

LANDSCAPES

a portrait of living & working in rural America

winter 2020



FARM CREDIT



Changing Faces of Agriculture

As America's farm and ranch population ages, you might wonder — who will produce our food and fiber in the future?

Turn the pages of *Landscapes* and meet a few of the industry's new farmers, ranchers and agribusiness owners.

Some of these Farm Credit customers are entirely new to agriculture. Some are returning to their roots. Others are taking over the family business — and taking it to a new level.

But they all have a few things in common — new skills, fresh and innovative ideas and enthusiasm for the future of agriculture.



Tony Corso

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Megan Bean

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Kevin Sibley

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Find Landscapes articles online at FindFarmCredit.com.

NEWS

Free stress management course offered to rural residents



Many people are reluctant to talk about hardships. With this private online course, you can learn to manage stress, recognize it in others and offer support.

Farming can be stressful, even in the best of times. Commodity price fluctuations, trade issues, extreme weather and disruptions caused by the coronavirus pandemic only add to the challenges.

Farmers, ranchers and rural residents need resources to manage stress and support their neighbors. But many aren't sure where or how to ask for help.

That's why Farm Credit, the American Farm Bureau Federation and National Farmers Union launched Rural Resilience training this summer.

This free, private online course helps participants:

- Understand the sources of stress
- Manage their own stress
- Learn the warning signs of stress and suicide
- Identify ways to communicate effectively
- Connect farmers and ranchers with mental health resources

The organizations developed the training in partnership with Michigan State University Extension and University of Illinois Extension.

Please help spread the word to your friends, neighbors and ag organizations. You can learn more and sign up at FarmCredit.com/rural-resilience.

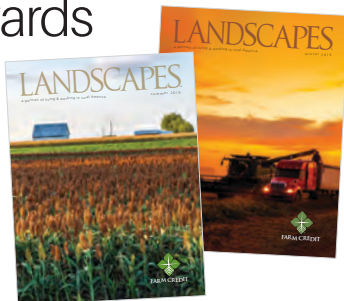
Landscapes Magazine earns top ag communications awards

Landscapes received "best magazine" honors in two national communications competitions this summer.

The publication earned a Best of NAMA Award from the National Agri-Marketing Association. It topped the category for external company and association magazines.

The magazine also received a first-place award in the Cooperative Communicators Association (CCA) competition. It was the top "member newsletter, newspaper, tabloid" in its category.

"Receiving these awards is a great honor for our communications team and affiliated associations," says Kimm Fromm Foster, Farm Credit Bank of Texas vice president of corporate communications. "At Farm Credit, we're proud of our members



and delight in sharing their stories through Landscapes."

NAMA is a 1,600-member organization of professionals who work in marketing and agribusiness. Its membership includes the largest companies and trade associations in the nation's agribusiness and food industry. CCA represents 350 professional co-op communicators from across the U.S.

Associations earmark much of their earnings for borrowers

Lending cooperatives in the Texas Farm Credit District declared \$299.5 million in patronage to borrowers — like you — based on their 2019 earnings.

The district comprises Farm Credit Bank of Texas and 14 associations in Alabama, Louisiana, Mississippi, New Mexico and Texas.

Farm Credit institutions are customer-owned cooperatives, so when they have a good year, customers benefit.

Farm Credit co-ops keep only the earnings they need to stay financially strong and fund growth. They return the remainder to member-borrowers in the form of patronage payments. Patronage can significantly reduce the cost of borrowing from a Farm Credit lender.

Test your internet speed and help improve rural broadband

What do agriculture, health care, education, employment and economic development have in common?

They all need dependable, affordable internet service.

But many Americans don't have access to high-speed internet, known as broadband. Coverage gaps are most common in rural areas.

That's why Farm Credit is partnering with the National Association of Counties (NACo) and other groups to spur federal investment in rural broadband.

Testing your speed

You can help NACo map broadband speeds in rural areas with its mobile app, TestIT.

Simply download the app for your Apple or Android device. Then use it in rural areas to test internet speeds.

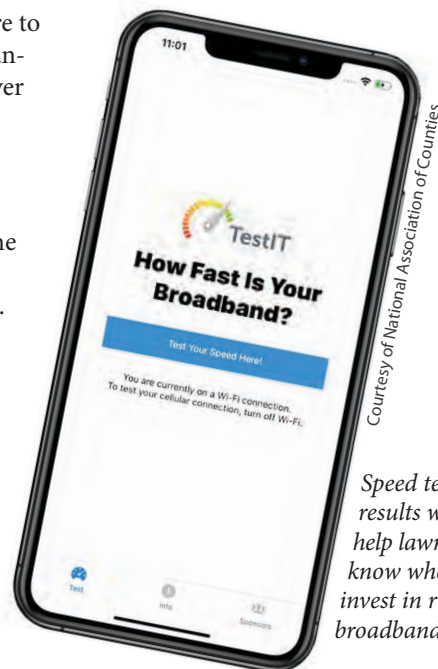
TestIT shows how your results compare to the national average and minimum standards. You can also compare speeds over a cellular connection vs. Wi-Fi at your home or business.

Identifying the need

NACo will compare test results with the National Broadband Map to identify areas where broadband is underfunded. This will help lawmakers and agencies understand where investment is needed most.

To download the app, look for TestIT in Apple's App Store or Google Play. TestIT does not collect your personal information. It only gathers enough data to analyze internet access.

Give TestIT a try, and spread the word about the project.



Speed test results will help lawmakers know where to invest in rural broadband.

Start-up grants available to beginning farmer veterans

U.S. military veterans starting careers as farmers or ranchers can apply for a small grant from the Farmer Veteran Fellowship Fund. Applications for 2021 grants will be accepted starting in January.



Farm Credit partners with the Farmer Veteran Coalition (FVC), which sponsors the program. More than \$1.9 million has been awarded to veterans since 2011.

This year, 57 veterans received grants ranging from \$1,000 to \$5,000. Recipients included Capital Farm Credit customer Evert Outlaw, owner of Maverick Acres near San Antonio, Texas. The FVC grants are for items the veterans identify as critical in launching their farm businesses. The funds go directly to third-party vendors for specific equipment and resources requested by the veterans.

Any U.S. military veteran may apply for a grant, including those currently serving. For more information, go to farmvetco.org/fvfellowship.

Lending increases to young, beginning and small producers

The future of agriculture is highly dependent on the next generation of producers. And it's not easy to get started in farming and ranching. But even with the recent economic challenges, Farm Credit strengthened its commitment to young, beginning and small (YBS) farmers and ranchers in 2019.

The Farm Credit System loaned more money and made more loans to all three YBS categories last year, according to the Farm Credit Administration (FCA).

In 2019, Farm Credit increased the number of loans to young farmers by 5.9%, beginning farmers by 8.1% and small farmers by 7.8%, compared with 2018.

The dollar volume of those loans also increased in 2019, by 7.3% to young farmers, 8% to beginning farmers and 15.9% for small farmers.

As defined by 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.

Data was reported in the FCA's 2019 Annual Report on the Farm Credit System's Young, Beginning and Small Farmer Mission Performance, which was released this past summer.

Farm Credit lenders offer special programs and flexible underwriting to meet the unique needs of YBS farmers and ranchers.

Talk to your local loan officer to learn more about Farm Credit financing for YBS producers.

NOT your grandpa's ranch

Greg Anderson blazes a new trail raising Akaushi cattle with help from Alabama Farm Credit.

GREG ANDERSON

Sullivan Creek Ranch
Cullman, Alabama

Alabama Farm Credit provided equipment financing and a line of credit to help Anderson fulfill his dream of becoming a cattle rancher.

Greg Anderson, on horseback, owns an Akaushi cow-calf operation in northern Alabama. He only sells directly to local customers.

When a little boy's favorite play is roping the family dog, he's destined to be a rancher. After 20 years as a Navy pilot, Greg Anderson achieved his dream.

Partial to the rolling hills of northern Alabama, Anderson bought 300 acres near Cullman four years ago, which he named Sullivan Creek Ranch.

"I didn't know much about ranching, so I just dove right in," he says. He began building an Akaushi cattle herd (Japanese Red Wagyu) and selling directly to the public.

Working with a local lender

Once Anderson found the right land, he looked for the right lender. He secured an equipment loan and line of credit at Alabama Farm Credit.

"I wanted to work with someone in the community, people who understand what I'm trying to accomplish. And Alabama



The third generation of Akaushi calves was born at Sullivan Creek Ranch this spring. Anderson maintains a robust care program to prevent future health problems and ensure high-quality beef.

Farm Credit does,” Anderson says. “They’re good people to have on your side.”

“Greg needed help in making his dream a reality, and that’s what Alabama Farm Credit is all about,” says his loan officer, Amanda Stanton.

Learning from the experts

Anderson jokingly says, “I couldn’t spell cow before I bought the ranch.” So he sought advice from his neighbors.

“I asked a lot of stupid questions,” he says.

He continues learning through courses at Texas A&M University, reading and research.

“I went into ranching with great humility,” he says. “I’m fortunate so many people are willing to share their knowledge.”

Producing a better cut of beef

Anderson applies this knowledge to tweaking his herd’s genetics. His goal — to produce only Prime beef.

“My herd is a work in progress,” he says. He methodically culls his cattle, retaining the best so he eventually produces only Akaushi beef. He’s raising his third generation of Akaushi calves now.

This passion for quality is why Anderson keeps his herd at around 80 cows and calves.

“I’m a small-batch guy,” he explains. “With a small operation, I can flex quickly to meet market demands.”

Building on farm-to-table trend

Early in his ranching career, he realized the growing farm-to-table movement worked in his favor. He’d already planned to have a strict all-natural program.

His herd grazes his pastures almost all year, eating hay only in the winter. At certain stages of development, he also feeds his cattle non-GMO grain. He never uses antibiotic feed, hormones or steroids.

“I market to people with discriminating taste in food and who are willing to pay extra for quality,” he adds.

Not only do his customers want top-quality beef, they want to see how their food is raised, Anderson explains. People drive an hour from Birmingham and Huntsville to buy beef at Sullivan Creek Ranch.

Promoting agritourism

He also sees huge opportunity for agritourism in Cullman County. That’s why he holds two annual events on his ranch.

In the spring, he invites his neighbors to help brand his new calves. For example, they might work the chutes. Last year, a nurse even vaccinated the calves.


“People love helping brand the calves,” he says. And he repays them with barbecue and dancing at the end of the day.

The Steak & Sunset event also draws a crowd every fall. Last year nearly 100 people enjoyed a five-star meal under a tent in his pasture. The event allows Anderson to share his story and create interest and demand for his beef.

“Greg is selling more than beef, he’s selling an experience,” Stanton says.

Anderson also plans to build a trading post on the ranch, offering his beef and locally produced wares.

“Being new to ranching, I look at it with a fresh lens,” he says. He adds with a laugh, “The old-timers still scratch their heads at me.” ■ KFF

A man wearing a light-colored cowboy hat and a light-colored button-down shirt is sitting in the driver's seat of a green tractor. A dog, identified as Scooter, is sitting in the foreground, looking out of the tractor's window. The dog has a mix of grey, black, and tan fur. The tractor's interior is visible, showing the steering wheel and some controls. The background is a bright, overcast sky.

“Greg needed help in making his dream a reality, and that's what Alabama Farm Credit is all about.”

- Amanda Stanton

Greg Anderson's dog, Scooter, is his Employee of the Month — every month. She's “35 pounds of fury,” he says.

In just three seasons, Rob and Jordan Jones have become known for outstanding produce — guaranteed.

Photos by Megan Bean



FARMING *as a* CALLING

Beginning farmers Rob and Jordan Jones started their produce farm with help from Mississippi Land Bank.

You grew up in town. Never farmed. And were in the Marines. So why would you buy 35 acres sight unseen?

In the case of Rob and Jordan Jones, they knew it was what they were meant to do.

The Marines to the farm

Rob visited a farm as a kid and decided right then he'd be a farmer someday. He got the chance when a 35-acre field went on the market near Water Valley, Mississippi. With financing through Mississippi Land Bank, he became a farmer.

Even though Rob was still in the Marines, the couple started Jones Family Farms. They had outbuildings constructed. Moved in a trailer for a place to live. And planned their first crop — all while still living in North Carolina.

"I don't recommend starting a business long distance," Rob says, chuckling.

They returned home to Mississippi after Rob's discharge and moved to the farm in 2018.

Thriving business in three seasons

Since then, the couple has built a successful farm with 20 employees. In July alone, they handpicked 800 pounds of tomatoes,

ROB AND JORDAN JONES

Jones Family Farms
Water Valley, Mississippi

The Joneses built a successful produce farm from scratch with financing through Mississippi Land Bank.

300 pounds of sweet corn and 600 pounds of okra — every two

days. That didn't include the other vegetables they grew, like greens, black-eyed peas, squash, eggplant, watermelons and pumpkins.

And to make sure produce remained available daily May through November, Rob planted every two to three weeks.

"We have something in the ground year-round," he says.

Five-star produce — guaranteed

In just three years, Jones Family Farms has made a name for itself. It's known for quality.

Frequently customers are lined up at the produce stand long before it opens. People drive 90 minutes from Memphis, Tennessee, just to buy the farm's vegetables — rated five stars by customers.

The Joneses also sell produce at several farmers markets and to local restaurants and grocery stores.

"We guarantee our product," Rob says. "If a customer isn't happy, we replace it free."

Handpicking to automation

"Efficiency is always a challenge since we pick everything by hand," he says. That's why he looks for ways to innovate.

The Joneses took a step toward automation by buying a new tractor this spring. Again, Mississippi Land Bank provided the financing.

"We talked with several lenders before choosing Mississippi Land Bank. They were the easiest to work with and most helpful," Rob says. "Our loans went like clockwork."

Family key to success

There's a reason their operation is named Jones Family Farms. The whole family is involved. Rob manages the growing. Jordan handles business operations. Two-year-old Reagan raises bunnies for sale.



This year the Joneses grew about 6,500 pounds of watermelon, along with several other types of vegetables and melons. Jordan Jones oversees the couple's produce stand and business operations.

And baby Amelia hangs out with mom in the office.

In fact, family is so important to them, their motto is, "We bring family to the table."

"When families gather at the dinner table, they're closer," Rob says. "We help make that happen."

"Christ leading the way"

Not only is Rob a full-time farmer, he's a part-time minister. He became the pastor of Woodland Hills Baptist Church in Water Valley this summer. He's also studying ministry at Blue Mountain College.

"We're where the Lord wants us to be," Rob says. That's why "Christ leading the way" is printed prominently on the family's farm logo.

"The produce stand is a good way to talk with people and share the Gospel," he says.

It's also a good way to get to know their neighbors.

"The Joneses have become a staple of the community in a short time," says Matt Crick, their loan officer. "They're humble and super hard workers, and their operation is growing. They're a good example of the next generation of farming." ■ KFF



Customers travel up to 100 miles to buy produce from Jones Family Farms. Family is at the center of their operation. Their motto even reflects it: "We bring family to the table." Rob Jones says, "When families gather at the dinner table, they're closer. We help make that happen."



At the peak of this summer, crews handpicked about 800 pounds of tomatoes, 300 pounds of sweet corn and 600 pounds of okra every two days.



Madi Bexley, left, realized her dream of owning a sale barn soon after graduating from Texas A&M University with a degree in ag economics. She visits here with her loan officer.

SALE BARN *Savvy*

A young sale barn co-owner and co-manager mixes old-fashioned networking with social media to help her business grow.

Growing up in Lexington, Texas, Madi Bexley always wanted to purchase her own herd of cattle and dreamed of one day owning an auction barn.

"I've wanted to own a sale barn for as far back as I can remember," she says.

At age 8, Bexley began working in the auction barn café her grandparents operated.

"With my daddy auctioneering in the background, I carried tickets until I was old enough to do office work. I worked every Saturday at our local barn from grade school until I graduated college. In fact, I worked three different sales, every week, during college," she says. "I developed a true passion for the sale barn and cattle industry in general."

Today, Bexley, 24, does more than work at an auction barn. She co-owns and co-manages Lockhart Auction Inc., in Lockhart, Texas, with partners Bubba Bennight and Jim Schwertner, both longtime cattlemen.

She also got that herd of cattle she dreamed about. Bexley started small with a few cows and has grown her cow-calf operation with financing through Capital Farm Credit.

Carving her path

In 2018, a week after graduating from Texas A&M University, Bexley learned Lockhart Auction was changing hands. She jumped at the opportunity to be a part of it.

Women-owned sale barns are uncommon. But if anyone had doubts about her joining the business, she's proved to be a natural.

"People don't expect that I understand the sale barn business," says Bexley. "Some thought I was a spoiled young girl whose father bought her a company to run.

"After talking with me for a little bit, they quickly realize that's not the case. I'm making my own way. It's my business."

Her father, Keith, is the auctioneer at Lockhart Auction. He was a partner in the same sale barn from 1993 to 2003 and is honored Madi is following in his footsteps.

"I knew early on that Madi had an eye for cattle," says her proud dad.

Bexley handles Lockhart Auction's office, finances and marketing. In addition, on most Wednesdays, she's helping haul and unload cattle, penning and "writing them up." This allows her to personally thank the sellers for their business.

Expanding the business

Business is on the upswing. Since 2018, sales at Lockhart Auction have nearly quadrupled, largely because the partners expanded their trade radius and improved customer service and marketing.

MADI BEXLEY

Lexington, Texas

An operating loan from Capital Farm Credit enabled Madi Bexley to expand her cow-calf operation.

“When the sale barn changed hands, it was selling 12,000 head a year. Last year, we sold nearly 50,000 head of cattle,” says Bexley.

She’s found social media has its place in the cattle business. Bexley posts photos of the livestock before each sale day. This lets buyers who can’t attend see what’s available.

“One customer in Oklahoma purchased a horse after seeing it on our Facebook page, and we were able to ship the animal to her,” says Bexley.

In addition, she’s a guest on a local radio program where she discusses the auction’s weekly offerings and the cattle market.

Running a sale barn is a team effort. Bexley, Bennight and Schwertner rely heavily on old-fashioned networking and a good support team to drive most of the company’s success.

Putting customers first

Bexley says Lockhart Auction’s philosophy is simple: Treat people right.

“We try to do good, honest business, day in and day out,” she says.

“I enjoy getting to know people,” she says. “The business end and paperwork are my least favorite parts of my job. What’s most important are the relationships that working at the sale barn allows me to develop.

“When you take time to get to know your customers, you understand the type of cattle



Thursdays are sale days at Lockhart Auction. And the sales often run late into the night. Keeping things moving is Madi Bexley’s dad, Keith, left, serving as auctioneer.

they like and want. If we have something I know one of our customers might be interested in, I let them know. I also add it would be good to see them in the crowd on sale day!”

Chase Lore is Bexley’s Capital Farm Credit loan officer. She’s also a customer of Lockhart Auction, which gives her a unique perspective.

“My husband and I sold cattle in Lockhart before Madi became a partner,” says

Lore. “It’s great to see how the business has grown.

“The sales used to be over at 3 p.m., now they sometimes last past 10 p.m. She’ll even pick your cattle up if you can’t deliver them to the sale barn.”

Moving forward with her lender

Bexley plans on expanding her relationship with Capital.

“Chase did everything she could to help me get a cattle note,” Bexley says. “She and her team understand where I come from. They make it easy to help you make things happen.

“I’ll definitely use Capital Farm Credit to finance my next project.”

Doing it her way

For now, Bexley wants to focus on expanding the sale barn’s market.

“Growing up around sale barns, I tried to soak up everything,” she says. “I tried to take the best part from each and implement it in my business.

“Not many 24-year-olds get the chance to live their dream so early in life. And I’m doing it my way.” ■ PD



Besides owning a sale barn, Bexley wanted to raise her own herd of cattle. She’s grown her cow-calf operation with the help of Capital Farm Credit.



Carla Witcher keeps close watch over her flock of 47,000 broiler breeder hens and 5,832 roosters. The hens lay their eggs in large community nesting boxes.

East Texan Carla Witcher carves out a new career raising breeder hens and collecting their eggs for broiler hatcheries.

Herding Hens

Like a proud mom, Carla Witcher loves watching her girls and boys — all 52,832 of them.

Witcher raises breeder hens and roosters in four houses financed by Legacy Ag Credit in Northeast Texas. The hens produce fertilized eggs for broiler hatcheries.

“When the hens aren’t laying eggs, they like to dig and play and fluff their feathers and chase each other,” Witcher says. “I like the way they have their own personalities. They’re just fun to watch.”

Poultry farm replaces sales job

Witcher has been watching over her flock since 2018, when she left an automobile sales career and signed a contract to

produce hatching eggs for Pilgrim’s Pride.

“I was selling a truck to a field rep from Pilgrim’s, and he told me they were looking for breeder hen operators,” she says.

The opportunity appealed to Witcher. Her parents had raised broiler chickens until their health declined. She was still maintaining the farm — about 200 acres of pasture and timberland east of Mount Pleasant, Texas — but the broiler houses were empty and outdated. To raise breeder hens, she would have to build new houses.

CARLA WITCHER

Flat Creek Farms
Hughes Springs, Texas

An FSA-guaranteed loan from Legacy Ag Credit enabled Carla Witcher to build four poultry houses and start her own breeder hen farm.

Farm Credit finances four houses

For financing, Witcher contacted Marc McGahee, vice president of lending with Legacy Ag Credit in Sulphur Springs. The lending co-op made her a loan guaranteed

by the Farm Service Agency — common for beginning farmers.

“Marc, my loan officer, did all the legwork and took care of my loan, while I was taking care of my parents and selling cars,” she says.



Four new 600-foot-long poultry houses, financed by Legacy Ag Credit, shine in the evening sun at Witcher's Flat Creek Farms in northeast Texas.

"Marc, my loan officer, did all the legwork and took care of my loan, while I was taking care of my parents and selling cars."

– Carla Witcher

Tony Corso

The loan financed four 600-foot-long houses and equipment. That included a state-of-the-art community nesting system — one of six in the United States. Before purchasing, Witcher visited the manufacturer in Israel and saw the system on Israeli poultry farms.

Community nests yield cleaner eggs

In traditional layer houses, the hens lay their eggs in small, individual nesting boxes on slats. The eggs roll onto a conveyor that takes them to the egg gathering station.

With a community nesting system, the hens lay their eggs in huge boxes

resembling tiny houses on stilts. Each box is divided into four chambers that slope to the center. It offers the darkness the hens like, as well as space to move around. Steady airflow keeps the litter dryer than in traditional boxes. This means the eggs roll out quicker and cleaner.

According to Witcher, the nesting system is also good for the hens' welfare.

"They're healthy and gentle, and that means they're happy," she says.

Hens learn house rules

But raising breeder hens is not simple. When they arrive at the farm at 26 weeks of age, they have to learn where they can lay their eggs and where they can't.

"Once a hen lays an egg in one spot, she will lay there every time," Witcher says. "So, when they're new, we walk through the houses very aggressively to discourage them from laying eggs on the barn floor.

"We have to train them where to lay their eggs."

Breeder hens take work

Herding hens is not for those who want to avoid exercise.

"One day Carla showed me her Fitbit, and it said she'd walked 7.3 miles that day," says McGahee. "She's a hard worker. She's in the barns and pays attention to detail."



“We have to
train them
where to lay
their eggs.”
– Carla Witcher

Carla Witcher inspects racks of fertilized eggs destined for hatcheries. The hatcheries contract with Pilgrim's to produce chicks for broiler farms.

Eggs travel on a conveyor from the nest to a cooler room. There, a robotic picker lifts them off the conveyor and sets them pointed-end down on trays.

Even after the hens are trained, she and her employees walk through the houses four times a day to pick up stray eggs. They also check feeders, water lines, lights and ventilation systems.

“Breeder hen operations are a lot more labor-intensive than broiler operations,” she says.

850,000 eggs collected monthly

Witcher's poultry houses each hold 11,000 to 12,000 hens. A hen lays one egg a day for five days, then skips a day. That adds up to nearly 8.5 million eggs over 10 months.

To ensure the eggs are fertilized, Witcher places 1,458 roosters in each house. All the birds, both hens and roosters, mingle on

the floor in the center of the house, where every rooster establishes his own territory.

Proper egg handling is also critical. The conveyor takes the eggs to the cooler room, where they're cooled to 68 degrees. Next, a robotic picker lifts them off the conveyor and sets them pointed-end down in a tray to prepare them for shipment.

Eggs head to hatcheries

From Witcher's farm, the eggs go to a hatchery. The fluffy yellow chicks that emerge are sent to broiler farms. Eventually, Witcher explains, they end up in Mount Pleasant to be further processed.

She's now raising her third batch of hens, which she'll keep for 10 months. Between batches,

she and her six employees will spend a month cleaning and disinfecting the houses and maintaining equipment. They might even take a few days off work.

After all, “I literally harvest a crop of eggs every day for 10 months,” Witcher says. “The hens don't stop. They lay them on Christmas Day and Mother's Day.”

Still, it's work she enjoys — especially watching the hens when they're not laying.

“They get to play on the floor and just be chickens,” she says. ■ JH

Applying for a new loan?

Get organized and start early.

Gathering the paperwork required for a new loan can be intimidating. But it pays to be prepared when meeting with your loan officer.

Whether you're applying for a mortgage or an operating loan, you must meet specific eligibility and application requirements.

Many lenders will provide borrowers with a checklist of the information needed to complete the application.

These documents help your lender structure the best loan for you. And they "help the lender get to the end zone faster," says Shane Hall, chief lending officer at Ag New Mexico.

Get organized

The first step in starting the loan application process is to get organized. Compile basic documents and financial records early.

This is the time to gather tax returns and financial statements, make copies and prepare for your meeting.

"Supporting documentation leads to a smoother application and approval process," says Hall.

Paint a complete picture

If you're a full-time farmer looking to buy more land, you may need to provide

different documentation than the urbanite who is financing a hobby ranch.

But whatever your goals, your lender wants to know "where you've been, where you are and where you're going," says Jeff Bedwell of Central Texas Farm Credit. "Everything I require is going to answer those three questions."

Let your lender help you

Your financial history and income projections indicate to a lender you have the ability to repay a loan.

"In ag, you don't work 9 to 5 and make a set salary. The more documentation you can provide, the better," says Bedwell, who is vice president and branch manager of the San Saba and Brady branches. "We don't want to run a borrower through the wringer. But the documents allow us to see the best possible deal."

Ask questions

If you have a question, don't hesitate to ask your lender.

"We welcome questions from the borrower," says Bedwell. "It's the only way to know both parties are on the same page and know what is expected."

"We're putting together an action plan. Everyone must know what to expect from the other." ■ PD

Loan application checklist



General

- ☐ Signed loan application

Personal information

- ☐ Copy of current driver's license
- ☐ Financial statement/balance sheet
- ☐ Personal tax returns — past three years
- ☐ Employment verification form (if applicable)

Business information (for operating loans)

- ☐ Entity formation documents
- ☐ Financial statement/balance sheet
- ☐ Tax returns — past three years
- ☐ Monthly cash flow/projection/budget
- ☐ Ag operation outline
- ☐ Invoice/bill of sale

Real estate information

- ☐ Signed purchase agreement
- ☐ Legal description

9 questions to ask your lender before applying for a loan

1

What documents do you need from me?

2

How long will the application process take?

3

How much is my down payment?

4

What are the closing costs?

5

What's the current interest rate range?

6

What are the loan terms?

7

Is there a prepayment penalty?

8

What type of collateral is needed for the loan?

9

Is anything else required from me for this loan?

When opportunity knocks

Beginning farmers Ryan and Zach Berry keep overhead low while growing their farming operation on the Texas High Plains.

Zach Berry, left, and his brother, Ryan, formed Berry Brothers Farms in 2018 near Panhandle, Texas. Although they did not grow up on a farm, they always knew they wanted to be farmers.

RYAN AND ZACH BERRY

Berry Brothers Farms
Panhandle, Texas

Plains Land Bank helped the Berrys get started farming by financing land and irrigation improvements.

“We’re not exaggerating when we say we know where every penny goes.”

– Ryan Berry

Imagine operating *eight* row-crop farms with just one tractor, one planter and a used cotton stripper.

Impossible?

Not for brothers Ryan and Zach Berry, who farm 15 miles in every direction around Panhandle, Texas.

For these young farmers, efficiency and low overhead are keys to their success. After all, they didn’t inherit their land or machinery. Most of what they have, they’ve accumulated on their own — including land financed through Plains Land Bank.

“Compared to big farmers with lots of equipment, we have to develop a plan that allows us to be as efficient as possible,” says Ryan, age 30. “If we need an extra tractor or piece of equipment we don’t own, we will rent one for a short term.”

Learning how to farm

Reared around farmers but not on a farm, the brothers were attracted to agriculture at a young age.

“We knew we wanted to farm. We just didn’t know how we were going to do it,” says Ryan.

Their father, Gerald, was an ag banker and, later, financial manager of a large farm. As kids, they worked on local farms and helped on their grandparents’ farm near Vega. Both earned agricultural economics degrees from Texas Tech University. After college, they worked on farms to gain experience.

“We’re a little different in that we didn’t grow up on a farm. But we’ve had a lot of opportunities come our way,” says Ryan.

Acquiring land

Some of those opportunities came from retiring or widowed landowners — people who wanted their land to pass to the next generation.

Ryan started farming in 2016. He leased an irrigated section from his parents and a dryland section from his wife’s grandmother. Later that year, he purchased his first farm, financing it with Plains Land Bank and a direct farm ownership loan from the Farm Service Agency.

“The lady selling it asked me if my heart was really in it, and what my plans were,” says Ryan. “She sold it to me even though I had the low bid.”

As spring approached, he picked up two more leases. By year end, he needed a partner.

“Suddenly, I was operating five farms and couldn’t do it all,” he says. “This was a great time for Zach to become involved.”

They continue to expand. Last year, they purchased one of the leased farms and added irrigation with Land Bank financing. This past summer, they bought the irrigated farm Ryan leased from their parents — also with a Land Bank loan.

Minimizing expenses

As partners in Berry Brothers Farms, Ryan and Zach keep overhead low.

“There are some really efficient farmers around here,” says Zach, age 25. “We just watch what they’re doing and try to emulate them.”

They save time and minimize equipment needs by strip-tilling their crops and hiring out their grain harvest. To justify buying a spray rig, they did custom application. And three years ago, they purchased a used cotton stripper and did custom harvesting for 10 weeks to reduce a mortgage debt.



Water gives a big boost to the Berrys’ cotton crop, potentially helping to triple yields. Financing from Plains Land Bank allowed the brothers to install irrigation systems on two farms they own together.

But they'll invest in practices like irrigation that lower their risk and boost production.

Investing in irrigation

Improvement loans from Plains Land Bank have allowed them to install irrigation wells, underground lines and center pivot systems on two farms. The added water generally triples cotton yields and doubles milo yields.

"I can't overstate how Plains Land Bank has helped us," says Ryan. "It's a great place to do business. I think they want us to succeed more than we do."

The Berrys also rely on a marketing consultant to help with futures and options.

"It's an expense we can't forgo because they help us get the best price we can," Ryan says.

Running the numbers

If they are sticklers for budgeting and planning, they give credit to their father.

"Everything he does, he starts with a pen and yellow notepad," says Ryan. "That's how Zach and I start out too."

The brothers built their own record-keeping spreadsheets, which they update almost daily, tying budget projections to daily expenses.

"We're not exaggerating when we say we know where every penny goes," says Ryan.

When budgeting, the brothers try to set realistic expectations and then adjust for changing prices and yield projections throughout the year.

"It's hard to accept sometimes that things may not be going as well as hoped, whether it's due to weather or market conditions. But it's critical to be realistic and adjust accordingly," Zach says.

"I can't overstate how Plains Land Bank has helped us. I think they want us to succeed more than we do."

— Ryan Berry

That strong management ability impresses Steve Donnell, Plains Land Bank regional president.

"Ryan is one of the brightest young borrowers we have," says Donnell. "Gerald was influential in helping Ryan get his start. But Ryan's come a long way quickly. And Zach's right there with him." ■ JH



Ryan and Zach credit their dad, Gerald Berry, and their Plains Land Bank loan officers for supporting their farming goals. From left are Steve Donnell, regional president, Plains Land Bank; Gerald, Zach and Ryan Berry; and Tate Rosenbusch, Plains Land Bank loan officer.



THE LONG WAY HOME

This Louisiana-based timber business got a late start, but found a successful model based on family.

The Long family has deep roots in the timber industry. From left are Jeremy, Jim, Susan and Jamie.

JIM, SUSAN, JEREMY AND JAMIE LONG

Advanced Timber Services
Shreveport, Louisiana

Financing and financial planning strategies from Southern AgCredit help this timber business keep growing.

After spending more than 20 years working for the other guy, Jim Long decided it was time for a change.

“I worked with four different timber companies and was laid off a few times,” says Jim. “At 40 years old, I made a decision to go out on my own. I knew it was now or never.” And Susan, his wife and business partner, agreed.

“I was 100% supportive,” says Susan. “Jim has a God-given ability to work with trees.”

In 1997, Jim founded Advanced Timber Services Inc. (ATS). Now, more than two decades later, business is booming with help from Southern AgCredit.

Building a family business

Based in Shreveport, Louisiana, ATS buys and sells timber and manages tens of thousands of acres of timberland for

private landowners in Louisiana, Arkansas and Texas.

An outgoing entrepreneur, Jim steadily grew ATS into a thriving business. When land became available or landowners needed timber management support, ATS was there. Jim didn't shy away from risk.

"If you don't take a chance to get ahead in life, you won't ever know what you could have been," says Jim. "You can't be afraid to invest. Land always made sense to me."

Since the early days, the Longs made a commitment to surround themselves with hardworking, like-minded people. They believe this is the key to their success. ATS currently has 21 employees, including loggers, drivers, foresters and an operations manager.

At ATS, the Long family enjoys working together — it's a full family affair.

Jim and Susan's sons, Jeremy and Jamie, now manage the day-to-day operations. Jim is semiretired, but never too far away. Susan is the glue, handling things behind the scenes. A 12-year cancer survivor, she helps with bookkeeping and human resources management.

"I feel God prepared me for my position," says Susan. "I can see my path very clearly. I was built to support my husband and family in this business."

Preparing the next generation

Over the past eight years, ATS operations have transitioned to Jeremy and Jamie. Jeremy oversees the timber side of the business, brokering and negotiating deals

with the mills. Jamie manages the logging and trucking divisions.

For both, there's been a lot of on-the-job learning combined with the experiences of their upbringing.

"Growing up, we'd ride in the truck and just listen to Dad talk on the phone," says Jeremy, who has a degree in forestry. "That's how we learned the timber business lingo. I actually think I learned more listening to Dad than I did in college."

Jamie attended college in Texas, earning a business degree. But the allure of family brought him home.

"I wanted to come back and help my parents retire and have the life they want," says Jamie. "They provided for me and my brother. I wanted to return the favor and help the family succeed."

"If you don't take a chance to get ahead in life, you won't ever know what you could have been." — Jim Long



ATS manages tens of thousands of acres of timberland. As the business grows, the Longs are investing in their own logging equipment with the help of Southern AgCredit.



Jim Long, left, founded Advanced Timber Services (ATS) in 1997. The business is now transitioning to his sons Jeremy, right, and Jamie, not pictured.

Chips off the old block, the boys have their dad's appetite for risk coupled with an aggressive business plan. They're buying logging equipment and cutting more tons of timber than ever.

"In order to scale the company, we know we have to spend money to make money," says Jeremy. "In our case, we're spending money on our own logging equipment."

Partnering with the right lender

The Longs looked for a business partner who understood the timber industry. They wanted a lender who would take an active role in ATS's future — one that would provide financial guidance when needed. They found the right partner in Southern AgCredit.

"Sure, they offered the best interest rates," says Susan. "But it's more than that. They were totally responsive and interested in our business. Justin [Morris] has been great to work with. He's helped us plan financing strategies for future needs of the business."

Morris is vice president and branch manager of Southern AgCredit's Shreveport branch.

"The ATS business model is built for the modern timber industry, and they're positioned for the future," he says. "They're as close to a vertically integrated operation as you'll see. They do everything except mill the timber."

"Working with the Long family is great. We are truly a partnership. We only succeed when they succeed, and vice versa. It's the ultimate win-win."

Logging during a pandemic

The timber industry, deemed an essential business during the coronavirus pandemic, has not been immune to COVID-19 in what has been a unique year.

"Mills have closed, housing starts have been down and contracts are being held up," says Jim. "Many of the mills that remained open have only operated four days per week."

For ATS, transporting logs across state lines even became difficult.

"When the governor banned travel between Louisiana and Texas, we got stopped on the interstate every day," says Jeremy. "We had to prove we were just doing our jobs."



ATS sells its pines to area mills where they're turned into pulp, lumber and plywood.

The state forestry association, co-ops and mills stayed on top of things, and provided the information and permission letters businesses needed.

"The timber industry really came together," says Susan.

Leading with their faith

To keep up with business growth, ATS is now running three logging crews, with the goal of eventually adding more. The Longs are also upgrading their technology and fleet. Meanwhile, Jim continues to pour wisdom into his sons.

"Things will get hard, and there'll be tough times. But never give up," says Jim. "I learned from my mistakes and turned them into something positive."

Jeremy and Jamie are thankful for their dad's guidance. His depth of experience has helped them expand the business. But they also lean on a higher power.

"We're a faith-based company," says Jeremy. "Make no mistake, anything we've done over the past few years had God's hand on it."

Then mom quickly chimes in.

"God's been involved since the beginning too," she says. ■ BWG

A LASTING LEGACY

For a South Texas farming family, a new grain elevator means more jobs and markets for the next generation.

BLAINE AND BLAKE WEAVER AND THEIR FAMILIES

Chapman Ranch, Texas

Texas Farm Credit helped the Weavers add on-farm grain storage through Farm Credit Leasing. It also finances their farming operations and property.

The Weavers installed a grain elevator just in time for this year's harvest. On-farm storage opened new markets for their grain. Leasing reduced up-front costs while offering tax benefits.

The Weaver family has farmed at Chapman Ranch, Texas, for almost a century. But their latest project is all about the future.

Brothers Blaine and Blake Weaver see on-farm grain storage as a way to keep the row-crop operation strong for their five sons.

"We have another generation coming up, and we couldn't necessarily expand with more acres," Blake says.

The Weavers found a solution by installing a new 500,000-bushel grain elevator on their farm. Texas Farm Credit and Farm Credit Leasing financed the elevator on a 10-year lease.

Working with an ag lender

Texas Farm Credit has been the brothers' lender since 2009, when they were in their early 30s. By then they'd farmed with their dad, David, and their uncle Tommy for over a decade at Weaver Farms.

"Tommy and I wanted to make sure they could handle every bit of the business on their own," says David, whose grandfather started the operation. "So we took a bunch of property and equipment and said, 'Here. Go get your own financing.'"

Blaine and Blake formed their own business, Weaver Bros. Ag. Next they called Texas Farm Credit, where they knew Shane Brown, now a regional president.

"We had no problem getting financed at Texas Farm Credit," Blaine says. "It made a big difference using an ag lender — somebody who understands our business."

Blake agrees.

"I don't feel like I'm calling a banker," he says. "I feel like I'm calling a friend and business partner who's there to help us."

Expanding through innovation

The Weavers' lending team in Robstown says they're some of the area's most innovative farmers.

"They keep up with the times and technology," says John Mayo, their loan officer.

For example, they increased yields by planting new grain and cotton varieties. And they boosted productivity by switching to round-bale cotton pickers. Both help them compensate for low commodity prices.

"While the new pickers are expensive, you can't afford not to have one," Brown says.

Mayo adds, "They're definitely role models, especially for younger farmers. They're always willing to share what does and doesn't work."

Looking for solutions

In June 2019, it felt like a lot wasn't working.

The farm needed 10 trucks a day to haul milo and corn to storage facilities. But trucks and labor were scarce due to the active oil and gas industry.

The Weavers started brainstorming and talking to fellow farmers.

They realized if they had their own grain elevator, they'd lower their trucking, storage and handling expenses. They could also improve their margins by selling grain to ADM, located at the Port of Corpus Christi, and other customers.

"By November we were talking to Texas Farm Credit," Blaine says.

"I don't feel like I'm calling a banker. I feel like I'm calling a friend and business partner who's there to help us."

— Blake Weaver

Together with their lender, they decided leasing was the best option. With no down payment, they preserved working capital for other needs. And they can claim the lease payments as an operating expense.

Growing in new ways

The elevator didn't hold the entire crop, so the Weavers also used their co-op and another storage facility. The co-op gins much of their cotton, too.

The brothers and their wives have owned the entire family business since the third generation retired a few years ago. The fifth generation is getting more involved, too.

Blaine and Courtney's son Holden helped run the elevator this year. And Blake and Sharee's son

Braedon ran a combine and cotton picker.

"We have to keep growing and creating jobs," Blake says. "The farmers we talked to swore an elevator would be the best thing we ever did for our operation. We're already seeing the added benefit." ■ CF



The Weavers have grown their farming operation south of Corpus Christi, Texas, over generations. From left are Blaine and Courtney Weaver with sons Hudson and Holden; David and Becky Weaver; and Sharee and Blake Weaver with sons Bryson, B.K. and Braedon.



Milking the *most* of it

This West Texas dairy farm embraces robotic technology to improve the family operation.

WILL AND LAUREN COLLIER

T&K Dairy
Snyder, Texas

Financing from Capital Farm Credit helped the Colliers expand their operation with a robotic milking barn.

Spend 10 minutes with T&K Dairy owner Will Collier and you quickly get the picture. Life on a dairy farm is busy. Even when the days are long, time is short.

“Milking cows for a living is all about efficiency,” says Will. “You have to be efficient, or you won’t last very long.”

That’s why Will and his wife, Lauren, decided to invest in a robotic milking system. And with

the help of Capital Farm Credit, the Colliers were able to turn their 10-year vision into a reality.

Building a sustainable operation

Located along the dusty edge of Texas’ South Plains near Snyder, the Colliers’ dairy is a third-generation operation. T&K Dairy was started in 1982 by Will’s father and grandfather, Tim and Keith.

T&K Dairy owner Will Collier stays connected to his operation using a mobile app.

"I grew up on the dairy farm and loved it," says Will. "It's hard work, and there's always something to do. I like the challenge."

On the Collier farm, you'll find more than 3,000 dairy cows — Holsteins, Jerseys and crossbreds. There are also hundreds of calves waiting their turn. All of T&K's milk cows are home-grown. And because Will likes staying busy, you'll find several hundred Angus beef cows and nearly 150 show pigs too. That's in addition to a farming operation that includes thousands of acres of row crops — cotton, corn, sorghum and wheat.

"Everything works together here," says Will. "We grow feed for the cows and convert their waste into fertilizer for the crops. We also recycle the water used in our dairy barns three times. You could call us sustainable. We try to be good stewards of the land."

Reaching a crossroads in the business

Dairy farmers are often among the first to adopt new technology. Perhaps it's their commitment to efficiency. For the Colliers, technology and milk management go hand in hand.

"Several years ago, we made the move to SCR monitoring collars," says Will. "These gave us insight into everything from rumination to reproduction. They've helped us better manage herd health and productivity."

"Milking cows for a living is all about efficiency. You have to be efficient, or you won't last very long."

– Will Collier

While the smart collars made it easier to manage the herd from a distance, milking cows three times a day still required significant labor. Then, a few years ago, the Colliers hit a critical decision point. They had to quickly determine the future course of their dairy operation.

"We found out we needed to replace our older barn," says Lauren. "It had major structural issues. I knew Will always

wanted a carousel parlor. But that type barn still requires several people to work with the cows. And it's so hard to find quality labor. No one wants to milk cows 12 hours a day

anymore. I told Will that we ought to look into robots."

The Colliers were introduced to robotic milking systems 10 years ago at a Dairy Farmers of America meeting. Back then, they were interested in robots, but wanted to wait and let the technology work out the kinks. By 2018, they were ready to take the next step.

Working with a familiar face

"I knew it was time," says Will. "We'd been thinking about robots for a while. This was a chance to improve our operation and make the dairy life more appealing for the next generation."

Will purchased T&K Dairy in 2008 from his father with the help of Capital Farm Credit. A decade later, it made sense to work with the lender who already knew his business. This was especially true since he planned to introduce the first full robotic milking system to the state of Texas.

"I called Capital," says Will. "I've been working with them since we started. They know agriculture, and they offer flexible lending options. They understand us."

Tommy Henderson, branch manager at Capital's Snyder branch, has known the Colliers for a long time.



The latest robotics and smart collar technology enable T&K to efficiently monitor its herd of 3,000 dairy cows.

Photos courtesy of Dairy MAX



The Collier family — from left, Jagger, Jax, Will, Lauren and Tymrie — represent the third and fourth generations on the dairy farm.

“We all went to high school together. Will and I were in FFA,” says Henderson. “He’s been around dairy his whole life. He knows what he is doing.”

Due to the scope of the project, Henderson brought in Bryce Jordan to help. Jordan is

one of Capital’s relationship managers for commercial ag, specializing in dairy.

“As a family operator with a strong track record, T&K is an ideal customer,” says Jordan. “When I met with Will, he had done his due diligence, and he had a

plan. Will knew how the robots could improve his operations and help them become even more efficient producers of milk.

“Will is a smart guy. I have a lot of respect for how he runs the business,” Jordan adds.

Introducing robots to the cows

The new barn and robotic milking system were unveiled in August 2019. It didn’t take long for the cows to acclimate. As an incentive to entering a milk stall, the cows receive a delicious treat.

“The cows really like the new system. It uses lasers to line-up and attach the milking cups. Everything is very gentle,” says Will. “Once in the stall, the cows are fed pellets, which are like candy to them. The cows sometimes exit the stall and rush to get back in line again. They want more of those pellets!”

But the technology is smart. The system evaluates each cow to assess milk availability and overall health. If a cow doesn’t have enough milk, she is released without a pellet reward.

For those that get milked, the system quickly determines milk volume by udder



quadrant and estimates the amount of milk to be extracted. Then pellets are dispensed based on a nutrition calculation.

The system is self-paced and low stress, which enhances productivity.

“The cows in our old barn on the traditional milking system are milked three times per day. But those in the new barn can get milked as often as they want,” says Will. “It averages out to 2.7 times per day across the herd, with some cows milking up to five times a day.”

The robots keep the milking operation moving quickly.

“Most cows are in and out in just a few minutes. The robots are very efficient, and we’ve found that the cows getting milked by the robots are producing more,” says Will.

Enhancing herd lifestyle

The barn also has a variety of creature comforts designed to increase cow health and well-being while improving milk production.

“Dairy cows go into heat stress when the temperature gets above 75 degrees,” says Will. “In the new barn, we’re able to keep the cows very comfortable.”

The new barn includes a misting system and tunnel ventilation to keep temperatures

near optimal. There are also water beds for the cows to rest on. The pens even have back scratchers that look like they were borrowed from the local carwash. And the cows line up for these too.

Another benefit of the new technology is the amount of data that can be monitored on each cow.

“Using my phone, I can check in anytime and monitor milk production, nutrition and animal health,” says Will. “The robotic system is even smart enough that it’ll sort the animals who have an issue like mastitis. The robot funnels those cows into a separate pen so they can be evaluated by our vet.”

Living a dairy good life

As part of a dairy co-op, T&K sends four tanker trucks of milk to be processed every day. This keeps the Collier family and T&K Dairy’s 32 employees busy.



Top photo: As cows are milked, Lauren Collier immediately monitors their health and productivity. Above: Robots use lasers to line up cups and gently milk the cows.

“Will works long days. Typically 10–12 hours,” says Lauren. “But he loves it.”

And at T&K, it’s a full family affair. Lauren manages the books and finances, and the couple’s three school-age children work for the family business in their spare time.

“Raising a family on a farm is a great way of life,” says Will. “Our kids contribute to the operation and understand how to work hard.”

“Who knows? One of them may eventually want to take over. You have to be passionate about dairy. Otherwise the work is too hard. It’s been a great way of life for us.”

Lauren agrees.

“If we weren’t dairy farmers,” she says, “I don’t know who we’d be.” ■ BWG



The new T&K barn includes tunnel ventilation, misting systems and back scratchers to keep the herd comfortable.

Writing a business plan

Preparation is the key to success

Pick a business. Any business. From Wall Street to Main Street, or from high-tech to feed lot. It began with an idea. But it took work to bring concept to reality.

So what's the first step? Where do you start?

Typically, you need money. And while banks anchor nearly every street corner, they don't just hand out loans to anyone. Lenders need to understand your idea.

Two Farm Credit veterans share their perspectives on helping people launch their business — by starting with a plan.

“IF YOU DON'T KNOW WHERE YOU'RE GOING, YOU'LL END UP SOMEPLACE ELSE.”

— Yogi Berra

Writing down your ideas and getting started may be the hardest part. Planning takes thought. Too often, people try to skip this step.

“We don't see plans as often as we used to,” says Wade Polk, vice president and San Angelo branch manager for Central Texas Farm Credit. “Most folks keep their plan in their head. That's not a good place for it to be.”

But it's critical for the lender to understand your proposal. After all, you're asking them to invest in you.

“As a lender, we can't start framing a financial package for a borrower without knowing where they want to go,” says Colton Long, vice president for commercial lending at AgTexas Farm Credit Services in Amarillo. “Constructing a formal plan is not as important as having the correct financial components in place. Putting those considerations in ink does matter.”

So just begin. You can refine your plan later.

“A GOOD PLAN TODAY IS BETTER THAN A PERFECT PLAN TOMORROW.”

— George S. Patton

What are lenders looking for? There are a few key ingredients to every business plan — vision, goals, production plan and financials. But you're not writing “War and Peace.” You're simply writing down your ideas and outlining things as succinctly as possible.

“I most commonly see production plans and marketing plans,” says Polk. “But there are usually gaps on the financial side. Not everyone knows what a financial plan is supposed to be.”

If you're not sure how to build a business plan, there are many examples online. Just google “business plan template.”

You can also speak to your lender.

“I encourage producers to involve their lender when they're formulating their business plan,” says Long. “Lenders will

view things from a different angle. We can ask questions and provide insight that may help avoid a financial problem later. Plus, it helps the borrower's chances for loan approval.”

Polk agrees. “Plans give credence to what the borrower is requesting,” he says. “When we see a business plan with a loan application, we can help identify ways to make the plan stronger. And a well-thought-out business plan gets the lender-borrower relationship into a better spot much quicker.”

But business plans are not static, “set-it-and-forget-it” deals. They evolve.

“EVERYBODY HAS A PLAN UNTIL THEY GET PUNCHED IN THE MOUTH.”

— Mike Tyson

Markets are volatile. Supply chains get interrupted. Weather may not cooperate. And the economics of supply and

“As a lender, we can't start framing a financial package for a borrower without knowing where they want to go.”

— Colton Long



Colton Long, AgTexas Farm Credit Services

“I recommend reviewing your business plan at least once per year and anytime there’s a change in the operation.”

– Wade Polk



Wade Polk, Central Texas Farm Credit

demand aren’t always predictable. Look at the year 2020.

“Revisiting your business plan and financial forecast needs to be an ongoing process,” says Long. “As a producer, there are opportunities for risk management through insurance and futures or forward contracts. You need to plan for those contingencies.”

Polk concurs.

“I recommend reviewing your business plan at least once per year and anytime there’s a change in the operation,” says Polk. “For example, if you change your product from cotton to wheat, or wheat to stocker cattle, that’ll change your goals and objectives. So you need to relook at your plan.”

Major events matter too. Few anticipated a pandemic and how COVID-19 would impact agriculture. But those who planned for contingencies in their operation were able to react faster.

“IT TAKES AS MUCH ENERGY TO WISH AS IT DOES TO PLAN.”

– Eleanor Roosevelt

Lots of people have ideas. Everyone dreams. How many times have you thought “what if?”

But in the end, it takes more than hope to get a new business off the ground. Lenders like Farm Credit want to help.

“When we enter into a lending relationship, we are partnering with people,” says Polk. “We have to be confident in their production and management skills. A business plan gets a lot of this out of the way.”

Long agrees, adding “the more transparent a partnership is, the more likely it is to succeed.”

After all, in the words of Thomas Edison, “Good fortune is what happens when opportunity meets with planning.” ■ BWG

Components of a business plan

- 1. Business description** — What are you going to do? What’s your product?
- 2. Mission and/or vision** — What’s your business’ purpose? Why does it exist?
- 3. Goals** — What results are you trying to achieve? Develop SMART goals — Specific, Measurable, Attainable, Relevant and Time-bound.
- 4. Objectives** — How are you going to achieve your goals?
- 5. Production plan** — What are the details of your operation? What are your money makers?
- 6. Financial plan** — How are your finances? Prepare a balance sheet, income statement and statement of cash flow.
- 7. Marketing plan** — What’s your marketing mix? Think through the four P’s — product, price, placement and promotion.

where every morning is a good morning

Publisher and wildlife photographer David Sams connects
with nature on his West Texas hunting ranch.



David Sams, CEO of Lone Star Outdoor News, shares his readers' appreciation for wildlife and owning rural land. He escapes to his own West Texas ranch as often as possible.

DAVID J. SAMS

Stonewall County, Texas

Financing from Lone Star Ag Credit helped Sams purchase a West Texas hunting ranch.

When COVID-19 struck last spring and people started isolating at home, sports leagues paused. Some parks in Texas closed. And many summer camps never opened.

Countless city folks had no place to get away — and still don't.

David Sams, chief executive of Lone Star Outdoor News, observes that this year people who own rural land appreciate it more than ever.

"If you have access to land (during the pandemic), you'll take advantage of it," says Sams. "If you're furloughed, you're not going to sit around and mope. You're going to get away."

And this fall, he adds, "everybody was just busting loose to go hunting."

He understands.

Escape from the city

Every chance he gets, Sams escapes to his own West Texas hunting ranch, which he financed with Lone Star Ag Credit three years ago.

The 940-acre high-fenced property is situated in Stonewall County, population 1,360. It's a three-hour, 45-minute drive from his home in Dallas. And that's just fine with Sams and his family.

If he needs to work on his laptop at the cabin, he uses his cellphone as a hot spot.

"When you're at the ranch, you leave all of your social commitments back in town — no more banquet dinners, school plays or honey do's," he says.

Chosen by the ranch

Sams grew up hunting and fishing in South Texas. As a professional wildlife photographer, he's spent time on ranches all over the state. And owning his own ranch was always his plan.

"This place kind of picked me," he says.

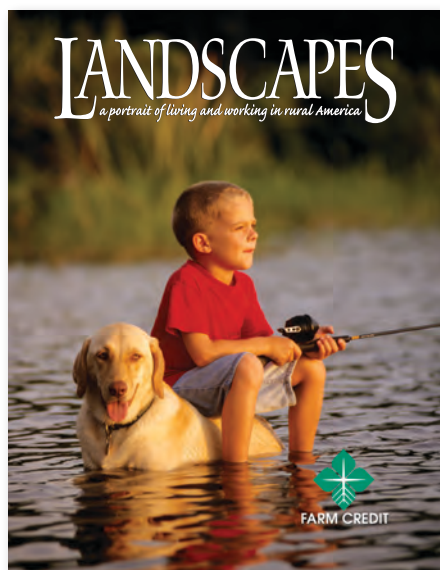
When he started visiting the ranch 13 years ago, it was owned by three partners. He hunted as their guest. Gradually he spent more and more time helping to restore and maintain the property. He even purchased some bred white-tailed does for the ranch.

"In four to five years the does made a tremendous difference in the quality of the deer herd," he says.

Chance to own land

Then, one of the partners wanted to sell, and Sams was invited to buy a part of the ranch.

He didn't hesitate. He called Gerrit Schouten, Stephenville credit office president with Lone Star Ag Credit, about a land loan.



Once a full-time photographer, David Sams captured this iconic image of a boy and his dog fishing. The photo graced the cover of the 2002 *Landscapes* wildlife issue.

"I'd met Gerrit at wildlife trade shows. He was easy to work with and was flexible," says Sams. "That meant a lot to me."

Work, not play

Today his hunting and photography usually take a back seat to property and wildlife maintenance.

"There are so many things that need to be done," says Sams. From fixing fences and filling feeders to making improvements, the work never ends.

In 2019, Sams and his partners purchased scimitar oryx, fallow deer and red stag deer from a neighbor to help diversify the ranch.

"We'll probably do some hunts when the exotics are larger," he says.

Although they don't offer commercial hunting, they host first-time hunters through the Lone Star Outdoor News Foundation.

Wildlife and photography combined

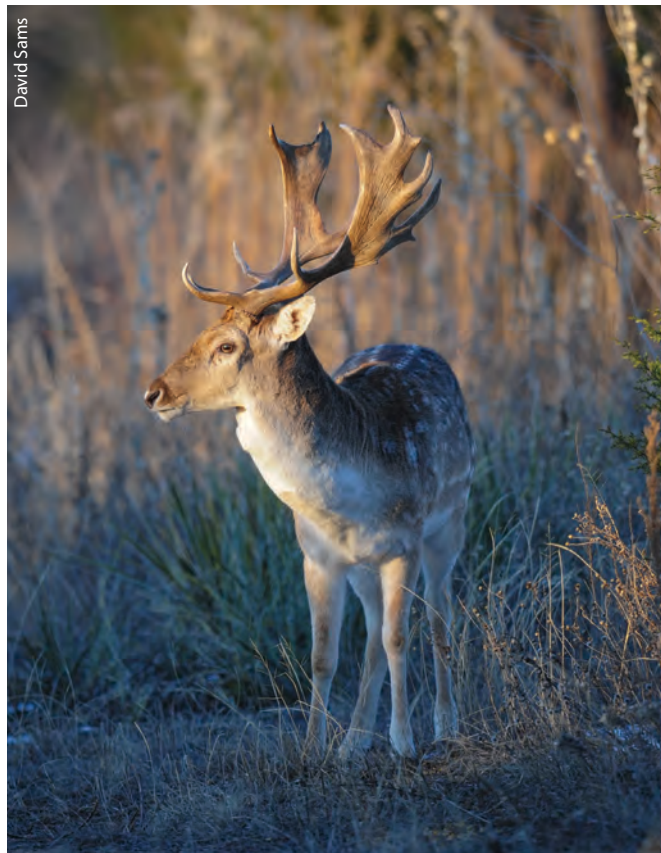
Sams co-founded Lone Star Outdoor News in 2004, and the fishing and hunting newspaper is still going strong. He combined two loves — wildlife and photography — while pursuing a wildlife management degree at Sul Ross State University in Alpine, Texas.

"We were doing a pronghorn capture, and I was shooting aerial photos for the campus newspaper. And that was it — I was hooked," he says. He studied photojournalism at San Antonio College and launched a career as a newspaper and freelance photographer.

These days, Sams seldom sets up a tripod, camera and telephoto lens.

"It's way more important to keep the water troughs running," he says. Besides, he jokes, he doesn't have an air-conditioned photo blind.

David Sams



Fallow deer like this majestic buck help diversify the deer herd on Sams' high-fenced ranch in Stonewall County, Texas.

He does, however, carry his phone in his front shirt pocket, "and I get a lot of shots for the paper with my cellphone," he says.

Biodiversity abounds

Sams' property stretches near the Salt Fork of the Brazos River, where the soil is sandy. To the north lies clay soil. The resulting biodiversity of vegetation and wildlife is something he appreciates about the ranch.

"I tell people this is not the prettiest ranch in Texas, but you'll learn to love it because we have such diversity," he says.

But for anyone cooped up in the city, pretty might not matter.

"I don't care if it's 105 degrees or 20 degrees," Sams says. "Every morning at the ranch is a good morning." ■ JH



Photos by Brooklyn George

BODY, MIND & SOUL

Cattle for Christ International Inc. ministers to physical, educational and spiritual needs around the world.

Glenn and Lisa Crumpler know how to stretch a dollar. Donations to their nonprofit ministry have helped poor and oppressed people in over 60 countries since 2001.

Together with U.S. and international partners, Cattle for Christ (CFC) educates children, trains pastors and teaches skills to help people become self-sustaining. In the process, it shares the Gospel and love of Christ around the world.

The Crumplers run the ministry from their farm in Enterprise, Alabama. Though the ministry does not borrow money, the Crumplers have borrowed from Alabama Ag Credit in their own names. Eight years ago, they financed a building they use as the ministry headquarters. After paying

that off, they financed a barndominium to further CFC's outreach.

"Lisa and I live as close to debt-free as we can," says Glenn, Cattle for Christ founder, president and board member. "We are thankful Alabama Ag Credit was there for us when we needed them. All the staff have been great to work with."

Helping others help themselves

Teaching farmers and training trainers are key strategies used in their ministry.

Cattle for Christ and its partners teach advanced agricultural technologies to veterinarians and farmers. These include artificial insemination (AI) and embryo recovery and transfer (ET) for beef and dairy cattle. With better genetics, cattle produce more meat and milk.

They also teach irrigation and farming practices that reduce soil salinity while improving soil quality and production.

"These technologies can totally transform their ability to make a living," Glenn says. "Building trusting relationships also allows us to share the Good News and the eternal hope of Jesus Christ with the people."

Sharing the good word

Up to 85% of people in the world don't have a Bible in their language, and many don't read well. So the ministry provides solar-powered audio Bibles in local languages.

GLENN AND LISA CRUMPLER

Enterprise, Alabama

Alabama Ag Credit financed an office and a barndominium the Crumplers use for their nonprofit ministry, Cattle for Christ International Inc.

Glenn and Lisa Crumpler run Cattle for Christ International from their South Alabama farm. Though they focus on ministering to people in Africa, the Middle East and Asia, they'll use this new barndo to extend outreach to families and children in the U.S.

For children in the U.S., it offers audio players inside stuffed animals called CFC Sidekicks. These players feature an audio, "The Father's Love Letter," which includes a prayer, a song and love letter from God.

"They help children know that no matter what they're going through, God loves them and will walk them through it,"

Glenn says. "They make wonderful gifts for children, and we hope that clubs and businesses will distribute them to hospitals, emergency responders, social workers and hurting children."

Cattle for Christ is also doing other types of outreach for children living in crisis situations.

The new barndo is part of that effort. The Crumplers plan to use it as a free or low-cost retreat for families dealing with the serious illness or loss of a child.

"We can help them make lasting memories as a family or to just get away with God and nature to heal," Glenn says. "We have pasture, pines, horses, chickens — and our CFC cattle herd."

Covering expenses with cattle

At Cattle for Christ, 90% of all undesignated donations go toward work with people. A herd of donated cattle helps fund the ministry's expenses.

CFC sells grass-fed and grain-fed beef, free-range eggs, cattle, semen and embryos. It has also donated cattle to

ranchers in several states after natural disasters.

Ag producers and corporate sponsors donate animals, crops, cash, feed,

equipment and more. Cattle for Christ's website describes many more ways to help.

"Together, we can change the world through agriculture," Glenn says.

Breeding for quality

Having a small staff keeps overhead low. Glenn and his partner, Jack McIntosh, manage the herd. Lisa, a former bank teller, manages the office. Board members and volunteers help work cattle.

The herd is known for quality sires and top-producing females.

"Together, we can change the world through agriculture."

— Glenn Crumpler



The Crumplers' loan officer, Steven Bozeman, left, visits Glenn at the farm. "If somebody wants to get into cattle, he'll teach them how he's doing it and help them get started," Bozeman says.

"Mr. Glenn is one of our top producers because he stays with the best genetics," says Steven Bozeman, the Crumplers' loan officer at Alabama Ag Credit.

The ministry practices what it preaches. It has used AI and ET in the past to improve the herd, and hopes to again.

"We breed and manage our cattle the very best we can to ensure we are being good advocates for the cattle and agriculture industries who fund our work," Glenn says. ■ CF

To contact the Crumplers or learn more, visit www.cattleforchrist.org.



A cow-calf operation helps Cattle for Christ cover expenses. "We use what cattle are donated and the cattle we produce from them, and the Lord has always made it work," Glenn Crumpler says.



A New Life for an Old Home

Cassie Condrey transforms a 19th-century home into a place for guests in small-town Louisiana.

“Slow down. Pay attention. Do good work. Love your neighbors. Love your place. Stay in your place. Settle for less, enjoy it more.”
— Wendall Berry, novelist and farmer

This quote inspired Cassie Condrey to restore the 19th-century Bernard House in Lake Providence, Louisiana — a daunting project completed with support from Louisiana Land Bank.

“I couldn’t get this house off of my mind. It plagued me — who would buy it? Would they restore or tear it down?” says Condrey, who’d moved home to Lake Providence after traveling abroad and working as a photographer and writer.

For Condrey and her family, it was an opportunity to help revitalize the community. At the same time, it was a chance to

start a business — a guest house for visitors.

The idea of turning the Bernard House into a guest house was inspired by Condrey’s travels in New Zealand and Uruguay, where guest-house accommodations are popular.

“Living in a small town, you can lose the connection to the bigger world. The Bernard House allows me to keep meeting new people,” she says.

CASSIE CONDREY

Bernard House
Lake Providence, Louisiana

Cassie Condrey, her husband, Pete Lensing, and her brother Jason Condrey and his wife, Kathleen, restored the Bernard House with a revolving line of credit from Louisiana Land Bank.



Bernard House, before renovation

Cassie Condrey

In need of restoration

The Bernard House is part of the landscape of Lake Providence, like the mighty Mississippi River running alongside the town.

Completed in 1884, the house is named after former owner Dr. Frederick Robert Bernard. The prominent local physician and his family lived in the home in the 1920s and ’30s.

But time brought changes. Once a stately and prominent home in Lake Providence, the house sat abandoned for 55 years and was riddled with termites.

Condrey, however, saw potential. In 2017, she and family members purchased the place.

Left: Restoring the Bernard House was a monumental undertaking for the Condrey family. From left are Pete Lensing and Cassie Condrey and their daughter, Milly; and Jason and Kathleen Condrey and their children, center, Charlotte, Kiley and Houston.

A two-year project

Though she spearheaded the project, other family members played a big part. Her husband, Pete Lensing, and her brother Jason Condrey and his wife, Kathleen, partnered in the endeavor.

It took about two years to return the house to its former glory.

“There were a few hiccups. But the bones of the house were solid,” says Condrey.

Renovations included a new roof, HVAC system, extensive wiring and plumbing. Workers also replaced the lathe and plaster walls with drywall, refinished the original floors and restored the windows.

Support from her lender

Condrey was able to bring her vision of preservation and hospitality to life with a revolving line of credit from Louisiana Land Bank. She and her family worked

with Josh Payne, vice president and branch manager, to secure the loan.

“Josh and I went to high school together. I knew he would be on our side if he could be,” says Condrey. “It’s part of the local thing. He didn’t look at me sideways when I told him my plans to restore this 130-year-old home. It was easy working with Louisiana Land Bank.

“We needed the start, and they gave us the opportunity. This house has made a huge difference in our lives.”

Guests from near and far

The project raised some eyebrows during the renovation phase, Condrey reports. But the community has rallied around the space now that they’ve seen what the family accomplished.

Since opening to the public last year, the Bernard House has welcomed overnight

guests from Louisiana, Mississippi, Texas, Canada and Italy.

It also has played host to Sweet 16 parties, baby showers and even a high school prom.

“To see this house alive again has been amazing,” she says.

Once named the “poorest place in America” by Time magazine, Lake Providence is now a beacon of economic hope.

“Pete and I returned home to Lake Providence because we wanted to serve our community,” says Condrey. “Hopefully, the renovation of the Bernard House makes people think about what is possible.” ■ PD

Find the Bernard House online at www.thebernardhouse.com.



Except for a lone bathtub — which Condrey jokingly remarks weighed 9 million pounds — the house was a shell of its old self. Now the four-bedroom, 4½-bath home is a welcoming respite.



At the Bernard House guests can cook their own meals in the kitchen or employ a private chef. Then they can dine in their suite, on the porch or in the spacious dining room featuring a fireplace and original wood floors.



The central hall showcases exposed wood walls from yesteryear. Hear a knock at the door during your stay? It might be Condrey and her husband, Pete, stopping by with his homemade biscuits.

GROWING UP COUNTRY

The future of agriculture relies on a new pipeline of talent to support the industry and rural communities. This next generation is preparing to take the reins, and they're starting young!



A stubborn heifer tests an equally determined young exhibitor at the San Antonio Stock Show and Rodeo. Photo by Texas Farm Credit customer Jeralyn Novak



This cow appears to be no match for little Jackson Clyde Kidd — photographed for Alabama Farm Credit's 2021 calendar. Photo by Mary Carolyn Kidd



Ross Lyon is a cowboy in training at Homewood Cattle Co., Homewood, Mississippi. Homewood Cattle Co. is a Southern AgCredit customer. Photo by Kevin Sibley

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