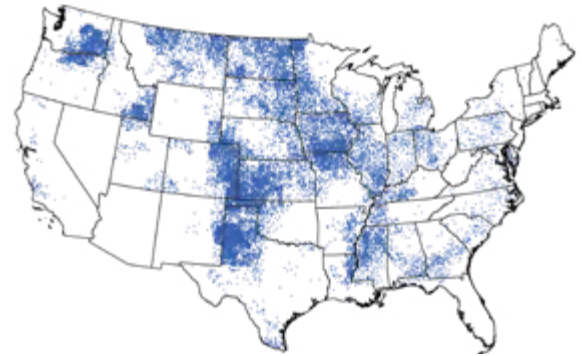
- Farmers and ranchers, to help them make informed decisions about the future of their own operations
- Companies and cooperatives, to determine the locations of facilities that will serve agricultural producers
- Community planners, to plan needed services for rural residents

- Legislators, to help them shape farm policies and programs

If you are a young, beginning or small producer, you too can be a part of the census. According to NASS, the census applies to every individual who produces or grows any agricultural product, including field crops, fruits, vegetables, floriculture and livestock, regardless of the size or type of operation. For census purposes, a farm is any place that produced and sold, or normally would have sold, \$1,000 or more of agricultural products during the census year.

Completed forms are due by Feb. 5, 2018, and can be returned by mail or completed online at www.agcensus.usda.gov. If you do not receive the form, do not know if you are on the list, or have any questions about completing the form, call toll-free (888) 424-7828.

NASS will release new Census of Agriculture data, in both electronic and print formats, beginning in February 2019.



• 1 dot = 1,000 acres Total: 23.8 million acres
CRP Enrollment as of March 31, 2016

Courtesy of U.S. Department of Agriculture

GOOD NEWS FROM CRP for Beginning Farmers and Ranchers

In January of this year, the USDA began offering an early termination opportunity for certain Conservation Reserve Program (CRP) contracts, making it easier to transfer property to the next generation of farmers and ranchers, including family members.

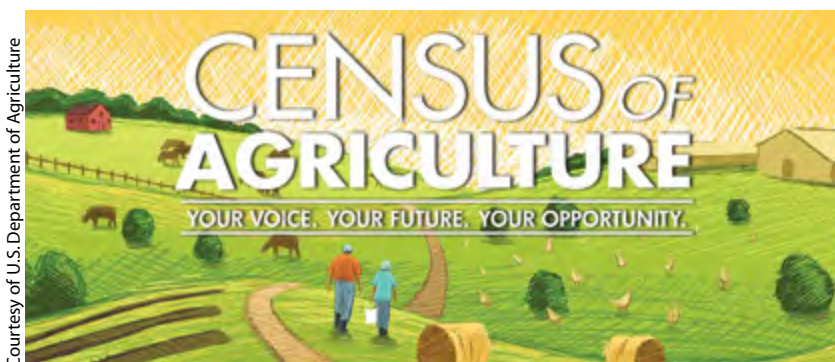
How does CRP work? The program makes a yearly rental payment in exchange for farmers removing environmentally sensitive land from agricultural production and planting species that will improve environmental quality. Normally if landowners terminate a CRP contract early, they are required to repay all previous CRP payments plus interest.

The new policy waives this repayment if the land is transferred to a beginning farmer or rancher through a sale or lease with an option to buy. The land that is eligible for early termination is among the least environmentally sensitive land enrolled in CRP.

This change to the CRP program is just one of many ways that USDA is using or modifying its programs, regulations and practices to address the challenges that beginning farmers and ranchers face in accessing land, capital and technical assistance.

"The average age of principal farm operators is 58," said Lanon Baccam, USDA deputy under secretary for Farm and Foreign Agricultural Services. "So, land tenure, succession and estate planning, and access to land is an increasingly important issue for the future of agriculture and a priority for USDA. Access to land remains the biggest barrier for beginning farmers and ranchers."

For more information about CRP and to find out if your acreage is eligible for early contract termination, contact your local Farm Service Agency (FSA) office or go online at www.fsa.usda.gov/crp. To locate your local FSA office, visit <http://offices.usda.gov>.



Courtesy of U.S. Department of Agriculture



Dr. Edward Romero, center, accepts the Academy of Honor award from the Farm Credit Bank of Texas board. His daughter, Naomi, is third from left.

Advocate for Latino Ag Students Inducted Into Farm Credit Bank of Texas Academy of Honor

Agricultural educator Dr. Edward Romero was inducted into the Farm Credit Bank of Texas Academy of Honor at the bank's 2017 annual stockholders meeting in Fort Worth, Texas, on April 6. The award establishes a \$10,000 scholarship that will be presented in Romero's name to a student attending Texas A&M University–Commerce.

Established in 1968, the Academy of Honor recognizes outstanding individuals for their service and contributions to agriculture and to Farm Credit. To date, 59 people have been inducted into this prestigious group.

A native of rural New Mexico, Romero is chief diversity officer at Texas A&M University–Commerce, and a faculty member in its School of Agriculture.

Romero is recognized for co-developing the AgForLife concept, which helps create awareness of opportunities in agriculture, food and life sciences among Latino students. In 2010, he co-founded the first Latinos in Agriculture Leaders Conference, which works to create a network for the Latino community to connect ideas, resources and people to all aspects of America's agricultural industry.

District Lenders Declare \$260.6 Million Patronage to Customers

The Texas Farm Credit District reported excellent financial results in 2016, resulting in a record patronage declaration of \$260.6 million to its member-owners.

The district, composed of the Farm Credit Bank of Texas and its 14 affiliated lending associations, is dedicated to the cooperative principle of members' economic participation, wherein members contribute equally to, and democratically control, the capital of the cooperative.

Patronage refunds are one way that the district manifests that co-op principle and returns value to its member-owners.

Linda C. Floerke Elected to Farm Credit Bank of Texas Board



Texas Farm Credit District stockholders elected Linda C. Floerke of Lampasas, Texas, to a three-year term on the Farm Credit Bank of Texas Board of Directors, effective Jan. 1.

Floerke succeeds Jon M. "Mike" Garnett of Spearman, Texas, who retired from the board on Dec. 31

after serving 18 years as a director of the bank.

Elected to the Texas Land Bank board in 2012, Floerke continued as a Lone Star Ag Credit director after the associations merged in 2014. She and her husband raise cattle, white-tailed deer and hay in Lampasas County. She is also co-owner and secretary-treasurer of Agro-Tech Services Inc., a family business that provides liquid fertilizer, crop chemicals, custom application, cattle protein supplements, and other products and services to area farmers and ranchers.

In addition, Floerke serves on the Texas A&M AgriLife Extension Leadership Advisory Board for Lampasas County and is a committee member at her church. She is a former director or trustee of numerous organizations, including two district school boards and the Girl Scouts of Central Texas, and is a past president of the Lampasas County Chamber of Commerce.



LANDSCAPES WINS NATIONAL AWARDS

Landscapes was the winning magazine in the communications contests of both the National Council of Farmer Cooperatives and the Cooperative Communicators Association (CCA) earlier this year. It also won Best of Show in the publications division of the CCA competition.

In addition, at the National Agri-Marketing Association's Best of NAMA in April, Landscapes won a merit award in the company and association magazines category.

Landscapes is the semiannual member magazine published by the Farm Credit Bank of Texas on behalf of 13 Texas District associations.



Red Brangus, Hereford and Angus cattle graze the lush, rolling pastures of Kingsland Ranch near West Monroe, La.



Patty Stewart

Pasture-Raised, Doctor-Approved

Louisiana rancher, restaurateur and cardiologist Dr. Terry King and his family produce beef for the health-conscious consumer.

On a weekday evening in West Monroe, La., the aroma of charbroiled steak wafts through Restaurant Sage, an upscale farm-to-table eatery owned by Dr. Terry King and his wife, Nancy.

King, a highly respected heart specialist, has just finished a long day at the clinic where he practices pediatric cardiology. But while a cheerful Sage waitress takes dinner orders and his grandkids play at an outdoor table, the King family patriarch delights in talking about another passion — the cattle ranch he's built into a brand.

"See all my cuts and burns," King says, holding out his scratched-up forearms. "Those are from burn piles on our ranch. My family and I have put thousands and thousands of hours into clearing land and building Kingsland Ranch. They've spent a lot of time picking up sticks."

"Yes, a *billion* sticks," his stepson, Jay Yates, says grinning.

Son David King, who manages the ranch, started clearing Kingsland's rolling timberland at an early age with another brother, Brady.

"Dad would drop us off with a chain saw, machete, slash blade, gasoline and a cup of water," he says. "For several years, we cleared by hand. Then we used a tractor. To this day, we're *still* clearing land by hand and dozer."

Over the years, Kingsland Ranch has grown into an 850-acre cattle operation that produces pasture-raised beef without antibiotics or hormone additives. In 2007, the Kings opened Restaurant Sage, which dishes up contemporary Cajun cuisine. Today, Yates oversees the restaurant, as well as sales and marketing for the ranch.

"The two are connected in that the ranch produces most of the hamburger and some of the steak items featured on Sage's menu," Yates says. "We like to use the phrase 'from farm to table' to promote Kingsland Ranch beef at the restaurant."

Over at Sage's outdoor grill, chef Andrew Whittaker, armed with a pair of tongs, prods and turns a selection of sizzling thick burger patties and steaks. Soon the waitress brings plates of steaming-hot food: Charbroiled burgers with crispy fries. Peppered filets set atop champagne risotto with roasted brussels sprouts on the side. Flame-kissed ribeyes accompanied by roasted asparagus and creamy mashed potatoes.



Sheryl Smith-Rodgers

“Mmm, isn’t this just the *best* ribeye you’ve ever tasted?” King asks, as he cuts off and savors a tender bite.

Reared on a Ranch

Nearly 15 miles southwest of Restaurant Sage, cattle graze the lush green slopes of Kingsland Ranch.

“I bought my first 75 acres in 1978,” King recalls. “With help from the Louisiana Land Bank, I’ve been chipping away at the land around us ever since, buying up 40 acres here and 400 acres there.”

As his loan officer since the 1980s, Louisiana Land Bank Vice President Keith Post has witnessed the development and transformation of Kingsland Ranch.

“Dr. King has bought parcel after parcel and slowly brought the land into its full potential by making improvements,” Post says. “He has a passion for both his pediatric heart practice and his farm.”

That deep love for the country reaches back to King’s childhood. Reared on a South Texas ranch, he grew up roping and corralling cattle on horseback.

“My daddy was a true Texas cowboy who had no fear of *anything*,” he says. “Every night, he’d tell me to go get the cows and bring

Cardiologist Dr. Terry King, center, grew up working cattle in South Texas. Today, he operates Kingsland Ranch in Louisiana with son David King, left, and stepson Jay Yates.

them on up. Once a year, we had cattle roundups. Daddy raised Brahman cattle, the meanest breed there is. I always swore I’d never own any.”

Medical Career Starts in Military

After his medical residency at Duke University, King joined the Air Force and was stationed at Wilford Hall Medical Center at Lackland Air Force Base in San Antonio. After two years in the military, he joined Ochsner Medical Center in Jefferson, La.

While at the Ochsner clinic, he worked with Dr. Noel Mills, a renowned heart surgeon at the time, to develop a cardiac umbrella



Sheryl Smith-Rodgers

that could fit through a catheter and close a hole in a heart. The invention circumvented the need for open-heart surgery. In 1975, for the first time, King implanted the new device in a young patient. The successful procedure made the national news, and the following year, he and Mills were nominated for the Nobel Prize in physiology. Since then, more than a million heart patients have benefited from implanted devices.

Shortly after leaving the Ochsner Clinic in 1978 and opening his own practice in Monroe, King bought his first piece of land, fulfilling a lifelong dream to have his own ranch.

“At first, I had registered red Brangus cows,” he says. “But eventually, I realized that the registered business was a hard avenue. As a businessman, I believe that in order to sell something, it has to either be something to eat,

be entertaining or be something that people need. Based on those concepts, I decided to get into the beef business in 1999.”

Producing Beef Naturally

As a medical doctor, King well understands the importance of diet and its effects on the human body.

“I grew up where we ate everything we raised,” he says. “We knew where our food came from and what was in it. That’s not so true these days. That’s why, about 15 years ago, we started producing beef that’s healthier to eat.

“We use no antibiotics or hormones. We make our own feed, so we know what’s in it. If a calf is sick, then we remove it from the line, treat it, and then sell it for slaughter to someone else,” says King.

On the ranch, David manages the breeding operation and oversees the herd, which is built on three breeds.

“Red Brangus are good moms, gentle, and tolerate heat and insects. Herefords have larger ribeyes, and Black Angus are known for their marbling,” he says.

To make their own natural feed, the Kings grow 250 acres of bermudagrass hay and grind it with molasses and either cracked corn and soybean meal or local distiller’s grains. The cattle are fed on the ranch, rather than in a feedyard, which allows the family to monitor carcass quality. They do that by using ultrasound to measure the live cattle’s intermuscular fat, which determines fat marbling in the ribeye muscle and thus the meat flavor.

Sold by Restaurants and Retailers

Once a month, two 1,400-pound steers are selected for slaughter at a nearby custom processing facility, where sides of beef are hung and aged. Then the beef is packaged with the Kingsland Ranch brand and sold at seven retail locations.

“We also sell directly to the public and to restaurants, like Sage. In the future, we hope to process three or four steers a week,” says Yates. “Our ultimate goal is to produce enough beef to ship our meat nationwide.”

Compared with commercially packaged meat, Kingsland Ranch beef may cost more, the Kings admit, but it’s for a reason.

“We market our meat at higher prices because it takes longer to grow our cattle out,” Yates explains. “Hormones make a cow grow faster. Because we don’t use hormones, then it costs more to feed them longer. Many health-conscious customers appreciate that.”

Meanwhile, at the restaurant, the dining tables are cleared, and the King family members say their goodbyes. If there’s time before dark, King might climb on his bulldozer and clear some more land.

“I love what I do, every bit of it, both at the clinic and on the ranch,” he says. “I love to learn, and I love new adventures. And Kingsland Ranch has certainly been a wonderful adventure.” ■ SSR



Sheryl Smith-Rodgers

Preparing the Perfect Steak

Pay a bit more and buy a piece of high-quality meat.

“Buy prime that’s been well-aged,” Jay Yates advises.

“We age our Kingsland Ranch beef for a maximum of 30 days. You also want a cut with lots of marbling.”

Season your steak with salt, pepper and olive oil.

“Keep it simple,” says Yates. “Then throw it on the grill. Watch it carefully. Cook it just how you like it!”

A man with short brown hair, wearing a bright yellow long-sleeved button-down shirt and blue jeans with a brown belt, stands in a lush green alfalfa field. He has his hands in his pockets and is looking towards the camera. The background is a clear blue sky with a few wind turbines visible on the horizon.

ALL SQUARED AWAY

**A couple finds their niche growing alfalfa hay
in the Texas Panhandle.**

Wade Alexander couldn't wait to leave the Levelland, Texas, cotton farm where he grew up. He respected the work both of his grandfathers did, but decided early on that it wasn't for him.

And yet later, he and his wife, Karen, bought a cotton farm.

It wasn't just any cotton farm, however. The land had been in Karen's family for 110 years — since her great-great-grandfather sold everything he owned in Ohio, chartered a railroad car and moved his family to Carson County, Texas.

Buying the farm was a no-brainer, an opportunity to carry on a legacy and one day pass it down to their own children.

But what would the Alexanders do with the property, since Wade didn't want to be a cotton farmer?

HAPPENSTANCE LEADS TO HAY

A chance meeting with Karen's uncle, an alfalfa farmer, changed everything.

"I ran into him one day at a restaurant," Wade says. "We just got to talking and catching up. He'd heard we had bought the land and asked what we were going to do with it."

The uncle encouraged Wade to consider growing alfalfa, pointing out the area's almost-perfect climate and conditions for the crop, as well as a booming market.

Karen said they were quickly sold on the idea, due to her uncle's expertise.

"He's been in the alfalfa business for years," Karen says. "And he grew up on that land. He knew the dirt that was there, and he knew the water that was there. He said it was ideal, and he was right: Our first crop was beautiful."

"They were bold enough to take a cotton and grain operation and decide that instead of riding the cycles and going through the pains and the constant beatings from the traditional commodity markets, they would re-evaluate their entire business model."

– Lance Weaver, Capital Farm Credit



Photos on this page by Shannon Richardson

BIGGER ISN'T ALWAYS BETTER

Operating their hay business under the name Standard Hay, Wade and Karen decided immediately that they'd only grow and sell small square bales. They would focus on quality and strive to meet the high standards of the most discriminating horse owners. Today, they're even in the process of trademarking their finest line of premium hay, which they've branded Blue String.

For this market, size matters — but not in the way you might think.

“Most alfalfa growers grow three-string bales,” Wade explains. “They weigh about 100 pounds, which is huge. Those bales aren't easy to handle.”

With his small 58-pound bales, he's able to fill a very specific niche. A bonus? He says it takes them out of the commodities market.

“The ups and downs of the NYMEX, the Chicago Board of Trade — we don't have to worry about what's going on in China or Brazil or anywhere else,” Wade says.

The only downside?

“I wish it was summer year-round,” he says with a laugh.

GROWING, GROWING, GONE

A year and a half ago, Standard Hay had only one customer, albeit a large one — Karen's same uncle who encouraged them to get into the business. But soon they were growing more hay than he could buy, so they set up dealers across the state. This past February, the couple opened a retail location in Weatherford, Texas, the heart of cutting-horse country, and they plan to open at least three more retail locations this year — in Decatur, Gainesville and the Dallas–Fort Worth metroplex.

Top: Wade and Karen Alexander

Bottom left: (left to right) Wade Alexander, Lance Weaver of Capital Farm Credit and Hunter Bevill, the Alexanders' farm manager

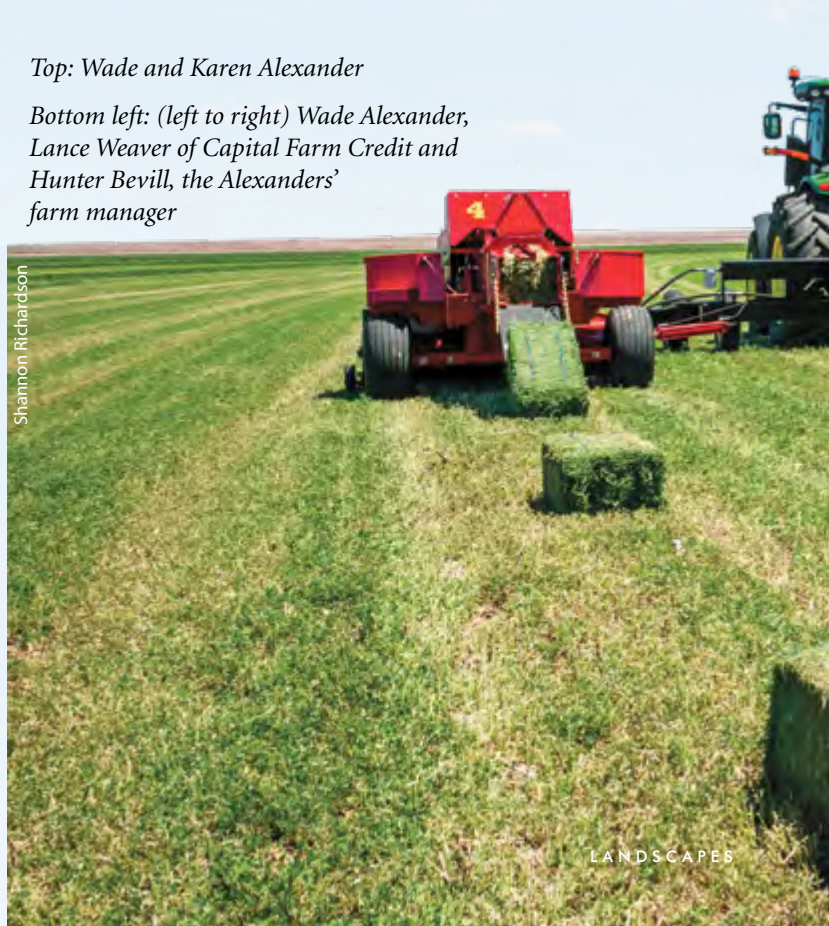
Shannon Richardson



Katrina Huffstutler



Shannon Richardson



“We’re fully integrated now,” Wade says. “We grow it, we bale it, we do everything ourselves. We sell it ourselves.”

Their unique setup allows for unique marketing opportunities.

“Most people have to go through a hay dealer,” Karen says, “so the buyer never knows where their hay comes from. But we allow people to come out to the fields and see it for themselves. They can even buy a crop before it is baled, if that’s what they want to do.”

Wade says that while it’s relatively easy to produce a good product, today there’s more to satisfying customers than just providing the product.

“I really believe that we’re going back to my grandparents’ days,” he says. “Days where service, relationships and loyalty really mean something. People are over the Walmart mentality. If we’ve got a guy who is going to pay us \$12 for a bale of hay, we’re going to load it in his truck, shake his hand and say thank you. We want our customers to know how much we truly appreciate their business.”

STREAMLINING THEIR BUSINESS

Wade and Karen are humble and gracious despite their impressive success, but Lance Weaver, vice president and Pampa branch manager for Capital Farm Credit, is quick to brag on the couple — their talents, work ethic and unique perspectives.

“They were bold enough to take a cotton and grain operation and decide that instead of riding the cycles and going through the pains and the constant beatings from the traditional commodity markets, they would re-evaluate their entire business model,” Weaver says. “Not just what they were growing, but how they were growing it, and how they were getting it done in the field.”

He notes that an alfalfa business is different than a grain operation in a number of ways, and the Alexanders have structured it accordingly.

“Alfalfa is a semi-permanent crop,” Weaver explains. “It is going to be in the ground 10 to 15 years. They’ve staggered their plantings to where they’re not replanting all the crop at once.”

They’ve also taken a different view of machinery needs, with some help from Farm Credit Leasing.

“Wade is a pioneer in that way,” Weaver says. “He started leasing equipment instead of using old machinery that takes a lot of money to maintain. He wants to pay as little as possible, because it’s going to be sitting a lot of the time. And then he will roll it out when it starts costing too much money.”

Because of that, Weaver explains, Standard Hay has been able to maintain a long-term outlook, streamline cash flows, build net worth at a faster pace than normal and grow the business rapidly.

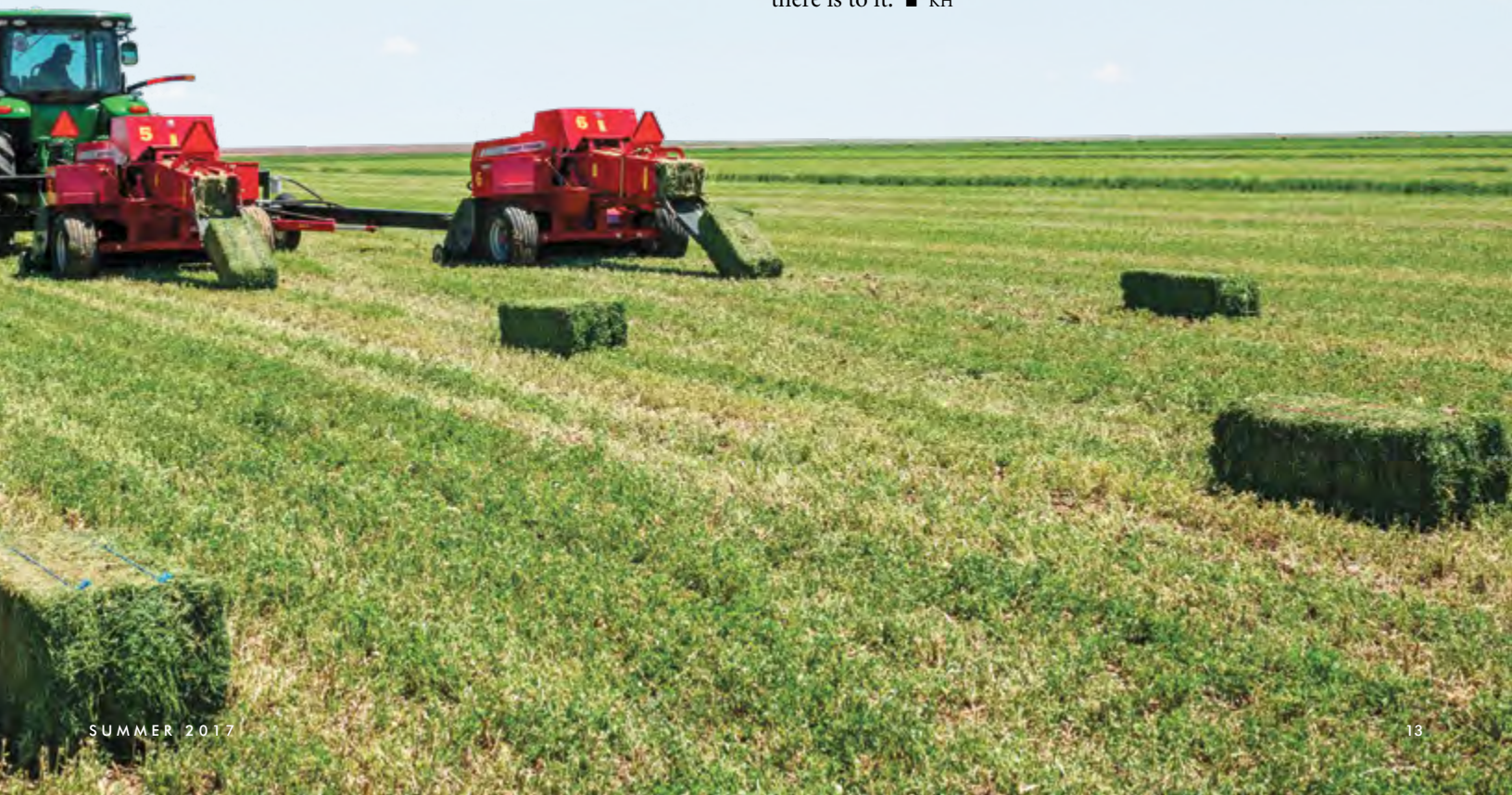
MARKETING SAVVY

Wade and Karen’s marketing skills are a great help, too.

“They’re incredible marketers,” Weaver says. “Wade has a real gift for marketing. He’s built several big businesses. You combine their skills and unique view of the marketplace with the changing world of agriculture, and this is a really cool thing to be a part of.”

For as much good as their loan officer has to say about them, the Alexanders feel the same about him and the services Capital Farm Credit and Farm Credit Leasing provide.

“Lance is a true partner. If it wasn’t for him and Capital Farm Credit, we wouldn’t be doing this today,” Wade says. “There’s no way. There’s no one who could’ve seen the vision that we saw. If you’re a farmer and you’re not doing business with Capital Farm Credit, you’re with the wrong people. And that’s just all there is to it.” ■ KH



Keeping a Good Thing

Through extensive conservation efforts, Jule Richmond has kept a local spring alive, while helping neighboring landowners do the same.

The year 2011 was one of the driest ever for Texas, with a statewide average rainfall of only 14.8 inches.

Across the state, rivers, ponds and lakes evaporated to their lowest levels in memory, and losses attributed to the historic drought surpassed \$5 billion.

The water level in Lake Brownwood, situated in the Colorado River basin in north-central Texas, dropped 17 feet, leaving less than a 15-month supply of water for local residents who depended on it.

Just miles away in the same county, however, a spring on the Richmond family ranch never stopped trickling.

“I’m really proud of the fact that it never dried up during that extreme drought,” says family patriarch Jule Richmond. “It’s an example of what can happen when you give land the opportunity to yield to water.”

Richmond admits that the spring, which feeds into the Pecan Bayou that creates Lake Brownwood, wasn’t flowing as freely as it is today. Still, its resilience is a testament to his conservation and stewardship practices — particularly the removal of invasive brush to enhance water flow — that allow him to preserve his family’s 134-year-old ranch.

A Conservation Leader

Richmond is chairman of the Pecan Bayou Soil and Water Conservation District (SWCD), which oversees and allocates funds for the state’s Water Supply Enhancement Program (WSEP) efforts in Brown County, Texas. Started in 2008, the county’s project is part of the statewide program, which was created to provide grants that meet conservation needs and enhance public water supplies through brush control.

A lifelong rancher whose family settled near Blanket, Texas, in 1883, Richmond has practiced conservation on his cattle and goat operation for as long as he remembers. He also recalls his father, Alvin, removing brush from certain pastures back in

Texas rancher Jule Richmond, center, stands by a spring that feeds into the Pecan Bayou. With him are Cody York of Pecan Bayou SWCD, left, and Johnny Oswald of the Texas Soil and Water Conservation Board.







LaNita and Jule Richmond restored his childhood home, pictured here, which was built in 1915 from a Sears, Roebuck and Co. kit.

the 1950s. Since then, landowners have learned about the effects of overgrazing, which can lead to brush overtaking grass and pastureland — detrimental to water supplies and the terrain.

“Farmers and ranchers didn’t understand as much about grazing situations and the impact of overgrazing as we do now,” Richmond says. “When they got a rain, it hit the creek, and it was gone; there was no continuous cycle of water. It’s finally making sense to people on how beneficial it is to be wise about the use of water.”

On the Richmonds’ ranch, removing most of the cedar trees, which are notorious water consumers, made a significant impact — even though they left cedars along the creek to help stabilize the banks.

“We knew the water was here,” he says. “My dad used to tell stories of his dad seeing moonshiners using the spring, but from brush encroachment and overgrazing, the springs had virtually disappeared.”

As the local conservation district leader and immediate past president of the Association of Texas Soil and Water Conservation Districts, Richmond advocates proudly for the project, reaching out to other landowners who may benefit on their own land. As of fall 2016, the Pecan Bayou Soil and

Water Conservation District project involved 46 landowners who are controlling brush on 6,260 acres.

District Outreach Director Phillip Wright says that while the project has provided assistance to landowners in Brown County, their part is just the first step — the real difference will be seen after landowners achieve results that make them want to continue prudent conservation practices on their own.

“The Pecan Bayou SWCD provides assistance to hundreds of landowners each year working through their partnership with the NRCS (Natural Resources Conservation Service),” Wright says.

For each property enrolled in the program, a resource management plan is developed, which describes the brush control measures that will be implemented, how the land will be maintained and any necessary livestock or wildlife management practices, as well as erosion control measures.

Positive Impact on Wildlife

Richmond says that his wildlife and aquatic life have done nothing but flourish, enjoying the abundance of a constant water source and a healthy food supply.





The Richmonds' goal was to keep the integrity of the house, installing wide baseboards and deep crown molding and using some existing kitchen cabinets, as seen in the living room (left), kitchen (below left) and dining room (below right).



“Jule is a dedicated leader in conservation and has brought awareness to the statewide program,” says WSEP Supervisor Johnny Oswald. “His drive has led to the success of bringing water issues to the forefront of conservation efforts, education and outreach across the nation.”

As a tenured landowner, Richmond knows the importance of a good lender, and for him, that lender is Central Texas Farm Credit. His two sons, Cade and Cody, are also active members of the rural lending cooperative: Cade and his wife, Jessica, represented the association in the Farm Credit Young Leaders Program in 2014, and Cody is a past chairman of the Central Texas Farm Credit Board of Directors.

“Jule and LaNita Richmond are true farmers and ranchers, the kind of folks the Farm Credit System was created to serve,” says Marcus Amthor, Central Texas Farm Credit branch manager in Early. “Not only do they do a good job of producing beef on their cattle operation, they also instill stewardship of the land within their family. In my opinion, our country needs more people like the Richmonds, and I am honored to have the opportunity to work with them.”

Restoring a Century-Old Ranch House

The Richmonds' desire to preserve the family legacy goes beyond the ranch. Over the past few years, Jule and his wife, LaNita, have restored his childhood home. Built in 1915 by his father, it was a kit house from Sears, Roebuck and Co., which at the time offered ready-to-assemble houses ordered by mail and shipped by rail.

The couple did much of the restoration work themselves, including the leveling, with a specific goal of maintaining the original character of the two-bedroom house.

“Our goal was to modernize, but keep the integrity of the house,” LaNita says. “We like to think that we’ve not changed a lot, but we’ve enhanced a lot.”

Keeping true to their plan, the couple installed wide baseboards and deep crown molding, which was common during that period. In several rooms, the original longleaf pine flooring has been sanded and refinished.

Jule did much of the rewiring and carpentry, while LaNita painted and did the tile work, which included the kitchen floor and backsplash. They also reconfigured the small kitchen, adding counter space and using some of the existing cabinets, which Jule’s mother had installed over the years. Today, favorite family recipes adorn the walls of the inviting kitchen, giving guests a glimpse into the Richmond family’s special relationship with the house.

“His mother raised three kids in a tiny space with a tiny kitchen and I still don’t know how she did it,” LaNita remarks.

Like the land that the family works so hard to preserve, Jule and LaNita know that the ranch house is another piece of their family’s legacy that will be passed down to their three children and eight grandchildren.

“We’re more proud of it than anyone,” says LaNita, “and I think we’ve not only restored a house, but this has restored some childhood memories for Jule, too.” ■ SH

Show & Tell

A Texas Panhandle couple uses social media to share what happens at their family ranch and feedyard.

Amy Kirkland crouches down on the gravel road between rows of cattle pens, her petite frame still dressed for her day job as a school librarian, her hair blowing wildly in the Texas Panhandle wind. She aims her cellphone at a group of sunbathing steers. The shutter clicks.

Soon, the scene will be transmitted to friends and consumers all over the world to help educate them about the beef they eat.

Sharing stories from Kirkland Feedyard Inc. — customers of AgTexas Farm Credit and Plains Land Bank — comes naturally to Amy and her husband, Robby, whose family has worked the same land for more than 60 years — first as farmers, then as cattle feeders. They do it so well through their Facebook, Twitter and Instagram accounts that it's easy to forget they started their journey as “agvocates” just over a year ago.

Sharing Stories Starts at Home

The couple had attended the 4C Summit, an agvocation-focused conference facilitated by Micro Technologies and Elanco, for several years. However, it was only in 2016, when they recalled a resonating recommendation from a summit, that they decided to get serious — and strategic — about advocating for the beef industry.

“One day, we started talking about something that had been said at one of the 4C Summits,” Amy says. “They said, ‘Ask your kids what you do at work.’ I thought that was interesting, and it got me wondering if our kids really knew what Robby did.”

Sure, they knew he got up early and worked late, feeding and caring for the 20,000 head of cattle in the family's Vega, Texas, feedyard. But did they really get it? When their oldest child, Calleigh, goes off to college next year and tells someone her daddy runs a feedyard, will she



Top: Amy and Robby Kirkland, center, flanked by son Carson, left, and daughters Calleigh and Cydney, right, share stories on social media about their cattle business.

Lower photos: Robby's dad, Plains Land Bank Director Perry Kirkland, grills steaks for a family meal. Perry and his wife, Melanie, are at the head of the table.



know how to explain why they do what they do, and why beef can be a safe and nutritious option?

“They didn’t know the details or the why,” Robby says. “And it really began to sink in for me. I was keeping my work life over here. When I go home, I don’t vent to them when things are bad, and I don’t brag to them when things are good.”

While he’ll always do that to some extent, to have work-life balance and focus on his family when he’s at home, he knew he had to make a change.

“I believe if you’re going to affect people and have influence on people, you’ve got to start at the very core,” Robby says. “You have to have influence on your family before you can have influence on your community, your state, your country or your world. You have to at least have your kids buy in to what you’re doing before you can go further.”

Amy agrees.

“We’re definitely a small fish in a big pond, but we just want to start small and maybe make an impact on somebody,” she says. “It’s kind of like teaching: I may not change the whole world for all kids in my class, but if I can make a difference in one student, I’ve made a start.”

A Family Enterprise

Sharing the feedyard’s story online not only gives the couple a chance to reach out to consumers and clear up misconceptions about beef, it also gives Amy a bigger role in the family business, something she cherishes.

“Robby’s family is just a super-neat family,” she says. “I love how his mom has always helped his dad out, even when she had a job elsewhere. As an outsider looking in, I saw the pride they had in what they did, a pride that Robby has, too.

“Cattle feeding is not always gumdrops and lollipops. But even when times got tough, instead of going and doing something else, they kept doing it because of the pride they had in producing beef.”

With her expertise in technology and strong organizational skills, Amy is a master at planning and scheduling content. But she often relies on Robby to help gather it, especially during school hours.

She’ll send him a text with some direction — photograph employees enjoying a hamburger lunch or pen riders checking cattle. Or snap a photo that demonstrates the role technology plays in a modern feedyard.

The couple has been documenting their cattle-feeding activities so regularly, though, that it’s become second nature. Now he often shoots photos on his own.

“If you go through my phone, there are pictures after pictures from around the feedyard,” Robby says, as he scrolls through the camera roll. “I’m always taking pictures. It probably wiggled my guys out a little at first, because they’d be sorting a pen and I’d be over there taking their picture. But they’re used to it now.”

Not only are they accustomed to it, they’re joining in on the fun. More and more, Robby reports, his feedyard employees are watching for photo ops and sending him their own snapshots.

“We’ve tried to let everyone be a part of this who wants to, and it’s really been cool to see them take ownership in it,” he says.

Committed to the Cause

Constantly coming up with content can be daunting, but Amy contends that it’s worth the effort if their message can help consumers feel confident in choosing beef.

“I’m doing this because I really want them to know beef is a good, healthy choice for their family,” she says. “I want them to know it can fit in your budget, too — it’s not all steaks. And I want them to know the care we put into raising it.”

Robby is quick to credit Amy for their success online, and admires her willingness to spend time doing work for the feedyard.

“She’s been the mastermind behind being diligent about doing it,” he says. “If it was up to me, this week might have five posts and the next week might have none. But she makes sure we’re consistent. This sort of thing takes time and takes effort. It’s not easy, but it’s not hard, either, if you can just keep yourself in a routine.” ■ KH

Follow Kirkland Feedyard on social media for a day-to-day look at their role in helping to feed the world.



@vegatexasfeedyard



@kirklandbeef



@kirklandbeef

Know Your

An agricultural attorney discusses key issues in fence law.

Boundaries

As the saying goes, “good fences make good neighbors.” Unfortunately, as many rural landowners know, however, fence issues also can create extremely strained relationships among neighbors.

If a cow gets onto a roadway and is hit by a motorist, can the livestock owner be liable? What should you do if there are stray livestock on your property? If a boundary fence falls into disrepair, who is responsible for footing the bill to do the needed repairs? What can you do about frustrating tree limbs from the neighbor’s tree that are hanging over your property? These are just a few of the issues that commonly plague landowners, and their lawyers, when it comes to fence law.

Initially, it is important to note that the very best solution to any fence law issue is to sit down with your neighbor over a cup of coffee. Oftentimes, it is not legal action that is needed, but simple communication. It will often save time, money and frustration if two neighbors can come to an agreement themselves when fence issues are at hand.

As with any agreement, it is prudent to put the agreement in writing and have it signed by both parties involved. This will help ensure that everyone is on the same page regarding their responsibilities, and it will offer solid evidence of the details of the agreement in the event that a dispute arises.

Closed Range Versus Open Range

A livestock-versus-motorist collision on a roadway can be an important landowner issue. Although laws vary greatly by state, when livestock are hit on a roadway, the starting point when analyzing potential livestock-owner liability is to determine whether the accident occurred in an area that is “open range,” also called “fence out,” or “closed range,” also called “fence in.”

In a closed range area, a landowner has a legal obligation to prevent his or her animals from roaming at large. If the landowner fails to act reasonably under the circumstances, and the animals escape and

are hit on the road, the livestock owner can be held liable. Mississippi is an example of a state that has statutorily adopted the closed range model.

Mississippi law provides that livestock owners “shall not permit such livestock to run at large upon the open or unfenced lands of another person ... but shall keep such livestock confined in a safe enclosure or upon lands belonging to such person.” However, individual counties in Mississippi may choose to hold an election and vote not to be covered by the statewide stock law quoted above.

Historically, many Western states, including Texas and New Mexico, were considered



open range, meaning that in those states, a landowner has no legal obligation to prevent his or her animals from running at large. Thus, if a motorist hits a cow in an open range area, the cattle owner cannot be held negligent for his cattle being on the roadway, because he had no legal duty to prevent them from being there.

Exceptions to Open Range Doctrine

Given the passage of time and the urbanization of the western United States, there have been exceptions to the open range doctrine in certain states. In Texas, for example, any federal or state highway is considered closed range. This means that if a cow is hit by a motorist on Interstate 40 in Texas, the landowner could potentially be liable if he or she is found to have permitted the animal to run at large. However, if the same collision occurred

on a farm-to-market road in Texas, this rule regarding federal or state highways would not apply, and those areas could still be open range if there was no local stock law modifying that approach by the county.

Similarly, under Louisiana law, there are certain highways of the state that are deemed to be closed range by statute, and livestock owners may not “knowingly, willfully or negligently” permit livestock to run at large in those areas.

So how should livestock owners protect themselves? First, they should investigate the status of the law to determine if they are in an open range or closed range area. As was noted above based on laws in Mississippi and Texas, this may not be an easy question to answer given the various exceptions and potential for passage of local laws. Second, regardless of the

applicable law, livestock owners should consider obtaining a liability insurance policy that covers claims by motorists for collisions with livestock. Third, landowners — particularly those in closed range areas — should carefully inspect fences to ensure they are adequate to keep livestock in, so as to prevent a collision from happening at all.

Stray Livestock

Another common fence-related issue involves livestock owned by one person on the property of another. For example, if a rancher discovers 50 head of his neighbor’s cattle on his property, what should he do from a legal standpoint? Certainly, if the landowner knows the owner of the cattle, he or she should consider contacting that person and letting them remedy the issue.

If, however, the owner is unknown or does not take action, many states have

statutes that address this issue. Alabama, New Mexico and Texas, for example, have “estrays” statutes that deal with the procedure landowners should follow when there are stray livestock on their property. The details differ by state, but importantly, the adage of “finders keepers” does not apply in the context of stray livestock.

Fence Repair

A frequent question is whether landowners can require neighbors to share in the cost of repairing or building a boundary fence. Again, the specific rules vary by state. In Texas, one landowner may not force his or her neighbor to help pay to repair a boundary fence. The opposite is true in Kansas, for example, where generally owners of adjoining lands are required to build and maintain fences in good repair in equal shares, unless they have an agreement to the contrary.

In Louisiana, a landowner may compel his neighbor to contribute to the expenses of making and repairing common fences if the lands are enclosed. Additionally, a variety of other rules, such as local zoning laws or homeowners association covenants, may come into play when landowners look to build fences. Landowners should take time to investigate the rules in their jurisdiction.

Overhanging Tree Limbs

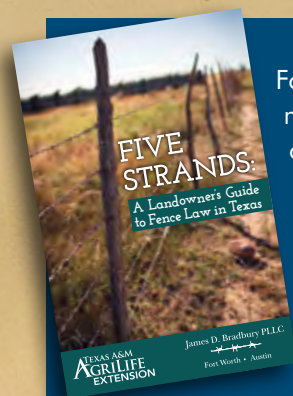
The issue of tree limbs overhanging one’s property arises often, particularly in areas where neighbors live close together. Most states take the approach that the tree is owned by the landowner on whose property the trunk is located. In many states, including Texas and Alabama, landowners have the right to take action to remove

tree limbs or tree roots that encroach on their property. This allows the neighbor to trim the tree back to the property line, but does not allow trimming of the tree on the adjoining property.

In summary, fence law issues are both common and more complex than meets the eye. It is important for landowners to investigate and understand the applicable law in their jurisdiction as it relates to fences. And remember, a morning at the coffee shop is always a better option than a morning at the courthouse. ■ TDL

Note: This article is not a substitute for legal advice of an experienced attorney licensed in your jurisdiction.

— Article by Tiffany Dowell Lashmet, Texas A&M AgriLife Extension agricultural law specialist



For more information, check out “Five Strands: A Landowner’s Guide to Fence Law in Texas,” published in February 2017 by

the Texas A&M AgriLife Extension Service. Download the handbook at <http://bit.ly/2qBuAlv>.

IT'S ALL ABOUT

Water

Mississippi row cropper Floyd Anderson conserves water and supports wildlife with his innovative irrigation practices.

Most people know that a plant needs three things to grow properly: soil, sun and water. We learn that in grade school, right? So it comes as no surprise that farmers who grow crops — and even those who raise livestock — focus much of their attention on trying to provide, conserve or enhance those three elements.

In the Mississippi Delta region, however, conservation, distribution and general control of water rule the roost on the agricultural priority list. In fact, the most successful farmers have elevated water conservation to an art form.

Floyd “Porgie” Anderson is one of the best of these “artists.”

Anderson, a longtime customer of Mississippi Land Bank, is well known throughout the rural Inverness, Miss., area as a leading row-crop producer and conservationist. Annually, he grows approximately 2,500 acres of corn and 4,000 acres of soybeans. His yields hover around 195 and 70 bushels for corn and soybeans, respectively.

"It's all about the water," says Anderson, who operates the farm with his wife, Penny, and his 18-year-old son, Will, a freshman at Mississippi State University in Starkville. "Back in the 1960s, before we started irrigating, we thought a 40-bushel yield was good for soybeans. These days, we've seen as high as 78, and I believe we could hit 100, maybe not in my lifetime, but definitely in Will's."

Getting Water Where It Needs to Be

The key, he says, is getting valuable irrigation water into the roots of the plants rather than allowing it to evaporate or end up in the Gulf of Mexico due to excessive runoff.

But that's easier said than done, according to Rob Taylor, Anderson's Mississippi Land Bank loan officer for more than 12 years.

"This Delta area, years ago, was temperate swampland," says Taylor, who is vice president and Cleveland branch manager for the Land Bank. "It was continually flooded by the river, and there was no agriculture. Then folks decided to clear it, build a levy to control the flooding, and create farmland. But it was very dry, and farmers had to just wait for the rain.

"Center pivot irrigation became big in the '50s and '60s, but even that isn't particularly efficient, because you lose a lot to evaporation and you can't get water everywhere you need it, unless your field is perfectly round," he says. "Porgie's approach is what makes the difference."

Precision Leveling and Furrow Irrigation

Anderson's approach is to use a combination of precision leveling techniques and furrow irrigation.

Left: Floyd Anderson uses this clean scraper along with GPS and laser technology to level and shape his cropland.

Right: After a crop is planted, this poly pipe roller lays down flexible pipe between plant rows for furrow irrigation. Behind the machine, Floyd Anderson, right, visits with Rob Taylor of Mississippi Land Bank.



Floyd Anderson

First, he levels previously rolling fields using pull-behind, bucket-type soil scrapers along with GPS and laser technology, creating a slight fall that is often calculated to the hundredth of an inch. After the field is planted in corn or soybeans with furrows between the rows, collapsible "poly pipe" is unrolled on the uphill side of the rows. Water is pumped into the pipe, and workers punch holes into the 9-millimeter material, allowing water to drain directly into the soil at a prescribed rate. The length of the row determines the size of the hole punched into the pipe.

"If you do it right, you will lose very little water to runoff or evaporation," says Anderson. "Based on a number of variables that we put into the computer, we get a calculation that tells us exactly the size of the hole to punch for each row, and it is usually pretty accurate."

Anderson borders the lower perimeter of each field with a ditch that catches any runoff and reroutes it into a central slough, from which he can reuse or "re-lift" the excess water for additional irrigation.





Waterfowl and wildlife numbers have increased on the farms where Anderson has shaped certain fields to drain into natural wetland areas, which are in the Conservation Reserve Program.

“All things being equal, most farmers around here will say there’s a 10- to 15-bushel advantage to using furrow irrigation compared to center pivot,” he says. “There’s just too much evaporation and not enough consistency in getting water in the ground with a center pivot. I’ll never use them again.”

Improving Wildlife Habitat

On one 591-acre farm, Anderson has not only created a more productive operation using precision leveling and furrow irrigation, he is also having a dramatic, positive influence on wildlife, Taylor points out.

More than 200 acres of that farm are in the USDA Conservation Reserve Program (CRP), which reimburses farmers for converting marginal farmland into wildlife habitat for a 10- to 15-year period. Some of that land is on the perimeter of the farm and is prime deer and turkey habitat, while some of the other property such as the slough located in the center of the farm, is useful for both wildlife and water conservation. Anderson formed all of his fields around this central slough, so that any runoff would drain into it.

“This not only retains the habitat for waterfowl much longer, but also allows him to re-lift the surface water for

“We just try to do what makes the most sense while being good stewards of our land.”

– Floyd Anderson

irrigation and conserve the groundwater, which is a big deal here,” Taylor says.

As part of the conservation program, Anderson maintains the CRP areas by seeding a variety of native plant species to provide food and cover for area wildlife.

“There’s deer and turkey all over the place now,” Anderson says. “And I’m always jumping ducks and other waterfowl in that center slough. It’s definitely made a difference.”

Catfish Ponds Convert to Fertile Farmland

Anderson also has converted several former commercial catfish ponds back into high-yielding farmland, using the resources of a once-booming niche that has all but left the area.

“The catfish industry was a good business around here back in the 1980s and ’90s,” explains Taylor. “Unfortunately, the market became saturated with imported

‘fake’ catfish in the early 2000s, and that essentially destroyed a good thing for local producers. On the positive side, those drained ponds have resulted in very fertile farmland due to all the organic material that built up over time. Porgie has turned a bunch of those old catfish ponds into some extremely productive corn and soybean fields.”

Focusing on good land stewardship is nothing new for Anderson. He has participated in several environmental programs, including the Mississippi Delta Management Systems Evaluations Area, which focused on alternative and innovative farming systems for improved water quality in the late 1990s. His more recent conservation efforts were recognized last year, when he was named the 2016 Conservation Farmer of the Year by The Delta Council, an 80-year-old organization that advocates for agriculture, infrastructure and businesses in the Delta region.

“Sure, I guess it’s a good feeling to be recognized for these things,” says Anderson, who credits Taylor and Mississippi Land Bank for being a trusted and valuable partner. “We just try to do what makes the most sense while being good stewards of our land.” ■ MJ

A Vision Realized

Amanda and Colby Hatchett are reaping the rewards of restoring a once-productive farm to its past splendor.

Looking past the “For Sale” sign staked alongside a county road, Amanda Hatchett and her husband, Colby, each saw something very different in the expanse of property before them.

Colby saw neglected land and two dilapidated houses guarded by overgrown briars. Amanda, on the other hand, saw well-tended pastures grazed by sheep and goats — a vision of what the property looked like during her childhood when it was owned by her great-grandparents’ neighbors.

“We used to come over here on Sundays and my great-grandmother would swap pie recipes. It was beautiful, and they took really good care of it,” Amanda recalls.

The couple had spent four years searching for property where they could expand their



Amanda Hatchett

existing farming operation, and Amanda was convinced this was it.

“I told Colby, ‘That place was gorgeous when I was little and it could be again. I think we should buy it,’” she says.

Five years later, Amanda’s vision has paid off.

“Honestly, I don’t think anyone else would have bought it,” she says, referring to the land that is now home to Denton Valley Farms, the couple’s diverse farming and livestock operation, farm store and event venue.

Located just 20 miles outside of Abilene in west-central Texas, and restored to the picturesque glory that Amanda remembered from her childhood, the farm boasts a vineyard, a peach orchard and gardens that produce an abundance of seasonal fruits and vegetables.

Loyal Following Leads to a Retail Outlet

Amanda and Colby both grew up in the area, had agricultural backgrounds and showed goats in high school. After



Photos by Jim Lincoln



The event venue at Denton Valley Farms was completed in 2016 and can accommodate about 400 people.

graduating from Texas A&M University in 2006, the couple returned home with a deep desire to farm.

But time was a precious commodity. They were both working full-time jobs — he as a crop adjuster, she at her family's feed store while also building her real estate business — so they started small on 3 acres owned by Amanda's parents. Located near her grandparents' house, the property already had access to water and allowed the Hatchetts to add high fencing.

The couple planted their first vegetables, grapes and fruit trees, experimenting with different varieties, pruning methods and fertilizer options. They would work late hours on Fridays, picking into the night and then taking their produce to the local farmers market early on Saturday mornings.

"We would bring herbs, and be the only people to offer them at the farmers market," Amanda says. "We were known as the 'young kids' at the market, but over time, we got a following of people who wanted

our stuff. They wanted variety, and they came to expect that we had high-quality produce."

The loyal following allowed the Hatchetts to stop spending their weekends at the farmers markets. Instead, they would deliver to customers or invite them to the farm.

In the meantime, with financing from Capital Farm Credit, the couple purchased additional acreage in 2012 to expand their operation — a property that needed much work. They spent months reconstructing the farm's two houses, eventually moving into one and opening a farm store in the other in the spring of 2016.

"We thought it would be easier if we had a store where we could say 'We'll be here Friday, Saturday and Sunday — come get what you want,'" Amanda says.

Farm stores are not common in their part of the state, Amanda notes, but she and Colby had seen plenty in Central and East Texas and felt they had the customer base and business experience to start a retail outlet.

Open from mid-May through October, the store offers a wide variety of Denton Valley Farms produce, including peaches, okra, peas, squash, corn, tomatoes, watermelon, cantaloupe, beets, carrots, potatoes and onions. Despite the apparent wealth of choices, they sold out every weekend in 2016.

"We would have customers sitting in the store waiting while Colby would go back out to pick more produce," she says.

Black-eyed peas are always a favorite at the store, and the Hatchetts' homegrown peaches, available from May through August, keep customers coming back all season. They also sell jams, jellies and juices that Amanda makes from their own grapes, and homemade ice cream is often available too.

For their second year, the couple is expanding floor space to make more room for their grass-fed lamb and goat meat, grass-fed and grain-finished beef cuts, dairy products and eggs.

“For most of our customers, their main concern is knowing how the animal was fed and raised, and they feel good that we can tell them that,” she says.

Creating an Event Venue

In 2016, the Hatchetts made another addition to the farm, opening an 8,100-square-foot event pavilion. The couple first developed the idea for the space in 2007, when Amanda had difficulty finding a large-enough local venue for their own wedding.

When they moved to the farm in 2012, Colby and Amanda planned out the orchard and vineyards with the building in mind, albeit knowing that its construction was a few years down the road. The pavilion can accommodate about 400 people and is framed by peach trees and grapevines, providing a swoon-worthy wedding backdrop. Atop a nearby hill, the Hatchetts cleared a spot known as “The Woods,” which overlooks the orchard and provides another option for couples wanting to get married at the farm.

Booked almost every weekend, the pavilion can host several events a week. As busy as the farm, store and events pavilion keeps them, Amanda also has a successful real estate business. As a Realtor, she knows the importance of a good rural lender and values their relationship with Capital Farm Credit and the support of their loan officer, Jason Gibson.

“I consider myself fortunate to be able to work with Amanda through both her real estate business and with her and Colby at Denton Valley Farms,” says Gibson, vice president of lending in Capital Farm

Credit’s Abilene office. “They are a true example of what hard work, passion and an entrepreneurial spirit can achieve in today’s world.”

While Amanda admits that the couple wasn’t always planning on settling down exactly where they did, looking back she says that perhaps it was part of a greater plan.

“We started in 2007 testing all of the different varieties we have today so we could get to the point

that we know what works and what grows for us,” she says. “We started off exactly like we needed to.” ■ SH

For more information about Denton Valley Farms, visit their website, dentonvalleyfarms.com.



The farm store at Denton Valley Farms is open May through October.



The Hatchetts grow several varieties of grapes, which they use to make homemade jams, jellies and juices.

In Touch With Your Lender

Communication between borrower and lender is key, especially during tough times.

Times are lean for some farmers and ranchers, and the trend may continue for a few years.

“Hopefully, row crop farmers and livestock producers strengthened their balance sheets and made capital improvements when profit margins were better,” says David Ogletree, senior vice president of lending and field operations at Louisiana Land Bank. “And in times like these, when profit margins are thin, it pays to communicate with your lender more frequently.”

Despite leaner times, Louisiana Land Bank is not seeing significant financial stress among its customers.

“Our farmers and ranchers have been able to access operating loans and make

payments,” Ogletree says. “However, should commodity prices continue their current trend, we expect less ability to meet financial obligations.”

On intensively managed dairy farms, it’s always a good idea for operators to keep in touch with their loan officer, says Brett Valentine, senior vice president at Ag New Mexico, FCS, in Clovis.

“Our producers struggle with depressed milk prices, but feed costs are at the lowest level in years,” he says. “Every challenge brings opportunity, and that’s where good communication between producers and lenders can make a difference.”

Ogletree and Valentine offer the following tips for communicating with your lender, and what to expect from the conversation.

Don’t procrastinate.

Farmers like to talk about yields, prices and expenses, but often avoid discussing the bottom line, especially when it’s in the red. Many put off contacting their lender, hoping their financial picture improves.

“We want farmers to know that we can have a conversation without negative consequences,” Ogletree says.

“The sooner we know about problems, the sooner we can find solutions,” Valentine adds.

Ask about restructuring.

If you need more time to make payments, ask to extend loan maturities. “We are seeing interest in restructuring as cash flow has diminished and the need for liquidity has come to the forefront,” says Valentine.

Matt Cox, AgTexas Farm Credit’s Amarillo branch manager, reviews a customer’s business plan.

“Good communication builds relationships that last through good times and bad.”

— Matt Cox, AgTexas Farm Credit

Be open to changing your business practices.

Find ways to cut expenses, avoid unnecessary purchases, seek help from financial experts, and use accrual accounting to assess your situation. In addition, Ogletree recommends finding new income sources.

“Louisiana farmers keep a lot of marginal farmland for personal use as hunting tracts, and this type of land is currently bringing a premium in the marketplace,” he says. “Are you willing to sell or lease nonearning assets to generate working capital or reduce debt?”

Step up communication with others.

Share concerns with your spouse, family members and partners. As Valentine says, “We’re surrounded by people with varying experiences and perspectives. Exposing your weaknesses can help you grow.”

Ogletree stresses the need to reach out to landlords: “Someone else may be willing to pay a higher rent, but the landlord needs to know that you are reliable and committed to a mutually beneficial relationship.”

Don’t lose hope.

Times have changed since the 1980s, when American farmers experienced massive financial distress. Most operators today maintain more equity.

“Farmers and ranchers are smarter and more efficient than ever,” Ogletree says. “In this age of new technology, you’re better equipped to grow and market your products.”

Provide any information that helps lenders analyze your financial situation.

As Ogletree says, “We’re looking for ways to help.” ■ NJ

Profitability, Liquidity, Solvency: Three Key Measures of Financial Health

Lenders concentrate on three main measures during challenging financial times: profitability, liquidity and solvency.

“It’s important for lenders to know our customers, but it’s just as important for borrowers to know what we look for from them,” says Matt Cox, branch manager for AgTexas Farm Credit Services in Amarillo. “Good communication builds relationships that last through good times and bad.”

Profit margins have deteriorated.

Before your next meeting with your lender, Cox suggests you answer these questions related to profitability.

- 1 What’s your cost of production?
- 2 Do you have a clear, concise marketing plan?
- 3 Do you have a written business plan covering the next three to five years?
- 4 Have you prepared a monthly cash-flow budget, and do you compare actual results?
- 5 Do you maintain up-to-date records, including accrual-based balance sheets and income statements?
- 6 Do you live within your means?
- 7 Do you retain profits and reinvest in your operation?
- 8 Can you sell equipment you don’t need and use the cash to pay off debt or replenish liquidity?
- 9 Are your crops insured at least enough to cover input costs?
- 10 Do you have enough life insurance to pay your debts and provide for your family?

Liquidity remains key.

Liquidity refers to the availability of current liquid assets, such as cash, to pay off current liabilities. Cox suggests you maintain liquidity at 30 percent or higher. For example, if you owe \$100,000 in short-term obligations, maintain at least \$130,000 in liquid assets.

Solvency is also critical.

Solvency refers to your ability to pay off long-term obligations. To provide an adequate cushion, you should owe no more than 50 percent of your total assets.

Cox points out that determining your working capital “burn rate” can help assess liquidity and solvency. Ask yourself how many years of losses you can absorb. How many years can you cover annual debt service requirements?

“Proper loan structuring is key,” Cox explains. “Don’t pay for capital expenditures out of your credit line or from excess liquidity if it negatively impacts liquidity and working capital.”

Keep an eye on cash flow, he adds. For example, if you are already highly leveraged, avoid buying equipment and more land or investing in property improvements that could further stress the operation. ■ NJ



Courtesy of Panola Orchard



Sheryl Smith-Rodgers



Courtesy of Panola Orchard



TAKE YOUR PICK

At Panola Orchard and Gardens in East Texas, you can pick the blueberries yourself or let the experts do it for you.

It's a drizzly, dreary April morning at Panola Orchard and Gardens near De Berry in East Texas, not the sort of day most people would choose for berry-picking. But John Alexander has barely opened the farm store at the fresh-berry operation when his first customers of the day, a woman and two children, arrive, excited about picking fresh strawberries.

After purchasing four plastic buckets, the trio heads back outside and follows bright yellow signs directing them to a strawberry patch behind the store. For the next half hour, they bend over low leafy mounds and fill their white containers with juicy red fruit.

"It's the dangdest thing I've ever seen," says John, who owns the fruit business with his wife, Judy. "On Sundays, we usually open at 1 p.m. for the U-pick field. People line up to get in, and we're picked out by 2! We had no idea that we'd sell this many strawberries when we planted 4,500 plants on a third of an acre. Next year, we're going to plant 66,000 on 4 acres."

Blueberries Are Their Specialty

Those future plantings will join the farm's ever-expanding menu of crops, which includes U-pick blackberry and blueberry patches, 66 acres of commercial blueberries, 20 acres of fruit

trees and a good-sized vegetable garden with 600 tomato plants.

"Blueberries are our specialty," John says. "We grow nine varieties of rabbiteye blueberries, which thrive in the acidic soils we have here in East Texas. For the first time, we're shipping commercially, so you'll see our Panola Orchard and Gardens blueberries this summer in H-E-B stores."

The Alexanders' success and continued growth comes in part from a strong partnership with Texas Farm Credit.

"I didn't inherit a thing," John says. "I've been able to buy and accumulate land through the years because of Farm Credit. We get far better rates with them compared to a commercial bank. Texas Farm Credit has been a huge help to us. They deal with agriculture every day, so they understand farmers."

Better Than Milking Cows

Before growing blueberries, John ran his own dairy farm near Gloster, La., for 28 years.

"For a long time, I thought there's got to be something better to do than milking cows seven days a week," he recalls. "I was tired of it. In 1992, we attended a blueberry festival in Mansfield, La. I did some research, then we decided to try growing blueberries."

The Alexanders planted 50 acres of blueberries later that year and 22 more acres the following year, and harvested their first crop in 1996.

"Blueberry bushes require several years to establish before they can put on fruit," John explains. "The transition from cows to berries wasn't too hard because we still had the dairy to pay bills, and I had the time to do both. In 1998, we sold the dairy and got out of the business. That was the best move of my life."

John and Judy operated Hillcrest Blueberry Farm until they retired in 2005.

"We leased out the farm and bought a home on a lake," Judy says. "We lived there and traveled until 2010. Then John got bored. So we put the house up for sale and, with help from Texas Farm Credit, bought this former cattle ranch near our grandkids in 2011."

From Cattle Ranch to Orchards

Before they could farm, however, John had to remove thousands of feet of pipe fences that crisscrossed the gently rolling land. He also scraped out two irrigation ponds — a 7-acre and a 20-acre pond — for the orchards.

Sheryl Smith-Rodgers



Brenda Martin displays a fresh strawberry pie, one of many treats that are sold in the Panola Orchard and Gardens farm store.



Sheryl Smith-Rodgers



Courtesy of Panola Orchard



Courtesy of Panola Orchard

BLUEBERRY BASICS

Handling and Storage

- Refrigerate until ready to use.
- Do not wash berries until ready to use. Wet berries turn moldy.
- Before serving, spray off berries gently with cool water in a colander or strainer.

Freezing

- Do not wash.
- Cover pint containers of fresh blueberries with plastic wrap and freeze.
- Place bulk berries in plastic freezer bags or plastic containers, seal tightly and freeze.
- Spread dry berries on a metal cookie sheet and place in a freezer. No cover is needed. In an hour, transfer berries to bags or containers, and freeze.
- Frozen blueberries kept at 0 degrees Fahrenheit will retain their taste quality for two years or longer if properly packaged.

– ARK-LA-TEX Blueberry Growers Association



Sheryl Smith-Rodgers

Top left: From left to right, Jason and Brenda Martin and Brenda's parents, Judy and John Alexander, all work in the family business. Top: The Alexanders' grandchildren, including Haley Smith, left, and Dylan Smith, right, help out wherever they can on the farm. Above: John Alexander purchased his new blueberry harvester recently with financing from Texas Farm Credit.

"I only use surface water because I want to conserve our groundwater. When the rains come, we catch the water, and it's not lost downstream," he says.

With this farm, the Alexanders decided to diversify beyond blueberries, so they also planted blackberries, peaches, plums and nectarines, as well as a vegetable garden consisting of squash, peas, cucumbers, peppers, hot peppers and tomatoes.

After much preparation, the family harvested their first blueberry crop on this land in 2013.

"For the first few years, we sold our berries and tomatoes on a fold-out table under a tree by the road," Judy says. "We used a mailbox and the honor system for paying when customers came to pick blueberries and blackberries."

Then, three years ago, they decided to get serious about marketing, and built a storefront and an adjoining processing room, where they store their packaging equipment.

A Three-Generation Business

The couple's daughter Brenda runs the homey store, where customers can buy seasonal produce, fruit pastries baked by Judy, and jarred salsas, jams, jellies and preserves that she makes from the farm's fruits during winter months. In the store, a corner nook features Brenda's line of homemade soaps, lotions, salves and insect repellent. At the counter, customers can order a burger, strawberry or blueberry lemonade, and soft-serve ice cream, then eat in the dining room on red-checked tablecloths.

Last year, Brenda's husband, Jason Martin, a forestry consultant by profession, joined the farm full time. The couple's three children — Dylan, 16, Haley, 13, and Jake, 6 — help too.

"I do whatever needs to be done," Jason says. "I run the harvesters, spray the grass, pick and grade fruit, plant gardens, disc up fields, take water samples from the pond, and help in the store."

"I also get to taste-test new products, like blueberry popsicles," he adds with a huge grin.

Jason also scouts for harmful insects and predators, which are plentiful in this area.

"Feral hogs are our worst problem," he says. "Deer

will eat the leaves of fruit trees and bushes. Raccoons and squirrels get their share. To help keep losses to a minimum, we use electric fences and hog traps."

Mechanical Harvester Preserves Quality

Fruit damaged by mishandling also can cut into profits. To reduce those losses, the Alexanders partnered with Texas Farm Credit this year to purchase a new harvester.

"People aren't looking for a bargain when they come here to pick strawberries, blueberries and blackberries. They want an outing. A farm experience. A family adventure. And that's what we love to give them." — John Alexander

"The one we had before was modern at the time, but the blueberries dropped four times from the time they were shaken off the bush and then rolled into a tote," John says. "All those drops can bruise and break open blueberries. Our new Oxbo 8000 blueberry harvester is a single-drop machine, so the fruit comes through nearly perfectly."

Meanwhile outside, three happy pickers walk back to their truck, carrying pails piled up with red strawberries.

"People aren't looking for a bargain when they come here to pick strawberries, blueberries and blackberries," John says. "They want an outing. A farm experience. A family adventure. And that's what we love to give them." ■ SSR

BLUEBERRY-OATMEAL COOKIES

Contributed by Judy Alexander of Panola Orchard and Gardens

½ cup butter or margarine
1 cup granulated sugar
1 cup light brown sugar
2 eggs, beaten
2¼ cups flour
¼ teaspoon salt
2 teaspoons baking powder
2 teaspoons cinnamon
2 teaspoons nutmeg
½ teaspoon baking soda
1 cup oats (not instant)
1 cup chopped pecans (optional)
1½ cups fresh blueberries

Cream butter or margarine. Add both sugars and mix well. Add eggs and mix well.

In another bowl, mix together flour and other dry ingredients. Add oats and pecans.

Combine the dry mixture with the creamed mixture. Fold in blueberries. Drop by teaspoonfuls on a greased cookie sheet. Bake 12 to 14 minutes at 350 degrees or until golden brown.



Beautiful BLACKBERRIES



Many folks who grew up in the South can remember picking wild blackberries, known as “dewberries,” along the roadside and in pastures and fields from late May to early June. What a pleasurable experience to discover nature’s luscious black jewels, even though you had to suffer a few pricks from the thorns as you picked them.

The good news is that today there are also many cultivated varieties of blackberries — from strains that are thorny or thornless to those that bear large-sized fruit to those with extended harvest times.

Gathering Berries at the Farm

Commercial blackberry growing can be profitable, and with the popularity of U-pick farms, there has been a greater interest in the crop.

“My family has been growing blackberries since 2012,” says Judy Alexander of Panola Orchard and Gardens in De Berry, Texas, who currently grows 3 acres along with a large variety of other fruits and vegetables. “We had heard of their popularity as a U-pick commodity from other farmers, and decided to diversify with blackberries. The first year, we found that our supply did

not meet the demand, so have steadily increased our acreage since then.”

The Alexanders, Texas Farm Credit customers, sing the praises of their U-pick operation, and say that the experience for families is precious and gives children — and some adults — a valuable lesson about where their food comes from.

A Little Blackberry History

Native to North and South America, blackberries also grow wild and are cultivated in many parts of Europe and Asia. Throughout history, the berries and other parts of the plant have been used medicinally and for other practical purposes:

- Ancient Greek physicians prescribed blackberries for gout.
- Blackberry juice was used in Europe to treat infections of the mouth and eyes.
- Native Americans made a tea from blackberry leaves to aid in digestion.

- Concoctions made from the blackberry root, leaves and bark have been used to treat dysentery.
- Native Americans pounded the canes, or stems, to make a strong fiber that they wove into a fabric. They also used the strong, thorny canes to build fences, and made dye from the berries.

Add Berries to Your Diet for Good Health

Consuming blackberries is excellent for your health. The berries

- contain one of the highest antioxidant levels of fruits, as indicated by their rich black-blue color.
- have properties that are thought to help protect against heart disease, cancer and diabetes.
- are high in rutin, a bioflavonoid that helps support healthy blood vessels, which is good for the heart.
- are an excellent source of fiber, vitamin C and minerals. ■ TJ

Blackberry Sauce

This taste of summertime is quick and easy to make, and it’s wonderful over ice cream, yogurt, pancakes or waffles.

• 1½ cups fresh blackberries	Place all ingredients in a medium non-stick
• ½ cup water	saucepan and cook on medium-high for 5
• 3 tablespoons sugar	minutes, stirring occasionally. Put berry mix-
• 1 teaspoon lemon juice	ture into blender and puree until smooth. Then
• ½ teaspoon lemon zest (optional, but tasty!)	enjoy! Any remaining sauce, if there is any,
	can be refrigerated for up to two weeks.





Kelly West

An ancient live oak shades the limestone carriage house topped with a cast-iron dinner bell at the historic Carl and Sedsel Questad Farm in Norse, Texas.

History Worth Repeating

**After 160 Years,
a Frontier Farmstead
Gets a Second Chance**

Anyone who's ever owned an old house wishes those walls could talk.

Sometimes, they reveal their secrets. At one historic farmstead in Norse, Texas, a limestone header was being adjusted recently when out fell a piece of wood carved with the date 1858.

It was the latest clue to the past at the Carl and Sedsel Questad Farm, a property on the National Register of Historic Places that has changed little since it was built by Norwegian pioneers. In the same family until the 1980s, it now belongs to Steve and Leslie McConnico of Austin.

"The people who lived here lived good lives, and this place was very meaningful to them," says Steve, a civil trial attorney who bought the farmstead as a second home about 30 years ago. "We're very lucky to have it."

The McConnicos have spent countless days at the farm listening to swallows and cardinals while their children played in the huge live oaks. They've watched barn owls fly in silently at twilight, and spent chilly evenings around the limestone home's large fireplaces.

In between holidays and family celebrations, they've learned all they could about the farmstead's history from books, museums and Questad descendants. One, the founders' great-granddaughter, loved telling their children about growing up there, playing in the same trees. She also handed down a copy of her memoir.

"You'd find it fascinating," says Barbara Aars, the author's daughter-in-law and the director of the Bosque Museum in nearby Clifton. The museum's impressive collections include Carl Questad's handmade furniture and other artifacts from Norse, once the largest Norwegian colony in the Southwest.

"There's a lot of local lore there," Aars says of Questad Place. "The rock fence out there is phenomenal, and is 8 feet high in places. Most of the buildings and fences are still in good condition, with a little love from the McConnicos."

Adapting the Old for New Needs

As much as the family loved the farmstead, it was primitive. Space for their grown



children and guests was limited in the two-bedroom, one-bathroom house. Rooms added in the 1900s could be sweltering, and were less solid than those built 100 years earlier. And it was hard to make full use of the outbuildings, one of which still had dirt floors.

Ready to add modern amenities, they talked about the past with Dr. Kenneth Hafertepe, chair of the Baylor University Department of Museum Studies, and Evan Thompson, executive director of the

nonprofit Preservation Texas. In 2015, the pair visited the farm and pointed out how the European-style home and outbuildings had been constructed, used and modified.

"The house is a significant example of Texas material culture," says Hafertepe, the author of several books about historic Texas buildings, who takes classes to see Questad Place and its former furnishings at the Bosque Museum. "One of the things that's most striking is that it has a wide variety of buildings dating back to the earliest times — the

The McConnicos replaced a 1920s addition with a new family room and kitchen while protecting the original stone structures in the main house. Large windows offer views of the Meridian Creek valley and surrounding mesas.



Leslie and Steve McConnico
with their dog, Bess

wonderful old barn, the kitchen and springhouse, the other outbuilding that's sometimes thought of as a blacksmith shop."

The McConnicos also found a preservation architect and contractor who had experience with historic buildings.

"We wanted to keep the old structures *old*, and preserve them as much as possible," Leslie says. "We just got rid of what wasn't original."

Starting last year, down came two additions and up went an open family room and kitchen with large windows to capture the views across the Questads' original land grant. New porches, one screened and one covered, flank the old house.

Bathrooms, high-efficiency insulation and climate control were added to the house and two outbuildings, providing more living space. Cracking stone walls were stabilized, and features were added for safety, usability and comfort.

Old materials didn't go to waste. Oak-log joists were made into fireplace mantels, and original flooring was put back over new foundations. Carl Questad's hand-made door latches were reused in the house and reproduced for the barn.

New materials were chosen for their period feel and long life, inspired by the



The main house originally had two stone rooms, above right, and a detached kitchen, in the background. The McConnicos replaced two additions that were built in the 1920s and 1940s.

Making History in Norse

High on a hill in Norse, Texas, stands the Carl and Sedsel Questad Farm.

The Questads were among eight Norwegian families who came to newly formed Bosque County in 1854 for its abundant wood, water and 320-acre land grants from the state. By 1900, their settlement had grown into the largest Norwegian colony west of the Mississippi River.



A stone mason, blacksmith and furniture maker, Carl Questad built a 4½-acre complex — a two-section house, detached kitchen/springhouse, carriage house and two-story barn — with limestone quarried nearby and mortar from his own lime kiln. Later immigrants who boarded at the farm until they could get established helped clear the fields and stack a rock fence hundreds of yards long.

Carl Questad was known for getting along with American Indians on the frontier, but had a close call in 1867 when he was shot by Comanches and escaped by leaping off a high bluff. His helper, 14-year-old Ole Nystel, was abducted and ransomed three months later in Kansas. Nystel's memoir is sold at the Bosque Museum and available digitally at TexasHistory.unt.edu.

Avid supporters of education, the Questads sent fossils and Indian artifacts to a museum in Norway, and opened their home to Swedish naturalist Gustav Belfrage in the 1870s. Known locally as "Belfrog the Bug Catcher," he used light to attract night-flying beetles and moths under the farmstead's live oaks, and sold the insects to museums around the world. His papers and personal collection are at the Smithsonian Institution.

The Questads and Belfrage are buried next to the farm, on land the family donated to Our Savior's Lutheran Church. King Olaf V of Norway visited the cemetery in 1982 to honor Cleng Peerson, a fellow settler known as the father of Norwegian immigration to the U.S.

The farm was listed on the National Register of Historic Places in 1983 and is the inspiration for the Norwegian rock house exhibit at Baylor University's Mayborn Museum.





The McConnicos preserved the home's stone buildings, above, and added a family room, kitchen, bathrooms and porches. The detached kitchen and springhouse, below left, now has two bedrooms and a bathroom.

How to Bring New Life to an Old House

Questad Place is Steve and Leslie McConnico's second historic home. They share their tips for renovating old homes.

Find the right person for the job.

"Aggressively interview the architect and contractors, and check their references," Steve says. "We looked at experienced people who had an appreciation for old buildings. We wanted to make this more livable, but keep as much of the character as we could. That was key."

Make a list of priorities.

"We knew we wanted a big room for family and friends, and then bathrooms — because we only had one," Leslie says. "My major thing was to maximize the views and have lots of light."



Stick to your budget.

"I think a lot of times people underestimate the cost," Steve says. "Bathrooms require a lot of plumbing, wiring and building. Be careful with your budget, and if something you want to do is going to get you out of whack, it can wait."

Expect the unexpected.

"Provide for contingencies in the contract, like in case you find a problem and need to rewire," Leslie says.

Renovate in stages.

"It's not always possible to do everything at once," Steve says. "Do what you can, enjoy it, and once you're ready, add to it."



"We wanted to keep the old structures old, and preserve them as much as possible. We just got rid of what wasn't original."

— Leslie McConnico

craftsmanship that went into the farmstead's 2½-foot-thick stone walls.

"There were only two buildings where we opened up the walls, and they didn't move an inch," Steve says. "All were constructed with plumb lines and very primitive tools. They're very solid, very straight."

Built to Last, All Over Again

The past lives on at the frontier home, where three items now have a place of honor: A trunk that traveled to Texas with the Questad family, one of Carl's hand-made cabinets, and the small piece of wood carved with "1858."

After moving back in this spring, the McConnicos invited their loan officer, Justin Kelly of Lone Star Ag Credit, out for the big reveal.

"Justin knows the land and the landowners," says Steve, who was referred to Farm Credit a few years ago by a friend. "He's been really easy to work with. It's been very satisfying."

Kelly, a vice president of lending in Waco, says Farm Credit's improvement loans offer several advantages for borrowers, including patronage benefits and the potential for long terms — especially if

The makeover extended to the two-story barn, left, where the McConnicos added cedar doors, restored ventilation holes and repointed the mortar joints for the first time.



Christine Forrest



Kelly West

A piece of wood dated 1858 that was found in a stone wall now hangs in the entry hall, far left.

The McConnicos decorated with antiques inspired by Carl Questad's handmade furniture, including a cabinet that's still in the house, center.

The carriage house, right, is one of two outbuildings that the McConnicos converted into climate-controlled bedrooms with bathrooms.

improvements extend a property's life as much as these have. He also found the preservation project rewarding personally.

"I'm passionate about Bosque County," says Kelly, whose ancestors settled there in the 1860s. "I love the country setting and the history behind it. The McConnicos' knowledge, the desire to keep their property so original, the quality of work — I don't know of many places like that."

And the Rest Is History

The McConnicos love the land as much as the stone buildings, and have spent decades restoring wildlife habitat, taking out internal fences and removing invasive trees. The reward has been the return of quail and spring-fed streams.

"Everywhere you look, it's just beautiful," Kelly whispers as he looks across the Meridian Creek valley during his visit.

History is all around them. Below the McConnicos' hayfield, trees form an arbor over wagon ruts where settlers rode to church and school.

"The early people really helped each other," says Steve, pointing out the old farmsteads that still dot the countryside. "If they built a fence, the neighbors would come and build it with them. Sunday afternoons, they would get together and sing around the piano. That's all they had — they had each other."

He and Leslie say they look forward to filling their own home with family and friends again.

"For something so old, the place was still up and working because people have continually lived in the buildings," Steve says. "It really needed to be preserved so it would keep its longevity and usefulness."

Giving places like Questad Place new life also means a lot to the surrounding community.

"Preserving historic farmsteads is important because it gives us a sense of the experiences of those who came before us — the struggles and the triumphs they had creating a place where they could fulfill their dreams," Hafertepe says. "A lot of it is dreams of prosperity, but also creating a place where their families could live and stay. It's about community values." ■ CF

See more photos at FindFarmCredit.com.

At the heart of the 237-acre farm is a 4½-acre complex — including the home, below left, and carriage house — surrounded by the original rock fence.



Kelly West



One Lender, Many Options

When you're financing a country home, no one is better equipped to help than Farm Credit.

After a long search for a rural lender, Blake and Amanda Meadows, shown with their daughter, Allie Jane, and dog, Bella, built this home with financing from Alabama Ag Credit.

Two years ago, Blake and Amanda Meadows visited their local mortgage company, sure that within days they would be approved for a loan to build a home on their 22-acre raw timber tract in Mathews, Ala. Instead they spent the next eight months jumping through hoops with no loan in sight. The couple switched to a commercial bank, but encountered the same scenario — low appraisals, a lack of understanding of how to value the acreage and future home, and no loan.

“We lost hope of ever getting to build, and considered just selling the land and settling on a home in town,” says Amanda.

That was before last fall, when some colleagues suggested giving Alabama Ag Credit a try. Within weeks of contacting the Farm Credit lender, their loan was approved and funded, and their house was under construction.

Today, Blake and Amanda are happy country homeowners.

“We feel very blessed,” she says.

Experience Counts

The Meadows family's story is not unique. Financing a country home is much different than buying a house

in the city. That's why city dwellers looking for rural acreage properties for a primary residence or weekend getaway are discovering that having the right financing partner is as critical as finding the perfect homesite.

Farm Credit has been financing rural real estate for 100 years — experience that is invaluable, particularly to urban residents who aren't familiar with the nuances of buying rural property.

Customer-First Focus

“A lot of banks and credit unions just won't touch rural properties,” says Victoria Greer, director of home loan operations for Capital Farm Credit in Bryan, Texas.

On the other hand, Farm Credit rural mortgage lending specialists relish helping customers fulfill their dreams of living in the country. Loan officers invest time up front getting to know the individuals, their goals for their property and their financial picture.

“Anything we can do to help our borrower out is just good customer service,” says Brooke Dockery, senior mortgage loan officer with Texas Farm Credit in Tyler, “especially if this is their first home or they are younger borrowers.”

For example, for construction loans, Dockery's team requires certain information from every home builder at the start of the loan application process.

"We want to know how long they've been in business, the average size of houses they build, customer references and subcontractor lists," she says.

Land Equity Counts

While customers generally may borrow up to 80 percent of a home's value, Farm Credit, unlike commercial lenders, considers any equity in the land as part of the total equity.

"Let's say a young couple owns a piece of property — maybe it was deeded to them or they purchased it — so they have the equity in that land," says Greer. "Other lenders will go by the home loan itself to designate the down payment needed, but we consider the value in the land that is already there, and can use that as part of the equity."

That can significantly reduce a borrower's cash down payment, and potentially be the difference between a deal killer and a dream fulfilled.

In New Mexico, many borrowers opt for fixed-rate loans that can extend up to 25 years, according to Kathy Lehocky, director of secondary markets for Ag New Mexico.

"We see a lot of people who want to live on acreage, but aren't necessarily farmers and ranchers," Lehocky says. "Often they can't get conventional bank loans due to either the lack of recent comparable sales or distance between comparable sales, or the fact that the home is on larger acreage."

Patronage Lowers Costs

One significant difference between Farm Credit and other lenders is its borrower-owned structure. Farm Credit customers purchase stock in their lending cooperatives and may earn patronage dividends if their loans stay in the lender's portfolio.

Each co-op's patronage payment structure is determined by its board of directors. When a lending cooperative pays patronage, it

essentially refunds a portion of the interest paid on loans, which effectively reduces its customers' cost of borrowing.

Freedom to Build

For many borrowers, the appeal of country living is in the freedom to create unique living spaces unencumbered by city restrictions and homeowners association rules.

"We are getting a lot of requests for the more unique dwellings like barndominiums and homes completely off the grid — totally solar-powered and with water cistern collection systems," says Lehocky. "Our flexibility is a big advantage."

That flexibility, in fact, was one of the things that attracted her to Ag New Mexico after 20 years working with a retail home lending company.

"I personally live on large acreage and have a hobby farm — something our competitors won't even consider financing — so I totally understand the challenges of both of those," she says.

Rural Appraisal Expertise

Deep understanding of the agricultural real estate market is another advantage setting Farm Credit apart from others. Farm Credit associations rely on rural real estate appraisers who specialize in the type of property being financed. In addition, Farm Credit embraces loans on properties that have agricultural tax valuations, unlike commercial lenders who often ask for those to be removed before closing — a requirement that could cost a borrower thousands in tax savings.

It's that kind of service that is generating a name for Farm Credit among country newcomers.

"If you are in rural America all the time, chances are you have heard of Farm Credit due to our rich history," notes Dockery. "But if you are in the city, you might not have heard of us."

Judging from Farm Credit lenders' growing loan portfolios, though, it's a good bet that Farm Credit is no secret anymore. ■ SD

What to Consider When Choosing a Rural Homesite

Dreaming of a place in the country? Here are some tips to help you choose your dream property:

1. Look for income-producing potential, such as raising cattle or chickens, or growing vegetables to sell at a farmers market. Also find out if the property has an existing agricultural valuation, which can save you thousands of dollars in property taxes — often referred to in Texas as an "ag use tax exemption."
2. Check the floodplain map. Properties in floodplains will cost more to insure and may require modifications in building plans and specifications.
3. Location, location, location. Especially for younger buyers who may not plan to stay in the house for a long time, location is key for resale value.
4. Determine the property's water source, particularly if you plan to raise livestock. If you will need to dig a well, research the water table depth to estimate costs.
5. Is other infrastructure in place? Will you need a septic system? How costly will it be to get high-speed Internet, cellphone service, power lines or cable to your house?
6. If you are considering building in a platted acreage subdivision, check for homeowners association fees, deed restrictions and building codes that may apply.
7. Ask about road maintenance. Some country roads are county-maintained; others may be privately owned and maintained. Understand who pays when repairs are needed.
8. Confirm homeowners insurance coverage. Some insurance companies will not underwrite policies outside the city limits. Farm Credit's experts can help you find insurers who do offer rural coverage. ■ SD

Welcome Home

Farm Credit is helping more and more people to make their home in the country.

Ask five friends to describe their dream home in the country, and you'll probably get five different descriptions. Unlike city subdivisions with their cookie-cutter designs and building restrictions that encourage conformity, rural communities allow homeowners to define their property through their personal lenses.

The options are limited only by one's own vision — and a lender to finance them. Whereas conventional lenders may have acreage restrictions, limited rural knowledge and narrow loan options, Farm Credit cooperatives' loan portfolios reflect a smorgasbord of rural home types and sizes, financed with loans as diverse as the properties themselves. From construction loans for new barndominiums to improvement loans to remodel old farmhouses, Farm Credit has done it all.

Tour a few unique properties made possible with Farm Credit financing.

54 acres
Cabin With
Storm Shelter

OWNED BY
Billy and Berrill Vogt
Poplarville, MS

Southern AgCredit, Gulfport, refinanced the Vogts' commercial bank balloon note in 2016 with a 20-year fixed-rate loan that offered a one-time closing for the land and home construction.

Billy and Berrill Vogt's 1,900-square-foot, four-bedroom log cabin is constructed of 8-inch logs that extend through the gables on each end. Designed to double as a refuge in the event of a hurricane evacuation, the weekend home sits atop a walk-out basement that is built three-quarters into the hillside for shelter. It includes a safe room that is entirely underground. A 20-kilowatt propane generator provides back-up power.

"We chose to finance with Southern Ag because they met all of our needs," says Billy, who was referred to the lender by a local insurance agent. "Normal conventional loans for fixed-rate, 20-year financing cannot be encumbered by more than 10 acres. Since we have 54 acres, the log cabin and a barn building, we needed all of that included in the value to get the loan amount that we wanted."



Amanda Hudson

31 acres
**South Plains
 Barndominium**
OWNED BY
Butch and Sherry Harrell
 Hale Center, TX



Photos this page by Kenneth Hooper

Plains Land Bank, Plainview, made the Harrells a long-term fixed-rate loan in 2017 to refinance a commercial bank construction loan.

Built in 2015 on a tract of improved pasture that Butch and Sherry Harrell had owned, this steel and brick barndo consists of 4,927 square feet of barn and living space under one roof.

The barn area was built with a steel frame and siding, and includes a shop area and second-floor storage. It also features oversize garage doors to accommodate an RV, and offers enough height for a basketball practice court. The residence portion has two brick exterior walls, steel back walls, and porches on three sides that allow for watching wildlife on a nearby playa lake. The fully finished interior includes a safe room for protection during tornadoes.

Having financed several farms with Plains Land Bank over the years, the Harrells returned to the Land Bank for their long-term home mortgage.

"Knowing who we are dealing with today and tomorrow is a big plus," says Butch, "as well as a low fixed rate and really nice patronage."





46 acres
Log Ranch Home
 OWNED BY
 A.G. Burton
 Millsap, TX

Lone Star Ag Credit, Weatherford, financed the purchase of the land and existing ranch home in 2016.

This 3,668-square-foot log home features a guest house and in-ground pool, and is finished with a metal roof and both beadboard and log walls. The property includes a horse barn and related ranch buildings.

"When we decided to purchase our first ranch a few years ago, we researched and compared multiple finance companies in the area. Thankfully, we chose Lone Star," says A.G. Burton. "We were impressed with the professionalism of those staffing the Weatherford branch. Lindsey (Ellsworth) and Pam (Van Horn) went

out of their way to ensure that the application process was simple and streamlined.

"Since that initial purchase, the Lone Star folks have become more like family. When the time came to purchase additional properties, we had no hesitation in partnering with Lone Star," says Burton. "With consideration to their annual member benefits and competitive rates, we highly recommend Lone Star's expertise and broad-based knowledge to anyone seeking hassle-free, rural-property financing."

33 acres
Off-the-Grid Mountain Home
 OWNED BY
 Diane Dominguez and Jenny Ramsay
 Truchas, N.M.

Ag New Mexico, Belen, provided a 20-year conventional loan with one-time closing for the land and home in 2016.



At an elevation of 8,000 feet, Diane Dominguez and Jenny Ramsay's property has unlimited views of the surrounding mountains but no formal source of water or utilities. The 1,528-square-foot, three-bedroom, two-bath manufactured home is completely off the grid. Solar panels charge a bank of batteries that provides electricity to the home, and a generator offers back-up power. The owners depend on water hauled to a cistern. With plenty of land, they also have a barn and corrals and plan to add on to their starter home in a few years.

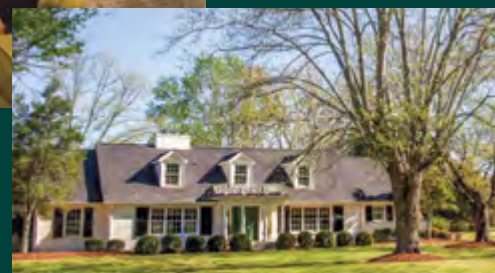
A friend referred the owners to a credit union for financing. The credit union was unable to help them due to lending restrictions, and recommended Ag New Mexico for the loan.

"Ag New Mexico was the only lender willing to give us a chance. They have been helpful, friendly and offered us assistance with insurance leads, etc. It has truly been a fabulous experience," says Ramsay.



10 acres
Alabama
Farmhouse Renovation
OWNED BY
Ben and Shannon Hutton
Athens, AL

Alabama Farm Credit, Athens, financed the renovations with a home improvement loan in 2013.



Built by Shannon Hutton's grandparents 50 years ago, this 4,315-square-foot house had structural problems that could only be corrected by tearing it down to the studs. It also required a redesign to comfortably accommodate the Huttons' family of six.

During the two-year reconstruction and renovation project, Shannon and her husband, Ben, opened up the floor plan, moved stairs and converted unused attic space into children's spaces, being careful to preserve many of the original doors and fixtures. They also added a climate-controlled crawl space for easier maintenance in the future.

"Doing the construction loan through Alabama Farm Credit was a great experience," says Ben. "Our loan officer, Jason Thomas, went out of his way to make the process easy. And he wore many hats besides banker, including guidance counselor." ■ SD



Capital Farm Credit, Mason, financed the land and home construction in 2014.

10 acres
Modular
Hill Country Cabin
OWNED BY
Carrie Thomas
Llano County, TX

This 600-square-foot, two-bedroom, one-bath modular home was factory-built and assembled on-site on a pier foundation. Owner Carrie Thomas incorporated green building techniques for energy savings.

An additional 600 square feet of covered and open decks and a screened porch provide views of Enchanted Rock State Natural Area and the Texas Hill Country.

"My real estate agent recommended Capital Farm Credit and, after discussing options, I was sold," says Thomas. "I live in Austin, but worked with the Mason office, and everything could be done through e-mail and phone calls. They made it very easy."

Just Add Herbs

With uses from the kitchen to the medicine cabinet, easy-to-grow herbs can be a practical addition to your rural landscape.



If you have finally realized your dream of owning a home in the country and are looking for a new way to put down roots, give herbs a try.

These beautiful and useful plants are relatively easy to grow, even if your thumb is any color but green.

What's more, herbs are remarkably versatile. Cooking is perhaps their most familiar use, but limiting herbs to the kitchen is akin to using your smartphone only to call the plumber.

A Long List of Benefits

Herbs add beauty and fragrance to your home and landscape. Bees and butterflies love them.

One of the greatest benefits of herb-growing in rural areas is the fact that deer usually steer clear of them, while making salad out of everything else in the garden and yard. As a bonus, planting certain herbs and vegetables next to each other — a practice known as companion planting — will help keep insect pests away.

If you get really serious about herb growing, you'll discover all sorts of medicinal and cosmetic uses, such as echinacea for head colds, sage for sore throat, rosemary for dandruff and basil for skin conditions, just to name a few.

The Perfect Companion to Flowers

Longtime Capital Farm Credit members Pamela and Frank Arnosky, who own Arnosky Family Farms—Texas Specialty Cut Flowers in Blanco, Texas, have yet another use for herbs.

“We grow a variety of herbs to use in many of the cut-flower bouquets that we sell to florists and large regional specialty stores throughout several states,” Pamela says. “Cinnamon basil is a tall variety with lovely blossoms that we add to our zinnia bouquets not only because it is beautiful and smells good, but also because it makes the zinnias last longer.”

The Arnoskys even make edible bouquets using a mixture of herbs and edible flowers.

“We have a lot of do-it-yourself wedding customers, and upright rosemary is great both for bouquets and boutonnieres” she says. “We grow a ton of dill, since the flower heads look like Queen Anne’s lace, with a spectacular yellowish-green color that makes a perfect filler for arrangements.

“Herbs are so easy and fun to grow and use — I’d recommend them to anyone.”

Popular With Chefs and Shoppers

Another Capital Farm Credit member and herb grower is Brenton Johnson of Johnson’s Backyard Garden (JBG), which grows fresh herbs and vegetables on JBG farms in Austin and Garfield, Texas. In addition to supplying restaurants and wholesalers throughout Texas, the business sells directly to customers via farmers markets and a 1,600-member Community Supported Agriculture (CSA) operation.

“We grow so many different kinds of herbs — different ones in different seasons — and we always include them in our CSA boxes,” says Johnson.

When asked which herbs he’d recommend to a home grower, Johnson is hard-pressed to choose.

“That’s a tough question,” he says. “Basil, mint, oregano, dill, rosemary, cilantro, parsley, sage, thyme and so many others — it’s really a personal choice and what someone has room for.” ■ SL

Tips for Home Growers

No matter which herbs you decide to grow, here are a few tips to make sure you get the results you’re after:



Grow herbs from transplants to jump-start your garden and avoid some of the complications that can come with starting from seed. Transplants are readily available and affordable.



Don’t be afraid to use your young herbs, which will become leggy and top-heavy if you don’t cut them back regularly. When pruning, cut just above a set of leaves to encourage new growth.



Cut herbs back before they start flowering, unless you intend to use them in floral arrangements. Removing flower buds encourages plants to put their energy into growing leaves, and prevents them from changing their flavor or going to seed.



Some herbs are bullies. When planted in the ground, herbs such as mint and oregano will happily crowd out everything else. Putting aggressive growers in pots will keep them in check.



Herbs are generally not too picky about soil, but they require good drainage and benefit from some compost. And while a few will do well in partial shade, most require sun to thrive. ■ SL



Jump-start your herb garden with transplants, such as these at Johnson’s Backyard Garden in Austin, Texas.



Room With *a View*



Out on the porch, the perspective changes.

Bringing the outdoors in and the indoors out, the porch is a place for sharing memories, dreaming of the future, and taking in the sights, sounds and fragrances of nature.

Imagine watching the seasons change under the sheltering eaves of these rural homes, which have all belonged to Farm Credit members.

Sit back, relax and enjoy the view — country living at its best.



Far left: One can imagine that the front porch of this restored 19th century log cabin near Johnson City, Texas, was a popular spot a century ago.

Lindsey Ellsworth

Left: A contemporary log ranch home near Weatherford, Texas, features a porch reminiscent of the past.



Kelly West

Left: A wraparound veranda on this historic plantation house in Monroe County, Miss., catches the breezes from four directions.

Above: A wood-burning fireplace on the porch of the historic Questad home at Norse, Texas, invites outdoor socializing year-round.

Right: Screened on three sides, this porch extends the living space of a Texas Hill Country cabin, while offering a stunning view of Enchanted Rock.



Sheryl Smith-Rodgers

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