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FARM CREDIT

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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: Vineyards like this one in the Texas Hill Country are becoming more common throughout rural America. Photo by Kanokwalee Pusitanun



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WINTER ON THE FARM

*Stillness is the flower of winter,
all hope waits beneath a blanket of white.*

— Anonymous



Artie Limmer

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Randy Mallory

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Courtesy of U.S. Farmers & Ranchers Alliance

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One Mission, Many Voices

BY STAN RAY

With the expiration of the current farm bill next year, Farm Credit is letting Congress know how important it is to pass a strong bill that supports agriculture and rural communities.

Over 600 Farm Credit representatives from across the country traveled to Washington, D.C., this summer to meet with their respective members of Congress and advocate for a strong farm bill — one that strengthens the federal crop insurance program, expands the Farm Service Agency (FSA) guaranteed loan program and boosts investment in rural infrastructure.

Ensuring the availability and affordability of crop insurance is a critical

In addition, FSA-guaranteed loans are an important tool that helps Farm Credit institutions to work with their customers, especially young and beginning producers. Unfortunately, FSA loan size limitations have not kept up with the requirements of the marketplace and need to be adjusted.

Lastly, whether as part of the farm bill or as part of stand-alone infrastructure legislation, Farm Credit supports programs that are tailored to the unique needs of rural America and that attract more private investment in rural infrastructure.

During the Washington visit, the Farm Credit representatives from every state voiced their unique personal stories, while communicating the collective message that

Sen. Pat Roberts, Senate Agriculture Committee chairman, who spoke of his intention to hold meetings on the farm bill as early as this fall.

As Congress contemplates the next farm bill, Farm Credit's mission is especially critical. Declines in commodity prices in the past several years are pushing down farm income, and many farm families are making adjustments to their operations. For the most part, farmers entered this lower price cycle with healthy balance sheets, but the long period of low prices is taking a toll. Farm families need a farm bill that provides a safety net for their operations to help them make it through this cycle.

"I want to thank Farm Credit for your history and reputation of supporting agriculture through thick and thin."

U.S. Secretary of Agriculture Sonny Perdue

component of any farm legislation. This point was underscored in recent months as hurricanes, hail storms, wildfires and tornadoes destroyed thousands of acres of crops across the South. Some in Congress want to reduce government's role in crop insurance; doing so, however, would only make the product less effective and increase risks to farmers and their lenders.

Farm Credit's mission is to provide much-needed credit to rural communities and agriculture.

In addition to meeting with congressional members, the group met with newly appointed Secretary of Agriculture Sonny Perdue, who expressed his support for these public policy positions and lauded Farm Credit's "reputation of supporting agriculture through thick and thin" — and

Farm Credit's mission remains just as vital today as when the first Farm Credit loan was made more than 100 years ago. Our efforts in Washington, D.C., this summer helped demonstrate that in addition to providing financial capital, Farm Credit is willing to bring political capital to the table by adding its many voices of support for rural communities and agriculture.

FARM CREDIT HELPS Ag Producers Get Their Start

Agriculture wouldn't be what it is today without a steady supply of new farmers and ranchers — and lenders willing to take a chance to help them succeed. As part of Farm Credit's mission to support agriculture and rural communities, our lenders offer special programs and flexible underwriting to meet the unique needs of young, beginning and small (YBS) farmers and ranchers.

YBS lending remains steady, according to the most recent data available. Last year, nearly half of all new Farm Credit loans were made to small farmers, more than one in five to beginning farmers, and more than one in six to young farmers.

The biggest change from 2015 to 2016 was in the volume of new loans for small farmers, which increased 3.3 percent, compared with a 5.4 percent decrease in total new farm loans overall. Year over year, the percentage of total Farm Credit loan dollars

Farm Credit Loans to Young, Beginning and Small Farmers

	Number	Change*	Volume	Change*
New loans made in 2016				
To young farmers	62,000	-0.2%	\$9.2 billion	-1.9%
To beginning farmers	79,166	-0.6%	\$12.7 billion	-0.3%
To small farmers	149,691	-0.2%	\$12.2 billion	+3.3%
Total farm loans	363,988	+0.5%	\$79.3 billion	-5.4%

Farm loans outstanding at Dec. 31, 2016

	Number	Change*	Volume	Change*
To young farmers	190,995	+1.2%	\$27.8 billion	+2.6%
To beginning farmers	279,019	+1.5%	\$42.8 billion	+3.2%
To small farmers	501,874	-0.1%	\$47.7 billion	+2.1%
Total farm loans	1.04 million	+0.1%	\$252.3 billion	+2.8%

*Year over year

that went to YBS borrowers increased slightly in each category.

Young farmers: Loans to farmers age 35 or younger represented 17.0 percent of all new loans made in 2016, and 11.7 percent by dollar volume. The average loan size

was \$149,143 — a 1.7 percent decrease from the previous year.

Beginning farmers: Loans to those who have been farming for 10 years or less represented 21.7 percent of all new loans made in 2016, and 16.0 percent by dollar volume. Average loan size was \$160,514 — a 0.3 percent increase year over year.

Small farmers: Loans to farmers with gross annual farm sales of less than \$250,000 represented 41.1 percent of all new loans made in 2016, and 15.4 percent by dollar volume. Average loan size was \$81,545 — a 3.5 percent increase year over year.

Talk to your local loan officer to learn more about Farm

Credit financing for young, beginning and small ag producers.

NOTE: Data are reported separately for each of the three YBS borrower categories. For example, the same loan could be counted under both the beginning and small categories.

Farm Credit Discusses Agriculture on Capitol Hill



Christine Forrest

Rep. Jodey Arrington of Texas, center, talked with constituents from Farm Credit after a meeting in the Longworth House Office Building, home of the U.S. House Committee on Agriculture, on July 26 in Washington, D.C.

Arrington and Rep. Mike Conaway, the committee's chairman, met with more than 40 Farm Credit representatives from associations across Texas that day to talk about the farm bill and other issues that matter to farmers and ranchers.

The meeting was part of Farm Credit Week, a nationwide grassroots effort to help policymakers understand the ways that Farm Credit supports agriculture and rural communities. Altogether, 630 Farm Credit employees, directors and customers made more than 300 visits on Capitol Hill.

USDA Reports Greater Increase in Land Values Across South

Rural land values were relatively stable to slightly higher throughout the United States during the past year, with modest gains in some regions and slight declines in others, according to the Land Values 2017 Summary, published in August by the USDA.

Nationally, the average value of cropland was unchanged at \$4,090 per acre from 2016. In the Southern Plains region, the average cropland value increased 6 percent from the previous year. However, in the Northern Plains region, cropland values decreased by 4.4 percent.

Across the nation, pastureland averaged \$1,350 per acre, up by \$20 per acre, or 1.5 percent, from the previous year, with the South's Delta region showing the greatest increase at 2.9 percent from 2016. The largest decrease in pastureland value was 1.7 percent in the Corn Belt region.

After a slight decline in 2016, the average U.S. farm real estate value — a measurement of the value of all land and buildings on farms, including homes — rebounded to \$3,080 per acre in 2017, up \$70 per acre, or 2.3 percent, from 2016. The highest farm real estate values were reported in the Corn Belt region, where the average was \$6,260 per acre. The Mountain region had the lowest farm real estate value at \$1,130 per acre.

Texas Cropland Appreciates 6.3 Percent

Texas showed the greatest gain in cropland values of any state in the nation. In the Lone Star state, the average value of all cropland appreciated 6.3 percent from 2016 to \$2,010 per acre, while irrigated cropland increased by 7.3 percent from the previous year to an average of \$2,200 per acre. California led the nation in irrigated cropland value with an average of \$13,300 per acre in 2017.

Across Alabama, Louisiana, Mississippi, New Mexico and Texas — the five states within the Texas Farm Credit District — Louisiana had the highest pastureland value in 2017 at an average of \$2,700 per acre. This was an increase of 3.8 percent, or \$100 per acre, from the previous year.

The annual USDA Land Values Summary is generated based on a survey of landowners across the country. To read the full report, go to bit.ly/USDAsummary.



ONE | MANY
MISSION | VOICES

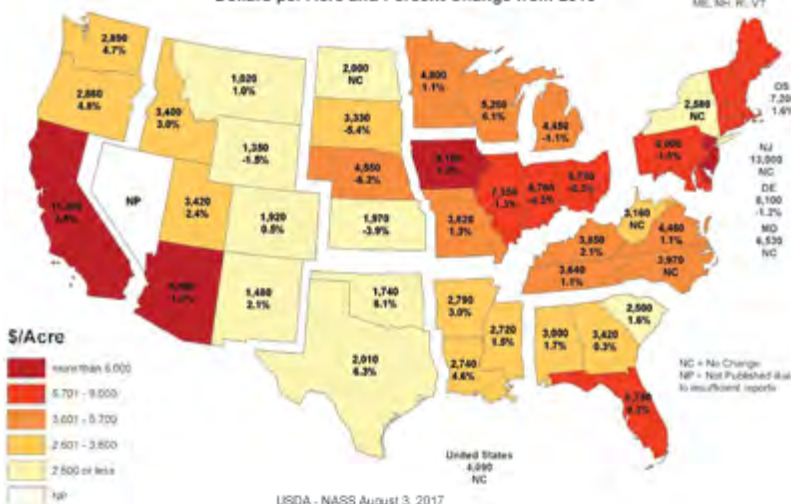
Website Shares Farmers' Stories From Across the Country

Farm Credit plays a role in the lives and businesses of nearly 500,000 borrowers nationwide. Now you can read about some of these Farm Credit customers on FarmCreditVoices.com, a new website created by the national Farm Credit Council.

The site shares the stories of member-borrowers who work hard to help produce the country's food and fiber. Featured customers range from a Puerto Rico poultry processor to a Washington state hops grower to an Alabama cotton-growing family that markets its own line of linens. Their stories help illustrate Farm Credit's mission to support rural communities and agriculture. More borrower profiles will be added throughout the coming year.

The website also contains links to more than 70 Farm Credit lending institutions across the U.S. and offers a snapshot of Farm Credit's role in each state. Downloadable fact sheets detail loan volume, number of borrowers and employees, and amount of patronage paid to Farm Credit customers state by state.

2017 Cropland Value by State
Dollars per Acre and Percent Change from 2016





A SPIRITED VENTURE

Texas grain farmer John Sawyer found a new market for his corn and wheat at a local whiskey distillery.

When Central Texas farmer John Sawyer sits down to enjoy a juicy steak, he doesn't know if the beef on his plate was produced with corn from his family's farm.

But when he savors a glass of smooth TX Straight Bourbon, he takes great delight in knowing that the product literally has roots in his own backyard.

Sawyer Farms in Hillsboro, Texas, is the sole provider of the corn and wheat that Firestone & Robertson Distilling Co. (F&R) uses to make its popular dark-amber bourbon.

"Bourbon can't be made without corn, and it's a process I don't get to see with our corn that feeds cattle," Sawyer says of the portion of his crop devoted to making the spirit. "It's a lot of fun to go into a store and know I helped make that product on the shelf."

New Markets for Generations-Old Crops

Sawyer began growing grain specifically for F&R in 2014 after a tour of the distillery in Fort Worth. A fourth-generation farmer, he says he was looking for diversification for the farm, but had trouble finding an endeavor that would be sustainable for his sizable operation, which primarily grows corn, wheat and grain sorghum.





"We've been blessed to have these low rates. It takes a lot of money to put in a crop and, in some years, not get a reward. It takes a commitment by a lender and by a producer to stick with it and see through the cycles."

– John Sawyer

John Sawyer, second from right, with a team from Firestone & Robertson Distilling Co. during the 2017 harvest.



Photos on this page by Jim Lincoln

John Sawyer, left, and F&R head distiller Rob Arnold discuss the corn crop.

The farm was already providing grain to the distillery indirectly through a local grain buyer who was supplying F&R from numerous Texas farms. Coincidentally, the distillery was wanting to move to a single source for wheat and corn, to make it easier to control variety, flavor and taste with more uniform ingredients.

Just back from a one-week distilling school in Louisville, Ky., and ready to get involved, Sawyer and F&R were able to strike a deal to make Sawyer Farms the distillery's sole provider of corn and wheat.

"Bourbon is a product that's actually closer to the farm than many others we could get involved with, and I thought it would be a more interesting use for our corn," Sawyer says. "It's a great way to be involved in an industry that I've had an interest in for a long time."

Sawyer grows yellow dent corn and soft red winter wheat for the distillery — two major ingredients for making bourbon. As stipulated by federal standards, bourbon must be produced in the U.S., and the grain mixture must contain at least 51 percent corn.

- By investigating crop yield, flavor and alcohol yield, he worked with F&R for six months before they collectively decided on a single variety of corn and a single variety of wheat. Sawyer keeps the identity of these two varieties preserved at his grain elevator, ensuring that F&R only receives and uses them for making their bourbon.

- Bourbon also must be aged in new, charred-oak barrels, and to be labeled as "straight" bourbon, it needs to age for at least two years. TX Straight Bourbon is aged for at least four years. Furthermore, bourbon can have no other added ingredients except water and yeast. F&R uses a proprietary strain of yeast that was captured from a pecan nut in Glen Rose, Texas.

- Other standard ingredients in most bourbons are rye and malted barley. Since TX Straight Bourbon includes wheat instead of rye, it is classified as a "wheated bourbon." However, Sawyer is experimenting with growing rye and barley, which are not common crops to his part of Central Texas. F&R will use this rye and barley for the first time in early 2018, allowing them to make styles of Texas whiskey that normally are devoid of any Texas grains.

- From the beginning, F&R wanted local ingredients, knowing that many Texans will be drawn to the bourbon's all-Texas mashbill — bourbon-speak for recipe. But the company is quick to point out that incorporating grains from a Hill County farmer offers more to the process than just Texas pride.

- "Since working with John, we've been able to concentrate on varieties and focus on how they affect the consistency and flavor of our product," says Rob Arnold, F&R's head distiller. "He is willing to experiment, and for us it's not just to have a good story but also to be able to work closely with him to concentrate on a quality product. Before the grains ever arrive at our distillery — and even before the seeds are planted — F&R works with John on the farm



Jim Lincoln

Natasha and John Sawyer

by focusing on varieties and agricultural practices that will deliver the highest quality grain for making whiskey.”

Sharing Farming and Banking Experience

A second-generation Farm Credit customer, Sawyer was first elected to the Texas Land Bank Board of Directors in 1999, and is currently a director of Lone Star Ag Credit.

“My dad was helping me get into farming, and I started with Farm Credit because the local commercial banks weren’t keen on doing business with young farmers — the ’80s weren’t fun,” he recalls.

Having worked as a loan officer before joining the family operation, Sawyer has experience on both sides of the desk and draws from his past experience while serving his fellow members.

“When I came back to the farm in the 1980s, I never thought we’d have the funds available at the rates that we do now,” he

says. “We’ve been blessed to have these low rates. It takes a lot of money to put in a crop and, in some years, not get a reward. It takes a commitment by a lender and by a producer to stick with it and see it through the cycles.”

F&R reports that people stood in line for hours when the first batch of bourbon launched in December 2016.

The company also produces a popular blended whiskey, and to keep up with demand, it will move into a larger, 112-acre distillery, tasting room and event venue later this year. Of course, that increased demand means more need for Sawyer Farms’ grains, and F&R has asked Sawyer to consult on several loading- and delivery-related aspects of the new building.

“You never know what opportunity is going to come along,” Sawyer says. “I never would have thought this partnership would blossom like it has, but they are a fun, good group to work with. It’s an exciting thing.” ■ SH

SPICING THINGS UP

New Ideas Open Markets
for Innovative New Mexico
Chile Processor Seco Spice



Photos on this page by Darren Phillips





The Ogaz family — from left to right, Lucas, Ed and Julie — blends tradition and innovation at Seco Spice, where dehydrated New Mexico red chile, below, is the signature product. The company also produces spice blends, dehydrated rosemary and more than a dozen varieties of conventional and organic chiles, including habaneros, top left, and other exotic varieties.

Something magical happens every year in the Land of Enchantment, where the flavor of fall is preserved in dried red chile that's prized across the Southwest.

That tradition is taking on a new flavor at Seco Spice, a chile processing company on the banks of the Rio Grande south of Las Cruces, N.M., where business is growing as fast as the world's appetite for fiery foods. These days, when you eat a fast-food taco, prepackaged Buffalo wings or Louisiana-style hot sauce, there's a good chance you're tasting chile from Seco Spice.

Once strictly a red chile processor, the family-run company now produces a wide variety of conventional and organic products and up to 8 million dry pounds of chile a year, including some of the mildest and hottest varieties on the planet.

It isn't every business that increases its output more than twentyfold in 21 years, but sometimes it's hard to turn down the heat when chile is in your blood.

LEARNING THE BUSINESS FROM THE GROUND UP

Seco Spice got its start in the Hatch Valley, a ribbon of green fields along the Rio Grande north of Las Cruces, where owners Ed and Julie Ogaz both grew up in the chile industry.

Ed's family has farmed chile for nearly a century, and Julie's family, the Biads, process chile and extract food-grade red coloring known as oleoresin from paprika. Those backgrounds, plus Ed's

design experience as an engineer for the Biads' chile dehydration plants, catapulted the couple into processing chile themselves. In 1996 they founded Seco Spice with fellow engineer Michael Barnes, now director of operations.

Rooted in New Mexico tradition and backed by an engineering mindset, the team continually finds ways to take something good and make it even better.



Early on, they branched out by buying a chile processing plant in Artesia, N.M., and dehydrating vegetables such as spinach, carrots and broccoli. That facility now supplies over a million pounds of dried rosemary needles a year to companies that extract antioxidants for food preservation.

Organic chile joined the lineup after they bought an organic spice plant in Berino, south of Las Cruces, in 2006 and is now responsible for over 10 percent of sales. The Ogaz family grows the organic crops, and about 20 contract growers produce the conventional crops.

Next Seco Spice caught the attention of food scientists looking for new flavors

when it dehydrated green chile, which is usually consumed fresh. Soon the powder showed up in everything from pizza to ice cream.

Now demand is skyrocketing for exotic chiles and "super-hots" with dangerous-sounding names like Carolina Reaper and Trinidad Moruga Scorpion. Through seed selection and working

1. A very hot jalapeño variety with about 30,000 Scoville Heat Units arrives at the Berino, N.M., facility.
2. The jalapeños tumble over plastic cards that remove leaves and sticks.
3. At the grading table, employees make sure that only the best chiles continue on the conveyor to the processing equipment.
4. Chile that has been sliced and dehydrated is ready to be milled into flakes and powders.
5. The finished jalapeño powder is prepared for sterilization and distribution.



with seed breeders, the Ogaz family has developed a Scorpion that thrives in New Mexico.

“We’re hoping this year to hit 2 million Scoville Heat Units and break the world record,” says Ed, the company’s president. “Our buyers like to be able to say they have the hottest chile in the world.”

TRADITION MEETS INNOVATION

In an industry where a good idea can spread like wildfire, the processes behind Seco Spice’s products are a closely guarded secret.

“We try to stay on the cutting edge,” Ed says. “Your customers always want something more. Their cutting edge has to start with us.”

Clients say they appreciate the innovation and flexibility of the small business, which has just 35 to 100 employees, depending on the season.

“Customers can easily try out new things without having to deal with the bureaucracy of a bigger company,” Julie says.

“I like to say, ‘That’s R and I’m D,’” Ed says, referring to Michael. “Customers can say, ‘Can we change the pack size or maybe get a redder color?’ We’ll talk about it, and bam, it’s a done deal.”

The color is more intense when the stems and white seeds are mechanically removed from dehydrated chile using machinery that Ed designed with the help of Michael and others. Their destemmer is still the only one of its kind in the country.

Controlling quality from the field to the finished product is part of the company

philosophy. In addition to farming, dehydrating and custom-blending, in 2015 the business started sterilizing its own spices using steam and heat rather than outsourcing irradiation and ethylene oxide treatment. It installed its \$1 million steam sterilizer after obtaining Level 2 certification under the international Safe Quality Food (SQF) program.

“The moment we became SQF-certified, it immediately opened doors,” says Ed,

“Innovation is one of the things that makes Seco Spice stand out.”

— Warren Russell, Ag New Mexico

naming major food companies and restaurant chains that came calling. “Then our sterilizer opened even more. Steam is approved for certified organic products, and more people are moving in that direction.

“There are only six sterilizers of this kind in the country. That puts us in a great position.”

BIG-NAME CUSTOMERS

At the Berino headquarters, away from the roaring equipment and appetizing aromas in the processing areas, name-brand products containing Seco Spice chile line the walls. Customers include major fast-food chains, sausage makers, domestic and foreign spice companies, enchilada sauce and

hot-sauce companies, oleoresin extraction plants, canneries, and grocery co-ops and brokers in several states.

To keep pace with demand, Ed and Michael manage processing and distribution, while Julie manages the company’s administrative side and website. Ed and Julie’s son Lucas, their agronomist and harvest manager, coordinates with the growers and labor crews, and visits clients around the U.S. with Michael. Another son, Zach, is an attorney in Albuquerque with expertise in water law.

Their latest upgrade is new milling and blending equipment that will meet customers’ needs for finer powder, more volume and varied packaging sizes. A new barcode inventory system will boost traceability.

“Our bigger customers are moving toward a more diverse grind size,” Lucas says. “Our hammer mills could do it, but would slow down production. We decided to make the move now with new machinery, and up the quality and efficiency.”

To finance their second million-dollar investment in three years, Ed turned to Ag New Mexico, where he’s done business ever since being referred by a commercial banker several years ago.

“A lot of banks here aren’t really focused on agriculture,” Ed says. “We were growing too much for them, so they said, ‘You know, why don’t you talk to Warren Russell, and he could help you to where you’re going.’ And he did.

“With the help of Farm Credit, this new facility should increase our productivity by four times. That will throw us on another plateau.”



Russell, Ag New Mexico senior vice president and branch manager in Las Cruces, says that by offering a variety of products, installing sophisticated equipment and achieving high food-safety ratings, Seco Spice has reached a level where it can work directly with the biggest customers.

“Chile is pretty much a part of life here,” says Russell, who starts every day with a little meat cooked in red or green chile, topped with a fried egg. “There are chile processors all up and down the valley. Everyone does something a little different to gain an advantage.

“Innovation is one of the things that makes Seco Spice stand out.”

TAUGHT BY GREATS

Two decades growing and diversifying has brought the Ogazes close to reaching their goals. While Ed and Julie still have some projects in mind, they’re saving some decisions for Lucas, who has his own good ideas and passion for the business.

They’re also quick to acknowledge the legacy passed down to them.

“It seems like we’ve done a lot, but you have to have mentors along the way,” Ed says. “I learned the farming aspect from my father, Dickie. My dad is still farming chile. I admire that dependability.

“From Julie’s father, Lou, I learned how to make a processing plant, how to be efficient, and how you have to be progressive.

“We’ve been taught by some greats in the chile industry, really, which has enabled us to farm and process at the same time.” ■ CF



Photos on this spread by Christine Forrest

HOW CHILE GOES FROM POD TO POWDER

Technology has come a long way since chile was sun-dried on roofs and hillsides. At Seco Spice — which gets its name from the Spanish word for “dry” — the dehydration process begins with conventional and organic chile grown on 1,400 acres in New Mexico and Texas.

Fresh from the field: Incoming chile is issued a lot number that traces the date, grower and point of origin, and then is sorted, graded, washed and sliced. Tunnel dryers in Berino, N.M., and belt dryers in Artesia, N.M., then use heat to remove moisture.

Red, green and everything in between: For the most vibrant color, seeds and stems can be removed from dehydrated chile using machinery unique to the company.

Milling and blending: The dried chile is ground into flakes and powders, some of which are custom-blended with salt, garlic and herbs to make seasonings. Millions of pounds of large flakes also are kept in cold storage to preserve color and pungency until milling during the off-season.

Food safety: The spices pass through a SafeSteril 450 continuous dry-steam sterilizer, a microbial reduction step approved for organic products.

Distribution: Dehydrated chile and blends are shipped to spice companies, fast-food chains and other customers in quantities from 30-pound boxes to 42,000-pound truckloads. Dried paprika also goes to oleoresin plants such as Rezolex, north of Las Cruces, where natural red pigment is extracted for use in foods and cosmetics. Jalapeños are smoked in Mexico and transformed into chipotles, and hundreds of tons of green chile also are frozen or sold fresh. ■ CF



IN THE BAG

Eastern Mississippi's Southern
Seed & Feed is growing alongside
the farmers it serves.

Every town has its heartbeat. Whether it's a town hall, barber-shop, general store or restaurant, there's always a hub around which the community revolves.

In Macon, Miss., a small agricultural town near the Alabama state line, some would argue that the hub is the Southern Seed & Feed mill, a thriving seed producer and manufacturer of livestock, pet and wildlife feeds.

Situated where the hardtop of a rural highway becomes gravel road, its towering silver grain bins and elevators are a natural neighbor to the surrounding fields of corn, soybeans and other row crops.

An Unexpected Success

The mill is, indeed, a focal point of both the road and of Macon itself.

But it didn't start out that way. For owner Roger Koehn, the business has grown from a small traveling seed-cleaning service to become an unexpected success.

"If you'd told me where we'd be now 30 years ago, I'd never have believed you," he laughs. "I couldn't have dreamt it."

Koehn says the genesis and subsequent steady growth of the mill — which produces livestock, pet and wildlife feeds, as well as seed for pasture grasses, wildlife plots and row crops — has always been linked directly to the needs of the area's farming community.

"I started in business in 1983 because a friend of mine had a portable seed cleaner he wanted to sell," says Koehn. "I just kind of took a chance because nobody else around here was doing it. I went from farm to farm cleaning seed, but after a



Southern Seed & Feed is a family-run business. Owner Roger Koehn, right, relies on daughter Katie, left, to handle sales and training, and son, Seth, center, to manage the plant.

while, realized there was also a need for quality feed in the area. One thing led to another."

The product that would become the "flagship" of Southern Seed & Feed was born of necessity and opportunity.

"Our first feed product was shelled corn," Koehn explains. "Because we already had the seed cleaner, we could also use it to clean the corn. At that time in the industry, most of the corn wasn't cleaned to remove hulls, pieces of cob and other types of debris, so that set us apart."

Triple-Cleaned Corn Makes a Name

By the late 1980s, Southern Seed & Feed Triple-Cleaned Corn had become known throughout eastern Mississippi, especially among hunters and poultry producers.

"A lot of our corn is fed through a self-feeder that has a spinner on the bottom and a little hole through which the corn drops," says Koehn. "If you have trash in there, it stops up the feeder, burns out the motor and doesn't spread evenly."

Thanks in large part to the popularity and quality of Triple Cleaned Corn, the Southern Seed & Feed brand would

become a mainstay in farm-supply stores and co-ops throughout Mississippi and Alabama over the next three decades, especially as other mills in the area closed for a variety of reasons. Today, Southern Seed & Feed has a devoted following for products ranging from catfish food to cattle feed, and Koehn and his staff often formulate custom blends upon request.

Custom-Blended Rations

"Sometimes we make a custom ration based on cost, and sometimes it's based on the nutrient content," says Koehn, who works closely with his son, Seth, the plant manager, and daughter, Katie, who handles sales and safety training. "We use a nutritionist where necessary, but I usually do the formulations."

A cattle producer himself, Koehn owns a 280-head commercial cow-calf operation that gives him an added connection to the livestock industry he serves. But it's the collaborative relationship between the mill and the region's farming and trucking industries that has made Southern Seed & Feed an asset to the surrounding counties.

"We purchase local crops almost exclusively," Koehn says. "There have been only



Southern Seed & Feed, above, mills a variety of feeds and custom blends from grain grown in eastern Mississippi. The company's Triple-Cleaned Corn, left, has been a popular product for more than 30 years.



a couple drought years when we've had to bring in Mississippi Delta corn, but that's about the furthest we've gone."

A Game Changer for Local Farmers

Bart Harris, vice president and branch manager of Mississippi Land Bank in Starkville, says the impact Southern Seed & Feed has each year on local farmers is a "game changer."

"The company greatly benefits this area," says Harris. "The amount of grain and seed that is purchased by Southern Seed & Feed from local farmers and producers makes the company a valuable asset to our local farm community. Not everybody has a large feed mill nearby where they can easily sell and deliver their crops."

With 25 full-time staff members, the mill is one of the larger employers in the community, but many more people, including truckers, owe a part of their livelihood to the company.

"The products that go out of here are hauled by local contract carriers," says Koehn. "We don't consider them employees, but in many cases, their living is made from here. We keep them busy for most of the year."

A solid partnership between Mississippi Land Bank and Southern Seed & Feed adds value to the company's presence in the community. For example, the Land Bank financed a 2013 project to expand the mill's off-loading area, which has enabled

because we make things so much easier for them."

More Pelleted Feed

An upcoming Mississippi Land Bank-funded modification to the mill will enable Southern Seed & Feed to manufacture pelleted feed — a product that currently must be manufactured at another facility — within the next year or so. Koehn says this upgrade will allow for further expansion of his product line and hopefully provide

"The amount of grain and seed that is purchased by Southern Seed & Feed from local farmers and producers makes the company a valuable asset to our local farm community."

– Bart Harris, Mississippi Land Bank

farmers to deliver crops much more efficiently during harvest time.

"Thanks to that project, trucks are in and out of here in 20 minutes or so," says Koehn. "They used to have to wait in line a while. If we weren't here at all, they'd be heading to a chicken feed mill where the wait would be close to eight hours. We have a lot of people who want to sell to us

even more opportunities for local farmers to market their crops.

"We try to be very strategic about how we grow and what products we offer," he says. "It's my hope that we will continue to be good partners to the Mississippi Land Bank, our local farmers and our community." ■ MJ

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

Agribusiness Financing:

Farm Credit Is Here to Help

Not just a lender to farmers and ranchers, Farm Credit finances all types of agribusiness operations.

When customers ask Andrew Mangialardi how large an agribusiness loan he can make, his answer often surprises them.

“I tell them it is *almost* unlimited,” says Mangialardi, senior credit officer at Southern AgCredit in Mississippi — unlimited, at least, when it comes to funding a creditworthy project. Every loan still must meet the association’s underwriting standards and lending requirements.

“As part of the nationwide Farm Credit System, we can access sophisticated capital markets,” he explains. “When an agribusiness customer’s financial needs become larger than we as a single Farm Credit association can handle, we expand our capacity by working with other Farm Credit entities to participate in and syndicate loans.”

Indeed, the ability of Farm Credit entities to jointly finance large loans and to access the nation’s money markets are among the reasons that Farm Credit has become a major source of agribusiness financing in recent years.

But they are not the only reasons.

Expertise and Experience

“We have the financial capacity and expertise to help agribusinesses grow and succeed,” says Scot Vidrine, vice president and manager of direct lending for Capital Farm Credit in Texas.

“We have served agriculture for more than 100 years. We’re committed to the industry, and understand the issues and cycles more than other institutions,” he says. “As producers add value to their operations via economies of scale and vertical integration, we create value by anticipating needs, being responsive and focusing on solutions.”

Mangialardi notes that Farm Credit is also equipped to handle the increasingly complex loan-structuring needs of today’s

agricultural producers and agribusiness operators.

“Farm Credit has grown along with our customers,” he says.

Farm Credit associations employ experienced agribusiness lending experts and analysts who work together to provide customized agribusiness financing solutions.

Here are some examples of how Farm Credit agribusiness teams help their customers.

- **Large loan commitments simplify banking.** A timber mill’s former bank required the mill to take out a lien on each timber tract purchase. Southern AgCredit provided a large overall loan

commitment, allowing the mill to save time and expenses by drawing on the commitment at any time.

- **Leasing services bring tax benefits.** Agribusiness customers can work through Farm Credit Leasing to lease rolling stock, processing equipment, storage facilities and even office equipment. Because lease payments are deductible, leasing can reduce taxable income, as well as help increase cash flow and preserve working capital.
- **AgSweep helps manage cash.** Farm Credit provides a cash management tool, AgSweep, that saves time and money for customers who have high cash turnover and daily cash needs. With AgSweep, they can monitor loan and checking account balances and automatically direct excess cash daily to reduce loan balances.

Commitment to Rural Communities

The Farm Credit System began lending to agricultural cooperatives in 1933, and in 1980 Congress expanded the System’s lending authorities to include basic processing and marketing facilities. Since then, local Farm Credit associations have been able to finance businesses that have a broad range of ownership structures, including individual proprietorships, partnerships and corporations, as well as cooperatives. As of June 30, 2017, the System had \$40 billion in loans to agribusinesses.

Farm Credit agribusiness customers include beef, dairy and poultry producers and processors; cotton, citrus and tree-nut processors; grain elevators, exporters and seed developers; timber and feed mills; cotton gins and grain facilities; and nurseries, greenhouses, wineries and aquaculture businesses. ■ NJ



Debra Ferguson



Gary Clark



Getty Images

A Pillar of the Community

A small-town wood chip company plays a big role in the local economy of East Texas.



Jason Reina/Photography by JR

East Texas entrepreneur Ricky Lout, center, operates several agribusiness companies with his two children. To the left of Ricky are son Dusty Lout and his family, Abby, Dax and Elly. Pictured to the right are daughter Britt Mathews with her family, Jake, Kain and Iris.

We all know that paper comes from trees. But seldom do we think about how it gets from the forest to our hands.

Well, if you're holding a paper coffee cup right now, there's a chance that the paper sleeve over the cup started out at the Lout family's wood chip mill near San Augustine, Texas.

Lout is the president of L&R Timber, a wood chip business that supplies approximately 500,000 tons of wood chips a year to pulp and paper mills within a 200-mile radius of his East Texas chip mill. Those wood chips are processed into pulp, which is then turned into paperboard that is used to make packaging products.

To keep his mill humming, 80 to 100 truckloads of pine logs are delivered to L&R Timber every day from Texas and Louisiana.

"It's always busy around here," Lout says, understating the obvious.

On this particular August afternoon, a semi-truck loaded with pine logs pulls onto a platform scale at L&R Timber. Across the grounds, the hydraulic grapple of an overhead crane lifts logs off a parked semi and drops them into a massive metal bin. Beyond the mill, a wheel loader pushes freshly ground mulch into mounds.

Lout, the ringmaster in this circus of wood-processing activities, monitors the comings and goings via a live video feed on his desktop computer.

A customer of Texas Farm Credit in Nacogdoches, Lout knows the timber business well — he's worked in it since he was a child, doing every job in the mill at one time or another.

Working at Age 7

"My grandfather, Pratt Lout, worked in logging," he says. "He and my father, J.H., owned a country store in Patroon, too. But I was raised more in the timber business than the store. They ran the store until 1970. After that, my father got into timber and owned a chip mill with a partner until 1985. I started working with Dad when I was 7 years old."

Later, in 1985, J.H. and his sons — Ricky, Mike, Shon and Barry — bought out the partner and moved the mill to its present location.

Since 2000, L&R Timber has supplied chips for five paper mills in the region. Today, the company provides chips to the WestRock paper mill in Evadale, Texas. The business also annually produces close to 20,000 tons of pine bark, which is sold as mulch and boiler fuel.

Family matters in a big way to Lout, whose father passed in 1997. His mother, Shirley, stops by the mill nearly every day at noon for a home-cooked meal in the company's kitchen. So do his children and their families: son Dusty with Abby and children, Elly, 6, and Dax, 1, and daughter Britt Mathews with her husband, Jake Mathews, and children, Kain, 4, and Iris, 2. Both Dusty and Britt have themselves worked alongside their father since they were children.

Diversified in Trucking, Oil and Agriculture

"We all work together in this company and other businesses," Lout says. The family also owns a second chip mill, a saltwater disposal company, trucking businesses, oil and gas businesses, chicken farms and cattle.

Angela Shannon, vice president and branch manager of Texas Farm Credit's forest products lending division, has partnered with Lout for two decades. A Farm Credit loan in 2007 financed the cost of drilling a saltwater disposal well and enabled him to establish Common Disposal LLC. The San Augustine-based company disposes of wastewater produced by the oil and gas industry.

"Ricky is very cautious," Shannon says. "He doesn't like debt. He doesn't take big trips or buy fancy vehicles. Ricky works to build something that will sustain his children and grandchildren and the people who work

for him. He doesn't work for personal gain, that's for sure."

Lout's conservative nature plays an important role in his success as a businessman.

"Ricky is part of the backbone of our country," says Mike Massey, Lout's financial consultant. "He's among the smaller companies and entrepreneurs who keep the economy going in rural areas by providing a payroll to a lot of people who pay taxes."

Creating Local Jobs

Altogether, the Lout companies employ approximately 175 people. Several have worked for the Louts for more than 30 years.

"We do affect a lot of families in the area," Lout agrees. "Whenever we gather them up for safety meetings and I look them in the eyes, it hits me what a big role we play in their lives. And I take that very seriously. I wouldn't be anything without our employees."

Looking to the future, he hopes that L&R Timber will continue to provide many jobs for East Texans as well as support future generations of Louts, who he would like to see follow his hardworking ways.

"There's nothing different about me," he adds. "There's not a job that I've asked a guy to do at the mill that I haven't done myself. My main thing is that I want to leave my kids something so they don't have to struggle. But they're going to have to use it in the right way — just like I did." ■ SSR



Sheryl Smith-Rodgers

"Ricky works to build something that will sustain his children and grandchildren and the people who work for him. He doesn't work for personal gain, that's for sure."

— Angela Shannon, Texas Farm Credit

BRED TO LAST

Chiefline Red Angus traces its success to the genetics developed nearly 75 years ago.



Dr. Mark Miller

When meat scientist Dr. Mark Miller was a 16-year-old FFA member on the hunt for his next show steer, something caused him to take a little detour.

He saw a ranch sign on the side of a road near Guthrie, Okla., and decided to pull in. He'd never heard of Red Plains Cattle Co. or its owner, George Chiga, but figured it couldn't hurt to look.

Some might say it was divine intervention.

Miller asked Chiga, a founder of the Red Angus breed, if he could see the steers he had for sale.

But the teenager didn't just see the cattle, he left with a three-in-one — a bred cow with a heifer on the side.

The heifer went on to be named grand champion heifer at the Houston Livestock Show and Rodeo. The next year, she was reserve grand champion, and the calf that the cow had been carrying was grand champion heifer.

Those back-to-back wins and the double championship in Houston inspired Miller to go into the Red Angus business and set him on a lifelong quest — to breed top-quality beef cattle.



Photos by Artie Linmer



Everything we do today [at Chiefline Red Angus] is still genetically based on what George did from the 1950s through the '90s."

– Dr. Mark Miller

Today, Miller and his wife, Celia, along with their four grown children, run a few hundred mother cows under the name Chiefline Red Angus at three Texas locations — their home base in Abernathy, north of Lubbock; the small ranch in the Dallas/Fort Worth area where he grew up; and the land they partner on near the Caprock Canyon.

REVOLUTIONARY BREEDING PROGRAM

Although it's been more than 40 years since Miller's fateful steer-buying trip to Oklahoma, he continues to credit the quality of his herd to Chiga, who was his mentor until passing on a decade ago.

"Everything we do today [at Chiefline Red Angus] is still genetically based on what George did from the 1950s through the '90s," Miller says.

What Chiga did was revolutionary for that era. Without the means to enter the seedstock business, he bought the red calves that Angus breeders didn't want and started a breeding program based on linebreeding and inbreeding.

"That's what gives us genetic predictability," says Miller. "Our cattle are the result

of genetics he put together and bred for his whole lifetime, with careful selection and culling."

Calling his cattle "peas in a pod," Miller says their consistency and uniformity trace back to Chiga's linebreeding and inbreeding work.

"Our genetics are so tight they're going to bring everything out there into an average," he says. "Whereas if you take a composite bull, it's a blend of three different breeds; your cattle go in every direction across that spectrum in genetics."

He attributes certain other traits in his herd to Chiga's breeding program, as well, including strong calving ability and maternal instincts, a gentle nature, efficient feed conversion and positive carcass qualities.

CONVENIENT CATTLE

Although the Miller family has tried other breeds, they have always returned to an all-Red Angus herd and their niche of raising cattle they consider to be "convenient."

"Celia is the one who runs everything. I'm a professor and off chasing things around the world. Our cattle have to calve and do it easily," Miller says. "Celia makes sure the water troughs are full and makes sure they have hay if they need some. But they've got to be low-maintenance. They can't require a lot of inputs. They need the ability to breed, rebreed and take care of their calf without anybody being around."

Celia chimes in, adding she has never had to deliver a Red Angus calf.

"I'll check the cow or the heifer and go back in about 30 minutes and in an hour," she says. "When I go back at an hour, the calf is up and nursing."

Calving ability wasn't Chiga's only interest, however. Early on, he couldn't sell breeding stock because red cattle were not popular, so he decided to feed out all of his animals and do shear testing on the



carcasses — a common method of evaluating meat tenderness. Chiga measured every viably important economic trait and then used the data he collected to further improve his herd, selecting for marbling, ribeye area, tenderness and juiciness.

The studies also provided one surprising revelation.

“They found out that everything is related to the temperament of the animal,” Miller says. “You want animals that are docile and gentle, but are smart, too.”

WORLDWIDE MARKET

That early research continues to pay off for Chiefline Red Angus. Miller says his biggest customers are commercial ranchers who need cattle that can “go out there and calve and function without having any problems.”

The market for Chiefline cattle is worldwide. The Millers have sold breeding stock to Mexico, Columbia and Ecuador, and this fall they shipped 100 head to Honduras.

“We have a lot of loyal customers here,” Miller says, referring to his local Texas and New Mexico markets, “but we feel like our export market is probably our biggest opportunity for growth.”

Developing those overseas markets has required a significant time commitment over the years. But asked why he devotes so much time to the ranch when he’s also a busy professor and research scientist at Texas Tech University, Miller admits to a lifelong love of cattle.

“It’s a little corny, I know, but we just love cows,” he says. “I like to go out there and talk to the cows. Because every problem I have, they listen really well.”

It’s also a priority of the Millers to be good stewards of the land, whether it’s taking care of their cattle operation or the crops they grow.

“That’s what our purpose is: to take care of the resources God gave us and produce something to fit every consumer’s needs,” Miller says.

ROTATIONAL GRAZING FOR MORE GRASS

One way they do that is through rotational grazing on 30- to 50-acre cross-fenced pastures, which he says encourages efficient use of the grass in a region where water resources are shrinking.

“If you put cows out on 200 acres, they will not utilize that grass correctly. However, if you can put them on 50 acres and let them

mow it off, it’s like mowing your yard,” he explains. “The more you mow your yard, the faster your grass grows.”

He says it’s the same way in cattle production, where grass management is critical.

“You have to be able to conserve and take care of your natural resources,” Miller says. “And if you take care of that, the cows will be in good shape, too.”

Over the past 40 years, there have been times when Miller’s cattle operation was small — he owned only one cow while pursuing his Ph.D. — yet his lender, Plains Land Bank, has always supported his goals and vision for the family’s agricultural operation.

“When you’re in farming and you’re in cattle, you’re in a precarious and volatile environment that is always like walking on the cliff,” Miller says. “You need somebody in a financial support role who will stand and work with you and see a long-term vision.”

“Plains Land Bank is a big reason we are still in the cattle business. If it wasn’t for them, we wouldn’t have been able to stick with it.” ■ KH



Mark and Celia Miller

COACH OF CHAMPIONS

Miller Leads Meat Judging Team to 13 National Titles

Courtesy of Texas Tech University



Plains Land Bank member Dr. Mark Miller, far left, poses with the Texas Tech University team that won the 2015 intercollegiate meat-judging national championship under his coaching. He also coached the 2017 team, which won the university's 13th national meat-judging championship and was undefeated throughout the year.

Although he's a cattleman through and through, Dr. Mark Miller may be better known for his day job as the San Antonio Livestock Exposition distinguished chair in meat science at Texas Tech University in Lubbock.

In that position, he oversees the university's meat-judging program. But it's not just any meat-judging program. Under Miller's leadership, the university has won 13 national championships — seven of those in the past 10 years.

And yet you won't meet a humbler gentleman.

Sitting in a room filled with trophies, belt buckles and other awards, Miller is quick to tell you that judging is not really about winning. Rather, it's a vehicle to help train young people to pursue excellence in all areas of their lives.

"The thing that's really cool about meat judging," he says, "is it is very challenging. If you want to become good at it, it's not easy. You're going to have to work really hard. We feel like being your best and doing your best all the time, is really foundational."

After hard work, Miller stresses the importance of doing everything with honor. Lastly, he says, it's about serving your team selflessly.

"You can be the best in whatever you're doing. And you can do it with honor and integrity. But if you do it all for yourself, it doesn't mean anything," he says.

His philosophy is summarized in the Texas Tech team's motto: striving for honor in the pursuit of excellence while unselfishly serving others.

"That's what we try to do," he says. "And we believe in problem solving. In being solutions instead of the problem. I tell students

"You can be the best in whatever you're doing. And you can do it with honor and integrity. But if you do it all for yourself, it doesn't mean anything."

– Dr. Mark Miller

I don't need the five obvious reasons why you can't do something. I need you to find the one obscure reason why you can get the job done. Because that's what employers want when they graduate."

Loni Lucherk, a doctoral student and instructor of meat science at Texas Tech, judged on the 2010 team. She says there's no doubt his compassion contributes to the program's success.

"Dr. Miller believes meat judging is more about the students and less about the trophies," she says. "He treats each meat judger like one of his own kids. He cares about their success in the cooler, but also outside."

She says many students, including her, see him as their father away from home.

No doubt, that's an honor greater than any trophy. ■ KH



Peace of Mind for LIVESTOCK PRODUCERS

Livestock Insurance Helps Protect Against Weather and Market Risks

“The insurance helps me sleep better at night. It's another management tool in the arsenal to prevent dramatic loss.”

— Joe David Yates

When Texas cattlemen Gregg Sides and Joe David Yates wanted to reduce their ranching risk a few years ago, they turned to their Farm Credit lenders for livestock insurance. Their insurance purchases have paid off, both in peace of mind and covering losses.

Mortality Insurance Pays After Blizzard

Sides has seen plenty of cattle-killing weather in the Texas Panhandle, where he raises calves on grass and winter wheat near Dimmitt and then finishes them in his own feedlot or sells them to other feeders.

Recognizing that weather is one risk he can't control, Sides decided in 2013 to insure against catastrophes by purchasing livestock mortality insurance. This type of coverage insures the herd in the event of death from natural causes such as a blizzard, tornado, lightning, fire or accident.

“If a tornado hit, I could be back to square one,” Sides says. “I'm glad I have this insurance.”

To date, he has filed one claim — after the “Goliath blizzard” that hit the southern Plains in December 2015 — and was reimbursed

Getty Images

for the loss of a number of cattle after meeting his policy deductible of \$10,000.

“Natural disasters of recent years — the drought of 2011, the Goliath blizzard of 2015, the Panhandle fires and Hurricane Harvey of 2017 — are fresh reminders of the benefits of purchasing livestock mortality insurance,” says Sides’ agent, Janell Turner, insurance specialist at AgTexas Farm Credit Services in Amarillo. “Claims spiked after Goliath, and sales continue to climb.”

Market Risk Coverage Makes for Better Sleep

Meanwhile, in the Hill Country of Central Texas, cow-calf producer Yates of Llano advocates for insurance that protects livestock growers in the marketplace.

Yates, who serves on the board of Capital Farm Credit, learned about livestock risk protection (LRP) when the association began offering crop and livestock insurance a few years ago. With LRP, he sets a floor price for a specific number of head for a specific time period.

To date, he has collected insurance payments once, when the market price dropped below his floor price — and he plans to continue the coverage.

“The insurance helps me sleep better at night,” Yates says. “It’s another management tool in the arsenal to prevent dramatic loss. It’s good for Farm Credit and other bankers, too — it helps assure that you can repay your loans.”

Before Yates learned about LRP insurance, he purchased futures hedging products from

How MARKET RISK COVERAGE Works

Cattle market volatility in the past three years has been driving the growth of market-based livestock insurance, according to Charlie Johnson, an insurance representative with Texas Farm Credit Services.

Johnson, who has a commodities brokerage license, reports that his customers find livestock risk protection insurance simpler than brokerage products.

“You don’t have to go through a broker, there’s no brokerage fee, and there are no margin calls,” he says.

Livestock Risk Protection (LRP) does not place a minimum on the number of head covered; therefore, it especially benefits smaller operators. In comparison, commodity brokers usually require producers to contract for a truckload, or 50,000 pounds of beef on the hoof.

With LRP insurance for feeder cattle, a producer can purchase coverage for as many as 1,000 head that are expected to weigh up to 900 pounds at the end of the insurance period. Periods range from 13 to 52 weeks, although coverage is rarely offered for more than 39 weeks. The policy holder is limited to insuring 2,000 head each year.

Coverage applies to beef steers and heifers, including predominantly Brahman as well as dairy cattle. Prices vary according

to the number of head, the type, weight at ending date, coverage level, floor price and time period. At the end of the insurance period, if the national cash index falls below the producer’s floor price, the producer is paid the difference.

LRP is also available for fed cattle, swine and lambs.

No Cost to Apply

A cattleman himself, Arthur “Tootie” Ilse, who heads up Capital Farm Credit’s insurance operations, encourages livestock producers to at least fill out the LRP application.

“It doesn’t cost a nickel” to apply, he says — then you can activate the insurance quickly when the time is right.

Before selecting livestock market insurance, Johnson suggests that producers determine their breakeven point based on today’s market prices.

“As with any insurance product, you hope you don’t have to use it — you hope the market goes up, not down,” says Johnson. “But your goal is to select a floor price at or above your breakeven point.”

USDA’s Risk Management Agency (RMA) administers LRP insurance, which only USDA-certified agents can sell. The RMA sets the rules, time periods and price — and usually subsidizes the price by 13 percent — therefore the only difference between insurance sellers comes in the level of service and expertise they provide.

However, Ilse points out that purchasing livestock insurance through Farm Credit offers advantages.

“We pay attention to what’s going on in the cattle market, and sometimes we contact customers when it’s a good time to purchase insurance,” he says. ■ NJ

Key Benefits of LIVESTOCK INSURANCE

- It reduces your risk; you’ll be reimbursed for losses.
- You can plan your budget more accurately.
- Lenders may be more willing to provide loans, knowing you are protected from losses.



Getty Images

commodities brokers, but grew tired of paying margin calls when the equity in his account fell below his maintenance margin.

“When you purchase livestock insurance, that’s your last expense,” he says. “You can plan your fixed costs.”

Interest in Livestock Insurance Builds

First piloted by the USDA in 2007, livestock insurance is generally not as well-known as crop insurance. But that’s changing, as producers learn about the benefits.

“We expect interest in livestock insurance to build,” Turner says. “The cost of land and feed continues to squeeze margin potential. With increased costs, coupled with a volatile market, capital requirements for a livestock producer are much greater than they used to be. Livestock insurance is a great way to protect your investment.”

Congress will soon debate the next farm bill, which will determine its future. Farm Credit representatives recently visited Washington, D.C., and requested support for both crop and livestock insurance.

“Overall support was encouraging,” Turner says. “Congress is aware that this is the most important safety net for America’s farmers and ranchers.”

Arthur “Tootie” Ilse, director of crop insurance operations for Capital Farm Credit, echoes Turner’s comments.

“We sell insurance, but what we’re really doing is protecting the family farm from financial disruption — and that’s more important than anything. This type of coverage could keep a producer in business for another year,” says Ilse. “I’ve had a few customers tell me that if it hadn’t been for our insurance, they’d have to do something else.” ■ NJ



Choose From FIVE INSURANCE PROGRAMS

Options for Beef, Dairy, Swine and Lambs

The following types of livestock-related insurance are available through some Farm Credit associations.

These products are administered by USDA’s Risk Management Agency (RMA), which sets national rules and prices:

- **Livestock risk protection (LRP)** covers a drop in the market price on feeder cattle, fed cattle, swine and lambs. You secure a floor market price for a certain number of head and for a specified period. If, at the end of the period, the national cash index is below your policy’s floor price, you’re reimbursed for the difference.
- **Livestock gross margin (LGM)** insurance covers losses by insuring expected gross margin versus actual gross margin in yearling and calf-finishing operations, dairy and swine. For dairy producers, for example, it provides protection if feed costs rise or milk prices drop.
- **Pasture, rangeland and forage insurance (PRF)** covers loss of pasture and forage due to lack of rainfall and declining vegetation.

Prices and policies may differ for these products, which are offered by private insurers:

- **Feedlot, dairy and pasture insurance** covers perils including fire and tornadoes.
- **Full mortality insurance** protects against death of livestock from natural causes including drowning, sickness, disease, accident, fire and lightning. It’s available for cattle and horses, and for show, breeding and exotic animals.

For details about RMA-administered insurance products, visit www.rma.usda.gov, and click on “livestock policies” or search for “pasture, rangeland and forage pilot program.” ■ NJ

Contact your local Farm Credit association for more information. Not all Farm Credit associations offer livestock insurance, but they may be able to refer you to another association or a private agent in your state that does.

VINE TO WINE



It is thought that the first vineyard in North America was established by Franciscan priests near El Paso, Texas, in about 1662.

Today, more than 350 years later, viticulture is thriving across the Southern states, with more than 5,600 bearing acres of commercial vineyards and nearly 500 permitted wineries dotting rural Alabama, Louisiana, Mississippi, New Mexico and Texas.

Farm Credit plays an important role in financing a number of these enterprises, ranging from small start-up estate wineries to some of the largest vineyards in the country.

On the following pages, meet five members of the viticulture industry who rely on Farm Credit financing to keep the juice flowing at their operations.



Growing Grapes

ON THE GREAT PLAINS

Two row-crop producers pool their farming talent and establish a new source of grapes for 22 wineries.

Matt Adams and Jerry Weaver never planned to own one of the largest vineyards in Texas. Instead, the two longtime friends simply wanted to plant something in addition to cotton, corn and peanuts on their farms south of Lubbock on the Texas High Plains.

“Commodity prices for row crops have remained flat over the years,” explains Adams. “What’s more, we’re making better crop varieties with new technologies. But we can’t stay ahead of production costs, which have tripled since the 1980s.

“When you look back and see that you’re getting the same price for cotton that you did 35 years ago, then something’s wrong.”

Diversifying into wine grapes just made plain sense to the pair, who have farmed for more than 30 years in Terry County, the official Grape Capital of Texas. Although labor-intensive, wine grapes

have high market value, and they’ve been grown successfully in the area for over a quarter-century.

In 2012, Adams and Weaver started to research the grape industry — and one thing led to another.

Now, five years later, the two seasoned farmers together grow 38 grape varieties on 880 acres near Brownfield.

“We decided that once you get all set up, it’s just as easy to plant 400 acres as it is 50 acres,” Adams quips.

Do’s and Don’ts of Grape Farming

Before launching their joint vineyard venture, Lahey Vineyards — named for the community where the Adams family has farmed for decades — the pair did their homework: They met with local grape growers and then flew to Washington state to learn from northwestern producers

about the do’s and don’ts of running a vineyard; talked to wineries about which varieties to plant; and networked with others in the industry.

Finally, they developed a plan to turn a large piece of their cropland into vineyards — but not before teaming up with Capital Farm Credit for their financing needs.

“I’d always heard good things about them,” Adams says. “We needed someone big to handle this operation, and they weren’t scared of an operation of this magnitude.”

In 2013, farm crews worked two-and-a-half months to plant the first 400 acres of vines at Lahey Vineyards.

“The whole process took a lot of planning,” Weaver says. “We had to prepare the land first. Then we put in drip irrigation tape and drip stations because we wanted the ground to be moist before we planted.”



Using GPS-guided tractors, drivers laid out rows for poles, rebar and line posts. They also marked where each of 348,800 vines — 872 plants per acre — would be planted. To speed up that daunting task, workers used a tree-planting implement bought in Washington. Later, they wrapped grow tubes around each vine and installed trellis wires.

In 2014, Adams and Weaver, who had partnered in other businesses previously, planted another 400 acres of grapes. The following year, they added 80 more acres.

Contracts With Over 20 Wineries

“Every acre we grow is under contract with a customer,” Adams says. The operation sells grapes to about 22 wineries. Most of these are located in the Texas Hill Country, but some are in the Lubbock area, Fort Stockton, Texas, and even in Oregon.

Generally, new vines require three years of growth and pruning before they will produce a viable harvest. In 2016, a hail storm ruined what would have been Lahey Vineyards’ first full crop. Thankfully, their 2017 crop finished well overall, yielding 3 to 5 tons per acre.

“We decided that once you get all set up, it’s just as easy to plant 400 acres as it is 50 acres.”

— Matt Adams

From the beginning, Greg Lance, senior vice president and branch manager with Capital Farm Credit in Muleshoe, has been impressed with the men’s attention to detail, such as the all-weather roads they built throughout the vineyard and their risk-management planning.

“Matt and Jerry are very forward-thinking,” Lance says. “Before they started out, they learned about the perils of commercial grape growing and how to mitigate them if they happened.”

One such peril is frost and freezes. To help offset this risk, Lahey Vineyards invested in 64 frost fans that cover approximately 10 acres each. If freezing weather occurs, the propane-powered machines will protect the crops by pulling warmer air high above the ground and mixing it with the chilly air at crop level.

“We haven’t had to use them yet, but we maintain them about once a month,” Weaver says.

For expert guidance, Lahey Vineyards brought agronomist Doug Fairbanks on board as vineyard manager in November 2016.

“I’ve worked with crops for a long time,” Fairbanks says. “Grapes are a different crop, but the same principles apply. You’ve got to keep a plant healthy in order for it to produce.”



Sheryl Smith-Rodgers

Lahey Vineyards manager Doug Fairbanks, left, and co-owner Matt Adams, center, show their 2017 crop to Greg Lance of Capital Farm Credit.

38 Different Varieties

Health requirements, however, vary by variety.

“I like to say I have 39 wives,” Fairbanks jokes. “My wife at home and then our 38 grape varieties, which include chardonnay, tempranillo, sauvignon blanc and orange muscat. They’re all different, and I have to treat them that way. So I have to know each of them really well in order to be successful. For instance, merlot is shallow-rooted and needs more water than trebbiano, which has a deep root and requires less water.”

Harvest times also vary by variety. From July into late September, commercial pickers using mechanical grape harvesters work at night when temperatures are cooler. Within hours, contracted wineries either pick up their grapes, or Lahey

Vineyards trucks the fruit to customers. A few acres of grapes are handpicked for clients who produce extra fine wines.

About the same time, other crops need attention, too.

“Sometimes we harvest corn and peanuts during the day, and grapes at night,” Weaver says. “We all do what we have to do, and we make sure it gets done. We just don’t sleep much.

“Grapes are a new commodity to us. They’re up and coming, and I like the challenge.”

He pauses, then chuckles.

“But I just wish we’d done it when we were younger!” he says. ■ SSR

For more information, visit www.laheyvineyards.com.



Artie Limmer

Mechanically harvesting grapes in late September at Lahey Vineyards near Brownfield, Texas

Financing WINE FROM THE GROUND UP

Farm Credit products help vineyards and wineries get started or keep growing.

Once upon a time, wine appreciation meant savoring color, flavor and bouquet. These days it's hard to take a sip without also admiring the growing industry.

The number of U.S. wineries is increasing about 5 percent a year, creating a thirst for more vineyards. To keep pace, wine-grape production is on the rise in states like Texas, where production increased more than 50 percent from 2014 to 2016. Grapes also fetch nearly twice the price in the region as in California.

Strong interest in the industry is generating plenty of inquiries for loan officers like Mike Metzger, senior vice president of lending at AgTexas Farm Credit Services in Lubbock. Whether customers want to buy land for a vineyard, craft their own wines or diversify an established farm by growing grapes, Farm Credit offers an array of financing options.

One big advantage is Farm Credit's ability to finance land for 20 or 30 years, versus 10 or 15 years at a commercial bank, Metzger says. Financing is also available for capital improvements, equipment, construction and operating expenses.

"There are times we have three types of loans at the same closing for somebody who is getting into it for the first time," he says.

One thing he tells customers is how important collateral and cash flow are, especially for vineyards, where it takes a few years to harvest the first good grape crop after spending up to \$14,000 per acre on trellises and vines. Borrowers should plan how they'll cover their loan payments in the meantime, and have land or equipment as collateral.

Whatever the situation, Farm Credit lenders have the agricultural expertise to custom-tailor financing. Options like the products below vary by association, so talk to your local loan officer to learn more.

Land and Improvements

Capital improvement loans finance land or land fixtures such as water wells, irrigation systems, roads and electrical lines. Lenders typically finance up to 80 percent of the cost, and require a down payment or equity in land for the remainder. Terms can be long or intermediate, such as 20 years for land or 10 to 15 years for improvements.

Construction

Construction loans finance structures such as tasting rooms, production facilities and warehouses. Borrowers pay only interest until construction is completed, when the loans convert to permanent financing with up to a 20-year term.

Equipment

Loans and leases each have their advantages for equipment such as tractors, spray rigs, fermentation tanks and bottling lines. Loans require down payments, typically have 5- to 7-year terms, and enable borrowers to deduct interest and depreciation on taxes. Leases often have low or no down payments, help preserve cash flow, and enable lessees to deduct entire payments on taxes.

Operating Expenses

Revolving lines of credit cover labor, supplies and other day-to-day business expenses, and can be renewed to suit the production cycle — generally every 12 to 18 months. How much borrowers can draw at any point depends on collateral such as inventory, accounts receivable and other growing crops.

"We'll look at their financials every year when we renew that operating line," Metzger explains. "Typically, if things go smoothly, they clear out the balance and go again the next year." ■ CF



Sheryl Smith-Rodgers



Farm Credit's financing options include loans for land, above, and loans or leases for equipment such as wine barrels and fermentation tanks, inset.

Artie Limmer



New Wine Country

4R Ranch aims to make North Texas a winery destination.

From Tuscany and Bordeaux to Northern California's Napa Valley, there are places in the world that immediately conjure images of wine country.

The Roper family of 4R Ranch Vineyards & Winery is intent on adding North Texas to the list of popular winery destinations.

Located 90 minutes from downtown Dallas, just outside the town of Muenster, 4R Ranch is set on 1,183 acres that offer perfect grape-growing conditions and scenic vistas overlooking the southern Red River Valley.

Waco dentist Walter Cleo "W.C." Roper and his wife, Suzanne, purchased the picturesque property in 1992, along with sons Walt and Chris, who today run 4R with their wives, Nicole and Nan.

Twenty-five years later, each family member contributes specific talents to the business. Walt, a Dallas attorney, oversees daily operations, while Nicole manages the tasting room, store and events. Chris, a dentist, is "the creative one" according to Walt, producing artwork for the wine bottle labels and designing and building lighting, signage, retail fixtures and other components. Nan handles social media, and Suzanne — "the grape boss" to her family — keeps vigil on the vineyard, allowing the younger generation to split their time between the ranch and their Dallas careers.



Photos by John B. Sutton Jr.

4R Ranch Vineyards & Winery is a labor of love for the Roper family, left to right: Nan, Chris, Suzanne, Walt and Nicole.

Supplementing the family's efforts is Willem Johnson, 4R's award-winning winemaker, cellar master and sommelier.

From Cattle Pasture to Fertile Vineyard

In 2010, the Ropers converted three acres of their original cattle ranch to a vineyard, planting 2 acres of cabernet sauvignon and an acre of viognier grapes. Today, the vineyard is part of a diversified agribusiness that maximizes the wind, sun and soil on the ranch's rolling hills and valleys. Besides the vineyard, the family leases land for cattle ranching and deer hunting. In addition, seven wind turbines generate

royalties through an agreement with NextEra Energy.

Despite severe droughts that have adversely affected vineyards in many parts of the state, 4R Ranch's irrigation and North Texas location have kept the fledgling vineyard thriving, according to the owners.

"We realized that we could grow grapes here, and they would be beautiful," says Chris.

But what excites the family the most is the property's potential to become a premier vineyard destination for weddings and special events.

"We knew we could be a more commercially viable operation if we sold the wines and hosted events such as weddings," he says, "but to build a winery and tasting room would obviously require a large outlay of cash."

Construction Financing From Farm Credit

Enter Texas Farm Credit. While Walt and Chris were attending the Texas Wine and Grape Growers Association Annual Conference and Trade Show, a fortuitous introduction to the Texas Farm Credit staff led to conversations about financing.

"The Texas Farm Credit loan officer working the booth was very knowledgeable about vineyard and winery finance," says Walt, who secured a loan in 2015 to construct the winery's buildings. "Our experience with Farm Credit has been fantastic."



Visitors are greeted by vineyards framing a historic home at 4R Ranch.



The deck outside the Wind Shed Tasting Room offers stunning views of the southern Red River Valley.

The winery opened in November 2016. It features the Wind Shed Tasting Room, with a cantilevered deck overlooking the river valley. Inside, guests can find 4R Ranch signature items and unique clothing, accessories and housewares in the Vineyard Flea Boutique. The family restored a historic hay barn into the BarnHaus, a separate wine production building and special event space. They also converted one of three existing homes on the property into the GastHaus, a

three-bedroom house that is available for weekend stays.

While the Ropers plan to bring more grapes into production, their near-term focus is on growing their event business.

“We have had a lot of local brides who are interested and quite a few wine club members who have inquired about hosting events here,” says Walt.

In addition, they have developed a rare niche — hosting “gravel grinder” bike

rides. 4R has already served as home base for three of these events for several hundred racers.

Ultimately, though, it’s about the grapes.

“We are blessed with really good topography, and we have put a lot of money and thought into our architecture,” says Walt. “And having hired an experienced winemaker, we are producing some great wine.” ■ SD

For more information, go to www.4Rwines.com.



Altus Koegelenberg, owner of Enoch's Stomp Vineyard and Winery near Harleton, Texas

AWARD-WINNING WINE AND A STOMPING GOOD TIME

Sixteen years ago, Altus Koegelenberg brought his family from South Africa to Northeast Texas, in search of a more secure life. A fifth-generation grape grower, Koegelenberg initially held little hope of following in the family tradition and growing grapes at his new home. After all, in 2001 there were only 74 wineries in the entire state and just one in his area.

But an introduction at church to local chemist and wine-maker Jon Kral changed that, setting the stage for what today is a thriving vineyard, winery and event center.

With Koegelenberg's experience in grape growing and Kral's skills in winemaking, the two joined forces in 2004 to begin





Photos by Randy Malory

transforming an 85-acre horse ranch near Harleton, Texas, into Enoch's Stomp Vineyard and Winery. Today their operation, located north of Longview, spans 12 acres of vineyards planted in varietals ideally suited to East Texas conditions. These include black Spanish (also known as Lenoir), blanc du bois, Norton (or Cynthiana), villard blanc, champanel and chambourcin.

Enoch's Stomp also operates its own winery for processing and bottling on-site, as well as a 5,500-square-foot event venue and adjoining barrel room, restaurant and tasting room, plus catering services and a wine club. On Friday and Saturday evenings, guests can enjoy wine and live local

music on the winery's large stone patio and deck.

"We originally thought we would produce a little bit of wine, and people would come out for some wine tasting and maybe a cheese tray," recalls Koegelenberg, "but Jon's idea was to one day open a restaurant with seafood or steaks."

HOMEGROWN STEAKS

The two turned to Legacy Ag Credit in Longview to finance the purchase of 16 Brangus cows and a bull.

"We had to bush-hog this land every summer. We knew we could use the land more effectively by running cattle on it, and could use the steak in the restaurant," Koegelenberg says.

The Enoch Restaurant started small with just three tables, but demand was so

Initially, visitors came primarily from the local area. To promote their wine regionally, Koegelenberg and Kral began working the wine festival circuit in Dallas and holding events such as their white and red grape stomps. Now Enoch's Stomp has more than 12,000 Facebook followers.

TEACHING THE ART OF WINEMAKING

In addition, the partners host monthly events, which they promote through appearances on local television stations. One such event is their Stem to Stem course. Offered on Saturdays, the six-month program teaches the art of winemaking, from picking and crushing grapes to clarifying the wine and bottling

the finished product. In the fall, Enoch's annual Pumpkin Stomp draws families for a day of fun benefitting a local church youth group, and the winery's holiday shop each December features wares from area vendors. By late summer, their 2017 New Year's Eve event was already sold out.

Enoch's Stomp wines are proving that Texas, and specifically Northeast Texas, can produce stellar wines, according to Koegelenberg. Since 2006, the winery has garnered more than 100 awards from international wine competitions. That recognition, coupled with local consumer demand, has spurred retail outlets to give them shelf space.



A visitor feels the squish of grapes during a late-August grape stomp, one of many events hosted by the winery.

strong that soon food service was extended to the tasting room, as well.

"Now on a typical Saturday, we will have 300 to 400 people in the tasting room, deck and restaurant," says Koegelenberg.

"The awards are important to show how good our wines are," says Koegelenberg. But the proof is in the taste. "People come out to the winery and like our wines, and they ask for them in their stores." ■ SD



Patty Stewart

Better With Age

After Hurricane Katrina, Louisiana's Landry Vineyards comes back stronger than ever.

The saying “when life gives you lemons, make lemonade” couldn’t be more relevant for Louisiana Land Bank customers Jeff and Libby Landry, owners of Landry Vineyards. When Hurricane Katrina hit South Louisiana, including the area around their small Folsom vineyard, in 2005, the Landrys turned the weather event into a positive business opportunity.

Jeff Landry was an industrial engineer by trade, but his passion was agriculture, cultivated by exposure to his grandparents’ farm in central Louisiana and gardening as a kid. He and his wife, Libby, wanted to teach their four sons the farm work ethic, and “the dream was to perhaps do something that could sustain the family,” he says.

Seven years before Katrina hit, the couple had purchased 25 acres in Folsom, La., near New Orleans, where they planted 2 acres of a white European-American hybrid grape, blanc du bois. For the first harvest, they partnered with another winery to process their grapes until their operation could become a licensed Louisiana Native Winery in 2002.

“That first year, we sold 5,000 bottles at arts and crafts shows and farmers markets,” says Jeff of the family business.

The Move to Higher Ground

Then Katrina hit Louisiana in 2005, devastating much of southern Louisiana. The Landrys evacuated to higher ground in the



state’s northern rolling hills outside West Monroe.

“We really appreciated the community here and the superior growing conditions [compared] to those in south Louisiana, so we decided to relocate permanently,” he says.

With financing from Louisiana Land Bank, the family recently expanded

its 20-acre north tract at West Monroe to 50 acres.

“We are all about relationships in anything we do,” says Jeff, who met Jay Byram, Land Bank vice president and Monroe branch manager, while they both served on the North Louisiana Agribusiness Council. “So when we were considering this property and the purchase of a new harvester, the



Patty Stewart

Libby and Jeff Landry are pictured with the mechanical grape harvester they purchased this year with Louisiana Land Bank financing. In the past, their grapes were hand-harvested.

first thing we did was talk to Jay. The Land Bank is a neighbor. They are friends, good folks and agricultural people, and that's what sets them apart."

The site provides ideal growing conditions and a beautiful setting for the winery, a tasting room and hillside concerts featuring live music, Cajun foods and, of course, Landry Vineyards wines. Two of the couple's sons continue to be involved in the business, and five additional employees round out the winery and vineyard team.

Landry Wines Sold in 550 Stores

While hosting visitors is a large part of the Landrys' business, their heart is in producing quality grapes and wines.

"Our vision is to build our business around producing quality wine grapes that are suitable to our growing conditions," says Jeff. "We are convinced that we will not have a sustainable wine-producing business or wine-producing industry in Louisiana unless we take viticulture seriously in this state. There is no region in the world that has enduring wine production without successful wine grape viticulture."

Landry wines are sold through the winery's website and wine club, as well as in the tasting room and at special events. But a significant volume of sales comes from the company's large retail distribution network — Landry wines are sold in 550 stores across the state.



Patty Stewart

Landry Vineyards offers the perfect setting for wine tastings and hillside concerts from spring through fall.



Libby Landry

"The reason we are having the retail success goes back to our core niche — people come here and have an enjoyable experience, take the wines home and then they look for them in their grocery stores," says Jeff. "We want people to come here and enjoy the wines; if they have a good time and enjoy the experience, then mission accomplished."

"Whether it is dancing at Landry Vineyards, or sitting on the front porch and connecting with friends, it is all connected to the wine and the agriculture." ■ SD

For more information, go to landryvineyards.com.



GRAPE EXPECTATIONS

Half an acre at a time, Army veteran Stephen Watson is pursuing his goal of growing grapes near the Central Texas ranch where he grew up.

Stephen Watson was just six months into his first tour of duty in Iraq when the epiphany hit: He no longer wanted the military career he had envisioned for himself for so long. He wanted to return to his roots, to the land in Coleman, Texas, where as a kid he had helped his dad run cattle.

But cattle ranching held little appeal for him.

"I knew I could always fall back on that, but I got to thinking about what crops might do well there," says Watson, who started researching options.

Ultimately, it was a movie about a wine-growing family, "A Walk in the Clouds," that gave him the idea of growing grapes.

"I thought, now there's something you plant once, not every year," he recalls.

He soon found a comprehensive book on how to grow and process grapes.

"I read the book, and it never said you can't do this in Texas, so I started investigating more," he says. "I didn't even drink wine, so I would take \$100 of my soldier's salary and go to the local wine store and have the guy set me up with different

wines. I began building a knowledge of wines through those tastings."

VITICULTURE 101

After his Army discharge, he moved to California with his wife, Mary, and enrolled in viticulture and enology classes offered through the Extension program at the University of California, Davis. He soon enrolled in a more intensive two-and-a-half-year program, which included an internship with J. Lohr Vineyards and Wines in San Jose.

"I would spend a day in the field, a day doing analysis in the lab. I might drive to



Photos by Jim Lincoln



Vineyard owners Mary and Stephen Watson



Friends and relatives help harvest the grapes by hand.

Napa and get grape samples one day — it was a very in-depth internship,” Watson says.

Even now, the connections he made there continue to pay off. He occasionally sends samples to the J. Lohr lab for analysis, and sources some of its wines while his own vines mature.

The Watsons planted their first 1.5 acres outside Coleman, Texas, in 2011, on the eve of one of the area’s worst droughts. Their petite sirah vines were no match for 90 consecutive days of 100-degree temperatures.

“I made some mistakes and learned some lessons,” Watson admits.

GROWING GRADUALLY

In 2012, they planted only half an acre, and when it did well, they planted another half-acre of the grenache variety. Two freezes killed those, but over time, the couple gradually replanted and expanded

“I like how the Farm Credit System works, and they were my first choice to talk to about financing the vineyard.” – Stephen Watson

Competition. Watson expects to generate another 100 cases from their 2017 harvest.

“With any new business, you have to take on one challenge at a time,” says Watson. “I have a product, and now I have to figure out how to do distribution. Once we do that, I want to do a tasting room,” he says.

To generate steady sales and a loyal following, Watson Vineyard recently launched a wine club. And while Watson says that stores in Coleman “have been great for putting our products on their shelves,” the focus now is on expanding the retail exposure between

to their current 1.5-acre tract of 1,300 vines. In May of this year, they bottled 100 cases of the 2015 vintage, already a gold-medal winner in the Lone Star International Wine

Coleman and Austin, where he and Mary live and work full time.

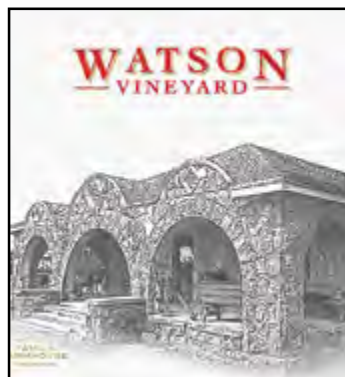
“I am very thankful to have Mary’s support and my family’s support that enables me to do this,” says Watson.

He also appreciates the support of Central Texas Farm Credit, the lender that financed the original purchase of the land many years earlier.

“I like how the Farm Credit System works, and they were my first choice to talk to about financing the vineyard,” says Watson, who since has used Central Texas Farm Credit to finance the vineyard’s expansion, vines and operating expenses.

“They are just easy to work with, and once you find things that are easy, it makes sense to stick with them.” ■ SD

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



A man wearing a light-colored cowboy hat and a blue and white plaid shirt stands in the foreground. Behind him, a dark-colored Brangus cow is visible, slightly out of focus. The background is a soft, green field.

BUILDING A BRAND

In Alabama, the name Lake Majestik Farms is synonymous with Brangus cattle.

When Nic Cornelison purchased some cattle from his cousin 12 years ago, he didn't realize he was about to develop a new passion.

"I bought my cousin's Brangus herd without any real knowledge of the breed," says the northeastern Alabama cattleman.

NIC CORNELISON

Photos by Mark Johnson

"They have really done a lot for not only the Brangus industry, but for this entire area. They've been excellent caretakers of a lot of land around here."

— Jason Thomas,
Alabama Farm Credit

Cornelison already had a number of interests in addition to the farm. With his father, Royce, he owns a commercial construction company. The family also raises hunting dogs and is heavily involved in its church and the community of Flat Rock, Ala.

But he soon was smitten by his new black cattle.

"When I put those cows in with my commercial Angus herd, I quickly noticed that the Brangus looked better and outperformed the other cattle," he says.

Cornelison became a Brangus convert, and over the past decade his Lake Majestik Farms brand has become synonymous with the Brangus breed, created by a three-eighths Brahman and five-eighths Angus cross.

Now close to 1,000 head of purebred and commercial black cattle graze Lake Majestik's gently rolling pastures.

Hot Weather-Hardy

To the casual observer, full-blooded Brahman cattle, with their characteristic shoulder hump and floppy ears, are

distinctive and memorable, if not a little odd and exotic. Cornelison points out why Brahman, when combined with Angus, yields cattle that perform well for him.

"The breed originated from very hot, humid places in the world," he says. "This has given them the ability to withstand very oppressive weather when other breeds can't. In the hottest part of the day in the Alabama summertime, Brangus will be out in the pasture grazing when other cattle are standing in the pond or bunched up in the shade."

He also appreciates the insect tolerance of the Brahman breed, which is a descendant of Indian *Bos indicus* cattle.

"Flies, parasites and other types of insects don't bother Brangus the way they do other breeds," Cornelison explains. As a result, pink eye — typically spread by face flies — is not a problem in his herd.

Meanwhile, the Angus genetics contribute good temperament and positive carcass qualities to the breed, yielding high-quality beef cuts that Cornelison is proud to sell locally.

A few years ago, Lake Majestik Farms began supplying superior cuts of Brangus beef to butcher shops and restaurants in Alabama and across the border in Tennessee, where it's even highlighted on certain menus. Customers also can purchase Lake Majestik's USDA-inspected Farm-Fresh Beef at the farm.

Top Genetics

However, it is Cornelison's breeding program that has raised the farm's profile within the Brangus industry. By carefully collecting data at multiple points during a calf's development and ultrasound scanning yearlings for intermuscular fat, ribeye size and back fat, Cornelison has created a herd that displays top genetics.

"We sell bulls anywhere from \$3,000 to \$50,000, and market semen and embryos across the globe," he says. "This has made Lake Majestik a destination for cattle producers, and we're often hosting tour groups."

This interest has created what Cornelison describes as "unexpected" growth in the



The Cornelison family, left to right: Chasity, Paris, Nic and Briley

company. In the 10 years or so since he began breeding Brangus on their property, he and his father, Royce, have increased their herd from about 60 cows to a total of 973 head of cattle. This includes 343 registered Brangus and the remainder in commercial animals.

With the support of the Athens branch of Alabama Farm Credit, the Lake Majestik property has expanded to 4,600 acres in northeastern Alabama, 2,700 of which are dedicated to pasture.

Alabama Farm Credit Vice President and Branch Manager Jason Thomas calls the Cornelisons “great customers and great members.”

“They have really done a lot for not only the Brangus industry, but for this entire area,” says Thomas. “They’ve been excellent caretakers of a lot of land around here.”

A Large Employer

Combined, Lake Majestik and the Cornelisons’ P&C Construction employ 57 full-time

employees, making them one of the community’s largest employers. The family has placed hundreds of acres of prime land into conservation easements that will protect it in perpetuity from commercial development, such as surface mining. Cornelison says that in the next five to 10 years, he would love for the farm to become his full-time career.

“Working with my cattle and being home on the farm is what I love most,” says the cattleman who, with his wife of 18 years, Chasity, has two children — daughter Paris, 13, and son Briley, 11. “We do more than just raise cattle here. Chasity grows and cans an enormous amount of vegetables, most of which goes to people in the community who need it most. We raise and sell German shorthair and Labrador retriever hunting dogs, and the kids show cattle competitively and love to hunt and fish.

“Frankly,” he says, “I consider myself a very lucky guy.” ■ MJ

CONSTRUCTING FUTURES

Several years ago, Nic and Royce Cornelison noticed a decline in the availability of skilled carpenters in northeastern Alabama.

“The average age of a carpenter these days is around 62,” says Nic. “It’s just becoming more and more difficult to find young people who are willing to learn a trade like that, and it’s a problem. We need quality, skilled people in the construction industry.”

To help remedy the problem, the Cornelisons, who own P&C Construction, began working with the Earnest Pruett Center of Technology in Scottsboro and Northeast Alabama Community College to develop a carpentry program to train young people.

“You can go through a six-week program and learn how to cut angles, how different materials go together, and so on,” says Nic, who serves as vice chairman of the Association of General Contractors of East Tennessee. “You can also participate in a two-year program and follow that up with a construction management degree from the University of Tennessee at Chattanooga.

“If they are really working hard at it, a student can leave the program and move directly into a commercial construction supervisor position, which could potentially pay upwards of six figures,” he says.

Although the programs are still being developed, Nic says he is encouraged by the possibilities.

“We’re thrilled to be able to offer some of our local young people another option for a great career,” he says. ■ MJ



Close to 1,000 head of purebred and commercial cattle graze the pastures at Lake Majestik Farms.



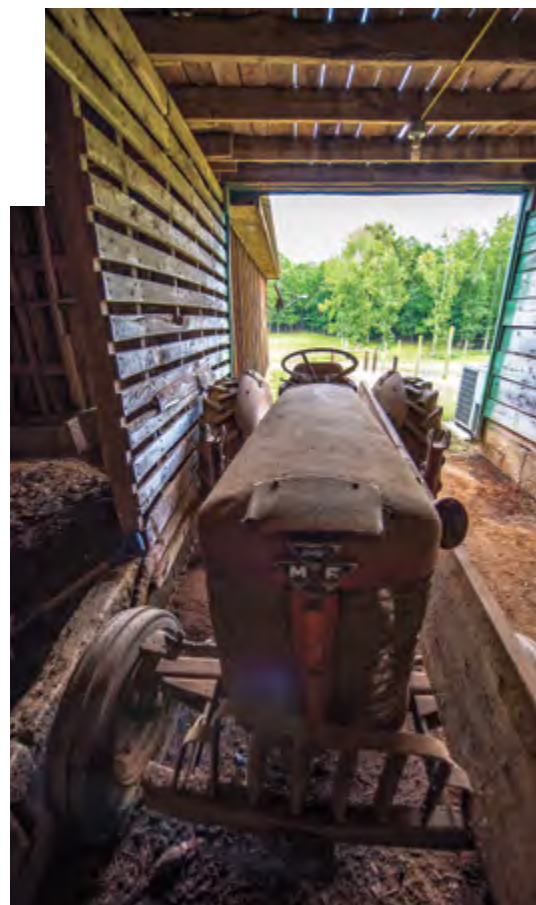
HOME IN A BARN

A Mississippi couple converted a beloved family barn into an unlikely home.



Photos by Mark Johnson

The Parkers restored their 1950s-era barn, top photo, creating a trophy room and living space, above, in one end and designating the other end for equipment storage, right.



"ONE DAY, OUT OF THE BLUE, SANDRA SAID, 'WE SHOULD JUST LIVE IN HERE.' I THOUGHT SHE WAS JOKING AT FIRST."

— TONY PARKER

Tony and Sandra Parker had to be just a little bit crazy to even consider the renovation project they were about to launch.

Their 60-something-year-old barn didn't exactly fit the mold of the typical barndominium that has become so popular with rural homeowners these days.

A conventional "barndo" is normally a new metal structure built on a barn frame, on freshly leveled ground, but finished inside like any normal brick-and-mortar home.

But the Parkers' Corinth, Miss., barndo started out as ... well ... a *barn*. And an old one at that.

Built by Tony's late father, Elmer, in the early 1950s, the structure had housed cattle, horses, pigs, goats, hay and farm equipment for more than half a century.

"From the time I was 11 until I was in my early 20s, I worked daylight till dark on the farm and around that barn," says Tony, a retired ag education teacher and longtime superintendent of schools in Alcorn County, Miss., and Sanilac County, Mich. "There's a lot of sweat equity in it."

By the mid-2000s, boards were splayed out and split where angry cows had kicked them. Manure, ancient scrap metal and composted hay and feed had accumulated six feet deep in places. The tin roof was rusted through, and the barn was tilting to one side.

"We had just moved back here in 2007 after having lived in Michigan for 15 years," says Tony. "My intention was to clean up the property, build a conventional house and restore the barn back to its original condition or even better."

DECIDING TO LIVE IN THE BARN

Tony's plans took a decidedly unexpected turn, however, after he and Sandra, his wife of 51 years, had spent about a month cleaning out the barn.



Tony and Sandra Parker share a laugh at their northeastern Mississippi farmstead.

"One day, out of the blue, Sandra said, 'We should just live in here,'" Tony recalls. "I thought she was joking at first."

Sandra says her husband figured she'd "gone off her rocker."

"He said, 'You'd live in a barn?'" Sandra says with a giggle. "I figured that we already had some walls and a roof, so we were that far ahead."

Tony persuaded Sandra to wait a month and then revisit the topic. A month later, she was more convinced than ever, so the couple began designing the home and building it room by room with help from two local carpenters and financing support from their local Mississippi Land Bank office.

"Oh, it was exciting," says Sandra. "Tony and I would drive to Savannah, Tenn., to pick up a load of lumber from the sawmill, bring it back and drop it off, and go



Sandra and Tony Parker in the kitchen they built in their barn

back again while [the carpenters] were putting up the first load. It was fun to see it happen.”

DESIGNING ON THE FLY

There was never a blueprint or even a clear vision of the finished product, says Tony, who admits that he doesn’t know the actual square footage of the place. Each room was added and designed by necessity and opportunity.

“It was all about what we needed for our grandkids when they come to visit, what we needed to live, and what we were able to pull off,” he says. “The two main carpenters — Randy and Lamar — were just great at figuring things out on the fly.”

By 2010, the Parkers’ barndo was all but finished.

“I don’t think we’ll ever be entirely done with it,” laughs Tony, who holds four degrees, including a doctorate in education administration, from Mississippi State University. “We keep seeing other things we can do, and it never ends.”

Tony still uses about half of the structure to store farm equipment, while the other half is now a rustic but modern showplace.

From the nearby highway, a casual passerby would not guess that within the walls of the simple green barn is a cleverly hidden home — a home featuring a covered entryway, a kitchen with walk-in pantry, a living area, an enormous master suite, two additional spacious bedrooms and bathrooms, and two porches.

“THE LAND BANK HAS BEEN A FANTASTIC PARTNER BOTH IN THE BARN PROJECT AND IN RESTORING LIVESTOCK ON THE FARM. WE COULDN’T HAVE DONE IT WITHOUT THEM.”

— TONY PARKER

The interior walls are covered in sawmill-grade oak and pine planking everywhere except for the closets, which are sided with aromatic red cedar. The flooring of the entire living area is 6-inch-thick stained concrete accented with rugs throughout.

“We’ve had friends stop by to look at it, but most people just think it’s a barn,” says Sandra, grinning. “They would have no reason to think otherwise.”

RESTORED AND REINFORCED

The barn is now as structurally sound as it is unusual, if not more so.

“We used a tremendous amount of steel and rebar on these walls,” Tony says. “They still contain the original cedar posts, very few of which were exactly the same width, so we framed around them using two-by-six studs. That resulted in walls that are 18 to 20 inches thick.”

Tony admits he probably went “overboard” with insulation, especially in the ceiling.

“I put down roll-type, probably R-30 insulation to begin with, and then added blown-in fiberglass on top of that,” he says. “I waited a few years and then blew in more on top. It stays cool in here, I tell you. No matter how hot it is outside, our inside temperature holds at around 72 degrees.”

Now going on eight years since moving in, the Parkers have not only restored the barn, but have returned the 203-acre farm to its original ship-shape condition by clearing overgrown pastures, repairing miles of fences, and cleaning and restocking a picturesque catfish pond, much to the delight of the couple’s nine grandchildren.

Tony says that thanks in large part to Mississippi Land Bank, the farm is also productive again and home to 23 head of Angus cattle, five donkeys, two horses and three potbellied pigs.

“The Land Bank has been a fantastic partner both in the barn project and in restoring livestock on the farm,” he says. “We couldn’t have done it without them.”

Reflecting on the amount of work involved, Tony admits that the project was a labor of love.

“This is all about my dedication to the farm that I grew up on and worked so hard with,” he says. “If we had bought this place rather than inheriting it, you couldn’t have forced me into building a house in the barn. I did it because of my love of this land and my affection for my mother and daddy. That’s all there is to it.” ■ MJ

Connecting With Cotton

A Texas South Plains family hopes to bridge the gap from field to fashion, one shirt at a time.



Valerie and Doug Hlavaty on their cotton farm near Lubbock, Texas

When Valerie Jones met Doug Hlavaty while they were students at Texas Tech University, she knew very little about cotton.

Sure, her father had picked cotton as a child, but by the time Valerie was born, he owned a heating and air-conditioning business and had left the fields behind.

The fashion merchandising major soon fell for Doug, who had recently decided he wanted to join his dad on the family's cotton farm south of Lubbock after graduation.

Now 40 years into their marriage, the couple is combining her love of fashion with his passion for growing cotton in a venture that could prove good for the entire industry — homegrown cotton clothing and textiles that tell a story.

T-Shirt Idea Takes Hold

Valerie still recalls the first time she read about a fellow farming family that turned its cotton into T-shirts.

"I was totally intrigued," she says.

No wonder. She had worked in corporate advertising for the Hemphill-Wells department stores for many years. Later, she taught marketing at Lubbock's Cooper

High School for 10 years, before becoming an instructor in retail management at Texas Tech University, a position she still holds, while also assisting Doug with the farm.

For more than three years, Valerie researched the field-to-fashion idea, reading everything about cotton manufacturing that she could find and talking to those already involved in the process. Someone advised her to visit with the seed and chemical companies that Hlavaty Farms did business with, to gauge their interest and work out logistics.

“At the time, we were growing a lot of FiberMax,” Doug says. “So, I called my guy at Bayer to find out who we needed to talk to about such a thing. It turned out I’d already met him through a ‘Walk to Emmaus’ retreat.”

The Hlavatys and the Bayer representative began chatting about the prospect of following Bayer FiberMax seed all the way through to its final form. Before long, they were proceeding with a plan, visiting a textile mill and sewing companies in South Carolina. Together, they created 2,500 Texas Tech University rally towels for FiberMax from sustainably grown e3-certified FiberMax 1830.

Taking on Synthetics

Still, the wheels continued to turn. When Valerie went looking for Texas Tech-branded cotton polo shirts to wear to the university’s annual Celebrate Cotton football game and discovered there were none, she recognized an opportunity.

“Under Armour is just dominating that market,” she says, referring to a manufacturer that relies on synthetic fabrics, “even here in the South Plains where we grow 3.5 million acres of cotton — and it’s some of the highest quality in the U.S.”

Doug agrees.

“No doubt,” he says, extolling the strength and softness of their e3 cotton. “We’re

inching closer and closer to Pima in quality.”

And yet, most of the cotton they work so hard to grow — and for which they are paid 68 cents per pound — ends up in products overseas instead of in local stores. This is despite ballooning consumer interest in locally grown products.

While the prospect of producing an American-made shirt that consumers could connect all the way back to the farm interested Doug and Valerie, they weren’t 100 percent sold on the idea until their grown children endorsed it.

“What really got us excited,” Valerie says, “is our children got excited. And not only are they millennials — the target market — but if this grows into a successful business, it’s something they could take over one day.”

The Hlavatys emphasize that they weren’t motivated by business possibilities, however, but by pride in their product and the opportunity to advocate for the cotton industry.

Homestead Cotton Co. Is Born

Once a plan was formulated, Doug and Valerie, along with their children Brint and Shay, formed Homestead Cotton Co. as a sister company to Hlavaty Farms. Son Blake and his wife, Ashley, who live in Allen, Texas, serve as advisors. Next, they started working directly with Craig Industries Inc. and White Plains Knit Fabrics Inc. in South Carolina to develop premium textiles and clothing for custom orders.

This past summer, they designed and sold their first batch of shirts to a major corporation that will use them as a promotional tool.

“They’ll give them to their employees and customers to showcase the

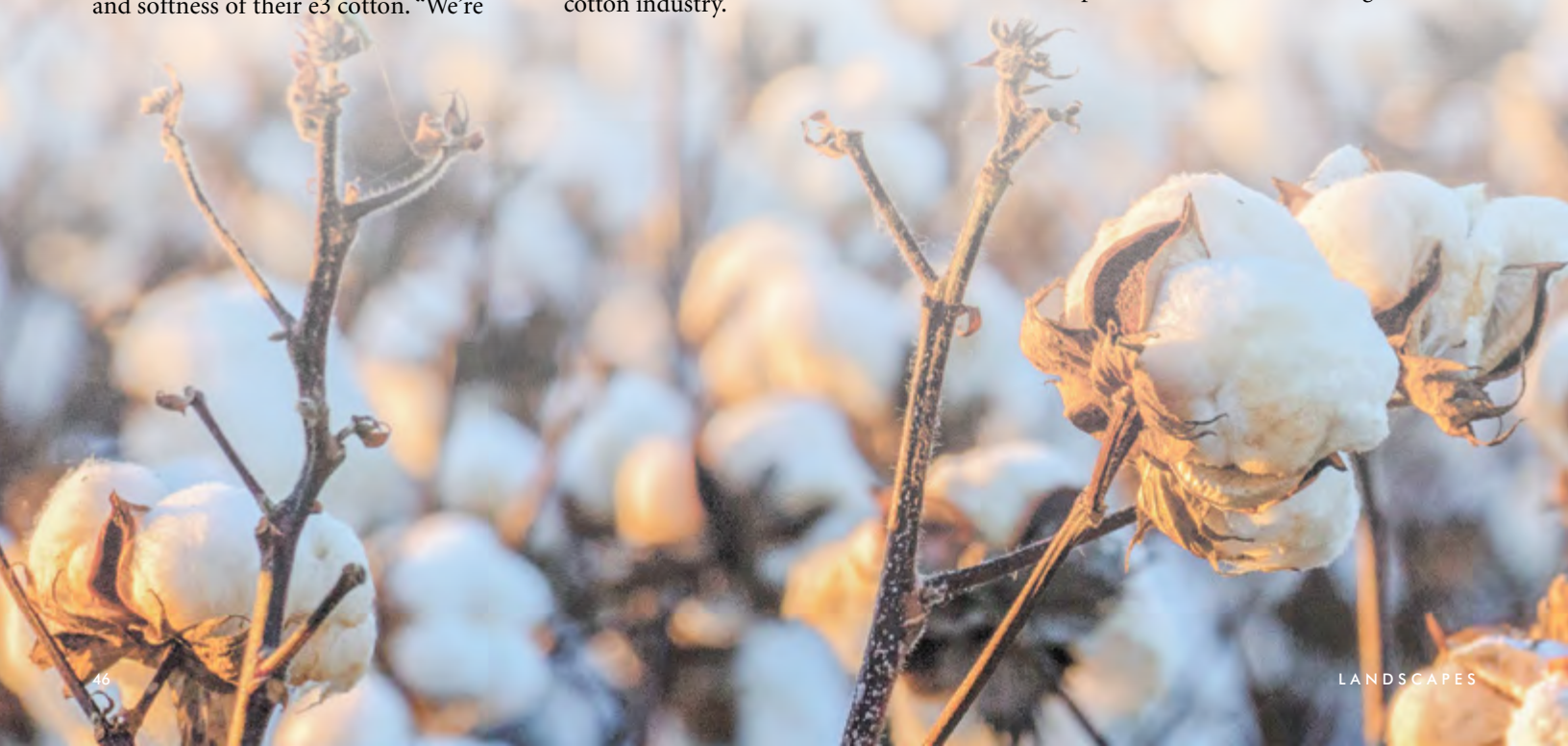
“What they are doing has the potential to diversify their business in the future and create marketing opportunities for other cotton producers, as well.”

— Jason Gandy, Capital Farm Credit

high-quality product made from the cotton in this area,” says Doug.

“I think we’ve progressed pretty far in a year and a half,” Valerie adds.

The Hlavatys’ loan officer, Jason Gandy, vice president and branch manager of



Capital Farm Credit's Lubbock branch, shares their enthusiasm.

"They are outstanding cotton producers and very forward-thinking in how they market their products. What they are doing has the potential to diversify their business in the future and create marketing opportunities for other cotton producers, as well," Gandy says. "With Doug's farming expertise, Valerie's marketing know-how and their combined energy, they are the perfect couple to take on this project."

Long-Range Goal: Sell Retail

At the present time, the Hlavatys are focused on marketing their shirts and towels to allied industry partners, such as seed companies, chemical companies and equipment suppliers, but they hope that someday their cotton products will be offered by local and online retailers.

"I love going into retail stores," Valerie says. "So, I've been stopping in, visiting with my friends and learning more about particular brands that they think might be interested in us."

And while it's exciting to have a big order to fill and numerous prospects, Doug and Valerie are most excited about the potential to share the story of cotton with a wide audience.

"The American farmer is just so hardworking and passionate, and such an amazing steward of God's land," she says. "We want the world to know that." ■ KH



Artie Limmer

Manufactured from the Hlavatys' cotton, this towel was one of many that Bayer gave out at a Texas Tech University baseball game. The T-shirts below also are made from the family's own cotton.



Artie Limmer

Beyond His Fences

As one of the 2017 Faces of Farming and Ranching, West Texas farmer Jeremy Brown travels the country telling agriculture's story.

Courtesy of U.S. Farmers & Ranchers Alliance

Christine Forrest



Jeremy Brown, above and right, greets U.S. Rep. Mike Conaway, chairman of the House Agriculture Committee, during the 2017 Farm Credit Young Leaders Program in Washington, D.C.

When Nordstrom, the high-end retailer, was in the news last spring for selling \$425-per-pair “heavily distressed” jeans designed to look like they had mud caked on them, many in America laughed.

But cotton farmer and AgTexas Farm Credit customer Jeremy Brown saw an opportunity to educate consumers: He took to Facebook, posting a photo of his own worn-out jeans, distressed from hard work growing the crop that jeans are made from.

“Hey Nordstrom!” his post read. “I would be glad to sell you these jeans for \$450. These jeans are actually worn by a real American cotton grower that you pay maybe \$0.65 a pound for the lint. If you don’t know, an average bale of cotton weighs 500 pounds. You can make 215 jeans out of one bale of cotton. Doesn’t take a mathematician to see who is not getting a good deal. Support the American Farmer and buy more cotton!”

But that’s just one example of this passionate grower’s agricultural advocacy efforts.



Sarah and Jeremy Brown with children (top to bottom) Olivia, Isla Isabelle and Jude

Taking a Broad View

After earning a bachelor's degree in agricultural communications from Texas Tech University, Brown went to work for U.S. Congressman Randy Neugebauer. He enjoyed the work, but the farm was calling him back. He answered the call in 2009, and has been growing cotton — both traditional and organic — peanuts, grain sorghum, corn and wheat ever since.

"I tried to do different things, but I realized I didn't want to do anything else but farm," Brown says.

His farm operates under the name Broadview Agriculture, which has a double meaning for Brown.

"Where we farm out here on the South Plains is pretty broad," he explains, referring to his flat, wide-open land between Lamesa and Brownfield. "Plus, we really try to take a broad view in the way we farm. From diversifying crop rotation to focusing on soil health, we just try to have a bigger view and a more long-term view."

Brown says that his family is always assessing new techniques and new technologies to make sure the farm is sustainable now and into the future.

Telling His Story

Part of that sustainability puzzle lies in consumer confidence. That's why he is dedicated to telling his story and the stories of other farmers as often as possible.

"There are a lot of theories out there about what farmers need to be doing and how they need to farm," Brown says. "But when it comes down to the practicality of it, those ideas don't always work. They might in a perfect world, where we didn't have to deal with weeds or pests or drought. But not in the real world."

Brown says he frequently is questioned about what he does on the farm — how he uses pesticides, for example — and he's always happy to respond.

"I think there's this idea that we're just spraying chemicals all the time. I try to explain we don't want to use those unless it's a need-basis situation," he says.

Facebook is his outlet of choice for consumer education, but he also has created YouTube videos showing how he promotes soil health.

Faces of Farming and Ranching

Brown's "agvocacy" efforts haven't gone unnoticed. Last year, the Texas Farm Bureau asked if he would consider entering the Faces of Farming and Ranching competition, a program of the U.S. Farmers & Ranchers Alliance (USFRA). If he was interested, the Farm Bureau would provide him with the tools to help him be selected. He was, and they did. Brown says Farm Credit Bank of Texas and Plains Cotton Growers also offered invaluable help as he competed against other farmers and ranchers for the chance to be an agriculture spokesman across the country.

In November 2016, he won a spot on the five-farmer panel, and since January, he's traveled the nation, sharing his story with consumers in places he would have never expected.

"Probably the weirdest experience was being part of the Food and Wine Festival on South Beach, Miami, Fla.," Brown says. "We were out there, in a totally different element, interacting with consumers and talking to them about where their food and fiber comes from."

A few weeks later, he was headed to Nebraska to participate in a panel discussion on GMOs — a topic on which he offers an interesting perspective, as a grower of both GMO and non-GMO crops.

"I'm not one to say everything needs to be organic or non-GMO," he says. "That's a niche market, and there's a group of consumers who want that. I don't think GMOs are evil. I'm looking forward to talking about pros and cons and how real farmers really use different practices."

While Brown's official term with the USFRA program will conclude at the end of 2017, he says he will always be available to the organization when he's needed.

"The Faces of Farming and Ranching program is a great resource for people to get fact-based information about agriculture," he says. "It's nonpolitical. It's just the facts. I've really enjoyed the opportunity to be a part of it."

Calming Consumers' Fears

His No.1 takeaway from serving in this role is that consumers are scared.

"There's a fear that American farmers are doing everything they can to harm

consumers, from planting GMOs to not caring for the land," Brown says. "It's the furthest from the truth. We're feeding and clothing our

own families, too, and this is something we take a lot of pride in."

He says the importance of agvocacy is growing rapidly, and it's something all farmers should take part in.

"We have to go beyond our fences," Brown says. "Sometimes as farmers we just go to the gin or the local place and talk shop. But we need to get out there and advocate for what we're doing as farmers."

"There are groups out there who are totally against us, and they're loud. If we don't get out there with a unified voice and combat that, then we're really doing a harm to the industry," he warns. ■ KH

“Sometimes as farmers we just go to the gin or the local place and talk shop. But we need to get out there and advocate for what we're doing as farmers. There are groups out there who are totally against us, and they're loud.” — Jeremy Brown

SPROUTING UP ALL OVER

Brussels Sprouts, a Cold-Weather Vegetable With a Hot New Reputation

“OH no, not again!”

Those are the words that often come out of children’s mouths as they face Brussels sprouts invading their dinner plate.

For Barbara Kelley of Kelley Plant Farms — who incidentally loves this increasingly popular vegetable and grows Brussels sprout seedlings for sale — it’s a family memory that has become a running joke.

Her late husband, Dan, was a great believer in getting their young ones to try new foods, which were sometimes not well-received.

“He’d say, ‘Put it on your plate and try it,’ and when we served Brussels sprouts, the kids hated them and for years after would never try them,” says Barbara, a longtime Texas Farm Credit customer. “I think one of my sons, Keith, might eat them today, but I’m not sure about that!”

LOVE ‘EM OR HATE ‘EM?

The difference that can make or break a sprout believer is in the cooking time. Whether you boil, steam, sauté or roast, overcooking can bring out the sprouts’ sulphuric compounds that some find too bitter.

The secret is to cook the sprouts until they are barely fork-tender. Try them steamed and tossed with butter, salt and pepper, or roasted with olive oil and finished with balsamic syrup as in the recipe below.

GROWING BRUSSELS SPROUTS

Some may be surprised that the cool-weather Brussels sprouts are

grown in Texas and other southerly states. Though best grown in hardiness zones 4-7, they can be grown as a winter vegetable in zone 8, an area that includes the far Northeast Texas city of Bogata, home of Kelley Plant Farms.

To grow your own, keep in mind that temperatures should be between 45 and 75 degrees Fahrenheit, and between 59 and 64 degrees for higher yields. Plant seeds indoors four weeks before the last frost date, then plant seedlings in spring for fall harvest. The plant has a tall, thick stalk, and the sprouts grow just underneath leaf stems, where the stem meets the stalk. Harvest sprouts starting from the bottom of the stem when they reach 1 to 2 inches in diameter.

ABOUT THE SPROUT

Brussels sprouts are so named because they are believed to have been developed in Brussels, Belgium, in the 14th century and even earlier, by some accounts. They were popularized in the United States by Thomas Jefferson, who introduced them in the early 1800s.

Botanically, the “fairy cabbage” — a fanciful term heard in the British Isles — belongs to the same Brassica family of cruciferous vegetables that includes collard greens, broccoli, kale and cabbage.

SPROUTS AND YOUR HEALTH

Brussels sprouts are exceptionally rich in protein, vitamins, minerals, dietary

fiber and antioxidants. They are high in vitamins C and K, with more moderate amounts of B vitamins, including vitamin B6 and folic acid.

In addition, like broccoli and other members of the Brassica family, sprouts contain sulforaphane, a phytochemical being researched for its potential anticancer properties.

So be kind to yourself — do as so many others are doing today and give this tiny vegetable a try. It’s mighty good, and good for you, too. ■ TJ

ROASTED BALSAMIC BRUSSELS SPROUTS

1½ pounds Brussels sprouts
¼ cup olive oil
Salt and pepper
2-3 tablespoons balsamic syrup

Preheat oven to 375 degrees F.

Cut sprouts in half lengthwise. Put into a bowl and toss with olive oil, salt and pepper. Arrange on baking sheet. Roast until browned, about 20 to 25 minutes.

Drizzle balsamic syrup over the sprouts, toss and serve!

Works of HAY



Kanokwalee Pustanun

Bales of hay dotting country fields have always made for pastoral scenes. But today, farm folks are turning these agricultural icons into works of art that bring a smile to passersby.

Enjoy these photos from the Landscapes readership area.



Ella Wick



David Althof



Herald Democrat (Sherman, Texas)



Kanokwalee Pusitanun



Angela Shannon



Gladys Machicek



Joy Gray



Joy Gray



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