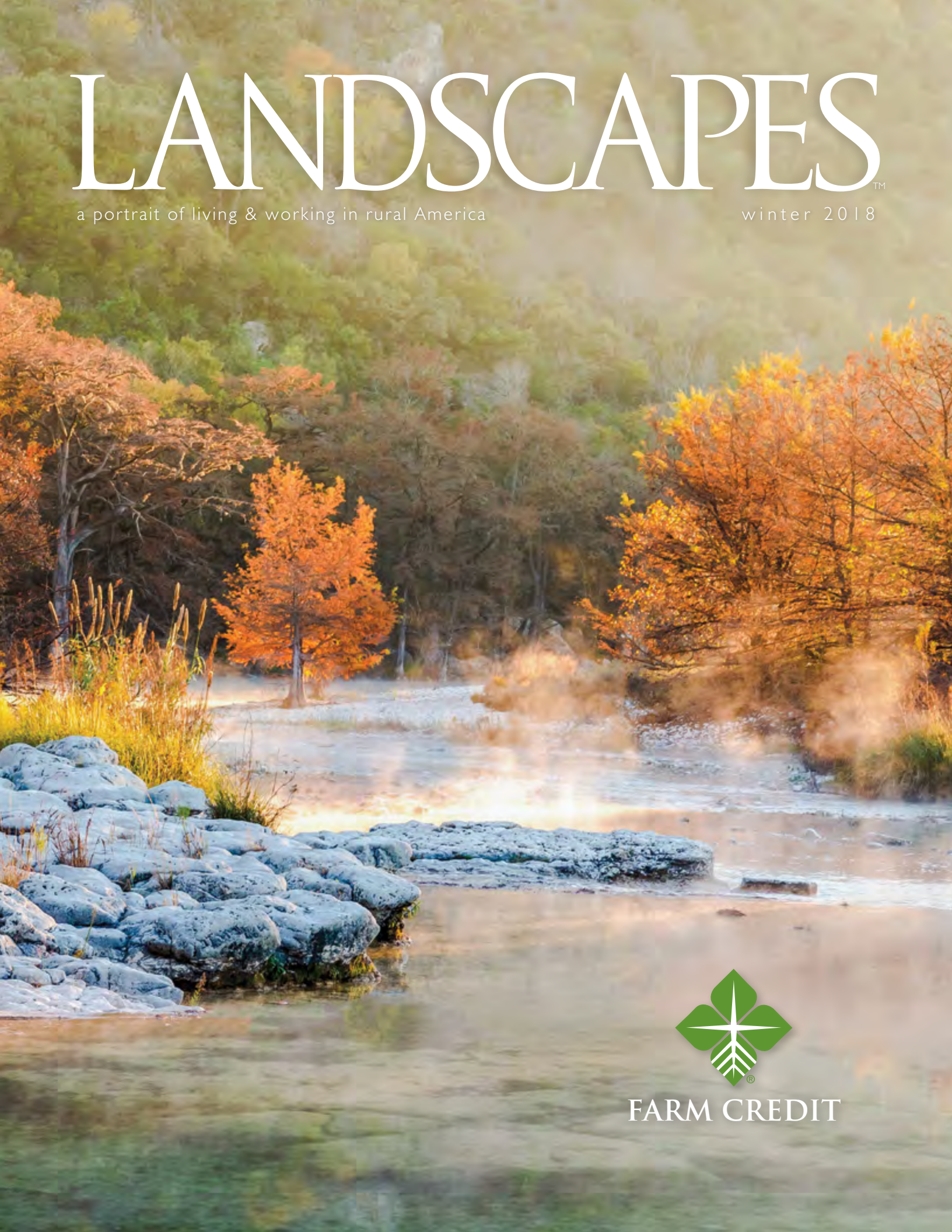


LANDSCAPES™

a portrait of living & working in rural America

winter 2018



FARM CREDIT

LANDSCAPES

Winter 2018

Vol. 21, No. 2

Ag New Mexico

Brett Valentine, CEO
agnewmexico.com

Contributing Editor:
Calley Satriana

AgTexas FCS

Tim McDonald, CEO
agtexas.com

Contributing Editor:
Carolyn Brand

Alabama Ag Credit

Douglas Thiessen, CEO
alabamaagcredit.com

Contributing Editor:
Amber Pratt

Alabama Farm Credit

Mel Koller, CEO
alabamafarmcredit.com

Contributing Editor:
Wendy Tysinger

Capital Farm Credit

Ben R. Novosad, CEO
capitalfarmcredit.com

Contributing Editor:
Tanya Foerster

Central Texas Farm Credit

Boyd Chambers, CEO
ranchmoney.com

Contributing Editor:
Jennifer Spraberry

Legacy Ag Credit

Derrell Chapman, CEO
legacyaca.com

Contributing Editor:
Sherry Sturgis

Lone Star Ag Credit

Troy Bussmeir, CEO
lonestaragcredit.com

Contributing Editor:
Karen Dorskocil

Louisiana Land Bank

Stephen Austin, CEO
louisianalandbank.com

Contributing Editor:
Tyra Knight

Mississippi Land Bank

Craig B. Shideler, CEO
mslandbank.com

Contributing Editor:
Jessica Smith

Plains Land Bank

Gregg Lloyd, CEO
plainslandbank.com

Contributing Editor:
Joy Gray

Southern AgCredit

Joe Hayman, CEO
southernagcredit.com

Contributing Editor:
Lylla Joe

Texas Farm Credit

Mark Miller, CEO
texasfcs.com

Contributing Editors:
Ivory Good/Kacy Land

CONTRIBUTORS

Writers: Katrina Huffstutler, Mark Johnson, Nancy Jorgensen, Rod Santa Ana, Sheryl Smith-Rodgers

Photographers: John Ballance, Kenny Braun, Gary Clark, Debra Ferguson/Southern Images, Michel Fortier, Jeff Gregory, Casey Hatcher, Brittney Hejl, Mark Johnson, Nancy Jorgensen, Lindsay Kimbrell, Artie Limmer, Jim Lincoln, Randy Mallory, Shannon Richardson, Rod Santa Ana, Sheryl Smith-Rodgers

Landscapes is distributed free of charge to Texas Farm Credit District customers and friends. To change your address, send your old address label along with your new address to Landscapes, Farm Credit Bank of Texas, P.O. Box 202590, Austin, Texas 78720-2590.

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: A misty morning at sunrise on the Frio River in the Texas Hill Country. Photo by Kanokwalee Pusitanun



Kenny Braun

MAGAZINE STAFF

Chief Administrative Officer
Stan Ray

Creative Director
Lora Blume

Editor
Janet Hunter

Writers
Christine Forrest
Sarah Harris

Proofreader/Writer
Tina Jackson

Design/Production

Lynette Alcorn
Kanokwalee Pusitanun
Sallie Yeager

**Administration/
Circulation**

Kristin Stanley

Find Landscapes articles online at FindFarmCredit.com.



MISTY MORNING CROSSING

Autumn paints the world anew, with a lovely golden hue.

— Anonymous



Gary Clark

6



Randy Mallory

17



Mark Johnson

12

CONTENTS

FEATURES

- 5 Farm Credit Supports the Next Generation
- 6 Growing Under Glass
Alabama greenhouse owner Jon Hegeman grows his operation with Farm Credit's help.
- 12 Swine of the Times
Mississippi's Home Place Pastures is a new take on an old farm.
- 17 A New Texas Oil
Texana Olive Ranch stakes its place in the Texas olive oil industry.
- 24 Keeping Local Louisianans Connected
Small but mighty, EATEL is a technology leader.
- 27 The Voice of Experience
Young and beginning farmers offer advice to others.
- 28 A Smart Start
Loan guarantees help a young corn grower get started farming near Dallas.
- 30 Tough Enough
South Texas brothers weather rough times by saving in good times.
- 32 Farming Away
A young farmer operates in two regions of the state.
- 34 Chickens Are His Calling
Broiler technician Fermin Cadena starts his own poultry operation.

- 37 Lending a Hand
Financing is not the only way Farm Credit supports young people.
- 38 Learning Life's Lessons
Raising cattle offers an education this family can't get in town.
- 40 Their Dream Farm
Parcel by parcel, a couple assembled the farm they always wanted.
- 42 The Alligator Guy
Alabama's Alligator Alley becomes a tourist destination.
- 48 Sheep in the Heart of Texas
A Texas couple finds sheep are perfect for their ranch.

DEPARTMENTS

- 3 Farm Credit Commentary
Giving Young Farmers a Chance
- 4 Farm Credit News
- 22 Farm Management
Agriculture Guaranteed: Government loan guarantees can help ag producers get the credit they need.
- 46 AGvocates
The Making of Rural Leaders: Farm Credit invests in its employees to develop rural leaders.
- 51 Farm to Table
And the Beet Goes On: The ancient beet finds a new following.
- 52 Postcards
Night Shift



Giving Young Farmers a Chance

By Stan Ray

In the mid-1800s, a teenager from Cleveland paid \$40 to attend a three-month college course where he learned bookkeeping, penmanship, and the essentials of banking, commerce and commercial law.

After graduating from the course at age 16, he pored over the city directory to identify the business establishments with the best credit rating — which included railroads, banks and wholesale merchants. Armed with this market intelligence, he left the boarding house each morning on his job search. He would ask to speak to the person in charge, but often would find himself relegated to the assistant, to whom he would say, “I understand book-keeping, and I’d like to get to work.”

Persistence Pays Off

This went on six days a week for six weeks. When asked later why he did not get discouraged, he said, “I was working every day at my business — the business of looking for work. And I put in my full time at this every day.” When he exhausted his list, he simply started over from the top, and visited several firms two or three times. Although Cleveland was thriving, nobody was willing to hire a boy.

he celebrated what he referred to as “Job Day” was because it represented the opportunity he needed to prove himself and pursue his dreams. It was the starting point that led to great things.

Capital: The First Step

For many young people pursuing their dreams in agriculture, Farm Credit represents a similar opportunity. For over a century, the Farm Credit System has been a source of much-needed capital that serves as a first step to help young people go on and do great things. To be sure, agriculture is a capital-intensive and high-risk proposition, but many young people are interested in and capable of making successful careers in the field, despite the challenges. Farm Credit can help because it’s a place where young and beginning farmers have access to the capital and other resources needed to manage their businesses and mitigate risk.

Farm Credit supports young and beginning farmers in a variety of ways because we have a long-term perspective on agriculture and know that its



Nancy Jorgensen



Jim Lincoln

For over a century, the Farm Credit System has been a source of much-needed capital that serves as a first step to help young people go on and do great things.



Sheryl Smith-Rodgers

One day he walked into the offices of a commission merchant and produce shipper who happened to be in urgent need of a bookkeeper. He was told to hang up his coat and get straight to work, which he was glad to do. Although it was three months before he received his first paycheck, he celebrated that day for the rest of his life — even more so than his own birthday.

That boy was John D. Rockefeller, who went on to become the wealthiest American of all time. The reason

future depends on the hopes and dreams of today’s young people. Rural communities throughout the country are filled with capable and ambitious young people who, like Rockefeller, would “like to get to work” at providing an abundant and reliable source of food and fiber for the world. They need an opportunity; they need someone to show them the ropes; and they need a financial partner like the Farm Credit System.

Texas District Increases Lending to Young, Beginning and Small Producers

Lending to young, beginning and small (YBS) producers is going strong in the Texas Farm Credit District, which includes 14 lending cooperatives in Alabama, Louisiana, Mississippi, New Mexico and Texas.

From 2016 to 2017, the number and dollar amount of new YBS loans increased across the board.

The number of Texas District loans made in 2017 to young, beginning and small producers rose by 6.3 percent, 4 percent and 4.8 percent, respectively, from the previous year.

Under the definition set by the Farm Credit Administration (FCA):

- A young farmer is age 35 or younger.
- A beginning farmer has 10 years or less farming experience.
- A small farmer has gross annual farm sales of less than \$250,000.

Texas Farm Credit District Loans to Young, Beginning and Small Farmers

New loans made in 2017	Number	Change*	Volume	Change*
To young farmers	3,203	+6.3%	\$863.6 million	+16.8%
To beginning farmers	7,893	+4.0%	\$2.5 billion	+9.0%
To small farmers	11,397	+4.8%	\$2.8 billion	+6.3%
Total new loans and commitments	18,124	+3.6%	\$9.0 billion	+6.5%

*Year over year

The FCA's 2017 Annual Report on the Farm Credit System's Young, Beginning and Small Farmer Mission Performance found that nationally the dollar amount of outstanding Farm Credit loans increased in every YBS category.

The report noted:

- Nearly half of all new Farm Credit loans were to small farmers.
- More than 1 in 5 new loans were to beginning farmers.
- More than 1 in 6 new loans were to young farmers.



Young Producers Bring Agriculture to Capitol Hill

Twenty-seven agricultural producers traveled to New York City and Washington, D.C., as part of the 2018 Farm Credit Young Leaders Program. The group visited a Wall Street brokerage firm, the Federal Farm Credit Banks Funding Corporation and USDA, and on Capitol Hill, they discussed policy issues with legislators and congressional staff. At left, delegates pose in front of the Capitol.

Academy of Honor Scholarships Awarded to Texas Tech University Students

Six Texas Tech University students recently were awarded the 2018 Farm Credit Bank of Texas (FCBT) Academy of Honor scholarship this fall. The students, who are all pursuing degrees in economics or agribusiness, shared in the \$10,000 scholarship, which was presented in honor of Texas Tech alumnus Jon "Mike" Garnett of Spearman, Texas, who was inducted into the FCBT Academy of Honor on April 5.

The recipients, all from Texas, were Kloe Burris of Poteet, Omar Cortez of Brownsville, Jennifer Crowl of Morse, Kenna Faulkenberry of Stephenville, Matthew Looney of San Antonio and Myranda Villanueva of Schertz.

The bank's Academy of Honor recognizes individuals who have made valuable and significant contributions to agricultural credit. A scholarship bearing the inductee's name is awarded through a college or university of his or her choice to students specializing in agriculture, finance or related studies.

Garnett, who farms and runs stocker cattle in the Texas Panhandle, is a former FCBT director and former member of the Pampa-High Plains Federal Land Bank Association (now Plains Land Bank) Board of Directors.

Farm Credit Supports the Next Generation

The future of American agriculture depends on the next generation of food and fiber producers.

If you are new to farming or ranching, you might need all the mentoring and other help you can get, whether that be through financing, bookkeeping advice or developing a business plan.

With Farm Credit, you can find that kind of support and more. Serving the credit needs of young, beginning and small (YBS) producers is a part of the Farm Credit mission. It is even written into the federal legislation that outlines our lending authorities.

Each Farm Credit lending cooperative has a program for furnishing sound, constructive credit-related services to borrowers who fit the following categories:

Young:
age 35 or under

Beginning:
farming for 10 years or less

Small:
less than \$250,000 in annual sales

Here are some ways that Farm Credit lenders can help creditworthy YBS customers obtain financing:

- Offer flexible underwriting standards, loan terms and costs
- Help borrowers pursue state and federal government loan guarantees (see "Agriculture Guaranteed" on pages 22-23)
- Ease some loan requirements if the borrower has a strong cosigner

To find out how Farm Credit can assist you, contact your local lending cooperative.

On the following pages, Landscapes introduces you to a number of young, beginning or small-scale producers who represent the next generation of farmers and ranchers. Some are young and just starting out; others have turned to agriculture after enjoying success in other careers. Farm Credit is pleased to support them all as they pursue their farming or ranching goals.



GROWING UNDER GLASS

An Alabama greenhouse business shows what a first-generation farmer can accomplish with determination, mentors and financing.

On Weiss Lake in Centre, Ala., acres of potted chrysanthemums surround young farmer Jon Hegeman's third greenhouse facility.



Farming got off to a stormy start for Jon Hegeman, who'd just started out on his own when hurricane after hurricane soaked North Carolina.

"In the Carolinas, you like to farm along the river bottoms, and it was 6 feet under water at harvest," says Jon, who in 2004 had invested what little money he had, plus some of his parents', in the crop. "I went broke that year."

The experience changed the 22-year-old's mind about an offer to manage a 4-acre greenhouse operation in northeastern Alabama. He accepted, negotiating for the option to buy after four years.

Now 36 with a family and a growing greenhouse business near Anniston, Ala., he's never forgotten the challenges young farmers face.



Gary Clark

“You can have mentors who believe in you, but at end of the day, you need capital to make it happen,” the Alabama Farm Credit customer says. “If it wasn’t for the opportunity to get into the business through sweat equity, I wouldn’t have been able to afford it straight out.”

For a beginning farmer with no land and little capital, it took hard work to get established, but it’s paid off.

Today Greenway Plants has 12 acres under glass and 15 acres of outdoor space, putting every square inch to use. Each year the business produces millions of plants — including spring accent plants, hanging plants, groundcovers and 400,000

Jon, Amy and Ella Hegeman



Christine Forrest

Blackening out greenhouses for 13 hours a day encourages mums to bloom by the fall retail season. “See how they’re starting to crack the color? That’s when we want to ship,” Jon Hegeman says.

chrysanthemums — that are sold at Walmart, Home Depot and Lowe’s stores in the eastern U.S.

A Dutch Farming Heritage

Greenhouses were a return to Jon’s roots, but he didn’t know it at first.

The child of missionaries, he grew up in the Dominican Republic, Canada and Florida, and came to love agriculture while riding horses with Dominican vaqueros and, later, participating in 4-H. After high school he became a Spanish translator for a custom harvester, working with migrant crews and learning about sales.

Not until he was farming produce himself in North Carolina did he notice a familiar name on some greenhouses and discover a shared connection to his Dutch grandparents. Those newfound relatives saw his potential and offered him a job in 2004.

In 2008, Jon bought his greenhouses and merged with a neighboring operation, doubling in size. Wanting to be better, not just bigger, he also went to college and sought mentors from all walks of life.

It wasn’t long before he and his wife, Amy, were named Alabama’s Young Farm Family of the Year in 2012, then served on the American Farm Bureau Federation’s

Young Farmers and Ranchers Committee in 2014-16.

“I came from a fourth-generation ranching family, and he is first-generation greenhouses,” says Amy, who’s from West Texas. “He’s not grown up thinking, ‘Oh, this is the way we’ve always done it.’ He was willing to learn.

“He hustles, and he doesn’t quit.”

“I don’t plant anything until it’s sold. In the independent market, you grow it and hope to sell it. We sell it and hope to grow it — which is tough in its own right.”

– Jon Hegeman

Sell First, Grow Later

Now a contract grower for Metrolina Greenhouses, Color Point, Rambo Nursery, South Central Growers and Young’s Plant Farm, Greenway doesn’t get its name on the label, but it does have consistency and stable prices.

“I don’t plant anything until it’s sold,” Jon says. “In the independent market, you

grow it and hope to sell it. We sell it and hope to grow it — which is tough in its own right.”

Turning a profit hinges on quality and efficiency, so he finds ways to improve his 30-year-old facilities, streamline the workload and automate. This year he added a barcode inventory system, and he’s following the industry’s lead by replacing perlite in his growing medium with sawdust, which is 90 percent cheaper.

“The good thing about being the smallest guy is everybody else goes first,” says Jon, whose greenhouse customers help him improve by sharing the science behind their decisions.

Through his relationships with bigger operations, he’s also bought used transplanting machinery and greenhouses for pennies on the dollar, and is installing salvaged aluminum tables that roll so workers can move plants without handling each one several times.

Another way he boosts efficiency is by monitoring water, energy and chemicals as part of a sustainability certification program from Dutch company MPS. Greenway also recycles plastic containers and manages pests with predatory insects.

“The consumer knows we care, and for us it’s good because we can see how we do from year to year,” Jon says.

At right:

1. Mums go in sleeves before shipping.
2. Irrigation conserves water without letting plants go thirsty.
3. Bales of peat offer a quiet place for Jon Hegeman to check the books.
4. Talladega National Forest rims the headquarters in White Plains.
5. A liriopie plant develops healthy roots.
6. Jon bought the Centre facility in 2017.
7. Freshly potted ivy rolls to a greenhouse.
8. Greenway blends its own soilless growing medium.
9. Three major retail chains sell the plants.



1



2



3



4



5



6



7



8



9

Jon Hegeman, left, visits with Andrew Pinyan, center, and Jim Tollison of Alabama Farm Credit outside the greenhouse office. “Jim has spent time building the relationship, and now Andrew’s come on,” Jon says. “Educating our loan officers, being available and making them a part of our decision-making has had huge benefits.”



Christine Forrest

Dedicated Employees Are Good for Business

Strong consumer demand is one of the best things about the greenhouse business, Jon says.

To maintain production, he employs 47 people, most of them year-round. He also has a partner, Shawn Keel, who has worked

“When you see someone who is good at what they do, has good character and is willing to work, you want to be a resource and help them any way you can.”

— Jim Tollison

his way up over 14 years and is like a brother to him.

“I love my employees,” Jon says. “They are the key to the success of our business.”

Greenway Plants could grow even more if it weren’t so hard to find labor locally. At one point, it went through 300 people in three months to fill eight positions.

What bridged the gap is the U.S. Labor Department’s H-2A program, which enables farmers to find temporary workers overseas. It’s been so successful that Jon is building more worker housing.

Fluent in Spanish, he has a comfortable rapport with his crews.

“I hear what they’re saying,” he says. “They trust me and I trust them.”

You Have to Tell Your Story

Even with enough labor, a business needs capital to grow.

For the Hegemans, funding limits on USDA loan programs were too low for the commercial operation, and at first it was hard to find lenders who would take a chance on a young farmer or specialty crops.

“It was humbling starting out,” Amy says. “How do you sell your business to someone?”

Jim Tollison, vice president and branch manager at Alabama Farm Credit’s Talladega office, helped them get over the hurdle. Though he wasn’t their lender, he offered valuable tips on financing.

“When you see someone who is good at what they do, has good character and is

willing to work, you want to be a resource and help them any way you can,” says Tollison, who’s a big believer in serving young, beginning and small farmers.

Tollison suggested writing a business plan, listing goals and the steps to get there.

“I understand how to grow a plant and sell it, but I didn’t understand banking,” Jon says. “Jim actually came out, looked through things and said what they look for. He helped me so I could present this to any bank. Nobody else had been able to do that.

“I took his advice, and a local bank jumped right on it.”

Jon talked about the experience at a national Farm Credit conference on lending to the next generation in 2015, when he was chairman of the Farm Bureau’s national Young Farmers & Ranchers Committee.

“Educating bankers about what you do goes a long way,” he now tells fellow farmers. “It goes back to why we’re involved in the Farm Bureau — you have to tell your story. The only difference with financing is if you don’t tell your story, your balance sheets tell it for you. You’ve got to be smart.”

Growing With Farm Credit

In 2016, Jon became an Alabama Farm Credit customer himself, which led to bigger things last year when it was time to upgrade to a sophisticated AgriNomix soil blending system.

Andrew Pinyan, a new loan officer in Tollison's branch, recommended financing through Farm Credit Leasing, an option that can have tax advantages and preserve working capital.

"I can't say enough about Farm Credit Leasing," Tollison says. "Jon was very open to it. He looks at his efficiency and cost."

Jon was already thinking ahead, and decided to buy a greenhouse operation that he'd been leasing 35 miles away in Centre.

Knowing that Alabama Farm Credit's patronage refunds would lower his borrowing costs, he compared his financing options.

"I love the community bank that I deal with, too, but I price things out," Jon says. "They said with patronage, it's no contest. Go with them."

And with that, last year Jon purchased his third operation in a decade.

Since then, he's built barns and greenhouses, drilled wells and poured 600 yards of concrete for paths and foundations.

More upgrades are coming, but after such rapid growth, Jon aims for a moderate pace once he's 40. He's also started a small cattle operation, and he and Amy manage a family ranch in West Texas.

Looking back on how far they've come, he compares a young farmer trying to get a loan to a young driver trying to get insurance.

"When you're 22 years old, you're a huge risk. People are nervous," he says. "I got told no a lot, and I didn't quit."

"We're finally at a stage where banks compete for our business. That's a good sign." ■ CF

 @GreenwayPlants  @GreenwayPlantsInc



Gary Clark
Amy Hegeman comes from a long line of women in rodeo.

Opportunity Knocks, and Horses Get a New Home

Starting out in agriculture isn't easy, but youth has its advantages.

In Jon and Amy Hegeman's valley 80 miles east of Birmingham, Ala., shifting demographics have led to more farms coming on the market.

"Most people in our industry are almost retirement age," Jon says. "So who's the next generation?"

"Young people in agriculture today, if they have the right capital, are in a very good position in the next 10 years."

Last year to buy 12 acres, the couple found the capital they needed at Alabama Farm Credit. They're now adding improvements for Amy's horse operation, which had been next to Jon's business before his greenhouses expanded into her riding arena, barns and pasture.

Horses are in Amy's blood. Her grandmother, Lottie Jo "Sug" Bloxom, rode with Roy Rogers at Madison Square Garden, and in 1948 was a founding member of the Girls Rodeo Association (GRA) — now the Women's Professional Rodeo Association. Sug's sister, Margaret Owens, was the first GRA president and first world champion barrel racer, and is in the Texas Rodeo Hall of Fame and the National Cowgirl Hall of Fame.

"When rodeo started, the men competed and the women were called sponsor girls. They were advertisements, basically," says Amy, vice chairman of the Alabama Farmers Federation Equine Committee. "The group that started the GRA pushed for women to have an event in the rodeo, to actually be a part of it."

Rodeo is still a big part of her family's life, so when she goes home to Andrews, Texas, the horses go, too. Over the Fourth of July, she and her mother barrel raced in Grants, N.M., and the Hegemans' 6-year-old daughter, Ella, entered the junior rodeo.


Amy brings a little of Texas back to Alabama, teaching riding lessons and tuning clients' young horses.

There was a learning curve moving from West Texas, where the climate and terrain are very different, but she sees similarities, too.

"People here are very friendly and family-oriented," she says. ■ CF



Gary Clark
Amy and Jon's 6-year-old daughter, Ella, is learning the ropes from Amy and competes in junior rodeo.

A man with curly, light brown hair and a beard is smiling broadly while holding a small, spotted piglet. He is wearing a light blue, short-sleeved button-down shirt. The background is a soft-focus outdoor scene with green foliage and a body of water.

SWINE OF THE TIMES

*Mississippi's Home Place
Pastures is creating a
stir in the South's foodie
community with its
pasture-raised pork.*

*Mississippi Land Bank customer
Marshall Bartlett is reinvigorating
his family's 147-year-old farm,
Home Place Pastures.*



The Berkshire and Tamworth heritage breeds thrive on pasture, and are at the core of the farm's business plan.

H

ome Place Pastures is something of an agricultural enigma.

From a distance, the 147-year-old Como, Miss., farm conjures turn-of-the-century rural living. Weathered, vine-covered barns and outbuildings are flanked by rusted fuel tanks and timeworn equipment and implements. Snorting, mud-caked swine cool themselves in nearby wallows,

as the shrill of a million cicadas rises and falls.

There is no sign of the high-tech, high-dollar approach found in much of today's production agriculture. But a closer look reveals a youthful, progressive and innovative operation at the cutting edge of America's trend toward local, fresh, pasture-grown meats, produced to the highest ethical standards.

"There's a massive market for people who love cooking and are passionate about their food," says Marshall Bartlett, president of Home Place Pastures. "More and more, consumers want to know where their food comes from and how it was produced. We are committed to serving that market at the highest possible level."

In only five years, Bartlett has made fruitful connections with fine-dining restaurants throughout the South and

created a stir within the "foodie" community of the Mississippi Delta and beyond. Home Place Pastures' pork, in particular, is sought by more and more chefs in the area, and the farm's quaint retail store has become a destination for home cooks and food enthusiasts.

REINVENTING THE FAMILY FARM

Any seasoned business owner would classify this as a resounding success. But the fact that Bartlett began reinventing the family farm at a mere 24 years of age is most commendable.

"As a teenager, I had basically decided against going into agriculture," says Bartlett, who represents the fifth generation to farm this 1,800 acres of Mississippi Delta land. "I mistakenly believed that the only way for me to make a living would be to continue the family tradition of row-crop farming. Nothing wrong with that, but it wasn't appealing to me."

After earning a degree in environmental studies from Dartmouth College in Hanover, N.H., Bartlett worked for a New

Marshall Bartlett, right, visits with Scott Crockett of Mississippi Land Bank, which financed the expansion of the farm's facilities.



Mark Johnson



Mark Johnson

A small flock of Katahdin and Dorper sheep is part of the new approach at the family farm.



Mark Johnson

Marshall Bartlett, center, and his siblings took on the farm when their father, Mike, right, retired. They now have 18 full-time employees, including farm manager Josh Heller, left.

Orleans-based beef and lamb operation before heading back to Como with a new approach to farming.

His father, Mike, had recently retired from row-crop farming and running a cow-calf operation, but he was determined to do something different than his dad. His goal: to create a specialty product, build a brand and market directly to the consumer.

"We built our entire business plan around pigs," Bartlett says. "It's funny, because I had no knowledge at all about swine. I'd never raised a pig and we never had one on the farm. Regardless, we believed we could get up and running quickly and that there was a rich market in this area."

A SIBLING PARTNERSHIP

Supported by his parents and his siblings — brother Jemison Bartlett and sister May Leinhart, who signed on as partners

— Bartlett launched the operation in 2014 with just 15 pigs.

The idea was to raise heritage swine breeds, Berkshire and Tamworth, because they are well-suited to pasture living and could be processed "nose-to-tail," using the entire carcass. Production would focus on providing the animals with the highest quality, non-GMO feeds and raising them on pasture using humane, nonstressful practices and without antibiotics or growth hormones.

"This not only makes for a much more ethical approach to livestock farming, but

it has a direct consequence on the quality of the meat," Bartlett says. "There's a tendency to think that 'pork is pork' and the quality is roughly all the same. But you quickly find that that not to be the case when

you taste our products in comparison to something you find at the grocery store."

Bartlett tweaked the traditional hog-farm model even further by

building a USDA-inspected slaughter and processing facility on the farm itself.

"There are a lot of value-added products that we make right here," he says. "We make smoked and cured sausages and bacon, and package lots of other items besides the obvious cuts."

"Marshall and his family were right in line with the farm-to-table movement that we support. We're also trying to help people get started, especially young farmers like Marshall."

— Scott Crockett, Mississippi Land Bank

FARM EVENTS Feed the Body and the Soul

SUPPLYING NEARLY 100 RESTAURANTS

Bartlett says his business model relies on marketing high-end meats directly to the end user, both by retailing fresh cuts from the farm store and by providing pork and lamb to fine-dining chefs across the South. Building networks with restaurants was a matter of “blood, sweat and tears,” he explains.

“It involved a whole lot of driving and cold calling. We learned quickly never to walk into the front of a restaurant because you’ll get blocked by the wait staff. We’d go in the back, straight into the kitchen, and act like we were supposed to be there,” Bartlett says with a chuckle. “I think a lot of chefs appreciated the fact that we were young and hungry, so that gave us an advantage.”

Their efforts paid off. Today, Home Place Pastures is making weekly deliveries to nearly 100 fine-dining restaurants, mainly in New Orleans, Memphis and Nashville, Tenn., and Oxford, Miss.

“It was tough to break into that market, but once we did, the floodgates opened

There’s more than one way to experience Home Place Pastures.

The farm celebrates Mississippi’s rich culture by hosting chef-prepared farm-to-table dinners, live music and more. Visitors also can shop at the on-farm butcher shop three days a week, and can schedule educational farm tours.

The farm’s biggest event — the annual Hill Country Boucherie and Blues Picnic in mid-August — is equal parts music festival and cooking demonstration. Owner Marshall Bartlett invites about 20 accomplished chefs from regional eateries, and challenges them to create dishes using lesser known cuts of pork, beef and lamb.

“Our goal is to promote the ‘waste nothing’ tenet of whole-animal eating, so dishes often include cuts like livers, tails, tongues, cheeks and shanks,” says Bartlett. “This harks back to a more resourceful era when rural families would have hog killings each fall and share every part of the animal with their neighbors.”

Some 15 area blues and gospel bands perform for the event, which draws approximately 500 people.



Hundreds come to the farm’s Hill Country Boucherie and Blues Picnic each year for live music and chef-prepared pork, beef and lamb dishes.

up,” Bartlett says. “The restaurant community is fairly tight-knit, and the chefs socialize with each other a lot, so it’s been a matter of word-of-mouth marketing.”

Marcus Jacobs, owner and chef of Marjie’s Grill in New Orleans, says that when he opened his restaurant two years ago, sourcing Home Place Pastures products was a “no-brainer.”

“There’s a night-and-day difference between their meats and run-of-the-mill, commodity-type products,” says Jacobs. “You can clearly see and taste the care and effort that Marshall and his staff have put into the animals. Honestly, I couldn’t do what I do without them.”

EXPANDING WITH LAND BANK HELP

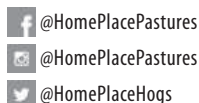
As the restaurant business increased, the Bartletts found it necessary to expand their facilities, and contacted the Senatobia branch of Mississippi Land Bank for help. Scott Crockett, a vice president with the Farm Credit lender, says working with Home Place Pastures fit the “charge” of his branch.

“Marshall and his family were right in line with the farm-to-table movement that we support,” says Crockett. “We’re also trying to help people get started, especially young farmers like Marshall. He has set a great example for this community.”

Now employing a full-time staff of 18 and pasturing more than 600 pigs, along with a small flock of Katahdin and Dorper sheep, the farm has become a hub of activity in Como.

“I like to think that the previous four generations of my farming family would be happy with what we’re doing,” says Bartlett. “We’re keeping traditions alive, and creating some new ones, too.” ■ MJ

For more information, visit HomePlacePastures.com.



TO MARKET, TO MARKET

Home Place Pastures markets its products directly to the consumer through three different channels — online, at the farm’s on-site retail store and through membership in its community-supported agriculture (CSA) program. In addition, Home Place Pastures’ meats are sold at two retail stores in New Orleans, Piece of Meat Butcher and New Orleans Food Co-op.

For an annual fee, CSA members receive a delivery of fresh and smoked meats each month.

For those who prefer to let others do the cooking, the farm’s meat products are on the menu at scores of restaurants throughout Mississippi, Louisiana and Tennessee. These include the renowned Peabody Hotel in Memphis, Tenn., and Emeril’s in New Orleans.

To order directly from the farm, go to HomePlacePastures.com/shop.



Tucker Larson helps consumers stock up at the on-farm retail store, which is supplied by the farm’s own USDA-certified processing facility.

Mark Johnson

LANDSCAPES

A New TEXAS OIL

A South Texas family is working to advance their business and the state's developing olive oil industry.



Michael Paz



Stephen Coffman, right, visits with a crew member during olive harvest.

For the past 10 years, the South Texas brush country has become a hotbed of economic activity, thanks to the boom in the Eagle Ford Shale, one of the nation's largest oil and natural gas formations.

But Stephen Coffman, his sister, Mary Rose, and her husband, Michael Paz, are aiming to put another kind of South Texas oil on the map — olive oil produced from their family's 125-year-old ranch.

"We wanted to do something to put the land back into production, and have something to pass on to my daughter and my brother-in-law's kids," Michael says, explaining how the former cattle ranch became home to thousands of olive trees. "But we didn't want to do anything typical."

The family's business success has been anything but typical. After planting their first olive trees in 2012 with hopes of seeing a harvest in six or seven years, their Texana Olive Ranch had its third harvest in 2018, and over the past several years, their Texana Brands extra virgin and infused olive oils have been finding favor with Texas taste buds.

Photos by Randy Mallory



Texana Olive Ranch's olive harvester is an adapted grape harvester from Washington State. The harvester drives over the trees, and rods shake the olives free.

200,000 Trees and Counting

The 150 acres that are now known as Texana Olive Ranch were once covered with watermelons and grazing beef cattle, both common agricultural enterprises for La Salle County, located along Interstate 35 between San Antonio and Laredo. In 2012, the family planted 7,000 trees, thinking that number would be sufficient.

"We did our research and traveled to California and Australia, both major players in the olive oil industry," Michael says. "We quickly found that those 7,000 trees weren't a big enough operation to compete, so we planted an additional 23,000 trees the next year."

Olives grown for oil are smaller in size than table olives, but have a very high oil-to-flesh ratio. Today, the ranch has almost 200,000 trees that are capable of producing 30 to 50 gallons of oil per ton of olives.

"When we were business planning, we didn't plant everything at one time," explains Michael. "We planted some in the spring, some in fall, some this year, some that year — we even skipped a year. We're always going to have something to harvest."

The ranch's location is a major advantage, offering them cool winters while avoiding extreme weather.

To harvest a crop each fall, the family uses an adapted grape harvester that was built in Washington. Rods in the harvester shake the olives off the tree and send them directly into a mobile olive mill. The mill, which allows the olives to be pressed into oil and ready for aging within eight hours, presses and pulverizes the whole olive — flesh, skin and pits — into a paste.

From there, several steps remove water and oil from the paste. The oil is then transported to the family's production facility in Kyle, Texas, just south of Austin, where it "racks" for 30 days in stainless steel tanks, a step that removes sediment. Some of the product is infused at this stage, creating some of Texana's most popular varieties, such as roasted garlic, smokey mesquite and fresh jalapeño.

Setting a Standard for Texas Olive Oil

In addition to growing their own operation, the family wants to see the entire Texas olive oil industry prosper.

Michael is currently president of the Texas Association of Olive Oil, a role he accepted in order to help create a research platform for the industry. Stephen notes that research and collaboration with state agencies, organizations and other growers are important to the industry's success.

"We've been blessed to work with fantastic folks, both here at home and from around the world," Stephen says. "Texas A&M AgriLife Extension, the Natural Resources Conservation Service and the Texas Department of Agriculture are huge helps to growing the industry, but honestly the biggest help has come from our fellow olive growers."

One of Michael's priorities is establishing an advisory board that would help the industry get funding through legislation — something he thinks would help make the Texas olive oil industry a serious market contender.



“We know that Texas will probably never make as much oil as places like California or Australia — that’s why the olive oil that we produce has to be superior in quality,” he says. “What’s in the bottle matters to us.”

According to Michael, the association has more than 60 members and represents about 150 growers and 4,000 acres across the state.

“The industry is moving in the right direction,” he says. “We’re gaining more exposure, more momentum, and more farmers are looking at olives.”

From the Grove to the Grocery Store

Texana Brands uses several avenues to market its product. A variety of oils are sold through H-E-B, a Texas-based grocery company with stores across the state, and Michael promotes and sells oils at fairs, trade shows and stock shows throughout the year. Online sales account for a small portion of business. The company also has a number of restaurant customers.

“It’s our hope that Texana’s crop will show the industry that commercial tonnage can be grown outside of a Mediterranean climate,” Stephen says. “The extra virgin olive oil produced here can hold Texas a spot on the top shelf, with the best olive oils.”

U.S. Olive Oil Production

According to the American Olive Oil Producers Association, there are approximately 45,000 acres of olives planted exclusively for the production of olive oil in the United States. Olive oil is produced in California, Arizona, Texas, Georgia, Florida, Oregon and Hawaii. The U.S. produces about 5 percent of the olive oil consumed in this country each year.

Deciphering the Bottle

- Extra virgin olive oil is produced by crushing olives without heat or chemicals to maintain the natural antioxidants, polyphenols and flavors. It also must meet both taste and smell standards in order to be classified as extra virgin. Often it is marketed as “first press,” “cold pressed” or “cold extracted,” although all extra virgin olive oil is produced this way.
- Pure or classic olive oil is a blend of refined and extra virgin/virgin olive oil, and has a milder flavor than virgin olive oil.
- Color is not an indicator of quality or flavor. Quality olive oils range in color from pale yellow to dark green depending on variables like the olive variety, where it’s grown, climate and harvest timing.

In the Kitchen

- Olive oil can be used in all types of cooking. Studies have shown that its smoke point is high enough for baking, sautéing, grilling and frying.
- Olive oil does not get better with age. Check the best-by date when purchasing olive oil, and use the oil within a few months once the bottle is opened.
- Avoid heat, air and light to prolong the shelf life and maintain quality of olive oil.

Health Benefits

- Numerous studies have shown that olive oil has a positive impact on cardiovascular health, diabetes and metabolic conditions, reduction in cancer rates, and other common illnesses.

Sources: American Olive Oil Producers Association; North American Olive Oil Association





A mobile mill presses the olives in the field, soon after they are harvested.



Even though the company markets all over the state, some of Texana Brands' biggest fans are close to home. Debbie Martinez, the family's Capital Farm Credit loan officer, says she only cooks with olive oil, and has used Texana's infused oils to make some delicious dishes at home. In addition, the branch office has sent sample packs of infused oils as holiday gifts to customers.

"I get excited seeing their products in the grocery store," she remarks. "We get to know our customers so well and of course are happy for their successes."

Capital Farm Credit's Jourdanton branch office provided an operating loan for the family, and financed the olive harvester through AgDirect, an equipment financing program offered by participating Farm Credit associations. AgDirect can be used at equipment dealerships, auctions, online auctions and for private party equipment purchases, no matter if the customer chooses to purchase, refinance or lease.

The family's relationship with Capital Farm Credit has been important from the start, according to Michael.

"It looks good for us to be associated with an established lender like Capital Farm Credit, not just for right now, but for the future," he says. "We're in this for the long haul. We don't just have olives, we are olive farmers." ■ SH



The process of bottling olive oil starts at the Texana Olive Ranch in South Texas, above, and ends at the bottling facility near Austin, left.

Agriculture Guaranteed

Short credit history? Little equity? High debt level?

Government loan guarantees can help you get the credit you need to farm or ranch.

As a young producer, Cole Hightower of Caldwell, Texas, couldn't get the financing arrangements he needed to take his stocker operation to the next level. For help, he and his loan officer turned to the USDA Farm Service Agency's (FSA's) guaranteed operating loan program.

"After college, I worked a year for the FSA, so I was familiar with the program," says Hightower, now 35. "I also worked for two cattle order-buying businesses in the Caldwell area. I really liked the cattle business and decided that's what I wanted to do."

Tim Knesek, Capital Farm Credit's senior vice president and branch manager in La Grange, Texas, knew Hightower would be a good fit for an FSA guaranteed loan.

"We use guarantees primarily to bring young people into the ag business," Knesek says. "We've been successful in using guaranteed loans to finance broiler growing facilities, cattle stocker operations and row crop production. One of the primary barriers for young producers is limited equity

needed in starting up or expanding their operations. That's where FSA can help us out."

How FSA Loans Work

Every fiscal year, the USDA allocates money to fund FSA loans as a way to boost American agriculture. Each state receives an amount that's largely determined by the number of its resident farmers. In fiscal year 2017, the FSA obligated a total of \$372.3 million in direct and guaranteed loan funds to beginning and socially disadvantaged farmers and ranchers in these five states where Landscapes readers live: Alabama, \$52.1 million; Louisiana, \$77.9 million; Mississippi, \$65.9 million; New Mexico, \$28.5 million; and Texas, \$147.9 million.

"We take great pride in offering an extensive portfolio of loan programs to meet the needs of all eligible borrowers," says Gary Six, executive director of the FSA in Texas. "And while FSA is committed to serving all farmers and ranchers, our agency also places a lending focus on the specific credit

More FSA Loans

In addition to considering guaranteed loans, borrowers planning to start, expand or buy their own ag operation may want to discuss other FSA loan programs with their lender:

Direct farm ownership and operating loans may be funded directly through FSA. Maximum loan amounts are \$300,000. Borrowers work directly with FSA lending staff.

- The **Direct Farm Ownership Joint Financing Loan Program** provides borrowers up to \$300,000 from the FSA, with

the remaining 50 percent of the loan amount provided by a lender.

- The **Direct Farm Ownership Down Payment Loan Program** provides applicants with the opportunity to make at least a 5 percent cash down payment of the purchase price, while FSA provides 45 percent (up to a maximum of \$300,000) and a lender provides the remaining 50 percent. This program is available only for beginning farmers and ranchers.

The **Microloan Operating and Ownership Loan Program** provides up to \$50,000 to small and niche farmers wanting to start or expand an agricultural operation. This option's shortened

“The process is mostly seamless to the borrower, because we work well with the FSA staff at the county and state levels on behalf of the producer.”

— *Ricky McGraw, AgTexas Farm Credit*

needs of minority, women, beginning, and military veteran farmers and ranchers.”

Borrowers may apply for a direct loan with FSA or partner with a lender to acquire an FSA guaranteed loan. Under an FSA guaranteed loan, the lender makes and services the loan, and the FSA guarantees a loss of up to 95 percent of the principal and interest. If a borrower defaults, FSA reimburses the lender.

As a beginning rancher, Hightower used an FSA guaranteed operating loan to purchase his first cattle in 2014. Two years later, he obtained an FSA guaranteed farm ownership loan to purchase 25 acres that came with a barndominium and cattle pens.

“FSA guarantees allow us as lenders to make a higher advance rate of funds to borrowers who have limited down payments,” Knesek explains. “Knowing that most of a potential loss is backed by the FSA allows us to take on this collateral risk when all other credit factors are in line with our lending standards.”

To qualify for an FSA guaranteed farm ownership or operating loan up to \$1.429 million, a borrower must:

- Be a U.S. citizen or legal resident
- Be the owner/operator of a family-sized farm
- Have a good credit history
- Be unable to obtain credit elsewhere with reasonable terms
- Have the legal means to obtain the loan
- Not be delinquent on any federal debt or have defaulted on any FSA loans

In order to get a guaranteed loan, a borrower must put together a detailed business plan for the year ahead.

“These are high-risk loans to borrowers who have limited to no history as producers,” Knesek explains.

Not Just for Beginners

Sometimes even seasoned ag producers use FSA guaranteed loans.

“During down cycles when profits are low, we have borrowers who use them to reduce or defer their debt service requirements and/or reorganize their balance sheet,” says Ricky McGraw, AgTexas Farm Credit senior vice president in Hillsboro.

“FSA loan programs are great tools for us,” McGraw adds. “The process is mostly seamless to the borrower because we work well with the FSA staff at the county and state levels on behalf of the producer.”

These days, Hightower runs between 350 and 600 head of stocker cattle on 600 leased acres near Caldwell, where he and his wife, Melissa, a commercial pilot, live in their barndominium.

“Without the lending help I got, it would have taken me a lot longer to get where I am now,” he says. “I probably would have had to get a second job just to make ends meet. But because of FSA and Capital Farm Credit, I didn’t have to. Best of all, I’m my own boss.” ■ SSR

application process requires less time and paperwork to complete.

The **EZ Guarantee Loan Program** is a streamlined version of FSA’s guaranteed ownership and operating loans. The maximum loan amount is \$100,000.

For more information, go to <https://www.fsa.usda.gov/programs-and-services/farm-loan-programs/index>.

Other Options

Mississippi Development Authority (MDA)

The Agribusiness Enterprise Loan Program partners with lenders to help finance agricultural producers. The MDA provides interest-free loans for up to 20 percent — or \$200,000, whichever is less — of the cost to buy or renovate buildings or equipment. Retrofitting projects may receive loans up to 30 percent of costs, or \$200,000, whichever is less. Loans are for a maximum of 15 years.

Texas Agricultural Finance Authority (TAFA)

The TAFA Agricultural Loan Guarantee Program offers loan guarantees up to \$500,000, or 80 percent of the loan amount, whichever is less. A second option

guarantees \$250,000, or 90 percent, whichever is less. Borrowers partner with a lender that handles the loan. Funds may be used to purchase land or equipment, or cover operating or leasing costs.

TAFA Young Farmer Grants award up to \$20,000 in matching grants to applicants, aged 18 to 46 years, who plan to start or expand an agricultural business. Grant applications are accepted twice a year (spring and fall). In fiscal year 2017, the program awarded 20 matching grants that funded a variety of operations, including viticulture, dairy goats and hydroponics.

Small Business Administration (SBA)

On the federal level, the SBA offers direct loans as well as guaranteed loans to agricultural producers.

Keeping Louisianans *Connected*

A family-owned rural telecom remains successful for 83 years by offering the latest technology.



Photos by Nancy Jorgensen

EATEL uses satellite dishes to bring in the network signals it offers to TV customers. Pictured is the telecom's chief financial officer, Peter Louviere.

Most Americans are familiar with telecommunications giants such as AT&T and Cox that provide phone, Internet and TV service. But if you live in southern Louisiana, you may be served by EATEL, a lesser known telecom that's been keeping Louisianans connected since before many farm families owned telephones.

Based in Gonzales, La., population 11,000, EATEL was established in 1935 by Fred and Anona Banker, who operated a switchboard out of their home.

Like most small, independent telecoms, EATEL — known as Gonzales Telephone Exchange until 1950 — started out serving rural customers that large companies refused to serve because of the unlikely potential for profit in rural areas.



Today, the business is still family-owned and -operated in Gonzales, and calls to EATEL are still answered by a live, local person. But EATEL is much more than your grandfather's local phone company. By offering the latest in technology, from fiber networks to home automation services, this Farm Credit customer has continued to succeed in the highly competitive telecom industry.

"Our company has earned a reputation for pioneering the latest technology. That's how we've become one of the top independent telecommunications companies in the region," says EATEL Chief Financial Officer Peter Louviere.

“Legacy telephone companies that just offer landline phone service are dying on the vine,” he notes. “EATEL’s owners constantly seek out strategies to further develop the company.”

While the company’s name and technology have transitioned over the years, the business has remained in the Banker family. EATEL is now owned and operated by Fred and Anona’s grandchildren: brothers John Scanlan, chief executive officer, and Arthur “Smokey” Scanlan, chairman of the board, and their sister Beryl Smith. Three great-grandchildren also work for EATEL.

“If this company had stuck with the legacy telephone business, it would be a fraction of the size it is today, and we wouldn’t be able to provide the high-tech services that our customers need,” Louviere says.

Landlines Down, Mobile Up

Across the U.S., the number of households with traditional landlines, also called access lines, shrank from 93 percent in 2004 to 44 percent in 2017, according to the Centers for Disease Control and Prevention. During the same period, households with mobile phones increased from 5 percent to 53 percent.

Currently, EATEL serves several thousand landline customers, but by expanding to other locations and offering new products from TV to data, it has grown its customer numbers exponentially.

More subscribers joined EATEL over the years as Baton Rouge expanded southward toward Gonzales and EATEL’s customer base transitioned from rural to suburban. Acquisitions further enlarged the company’s footprint and offerings.

In 2012, EATEL purchased the small family-owned rural telecoms Lafourche Telephone Co. and Vision Communications, where Louviere was chief financial officer. Five years later, the company bought Clear Choice Communications near Baton Rouge.

Today, EATEL’s revenue comes from a mixture of Internet, video, voice and data center services. EATEL also offers security alarm and automation services that allow consumers to remotely control lighting,

EATEL Through the Years

- | | |
|-------|--|
| 1935 | Banker family starts Gonzales Telephone Exchange at home using salvaged equipment. |
| 1950 | Gonzales Telephone Exchange changes its name to EATEL. |
| 1980s | EATEL offers wireless service. |
| 1995 | Company begins offering Internet service. |
| 2002 | EATEL starts competing with Bell South for residential customers in Louisiana. |
| 2004 | EATEL builds one of the nation’s first 100-percent fiber-to-the-home networks in Gonzales, and starts adding fiber in other locations. By 2005, it uses fiber to offer digital TV and high-speed Internet service. |
| 2013 | EATEL purchases a data center. A subsidiary, EATEL Business, now operates three high-quality data centers, where business customers store data in the cloud, use the facilities as co-locations, store back-ups for their servers or use managed services. |
| 2013 | The company launches smart home security and automation services. |

heating, cooling and other functions. In most locations, the company offers high-speed broadband services through its fiber network. Fiber is generally recognized as the fastest, most dependable way to deliver broadband, which refers to high-speed Internet access that is always available.

Along the way, EATEL has divested itself of business lines that no longer supported the company’s long-term strategy, for instance dropping its telephone directory business and selling its cellular business lines to large national carriers like Verizon, Sprint, AT&T and T-Mobile.

“If this company had stuck with the legacy telephone business, it would be a fraction of the size it is today, and we wouldn’t be able to provide the high-tech services that our customers need.”

— Peter Louviere

While the majority of EATEL’s customers are residential, Louviere expects even more growth opportunity from business customers. The company operates two Tier II data centers near Baton Rouge, which host large computer servers for businesses, and a higher rated Tier III center near Shreveport — the only one in Louisiana.

“The Scanlan family recognizes that stagnation is not the route to prosperity,” Louviere says. “They’ve always hired tech-savvy people. We often feature some of these employees in ads and promotions.”

According to Louviere, EATEL’s employees excel at customer service. The company operates five

customer care centers, usually responds to trouble calls within a day, and supports its local communities. That, combined with a commitment to the latest technology, sets EATEL apart from the competition, he claims.

Farm Credit Finances Rural Telecoms

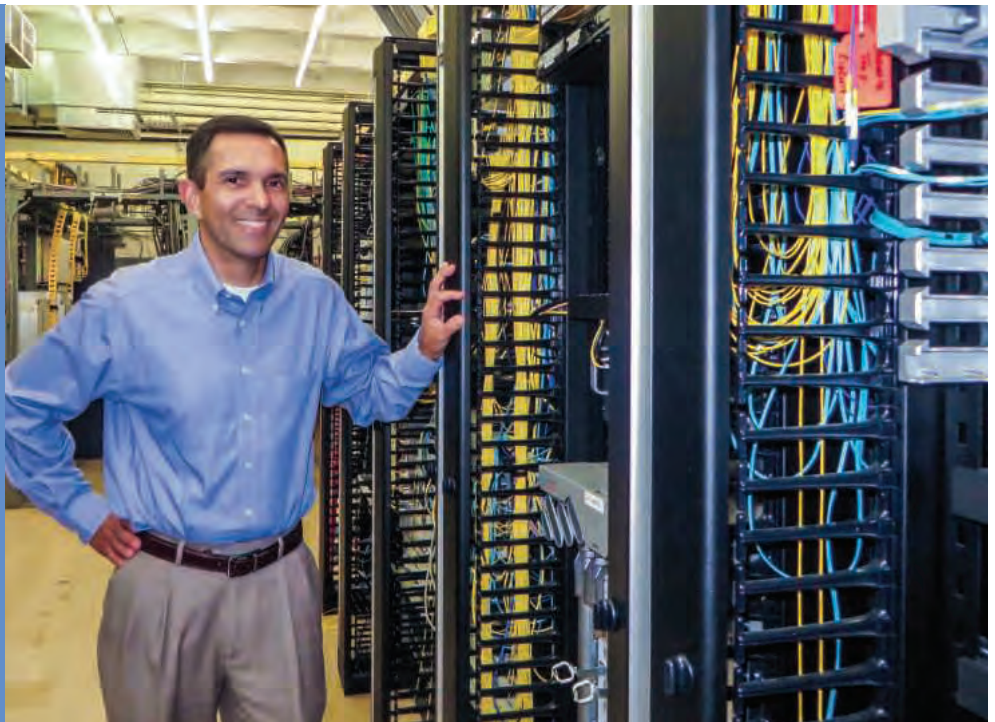
When you think of Farm Credit, you may think of loans for farmers and ranchers. But every day, high-tech telecommunication becomes more essential to agricultural producers and rural communities. That's why the Farm Credit System supports measures to expand rural broadband.

If you depend on high-speed broadband, data storage and other services, you might be happy to know that Farm Credit does telecommunications lending.

CoBank, one of four wholesale funding banks in the Farm Credit System, is chartered to finance rural infrastructure businesses as part of its mission. It often teams up with Farm Credit Bank of Texas and other System banks and local lending cooperatives to finance these businesses.

At year-end 2017, loans for rural infrastructure, including telecom, electric, water, wastewater and transportation, accounted for 11 percent of the System's \$259 billion loan portfolio.

Farm Credit Bank of Texas and its affiliated lending cooperatives in Alabama, Louisiana, Mississippi, New Mexico and Texas had rural infrastructure loan commitments totaling approximately \$2 billion, including \$500 million in communications loans, as of June 30, 2017. ■ NJ



EATEL was the first company in Louisiana to provide TV, Internet and telephone services over an all-fiber network.

Farm Credit a Key Partner

There are some 850 independently owned telecoms across the United States, and many of them — including EATEL — are Farm Credit customers. In fact, EATEL has financed with the nationwide Farm Credit System since the 1990s. For the past several years, Farm Credit Bank of Texas and three of its affiliated local lending cooperatives have participated with CoBank, which is part of the System, in loans to EATEL.

“CoBank and Farm Credit understand the telecommunications business,” says Louviere, who has worked with the lender since his early days at Lafourche Telephone Co. “They understand the risk, and price their loans accordingly. Our transactions with CoBank have been fair, and we consider them business partners.”

From the lender's perspective, EATEL is an attractive borrower.

“CoBank and Farm Credit understand the telecommunications business. They understand the risk, and price their loans accordingly.”

— Peter Louviere

“To be successful, a company must grow, which means diversifying beyond the traditional landline business,” says Ted Koerner, CoBank senior vice president of telecommunications lending. “The EATEL team has had a long history of diversifying. They participated in the early days of wireless when it was a growth sector.

They're currently deepening their fiber network to provide robust broadband offerings, and they're participating in the high-growth data center sector.”

The telecom industry continues to evolve rapidly, and competition from other Internet, TV and voice providers remains stiff. Maintaining EATEL's track record of success won't be easy.

“However, with ongoing dynamic leadership from our owners, and with financial support from Farm Credit, we will continue to thrive,” Louviere concludes. ■ NJ

For more information, go to Eatel.com. @Eatel @Eatel

THE VOICE OF EXPERIENCE

Young or Beginning Farmers Offer Guidance to Others Getting Their Start

Agriculture is a complex enterprise, requiring farmers and ranchers to be managers, mechanics, economists and visionaries. It's also a passion that comes as much from the heart as it does the work of your hands. Below, some of the Farm Credit customers in this issue of Landscapes pass along advice to smooth the way for their fellow young or beginning ag producers.



"While I don't consider myself seasoned enough to give advice, I would suggest that young farmers respect those who came before us. Listen to them and try to understand the knowledge that experienced growers share with us. Advice from elders is invaluable."

— **Bryce Wilde of Lyford, Texas**



"It would be valuable to work for somebody else for a couple of years in the field you want to go into. You might be the smartest person in the world, but you learn a lot getting hands-on education."

"Also, establish relationships with your lending institutions, even prior to needing a loan, and spend time educating your loan officers so they know your business inside and out. So much has to do with relationships — that's something I did not understand when I first got started."

— **Jon Hegeman of Anniston, Ala.**



"Ask yourself if farming and agriculture are really in your heart. If the answer is yes, then continue. If you have doubts, change course."

— **Fermin Cadena of Gonzales, Texas**



"Be prepared to manage risks. Know that you have to take a risk to succeed."

— **Todd Kimbrell of Itasca, Texas**



"Like the most rewarding things in life, farming is not easy. It's not a 'set it and forget it' job. It takes work. It takes passion. It takes risks. Be prepared; plan, execute, repeat. If it's not worth working for, then it's not worth having."

— **Michael Paz of Artesia Wells, Texas**



"Enjoy and cherish your time with your family as much as possible, because there will be times when long hours are needed and you won't get to see them as much as you'd like. Make sure you have a financial institution that understands your operation and your goals. Most of all, don't be afraid to take risks and pursue your dreams."

— **Justin Strube of Wall, Texas**



"This is not the easiest way to make a living. To enjoy it, farm in a way that gives you pride of purpose and challenges you mentally, physically and creatively."

"Produce a unique product of unparalleled quality, then build a brand that conveys your ideals. Find a team that believes in your goals, and together find ways to squeeze all the value you can out of your operation. Most of all, leave your most precious resource — your land — better than you found it."

— **Marshall Bartlett of Como, Miss.**



AgTexas Vice President Matt Thomas, left, visits with Todd and Lindsay Kimbrell and their children, Trey and Tessa.

A SMART START

It's not easy to start a farming career on the edge of the Dallas–Fort Worth metroplex, but for Todd Kimbrell, the secret was to start small, expand gradually and stay on top of technology.

Todd Kimbrell Jr. started driving tractors on his dad's farm at age 7. For him, there was never any doubt he'd become the fifth generation in his family to farm near Itasca, Texas.

The only question was how.

In 2003, fresh out of high school and full of drive, he was ready to begin, but he had no land or collateral. Nor did he know how to fill out a balance sheet or complete the paperwork and application for a Farm Service Agency (FSA) beginning farmer loan.

Enter AgTexas Farm Credit Services.

Knowing that his father and grandfather had turned to AgTexas for financing help early in their careers, Todd did the same. With an AgTexas beginning farmer loan guaranteed by the FSA, his farming career was launched.

FIRST COMES THE TRACTOR

His first purchase with that AgTexas loan was a John Deere tractor. Next, he rented a piece of land that had been in the Conservation Reserve Program for more than 20 years.

"Nobody wanted it," Todd says, "but we jumped on it and still have it today."

From there, he continued to do everything right, says Matt Thomas, AgTexas vice president and branch manager in Hillsboro. He expanded slowly while building up equity, renting land, using loan guarantees and establishing credit. Soon Todd was able to "graduate" from FSA financing to conventional loans through AgTexas.

Since his first year farming, when he planted wheat and corn, he also has grown cotton, sorghum, sunflowers, soybeans and sesame, but corn has remained his primary crop. Today, he and his wife, Lindsay, farm about 3,200 acres, and in 2019, their acreage will increase to about 5,500 acres. He serves on the Texas Corn Producers board.



Tessa and Todd Kimbrell



Trey Kimbrell helps his dad, Todd, maintain the harvester. Todd is a two-time winner of the National Corn Yield Contest.

The Kimbrells' two children are a big part of the family farm, especially their 11-year-old son, who helps with planting and harvest.

"He's a really good help. He gets that from his dad. Now, our daughter..." Lindsay says, with a laugh. "She likes to drive the grain cart just for fun. When she wants to."

COMPETITION FROM URBAN SPRAWL

Creating farming opportunities for the children and his younger brother, who farms with their dad, is a big part of the reason Todd wants to expand the farm as much as he can.

"I'm always worried about the future," Todd says. "Growth is, in my opinion, essential to accommodate these young ones coming on. I don't want to look up in 10 years and go, 'Well, I don't have room for you to farm.'"

When you farm south of the Dallas–Fort Worth metroplex, however, it's challenging to grow the operation. As urban sprawl progresses, and more and more former city dwellers move to suburbs like Waxahachie, land becomes scarce — and expensive.

"They're building houses across the road from us," Lindsay says.

Todd nods.

"We've got 700 acres that I'd be surprised if we have it in five years," Todd says. "But, we just rented a new farm. Hence the future. I'm always looking for an opportunity to grow. It may not really be growing eventually if we lose other land, but at least we'll have something else to fall back on."

USING TECH TOOLS

Todd knows that to succeed, he must use all of the tools available to him. He has his pilot's license, checks his fields from the air, and flies to meetings and conferences. The couple also uses a drone to scout fields for pest and weed problems, and Lindsay uses it to shoot videos and take photographs. In addition, he and a partner operate Blackland Ag Solutions, specializing in precision planting technology.

"I'm always trying to stay on top of technology," says Todd, who won the 2016 and 2017 National Corn Yield Contests for nonirrigated corn. "Even if we're not utilizing every little bit of the data we're

collecting, I think down the road it's going to be very important."

He obtains much of his information online, reading nightly on his iPad.

"My theory is if I ever quit learning new things and new ways to get better, then I'm either retired or I'm going to find a different line of work," Todd says.

Another factor that he credits for his success is his relationship with AgTexas — particularly Thomas.

The feeling is mutual, according to the ag lending expert. In fact, AgTexas selected

the Kimbrells to serve on the cooperative's Young Advisory Board for the past three years.

"What makes Todd and Lindsay so special is their perspective

"They see the big picture, and they understand that for their operation to be successful, it takes a good relationship with the bank. ... We work together to help their operation grow."

— Matt Thomas

on things," Thomas says. "They see the big picture, and they understand that for their operation to be successful, it takes a good relationship with the bank. AgTexas provides that partnership, and that's essentially the way I look at it. We work together to help their operation grow." ■ KH



TOUGH ENOUGH

For two brothers who chose to return to the family farm after college, farming in South Texas means always saving for a rainy day — or a drought.

Texas Farm Credit customers Hunter, left, and Bryce Wilde

Brothers Hunter and Bryce Wilde think their parents picked the perfect name for the family farming operation.

Anaqua Farms, near Lyford, some 40 miles northwest of Brownsville, Texas, is named for the hardy anaqua tree, which thrives in the subtropical climate and alkaline soils of South Texas, producing edible berries and helping to support wildlife.

“Each tree is made of multiple trees that intertwine and come together to form one strong tree,” says Hunter, 30. “It’s a very productive tree and hard to kill.”

Like the tree, the brothers, who partner with their parents, Glenn and Julie Wilde, have to be tough to farm their several thousand acres of grain sorghum, cotton and sugarcane.

2018 was not good to Anaqua Farms. Months of relentless drought cut their

normal sorghum production by more than half, and cotton was “almost nonexistent,” Hunter says.

But this was not the Wilde family’s first rough year.

“Our grandfather farmed near here, and when it was time for my dad to go off on his own as a young man, he started with 500 acres of leased land,” Hunter says. “But within two years, he lost it all when land-owners decided to lease to other growers.”

The experience, the brothers are convinced, forged their father’s will to succeed, a philosophy and influence handed down to them.

“We own only about 10 percent of the land we farm, so we make it a priority to form relationships with our landowners, and keep them informed about what we’re

doing and how we’re being good stewards of the land,” says Hunter.

FRUGALITY IS KEY

Key to surviving crop disasters, the brothers explain, is always a matter of preparation and frugality.

“We save up in good years because we know bad years are coming,” says Bryce, 28. “Here in the Rio Grande Valley, it’s a guarantee you’re gonna have a bad year, so tightening the purse strings, having crop insurance and making wise, low-risk management decisions all help us survive. And we find other things to make money.”

Their income from irrigated sugarcane has always helped in times of drought, and this year the Wildes also are planting sesame as an alternative, substitute crop.



Photos by Rod Santa Ana

The Wilde brothers partner with their parents to farm grain sorghum, cotton and sugarcane.

“Our only way to make money is to grow a crop and cash it in,” Hunter says.

That’s the way it’s been for the brothers’ entire lives.

“We were born and raised here, in that house, and we’ve done nothing but farm,” says Hunter. “No spring breaks; that was planting time. And no summers off; that’s harvest time.”

Eventually, though, the brothers left Lyford to earn degrees in ag systems management at Texas A&M University in College Station. Hunter returned to Anaqua Farms in 2011; Bryce in 2014.

“We never considered not coming back after college,” Hunter says. “But before we did, our parents strongly suggested that we carefully evaluate our options. They wanted us to make sure we were returning because that’s what we really wanted to do, and not out of some sense of obligation.”

Watching Hunter and Bryce work, it’s obvious they love what they do.

On this day they are using a computer system to load the last of this year’s grain sorghum into hefty 18-wheelers bound for nearby Mexico, where it will be used as chicken feed.

“Each truck holds 55,000 pounds of milo, and each silo holds 120 truckloads,” Bryce explains.

Anaqua Farms has three towering silver silos, visible for miles. This year, only two were filled due to drought.

FARM CREDIT UNDERSTANDS

The brothers believe that one of the family’s most important cost-saving decisions in recent years was to purchase their own used cotton harvester so they would not have to hire custom harvesting crews.

“It was Texas Farm Credit that helped us crunch the numbers on that. They helped us decide whether making such a huge purchase was wise,” Hunter says. “It’s nice to work with a bank that not only knows agriculture, but that knows our operation. It’s nice to have a company that specializes

in and understands agriculture, as opposed to a standard lending service that only wants to see cash flows and low risk.”

His brother is quick to commend their loan officer.

“Our Farm Credit banker, Billy Best, has been with our family for years,” Bryce says. “He’s great to work with. He and his staff know us. They really understand our complicated setup — we are actually four companies under one roof.”

In 2014, Hunter participated in the Farm Credit Young Leaders Program in New York City and Washington, D.C., which showed young borrowers how the Farm Credit System is structured and how its loans are funded.

“That’s an area I wasn’t too familiar with. I didn’t realize it was an entire system set up for agriculture and managed by a board of farmers and ranchers just like us,” he says.

While it’s often the younger generation that brings new ideas to an operation, the Wilde brothers agree that their father has always been an innovator.

“As we get older, we realize just how amazing our parents were in making this farm successful by themselves,” Bryce says. “Hiring good labor has been, and still is, a problem, so how they were able to juggle so much almost by themselves is amazing.”

Both Hunter and Bryce marvel at their mother’s business acumen, as well as her innovative ideas.

“Mom was among the very first in our area to start using computers in the management of agricultural operations,” Bryce said. “She was a trailblazer in that regard, and over the years has kept up with the latest in computer technologies that continue to help us run our businesses.”

TRYING SUSTAINABLE PRACTICES

Anaqua Farms is in the process of incorporating new practices, including strip-till and no-till farming methods and the use of cover crops to help retain soil moisture and nourish the soil.

“We can’t go on like this,” Hunter says. “For example, we buy truckloads of expensive chemicals every year to produce our crops. That’s just not sustainable. Besides the threat to the environment, it’s a part of the frustration of being in a business where we buy inputs at retail prices and sell what we produce at wholesale.”

The brothers say that when it comes time for their children to take over the farm, they too will allow them to make their own decisions. Hunter and his wife, Courtney, live near the farm and have two children, Granger, 7, and Bristol, 5. Bryce and his wife, Kaitlyn, have a 3-month-old son, Coleman, and live in nearby Harlingen.

In the end, Bryce notes, it’s all about making a profit and surviving.

“We’re looking forward to the next 40 years,” he says. “But we’ve got to change. If we want to be sustainable, and if our kids want to be here and continue farming, we’ve got to be profitable now.”

For these young South Texas farmers, the job is much more than daily chores. It’s about seeking and mastering both old and new technologies to help them endure their challenging, desertlike environment in good times and bad, just like an anaqua tree. ■ RSA

FARMING AWAY

By farming in two different regions of the state, a young Texas cotton farmer extends his growing season and hedges his bets with weather, while expanding his farming operation.

If Justin Strube's pickup truck could talk, it could tell you the quickest and smoothest route from West Texas to South Texas.

For nearly two years, Strube has been traveling almost weekly from his home farm at Wall, near San Angelo, to La Pryor south of Uvalde, where he and a friend partner on a cotton farm.

But that's only part of his travel schedule. The ambitious young cotton producer also farms at Stiles on the edge of the Permian Basin, about 90 miles west of San Angelo, and does custom cotton harvesting throughout Texas.

"My two farthest fields are 300 miles apart," he says.

For Strube, the long drives are worthwhile for the opportunity to expand his farming operation, extend his growing season by two months and generate additional income so he can eventually purchase land locally.

"I farm in three different seasons," he says. "We plant at La Pryor in April, at Stiles by June 10, and at Wall by June 20. Harvest starts around the first of August and continues through to December."

An Early Start

The 33-year-old Strube began farming 14 years ago on rented land in his home community of Wall, while studying animal science at nearby Angelo State University. After graduation, he devoted himself to farming full time, planting more acreage



Justin Strube on his Pearsall, Texas, farm, where rains delayed the cotton harvest by a month this fall

as land became available in this fertile cotton-farming area east of San Angelo.

Expanding in this area is difficult for a young farmer with limited capital. The area is prone to drought, irrigated land is not readily available, and water is a costly input. Moreover, suburban development is pushing farmland values up.

“While the inputs are a lot greater, you have a much better chance of making a crop here with irrigation,” says Strube, who grows both dryland and irrigated cotton, rotated with wheat.

A few years ago, he began leasing land in the Stiles area, just over an hour’s drive to the west, where planting time is a week earlier than at Wall.

Then, two years ago, he and a college friend went into partnership on 1,400



acres of irrigated land near La Pryor in the Winter Garden area, a region known for its bountiful vegetable production.

“We ran the numbers on it and thought we would take a gamble, and it’s paid off,” Strube reports. They also partnered on 800 acres at nearby Pearsall.

The South Texas land requires different management practices than his West Texas farms. The soil is sandier and “moisture doesn’t go as far,” he reports. Root rot and white flies have been problems, too. On the other hand, the La Pryor farm will produce 3 to 4 bales of cotton per acre under good weather conditions, compared with about 2½ to 3 bales on the West Texas irrigated land.

Custom Work for Extra Income

Last year, Strube and his partner invested in a John Deere 7760 cotton picker and a flatbed trailer to haul the enormous machine. Although he has done custom planting, spraying and harvesting for years, he pursued additional harvesting jobs throughout Texas this year and last to help pay for the new picker.

“I feel it’s too big an investment not to be using it elsewhere,” he says.

But “farming away,” as Strube calls it, comes with logistical challenges. His planters, sprayers, plows and trucks all have to be transported from one area to the other. Fortunately he can rely on help from his

Central Texas Farm Credit customers Justin and Allison Strube with their daughter, Suede, and son, Stehl, on their home farm in Wall, Texas

father, who owns a trucking company that hauls oilfield equipment.

It was an equipment purchase that led Strube to membership in Central Texas Farm Credit. He had heard about the lending cooperative’s competitive interest rates and patronage payments from his cousin, so he contacted the lender when he needed to finance a new piece of equipment. Later, he returned to finance a 100-acre land purchase near Wall and a pivot irrigation system, and also refinanced the cotton picker.

The relationship with Central Texas Farm Credit has been a good one for Strube, who appreciates receiving an annual patronage check from the cooperative.

“It’s pretty nice, like a little bonus every year,” he says.

Family Support Is Critical

He acknowledges that he couldn’t be on the road as much without the support of family members, particularly his wife, Allison, who also has a busy career as water utilities director for the City of San Angelo.

“Luckily, Allison understands what it takes, and we have lots of family members nearby to help out,” he says.

With two preschoolers, however, his goal is to concentrate his farming operations in his home community.

“I’d like to not travel so far, and to have more land so I can be here with the family,” he says. “The idea is to farm down in South Texas and continue building the farming operation in Wall.”

In the opinion of his Central Texas Farm Credit loan officer, Jim Burkhead, Strube has the drive and ability to accomplish that goal.

“Justin has been willing to do anything to succeed. He hauls equipment, sprays, harvests and plants for others, as well as farming his own land and leased land. And he’s done it all himself,” says Burkhead.

“Justin is a testament to what hard work, dedication and a strong family support system can accomplish,” he says. ■ JH

“Justin is a testament to what hard work, dedication and a strong family support system can accomplish.”

– Jim Burkhead

F E R M I N C A D E N A

Chickens Are His Calling



Photos by Sheryl Smith-Rodgers

San Antonio native adds poultry farming to his busy career with Tyson Foods.

Capital Farm Credit customers Rosy and Fermin Cadena with their children, Jackie and Christian, outside their broiler houses near Gonzales, Texas

You might say that chickens were in the cards for Fermin Cadena.

Growing up in San Antonio, Texas, in the 1980s, Cadena was a typical city boy with next to no agricultural background.

“Back then, the only thing I knew about chicken was eating Church’s fried chicken,” he quips.

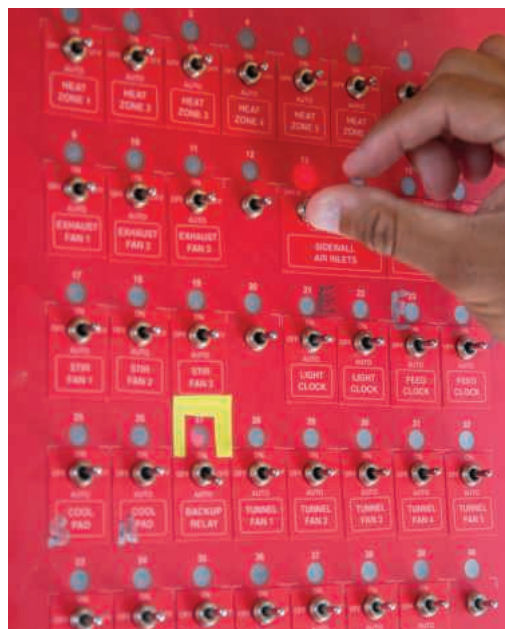
As fate would have it, however, his life took a turn toward poultry when he landed a job with the chicken-processing giant Tyson Foods Inc. just out of college.

But Cadena’s future with fowl did not end there. With 20 years and counting at Tyson, he recently started his own 72,000-square-foot broiler-growing farm outside Gonzales, Texas.

The poultry expert attributes his farming decision to a conversation with some friends who knew he was looking for a challenging sideline.

“They said I should find something in the chicken business because I knew the industry inside and out,” says Cadena, who has spent most of his career working





In his highly automated poultry houses, Fermin Cadena can adjust feed rations, lighting and ventilation.

one-on-one with broiler producers. “One friend had chicken houses that he financed through Capital Farm Credit. He told me I should buy or build my own farm because of my knowledge and experience.”

Cadena is busier than he’s ever been, juggling his job with Tyson and running his own farm with his wife, Rosy. The broader perspective also has taught him to see things differently.

“I’m getting a better grasp and building experience of ‘hands on’ technical aspects and the financial aspects of running an agricultural poultry business,” he says. “In other words, I’m experiencing both sides of the business, which is a plus-plus situation for all.”

Starting the Farm

Typically, an integrator such as Tyson Foods contracts with independent growers, who grow chicks into broiler chickens for meat. Farmers provide the housing, utilities and labor. Tyson supplies the birds, formulated feed and technical assistance, and pays the grower based on the total weight of the chickens.

In 2013, Tyson started requiring growers to convert open-air housing into computer-run facilities with closed walls and

cooling systems to make the birds more comfortable.

“Some farmers decided not to make that investment,” Cadena says. “That’s why this farm near Gonzales came up for sale. Rosy and I decided that we wanted to buy it, but we needed a bank loan. My friend had strongly recommended Capital Farm Credit, so we went there.”



They said I should find something in the chicken business because I knew the industry inside and out.”

– Fermin Cadena

Right away, staff at the Lockhart branch stepped up to help. In July 2015, the Cadenas closed on the purchase of the property, which included 18 acres and four outdated poultry houses with cross ventilation and plastic roll-up curtains.

In 2016, Capital Farm Credit partnered with the Farm Service Agency’s Guaranteed Farm Loan Program on financing to retrofit the houses with solid walls and tunnel ventilation systems. The project included two new roofs with

insulation, two water storage tanks, a generator, water pumps, computers, fans, cool cells and brooders.

Tim Knesek, senior vice president and branch manager in La Grange, was one of several Capital Farm Credit loan officers who worked with the Cadenas on the project.

“When Fermin first came to us, we had complete confidence in him because he knew how to grow birds,” Knesek says. “His business knowledge about the poultry industry also impressed us. He’s been professional from the start and has great managerial skills.”

Loan Officer Chase Lore in Lockhart was equally impressed.

“Fermin is a hard worker and very passionate about chicken farming,” she says.

Two years later, Cadena is quick to mention one of the benefits he appreciates about financing with the rural lending cooperative.

“I love how Capital Farm Credit pays a patronage check every year,” he says. “I reinvest it back into our loan, which reduces our interest rate.”



I love how Capital Farm Credit pays a patronage check every year. I reinvest it back into our loan, which reduces our interest rate."

– Fermin Cadena

Fate and Feathered Friends

It was in 1995 that fate stepped in and determined Cadena's career. He was in his senior year at St. Mary's University, about to graduate with degrees in business administration and international business, when he attended a job fair — landing interviews with four large corporations, including Tyson Foods Inc.

Tyson called him back for a second interview, and the next thing he knew he was training for a career with the multinational food corporation.

"My six months of job training in live chicken production turned out to be six weeks," he says. "I learned everything about hatcheries, breeder farms and grow-out farms. Then Tyson sent me to work in Torreón, Mexico, because I was bilingual and had the training."

He started out as a farm manager with eight broiler houses, then became a service technician supervising several farms, and finally was promoted to broiler manager heading up all the broiler houses. His two-year contract with the company turned into 12 years.

While in Mexico, Cadena met Rosy. The couple married in 1999 and had two children — Christian, now 13, and Jackie, 11. Nine years later, the Cadenas moved to Texas.

"We wanted our children to attend school here," he explains. "Also, Mexico was starting to go through unsettling times. It wasn't as safe anymore."

For four years, Cadena worked the second shift at Tyson's processing plant in Seguin, northeast of San Antonio. In 2012, he transferred to nearby Gonzales to oversee live production.

"As a broiler service technician, I visit the farms and make sure farmers are growing

chickens to Tyson's specifications," he says. "It's important that they follow our guidelines for providing quality air, feed, water and care."

One Day at a Time

For Cadena, time management is all about balance. Five or six days a week, he drives 110 miles round-trip from his home in New Braunfels to his farm and his job with Tyson. Rosy works as a substitute teacher and handles their personal and business accounting needs. Both children help every eight weeks when a new delivery of chicks arrives at the farm. Weekends are reserved for church and family time.

"It's a challenge, juggling my work for Tyson, our chicken farm and our family," Cadena says. "Rosy's always reminding me to take one day at a time and don't get stressed. I do the best I can. Together, we thank God, Tyson Foods and Capital Farm Credit for everything we have." ■ SSR

Rosy's Mustard Chicken

1½ pounds of chicken breast strips

5 teaspoons of yellow mustard

3 limes, juiced

1 teaspoon of lemon-pepper seasoning

2 tablespoons olive oil

Mix together lime juice, mustard and lemon pepper. Add the chicken and let marinate for one hour. Add olive oil to pan, add chicken and cook until golden brown. Add in the marinade and cook until chicken is tender.

Lending a Hand

Farm Credit is more than a lender when it comes to supporting the next generation.

Since you are reading *Landscapes*, you may have benefited directly from Farm Credit financing. But loan programs aren't the only way that Farm Credit assists the next generation of farmers, ranchers and rural residents. Following are some of the many ways that Farm Credit lending cooperatives encourage young people to take their place in the agriculture industry.

Support for Ag Education

West Texas A&M University (WTAMU) plays a key role in educating farmers, ranchers and other agriculturalists across West Texas. Thus, when the university announced plans to build a new Agricultural Sciences Complex, which opened this fall, Plains Land Bank was quick to contribute \$150,000 toward construction costs and scholarships. The school named a classroom after the

lending co-op, which counts numerous WTAMU alumni among its customers and staff.

Scholarships Galore

Nearly 200 students, mostly from rural communities, are attending colleges and universities this year with the help of scholarships from Farm Credit Bank of Texas and its affiliated rural lending co-ops. In fact, each of Capital Farm Credit's 64 credit offices awarded at least one scholarship in 2018. As Capital's chief executive officer, Ben Novosad, explained, "By supporting youth, we're investing in the vibrancy of rural communities and helping build the next generation of ag producers."

School for Ranchers

The business aspects of ranching are not always taught in college, but they're something every ranching professional needs to know, especially

when the ranch involves thousands of acres of land and vast herds of livestock. That's why Texas Farm Credit is a longtime supporter of the King Ranch Institute for Ranch Management. Since 2008, the Texas Farm Credit Certificate in Advanced Ranch Management has been awarded to 158

working professionals, studying everything from real estate law to mineral rights management.

Young Farmer/Rancher Advisory Boards

Many Farm Credit associations have young farmer and rancher advisory boards to gain the perspective of producers age 35 and under. The lenders then use that insight to establish loan programs and policies and offer mentoring to meet young farmers' needs. The advisory groups also allow the young members to learn from one another. "I most enjoyed visiting with the other members — we shared stories about farming, our families, our struggles and our wins," said Buster McLain, who recently retired from AgTexas Farm Credit's Young Advisory Board. "We worked with the AgTexas Board [of Directors] from time to time. There are smart men on that board, and it was good to talk with them."

Internships Offer Hands-On Training

Every summer, local Farm Credit lending co-ops employ college students who are interested in an ag lending career. The internships give the students hands-on experience in finance, appraisals, marketing and other disciplines, and expose them to careers in Farm Credit. As 2018 Southern AgCredit intern Hayes Shepherd noted, "This internship has given me a huge advantage going into my last year at MSU [Mississippi State University] and going forward into my career. Being a finance major, I feel learning about the Farm Credit System will allow me to see how the material I learn in my classes is directly applied to the business world."

Vo-Ag Training for City Teenagers

Farm Credit lending co-ops are big supporters of local FFA and 4-H clubs, often donating stock show prizes and volunteering staff time at events such as debate contests. One lending co-op, Lone Star Ag Credit, has taken its support a step further by co-sponsoring the vocational agriculture program at Arlington Heights High School in Fort Worth, Texas. Lone Star's support is helping the school to teach nearly 400 urban youth about food production and careers in agriculture, including veterinary medicine, wildlife management and the horticulture sector.



Scholarships and internships are two of many ways that Farm Credit lending co-ops assist the next generation. Above: Capital Farm Credit's student interns last year. Top photo: Some of AgTexas Farm Credit's 2017 scholarship recipients.

LEARNING LIFE'S LESSONS ON A CATTLE RANCH

New to raising cattle, a Texas Panhandle couple turns their ranching dream into reality with financing and coaching from their Farm Credit lender.

Court dockets and legal cases fill up attorney Franklin McDonough's calendar. But when time permits, he can be found at his family ranch south of Pampa in the Texas Panhandle, tending to his cattle operation and introducing his children to the ranching way of life.

New to ranching himself, McDonough and his wife, Kelly, an English professor with the Clarendon College system, bought 160 acres of ranchland three years ago largely to benefit their four daughters — Karennah, 15; Savannah, 13; Jennah, 12; and Emmah, 10. Last year, the couple purchased another 25 acres in rural Gray County, where they recently built a home and barn.

"In my opinion, there's no better way than agriculture to teach kids a well-rounded life," says McDonough, who has served as district attorney for the 31st Judicial District Court since 2013. "They learn responsibility, humility, conservation, business, business ethics and how to care for something other than themselves. Ag also teaches them about themselves and how to overcome fears."

McDonough, who grew up as a city kid in Plainview, had wanted to get his hands in dirt since childhood visits to his aunt and uncle's farm in Briscoe County. But he

didn't have the know-how or family to help him get started. Instead, he found the help he needed at Plains Land Bank in Pampa.

"When you don't grow up in ag, it takes someone like them to give you that foundation to live out your dream," McDonough says. "Getting started in ag requires a big chunk of money, and not all of us have that. Plains Land Bank provided the money to get going. They also provided a framework. First they said, 'Let's look for land.' Then they told me, 'Let's get it ready for production.' Next, it was, 'Now that it's producing, let's build a house.'"

"For Plains Land Bank, it was more than 'You need money. Here's a loan,'" he adds. "It was 'How can we make your dream a reality?'"

Building the Ranch

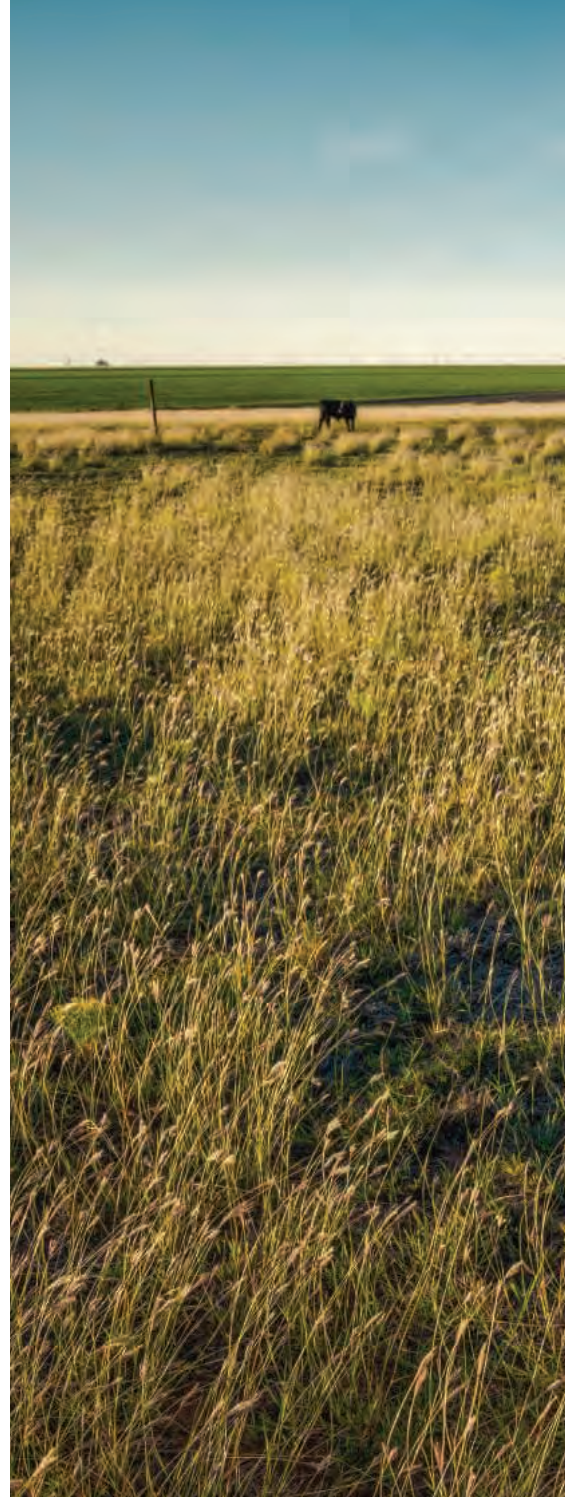
After buying the quarter section of land, McDonough, his daughters and some friends tore down old fences and built new ones.

"We set every T-post and stretched the wire ourselves," he recalls. "We must have put up at least a mile of barbed-wire fencing."

Once the monthlong project was completed, McDonough dove into the cattle

business, buying 10 bred Angus cows. His long-term goal is to run a commercial beef and small registered Hereford operation.

"I now have 74 head that include registered Hereford, Angus, Charolais and Red Angus," he says. "I'm a student in this. I really got interested when I learned about embryo transfer and genetics. I talk to





From left, Savannah, Karennah, Kelly, Franklin, Emmah and Jennah McDonough, customers of Plains Land Bank

For Plains Land Bank, it was more than ‘You need money. Here’s a loan.’ It was ‘How can we make your dream a reality?’”

– Franklin McDonough

Shannon Richardson

anyone I can — other producers, breeders and Extension agents.”

He plans to buy his first Hereford bull next year. He’s also hoping some of his daughters will take an interest in the business, and show the family’s steers and heifers. Whether they do or not, though, they’re experiencing a way of life

that McDonough believes they’ll cherish someday.

“Sure, it’s not exciting to step into cow manure,” McDonough says. “But it’s extra special to see a newborn calf on the ground. And that’s something they’ll never forget.” ■ SSR

THEIR DREAM FARM

Buying one parcel of land at a time, a Mississippi couple assembled the farm they'd dreamed about for 24 years.

From the time they were kids, Jeff and Lynda Kauzlarich of Carriere, Miss., both longed to farm. But they just didn't have the right land.

Not ones to give up, the couple made their dream happen, one step at a time.

"I remember when I saw the first 10 acres we bought in 1994 in Pearl River County," Jeff recalls. "It was part of a 300-acre farm being subdivided. From a high vantage point, I could see beautiful rolling hills and oak bottoms. I called Lynda and told her that I'd found our dream place and that someday we'd farm there."

Fast forward 24 years. The couple, now in their 40s, have three children and own a successful caulking and fireproofing company, J-Kaulk Firestopping Inc. They also own 30 acres of that original farm plus 548 surrounding acres where they produce bahiagrass to sell as cattle feed and Alicia bermudagrass for their quarter horses. Next spring, they plan to start a small cattle operation to produce organic beef.

"We just kept buying 10 adjoining acres here and 20 adjoining acres there," Jeff explains.

The couple purchased their first house in 1999. Eleven years later, they bought an adjoining farm with an existing home that they renovated, and then started producing hay. This past September Jeff cut and baled the hay himself for the first time.

"It was so cool to see the hay bales coming off the back of my baler. That's when I felt like our dream of farming had really come true," he says.

One Week to Close the Deal

The Kauzlarichs made their latest purchase — 400 acres next door — in early 2018, as soon as the property came up for sale. To finance the deal, they turned to Southern AgCredit in Gulfport.

"Alex Riser and his staff handled everything, including a boundary issue that came up," Jeff says. "Fifty years ago, surveyors used chains because GPS wasn't around yet. So some boundaries are off around here. But Southern AgCredit took care of that, too. We were ready to close in one week."

Riser, Southern AgCredit assistant vice president and Gulfport branch manager, didn't mind the extra challenge because he admires the couple's business savvy and commitment to their goal of farming.

"We fit their needs for long-term loans," he says. "The Kauzlarichs are excellent borrowers. They stay on top of their game."

Semi-retired from running their company, Jeff and Lynda largely focus on their home life these days. Son Brandon, 25, is on his own, and son Gage is an eighth-grader. Daughter Taylor, a high school senior who plans to study veterinary medicine,



competes in team roping, breakaway roping and goat tying.

Outdoor Time

To accommodate their horses, the family built a roomy wooden barn with a tongue-and-groove interior and cathedral ceiling.

"If our kids ever stop riding, we can have weddings there," Lynda says. "In fact, we've already had one."

In the meantime, Jeff and Lynda treasure every day at their YNOT Ranch, an



From left, Lynda, Gage, Taylor and Jeff Kauzlarich, customers of Southern AgCredit



It was so cool to see the hay bales coming off the back of my baler. That's when I felt like our dream of farming had really come true."

– Jeff Kauzlarich

John Ballance

acronym for "Y'all Need Outdoor Time." As hobbies, Lynda tends bee hives, and Jeff grows 10 acres of sunflowers for fall dove hunts.

"Our property is a sportsman's paradise," he says. "It's a unique place where the Midwest meets the South. We have everything from rolling hills and oak bottoms to the last stand of longleaf pines in this area. We have six lakes, which includes a 26-acre lake that our home overlooks."

It's also their own rural paradise.

"We're both huge outdoor people who aren't into devices and electronics," Lynda comments. "We prefer to go outside and plant trees and other things that benefit nature. Being outdoors brings our family peace and togetherness, and it's good for the soul." ■ SSR



the ALLIGATOR GUY

Alabama's Wes Moore realized his childhood dream when he created a reptilian Gulf Coast destination.

A thick, knobby log, nearly 14 feet long, floats motionless in algae-covered swamp water. The mottled greenish-black form is still, creating not a single ripple.

Just a few feet above, a small group of people peers down over the railing of an elevated boardwalk. Someone tosses a biscuit into the water.

Suddenly, the “log” springs into violent motion, snapping up the fig-sized biscuit with such force that a gray heron flushes out of a nearby tree, startled by the splash.

It's not a log at all — rather, a 900-pound American alligator.

“Whoa!” exclaims a young boy watching from above. “Did you see that? Cool!”


A smiling man wearing an oversized straw hat approaches the boy's family, now chattering with excitement.

“That's Captain Crunch,” Alligator Alley owner Wes Moore says to the boy. “He's got the most powerful bite force of any alligator here. Crunch is even saddle-broke. Why don't you hop down there and give him a ride?”

The young visitor stares until Moore gives away the joke with a wink and a grin. It's all part of the fun at Alligator Alley.

Home to 600 Alligators

Now in its 14th year of operation, the Summerdale, Ala., park has long since left the designation of “roadside attraction” and is considered a major tourist destination, with more than 50,000 annual visitors. The 160-acre property contains some 600 alligators, from hatchlings to adults approaching 40 years of age, spread among a variety of enclosed pools, a swamp and a lagoon. A paved walking path winds through several indigenous animal

A man wearing a wide-brimmed straw hat, an orange short-sleeved shirt, grey shorts, and blue sneakers is walking on a wooden dock. He is holding a piece of raw meat in his right hand, offering it to an alligator. The alligator is on the left, with its mouth wide open, showing its pink tongue and teeth. Another alligator is partially visible on the dock behind the first one. The background shows a body of water and a dense line of green trees under a clear sky.

"My friends all wanted to grow up to be policemen or firemen, but I was determined to become an alligator guy."

— Wes Moore

Feeding time is show time at Alabama's Alligator Alley, which attracts over 50,000 visitors annually.

exhibits — including snakes, lizards, tortoises and juvenile gators — before connecting to a wooden boardwalk that extends into the lush swamp.

“This is one of the only facilities in the world where you can watch an alligator in its natural habitat,” Moore says. “These big ones are wild animals that have been relocated here because they created a problem somewhere else.”

Almost all the adults have names — The Colonel, Pickles, Big Mo, Fertile Myrtle and Old Stumpy are just a few — and Moore knows them all by sight.

“They are as recognizable to me as people,” he says. “They each have distinguishing characteristics.”

However, the biggest “character” at Alligator Alley might be Moore himself.

“People often think I’m crazy for doing what I do,” admits the South Alabama native. “I don’t worry about that. I think what I do is awesome.”

From Farm to Alligator Park

Moore says his fascination with the animals began when he was 5 years old.

“This property used to belong to my grandfather, and back in the late ’60s, he acquired a few alligators to help keep the beaver population down in the farm pond,” says Moore, who is also an avid angler and dove hunter. “There was one, Old Joe, who would come at the sound of my granddad’s old Dodge pickup, and we would feed him fish and different things. It was the greatest thing in the world for a kid, and I became hooked. My friends all wanted to grow up to be policemen or firemen, but I was determined to become an alligator guy!”

Although Moore would later work in the corporate world as a communications



A young visitor gets acquainted with a baby alligator wearing blue nail polish. The color helps staff tell one gator from another.



The 160-acre Alligator Alley contains some 600 alligators.

professional, becoming an “alligator guy” was never far from his mind. In 2003, he decided that the time was right to pursue his goal. He stepped away from his 9-to-5 job and began converting his family farm into an alligator park.

“My wife, Elizabeth, thought I was nuts, of course,” he says with a grin. “But she knew it was no use trying to talk me out of it.”

The doors to Alligator Alley opened July 2, 2004.

“It was nothing like it is now,” Moore recalls. “I put a cigar box at the entrance with a sign that read, ‘Five bucks. Put in the box and walk down the path. Meet me down there.’”

Success was slow in coming, due mainly to a string of major hurricanes and a catastrophic oil spill in the Gulf of Mexico, stunting tourism for several years. Nevertheless, Moore was determined to make Alligator Alley a viable business, and borrowing operating capital became a necessity.

Partnering With Alabama Ag Credit

“As you can imagine, the bankers didn’t know what to make of me,” he says with a laugh. “They would say things like, ‘What’s the collateral? How am I going to repo a bunch of alligators?’ When I began working with [Alabama Ag Credit’s] Andy Grant, the process became much easier to manage. Ag Credit has become a wonderful partner for us.”



Alligator Alley owner Wes Moore, left, visits with Andy Grant from Alabama Ag Credit on a viewing deck high above the alligator swamps. The gator farm is located outside Summerdale, Ala., about 17 miles from the Gulf Coast.

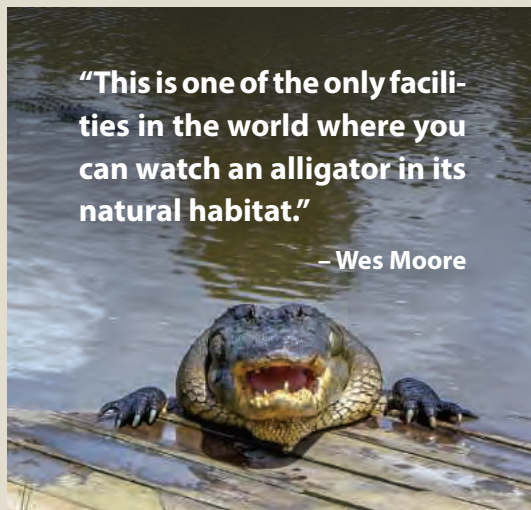
Grant says Moore not only is a valued customer who is putting his family's land to good economic use, but also has become an important member of the Gulf Coast community.

"Aside from bringing in tourist dollars, Wes and his staff provide fantastic educational programs for local schools," says Grant. "I'm sure a lot of kids from this area have become interested in wildlife mainly because of their visits to the park. Wes' passion for the great outdoors — and alligators in particular — is just contagious."

That's clear as Moore begins one of his daily feeding shows, entertaining several dozen visitors seated in bleachers behind a chain-link fence. Feeding the massive reptiles by hand, Moore is part stand-up comedian and part biologist,

"This is one of the only facilities in the world where you can watch an alligator in its natural habitat."

— Wes Moore



wielding an encyclopedic knowledge of alligators and a seemingly endless repertoire of one-liners. Speaking to the crowd via a wireless microphone, he is as much in his element as are the alligators.

"Some of these guys are here because they took somebody's dog for a walk and didn't return it," he quips, tossing a rack of feral hog ribs into the gaping mouth of a 13-foot gator. "I call 'em Labrador retriever retrievers."

The crowd gasps as the alligator, named Scraggles, swallows the ribs with a single mighty gulp.

"Down the hatch!" says Moore with a wide grin. "Who wants to go swimming now?" ■ MJ

See Alligator Alley video at FindFarmCredit.com/Alligator.

For more information, visit GatorAlleyFarm.com. [@GatorAlleyFarm](https://www.facebook.com/GatorAlleyFarm) [@AlligatorAlleySummerdale](https://www.instagram.com/AlligatorAlleySummerdale)

The Making of RURAL LEADERS



Relating to Customers

David Bergeron

*Vice President/Branch Manager
Louisiana Land Bank, Opelousas*

*2006-08 Louisiana Agricultural
Leadership Development
Louisiana State University AgCenter*

Even though David Bergeron is a farmer himself and can relate to his customers, his Louisiana ag leadership experience broadened his perspective on numerous issues and helped him polish his public speaking skills and develop ag industry contacts.

"The program enhanced my knowledge of agriculture and my customers' needs even more," he says.

It also has helped him understand current trade issues. When his class traveled to China more than a decade ago, he was surprised at how developed China's agriculture, technology and economy were even then. China's importance as a U.S. trading partner has only grown since.

"The training gave me greater insight into how international trade impacts Louisiana farmers," he says.



Learning About Local Agriculture

Shannon Berry

*Senior Credit Officer
Ag New Mexico Farm Credit, Clovis*

*2017-18 New Mexico Agricultural
Leadership Program
New Mexico State University*

Shannon Berry worked with dairy, fruit and nut, cattle and other producers in California before coming to New Mexico. She now serves customers with similar operations, but the New Mexico climate and culture were new to her. The state's ag leadership program gave her the opportunity to learn about the local agricultural sector, making her a more valuable employee.

Indeed, when the Air Force transferred her husband out of state recently, Berry feared she would have to give up her job at Ag New Mexico. However, the rural lending co-op asked her to combine working from her new home with traveling on the job.

"I'm incredibly grateful they kept me on and invested in furthering my skills through this valuable program," she says.

Mark Miller, chief executive officer of Texas Farm Credit in Robstown, knows firsthand how effective state agricultural leadership programs can be. He graduated from the Texas Agricultural Lifetime Leadership (TALL) program more than a decade ago. Since then, his association has enrolled six employees in the two-year program.

"It's Farm Credit's mission to serve farmers and ranchers," Miller says. "Programs like TALL help employees expand their scope beyond our local area, and gain a broader perspective on agriculture across the state, the nation and the globe.

"We're investing in our employees, and it's paying off. We're seeing participants become lifelong leaders in their communities and in Farm Credit."

Learn what Farm Credit employees from five states got out of their ag leadership programs. Each of the following participants grew up on a farm of some sort, and most still farm on the side while working for Farm Credit. They all hold undergraduate or graduate degrees in finance or agriculture, yet learned a lot from the ag leadership experience.

Many states offer agricultural leadership programs for farmers and people in related industries. Each program runs up to two years, and includes seminars on agriculture and leadership, as well as tours of farms and agribusinesses. Attendees also meet with leaders in Washington, D.C., and visit agricultural operations and leaders in another country.

Investing in employees' leadership skills is one way Farm Credit supports rural communities.



Looking Beyond the Spreadsheet

Eli Howard

*Senior Credit Analyst
Alabama Farm Credit, Cullman*

*2017-18 Agricultural Leaders for Alabama
Organized by Alabama Farmers
Federation*

Eli Howard's program reinforced one lesson he's learned in Farm Credit.

"Meeting all these farmers reconfirmed that the people we serve are more than just numbers," he says. "We work with some of the best and hardest working people in the world."

Visiting different types of farms in Spain also helped him to appreciate an advantage that American farmers have.

"We saw olive groves and vineyards as far as the eye could see, but they don't have a farmer-owned Farm Credit System like we do — they borrow from commercial banks," he says. "If I were a farmer, I would rather rely on the strong and reliable financing provided by Farm Credit."



Speaking Up for Agriculture

Amanda Hudson

*Vice President of Loan Operations
Southern AgCredit, Gulfport, Miss.*

*2017-19 Thad Cochran Agricultural
Leadership Program
Mississippi State University Extension*

Amanda Hudson's leadership program requires her to spend weeks away from her job.

"It takes a significant commitment from Southern AgCredit to allow me the time for this program," she says. "But they want to grow leaders for the next generation — both at work and in our community."

Media training has been Hudson's favorite session to date — and might prove to be the most useful, she figures.

"It will help me become a more effective voice for agriculture," she says. "We've got to keep this industry going."



Positioning for Leadership

Tom Miller

*Relationship Manager
Texas Farm Credit, Sulphur Springs*

*2017-18 Texas Agricultural
Lifetime Leadership
Texas A&M AgriLife Extension Service*

Tom Miller was honored by his TALL peers when they asked him to speak at the 2018 TALL graduation on what he'd learned during the program, which took participants to farms in New York and China and included a speech by U.S. Agriculture Secretary Sonny Perdue.

One surprising thing he learned was persistence. When he didn't make the cut the first time he applied to TALL, he called and asked why.

"The administrator explained that some people apply three times before they're accepted. He urged me to reapply, and it paid off," says Miller.

Miller also discovered a desire to play a larger leadership role in his community. Although he has served on a dairy festival board and as president of his local Lions Club, since participating in TALL, he has decided he wants to do more.

"The value of leadership programs goes beyond making customer contacts," he says. "That's not why Farm Credit sends us. My goal was to improve my value as a person, as a resource for customers, and as a community leader. TALL came through for me." ■ NJ

Competition is fierce for these state programs, which choose just seven to 25 or so people for each class. Anyone in agriculture can apply, but the programs have rigorous application requirements and aren't cheap. Some participants cover their own travel expenses, while others are sponsored by universities, government entities, farm groups and organizations like Farm Credit.

SHEEP IN THE HEART OF TEXAS

Stewardship is a top priority for beginning sheep rancher Craig Smith.

Craig Smith

IF Craig Smith's grandfathers were alive today, they might be surprised to see their grandson raising sheep.

"They're probably spinning in their graves right now," he says, chuckling at the thought of the two cattle ranchers and the friendly competition that once existed between cattlemen and sheepmen.

But for Craig and his wife, Stacey, raising sheep on the ranch they purchased in 2014 near Coleman, in west-central Texas, just makes good economic sense.

The couple, who own GameGuard Outdoors, bought the ranch with two goals in mind: to raise good-quality animals that would help offset their expenses, and to take the best-possible care of the land. But personnel was also a factor in their decision. Craig says his ranch manager is "not a cattle guy" and he didn't want to ask him to do a job he wasn't comfortable with, so Craig started investigating the sheep business. He quickly determined it would be a good fit.

"When I started researching the [U.S.] market, I learned we import twice the lamb we produce," Craig says. "And so, I thought, 'Well, this is not going to be as volatile as the cow business.' I liked that."

EASIER THAN CATTLE

The Smiths chose to raise the Dorper breed and quickly grew their flock to about 500 ewes, although they've reduced their numbers from time to time due to dry conditions. In fact, lack of rainfall is one of the greatest challenges that comes with ranching west of Interstate 35,

which slices north to south through Texas. It is also one of the reasons that sheep, which perform better during drought than cattle, are a good fit for the western edge of the Texas Hill Country, where the Smiths' ranch is located.

Sheep make for an easier entrance and exit to ranching than cattle, according to Craig.

Ewes are bred in the springtime and lamb in the fall. By late October, the Smiths' flock totals roughly 1,000 head of sheep. Within four to five months, the lambs are weaned and then marketed at about 60 pounds, completing the production cycle until the next go-round.

While some ewes are sold as replacements, most of the lamb crop is sold through the auction market. However, the Smiths also have fed out some lambs to sell through an all-natural program.

"We're new to this, but we're finding our way and learning the business," Craig says.

"And we just love it."

Stacey especially likes the lambs and was heartbroken the first year

when they lost several sheep to predators — which can be a big problem for sheep producers.

"In the beginning, we started having all of the cute little lambs running around. And we'd come back the following weekend

and they were all gone," Craig says. "It just killed my wife. She said, 'We have got to get some dogs.'"

DOGS TO THE RESCUE

After thorough research, the Smiths purchased several Kangal shepherd dogs to guard the flock. Large, aggressive and protective, the dogs are also human-friendly, which eases the Smiths' worries about their grandchildren going into the pastures with the dogs present.

The couple now owns nine Kangals, and when they separate the rams, ewes and lambs, they assign at least two dogs per pasture. The move has paid off — since purchasing the dogs, they haven't lost a single lamb.

A lifelong outdoorsman, Craig makes good stewardship a top priority. He's worked hard to establish more native grass, dig

CAMO FOR TEXANS

Clothing line features mesquite, prickly pear and yucca.

One day Stacey Smith threw down the gauntlet to her husband, Craig.

"You have got to find a way to pay for your hunting habit," she teased him.

That good-natured challenge led to the couple establishing GameGuard Outdoors, a camouflage clothing manufacturing company in Denton, Texas. Sixteen years later, what started as a side gig is now their primary source of income, and the GameGuard brand is a major player in the hunting apparel industry — something they never dreamed of in the beginning.

Of course, success breeds other problems.

"These days I hunt very little and work a whole lot," Craig says.

GameGuard Outdoors all started with a camouflage pattern as unique as Texas.

"If you go back 16 years," Craig says, "all of the camo patterns were really dark. Well, where I grew up hunting — in South Texas and West Texas — it just doesn't look

like that. It's a light background with mesquite, prickly pear and yucca. So, I drew up a pattern that reflected that and laid it out in the field and kept making revisions till it was right."

Ten years ago, he expanded the business to include casual outdoor wear and fishing shirts. The company now sells clothing all over the United States, and the camo pattern is the most popular in the Lone Star State. GameGuard apparel can be purchased at big retailers, online or through other distributors.

But it all started with one-on-one marketing.

"When I first started, I just went out and called on ranches personally," Craig says. "I figured if I could get the ranches, the outfitters and the guides to wear my stuff, then the hunters would want to, too. That's how it started. And then the retailers started coming." ■ KH



For more information, visit gameguard.net. [f](#) @GameGuardOutdoors [i](#) @GameGuard_Outdoors [t](#) @GameGuardOutdrsr



Casey Hatcher

Craig Smith hasn't lost any lambs to predators since he started using Kangal shepherd dogs to guard the flock.

out tanks, perform soil tests, do controlled burns, tear down old fences, plant bluebonnets, introduce bees to the ranch, and adopt other practices meant to improve the environment and wildlife habitat.

Craig is quick to credit his relationship with Lone Star Ag Credit and Craig Hartman, credit office president in Denton, for his credit expertise in financing the ranch, as well as advice on how to continue improving the land.

At the same time, the lender says the Smiths embody the entrepreneurial spirit so common among Lone Star Ag Credit customers and are a pleasure to work with.

"Craig [Smith] is not satisfied with the status quo. At GameGuard, he's always trying to find ways to improve upon what he has, and that carries over to his ranching operation, too," Hartman says. "He's a phenomenal steward of the land and just wants to leave it better than he found it." ■ KH

HOUSE OF GRACE

Putting Their Money Where Their Heart Is

In 2013, Stacey Smith was on a mission trip to India when she saw something that shook her to her core: 100 girls, ranging in age from 3 to 17, living in a government-run home. Their basic needs weren't being met, so she and her group did what they could to improve the home. Among other tasks, they installed a well, a filtration system and indoor plumbing.

On a follow-up visit, she realized they had not done enough. Expecting to see more than 90 girls, Stacey was shocked to see about 40. She asked what had happened and was horrified to learn that the girls were being trafficked from there.

She and Craig knew they had to do something. The couple returned to India and

opened Grace House, a home for girls who are orphaned, at-risk or just need a place to go. The profits and private sponsors of the couple's camo clothing company, GameGuard Outdoors, cover

the home's expenses, so that 100 percent of donations and other revenue can go to the ministry. Still, the Smiths say they are constantly aware that any money they spend on themselves is money that doesn't go to the girls.



Courtesy of Stacey Smith

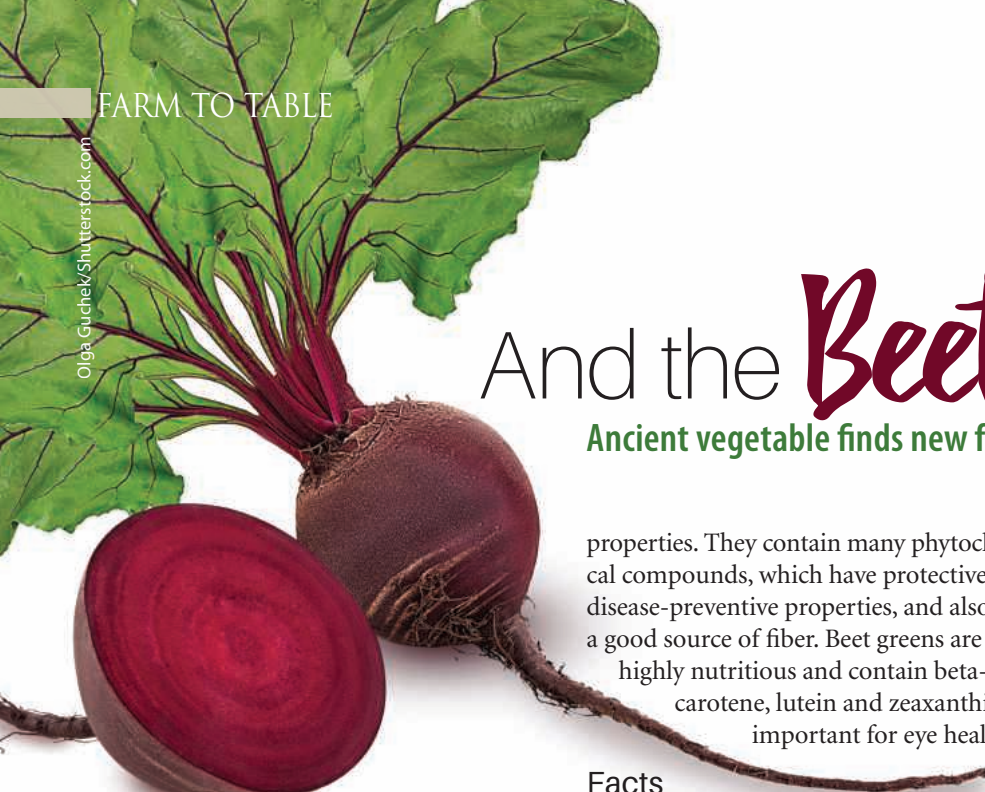
Stacey Smith visits Grace House, a home for girls in India that she opened with her husband, Craig. For more information, visit GraceHouseIndia.org.

"That's where our heart is," Stacey says. "We want to make sure that we're good stewards of everything, whether it's our ranchland or money we make. We have the mentality that none of this is ours. All of this is a gift from God. And He can take it just as easily as He gives it.

"You know, if we were living some grand lifestyle and doing all these crazy things ... I could never feel right about that," she says. ■ KH

And the Beet Goes On...

Ancient vegetable finds new following



Beets have been making a splash of late in the food world.

A recent resurgence in popularity because of health and nutrition studies has brought the ancient vegetable's reputation to a whole new level. According to a 2016 Los Angeles Times article, "Trend alert! Why beets are the hot new 'super-food,'" beetroot is "dense with nutrients, can help reduce blood pressure and anemia, and improve circulation and cognitive function."

Studies also show that beets may help prevent cancer and can improve digestion, strengthen immunity and boost athletic performance.

Food manufacturers have caught onto the trend, making such products as beet juice, dehydrated beet chips and concentrated powders that are sold as dietary supplements.

Why Are They So Good for You?

According to the USDA, beets contain significant amounts of vitamins and minerals such as potassium, sodium, iron, folate, phosphorus, magnesium, calcium, vitamin C, and B vitamins such as thiamin, niacin and riboflavin.

Beets are rich in antioxidants, getting their deep color from the betalain pigment, which has potent anti-inflammatory

properties. They contain many phytochemical compounds, which have protective or disease-preventive properties, and also are a good source of fiber. Beet greens are also highly nutritious and contain beta-carotene, lutein and zeaxanthin, important for eye health.

Facts and Folklore

Beets have been nourishing humans since ancient times — the earliest signs of cultivation were approximately 4,000 years ago in the Mediterranean region. Humans originally ate only the beet leaves, similar to chard, which is in the same species, *Beta vulgaris*. The root was generally used medicinally until Roman times, and became a popular food when French chefs discovered its potential in the 19th century.

Historically, beets have been considered an aphrodisiac. Ancient Romans believed that they promoted amorous feelings, and in Greek mythology, Aphrodite, the goddess of love, ate beets to enhance her appeal. This folklore probably came about because beets are a natural source of tryptophan and betaine, both of which promote a feeling of well-being.

Growing Beets

Beets are a cool-season crop that can be grown over most of the U.S., including the warm climates of hardiness zones 8 through 10. They prefer well-drained sandy loam to silt loam soil with a pH between 6.5 and 7.

Last year, longtime farmer Jack Wallace of Edinburg, Texas, added beets to his commercial vegetable operation in the Rio Grande Valley.

In December and January, he planted 60 acres of beets, and with some trial and error and luck with the Valley's sandy soil, was able to harvest a high-quality crop in April and May.

Wallace's decision to grow the root came about because of a buyer wanting to process the vegetable into beet powder, a popular item among health enthusiasts.

"I never sought out beets to eat until I started to grow them," says Wallace, a longtime Texas Farm Credit customer, who plans to increase his beet acreage. "Now, with all the information I've gained about the nutritional value of beet powder, I'm thinking about trying it out!" ■ TJ

Roasted Beets & Sautéed Beet Greens

These recipes make two good side dishes and up the nutritional value of any meal. Here, we treat the mature beet greens as one would chard or spinach. You'll need to purchase the beets with their tops. Serves 6.

Beets

12 beets with their tops
1 teaspoon olive oil
4 teaspoons butter
Salt and pepper to taste

Beet Greens

Beet tops
2 tablespoons olive oil
1 tablespoon butter
2 cloves garlic, minced

For the beets: Heat oven to 400 degrees F. Remove tops of the beets and scrub the roots well under running water, then dry. Toss beets in bowl with olive oil, salt and pepper. Wrap each beet in aluminum foil. Roast for 50 to 60 minutes, until they are tender to the touch. Let cool, and then hold each beet in paper towel and rub the skin away. Slice in ¼- to ½-inch pieces. Add butter, salt and pepper.

For the greens: Wash greens well and chop. Add butter and olive oil to pan. When butter is melted, add garlic and sauté for a minute or so to soften. Add the wet greens to the pan and sauté until well wilted.

Night **SHIFT**

Time is of the essence when Mother Nature sets a deadline.

As farmers bring in the harvest, a day's labor often extends into night, and sometimes the best shelter from the sun is under an evening sky.

Rest will come when the work is done.



Soybeans tumble into a trailer under the glow of the Delta sunset in Skene, Miss.

Debra Ferguson/Southern Images

Harvesting grapes is a sweet enterprise at night, when sugar content is at its peak in the vineyards of Brownfield, Texas.



Artie Limmer



Randy Mallory

Night harvests preserve the quality and fragrance of olive oil, which is extracted just after picking near Artesia Wells, Texas.



Jeff Gregory

Custom harvesters from Early, Texas, cut wheat all across America's breadbasket and at all times of day.

A cotton stripper harvests "Southern snow" at twilight in Cary, Miss.



Farm Credit

P.O. Box 202590
Austin, Texas 78720-2590

PRSRT STD
U.S. POSTAGE
PAID
AUSTIN, TEXAS
PERMIT #1845

FARM CREDIT

**PROUD
PARTNER**
SERVING **AGRICULTURE**



At Farm Credit, we've been a comfortable fit with landowners for over a century.

Farm Credit offers the agricultural financing expertise our member-owners often can't find elsewhere. We understand the risks and rewards involved in running an agricultural operation. In many ways, we're an extension of the farm and ranch.

Find out how we can be your financial partner.

FindFarmCredit.com

Financing for:

Farms and Ranches | Ag Production | Agribusiness
Rural Real Estate | Country Homes

