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a portrait of living & working in rural America

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FARM CREDIT

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ON THE COVER: An old railroad line surrounded by fall foliage near Huntsville, Alabama. Photo by De Olkiewicz/Getty Images

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CONTENTS

FEATURES

- 4 A Gin Is Born**
Seven months from conception to operation
- 8 Second Time Around**
Texas ranchers return to Farm Credit.
- 11 A Southern Revival**
Winemaking is resurging in Alabama.
- 16 Growing Hay Makes a Happy Guy**
Alfalfa proves profitable for this West Texan.
- 18 Liquid Gold**
Making sweet sorghum syrup in Mississippi
- 23 A Blessed Ranch**
This landowner focuses on ideal deer habitat.
- 26 Southern Sizzle**
Conecuh Sausage enjoys 60 years of success.
- 29 What's in a Name?**
For Clint & Sons, it's quality meat processing.
- 32 Shooting the Bull With a Rodeo Legend**
A visit with PBR livestock director Cody Lambert
- 34 Raised to Be a Rancher**
A New Mexico couple builds a cattle operation.
- 36 Bringing Fresh Ideas to the Boardroom**
A young director earns the co-op board's respect.
- 44 The Other Side of the Tracks**
How railroads impacted rural America

DEPARTMENTS

- 2 Farm Credit Commentary**
Doing Business With Farm Credit
- 3 Farm Credit News**
- 22 Resources for Rural Living**
- 38 Rural Youth**
A Winning Combination: FFA and Farmers
- 40 Farm Management**
Take Steps Now to Save on 2013 Taxes
- 42 Postcards**
Sentinels of the Past: Train Depots Across the South



Part of the Farm Credit System

DOING BUSINESS WITH FARM CREDIT: What's in It for You?



**Reliable Access
to Credit**

**Agricultural
Expertise**

**Patronage
Program**

By Stan Ray

Typically, companies refer to adjustments in their product, price or customer service as their unique “selling” proposition. In other words, they focus on what distinguishes them from their competitor. However, this approach emphasizes what the company does and how it operates rather than emphasizing what the customer wants or is trying to accomplish.

A unique “value” proposition, on the other hand, focuses on the personal benefit to and the desired outcome for you, the customer — and from Farm Credit’s perspective, this is a much better approach to doing business.

Farm Credit’s unique value proposition is captured in our mission statement, which starts with the words, “To enhance the quality of life in rural America....” Notice that it doesn’t say anything about our interest rates or customer service, or our experience in the industry or our great leadership. It’s not that those aspects aren’t important; it’s just that they are more about the merchandise and the company than the customer.

Perhaps you’ve seen the television show “Shark Tank,” in which entrepreneurs pitch their business ideas to venture capitalists in the hope of convincing one or more of the “sharks” to invest money in their business. Above all, the investors want to know what their investment will accomplish and whether the company can deliver a return.

In the same way, Farm Credit customers should be asking, “Why should I do business with you? What’s in it for me?” After all, you, our customer, have many options in the marketplace when you need to borrow money.

The question “Why should I do business with Farm Credit?” is answered, in part, by our mission statement, which underscores our primary focus on helping people in agriculture to be successful. We help by:

- providing reliable access to credit at competitive rates,
- focusing our expertise and resources exclusively on agriculture, so that we don’t have competing interests, and
- returning our earnings to our customers, the investors/owners who are the foundation of the Farm Credit System.

Farm Credit is an example of a public-private partnership that works well. We were established by Congress 97 years ago with the social mission to support the agricultural industry and to stick with it, whether times are good or bad. At the same time, Farm Credit institutions are privately and locally owned companies, with a business imperative to increase stockholder value.

However, our interests are not mutually exclusive. Farm Credit is a cooperative, and our customers are our stockholders, so our business value aligns perfectly with our social purpose. It’s a unique value proposition that’s hard to beat, because it’s focused on customers.

Thank you for your business and the opportunity to help you succeed. We’re proud to be your partner, and trust that you’ll always let us know how we can serve you better.



Young Farm Credit Customers Visit NYC and Washington

A trip to Capitol Hill in early October proved educational for a group of Texas District borrowers, who had the chance to visit with congressional staff about the farm bill.

As part of the 2013 Farm Credit Young Leaders Program, these up-and-coming young ag producers — chosen by their respective cooperatives for their leadership skills — visited New York City and Washington, D.C., to get a better understanding of the Farm Credit System.

The trip began in the New York City area, where the participants visited a Wall Street brokerage firm and the Federal Farm Credit Banks Funding Corporation in nearby Jersey City, N.J. From there, the group went on to our nation's capital, where they heard from officials at the Farm Credit Council in addition to meeting with Senate and House representatives.

This is the eighth year that the district's Farm Credit Council has sponsored the program.

Loans Increase to Young, Beginning, Small Producers, FCA Reports

In a report released this summer, the Farm Credit Administration (FCA) revealed an 18 percent increase in Farm Credit System loans to young, beginning and small (YBS) borrowers.

The System has long recognized a responsibility to attract young people into farming and ranching, and local Farm Credit cooperatives place a high priority on YBS outreach. They provide credit to YBS producers in a safe and sound manner through reduced interest rates, reduced loan fees, specially designed underwriting standards and government loan guarantees.

As the following table shows, the System stepped up its commitment nationwide to YBS producers last year.

Many associations also offer training, mentoring and scholarships, and support organizations that benefit young, beginning and small farmers and ranchers.

In brief, YBS borrowers are defined as follows: young farmers who are age 35 or younger; beginning farmers who have 10 years or less of agricultural experience; and small farmers who normally generate less than \$250,000 in annual gross sales.

For more information, see the FCA's report on annual results and other YBS resources at www.fca.gov/info/ybs.html.

Farm Credit System YBS Loans								
	Number of Loans		Portion of All New Loans		Average Loan Size		Loan Volume	
	2012	2011	2012	2011	2012	2011	2012	2011
Young producers	56,659	52,800	16.5%	15.8%	\$156,014	\$141,360	\$ 8.8 billion	\$ 7.5 billion
Beginning producers	69,304	61,995	20.2%	18.6%	\$165,697	\$155,406	\$11.5 billion	\$ 9.6 billion
Small producers	143,200	137,529	41.7%	41.2%	\$ 92,161	\$ 81,413	\$13.2 billion	\$11.2 billion



A GIN IS BORN

From talking it up to starting it up, a group of Mississippi farmers built a new cotton gin in seven months.



Bogue Chitto Gin members are pleased that the gin produced 43 to 45 bales per hour in its first season. Pictured here with two Land Bank employees are Glenn Mast, front; and from left to right, second row, Paul Graber and Brad Judson; third row, Rodney Mast, Joe Huerkamp and Jack Huerkamp; back row, Bill Skinner, Doug Dahlem, Gin Manager Jay Hoover, and the Land Bank's Bart Harris and Tyler Anderson.

Two years ago, cotton producers in northeastern Mississippi had an enviable dilemma: Their high cotton yields outpaced the nearest cotton gin's handling capacity. When

the gin rejected their offer to help fund expansion, the farmers had only one option left — to build their own gin.

On paper, the multimillion-dollar solution looked daunting. Undeterred, a core group of six men pooled their resources and contacted Mississippi Land Bank. Could the rural lending cooperative make them a loan? Within a few days, they had their answer: Affirmative.

Higher Prices Fuel Production

In years past, most farmers in Noxubee, Lowndes and surrounding counties raised mostly soybeans and corn. But as cotton prices rose, more and more shifted

to growing irrigated cotton. From 2009 to 2011, cotton production in the area doubled to 42,000 bales. The huge increase overwhelmed the outdated gin they used 50 miles away — so much, in fact, that the small operation didn't finish ginning the fall 2011 harvest until January 2012.

What would cotton farmers in the area do come the next fall? Local seed salesmen had already sold enough cotton seed in the area to plant 20,000 acres, the equivalent of 40,000 or so bales.

In early March, farmer Glenn Mast and several of his employees attended the annual Mid-South Farm and Gin Show in Memphis, Tenn. There, they toured booths and visited with vendors, most notably those with Cherokee Fabrication, the maker of high-tech cotton gins.

"We were desperate to do *something* in time for fall picking," Glenn recalls. "And the Cherokee folks were very accommodating. After we got home, a rep called me the following Tuesday and asked if we'd talked with other farmers yet. No, I told him. Thursday, he called back and told me

that, if we'd commit soon, Cherokee could build us a gin in time for our 2012 harvest."

Five days later, the Cherokee representative met with Glenn, his son Rodney and four other farmers — Paul Graber, Rodney McGill, and brothers Jack and Joe Huerkamp. The next day, March 14, Rodney Mast flew the group in his private plane to Monette, Ark., to see a Cherokee Magnum 244, a high-speed, computer-driven machine capable of running up to 30 bales per hour. For the Mississippi farmers, a similar gin would cost more than \$6 million, which meant that they would need at least \$900,000 for a down payment.

On the return flight home, feelings were mixed. "How are we going to get the money?" Jack lamented. "We can't get that much."

"Jack," Glenn replied, waving his hand at the other men, "the six of us can come up with half of it right here."

"Well," Jack grinned, "then maybe we can build us a gin."

Full Steam Ahead

On March 15, the group sat down with Bart Harris and Tyler Anderson at the Mississippi Land Bank office in Starkville to discuss a loan and hammer out preliminary terms.

"As soon as we heard about their idea, we were in!" recalls Bart, assistant vice president. "Some of the farmers were already longtime customers, so we knew their history and financial positions."

Afterward, the six farmers hurriedly contacted other cotton producers in the area and invited them to a preliminary meeting with Cherokee representatives. Bart and Tyler were invited to attend, in addition to an attorney and a certified public accountant.

The next morning, Glenn and Rodney Mast brewed coffee and arranged chairs, couches and tables in their old vacated tractor store. By the time the meeting

“The meeting was euphoric! We had farmers show up that we'd never expected would come, let alone be investors.”

– Glenn Mast

started, more than 50 people had filled the storeroom.

“The meeting was euphoric!” Glenn says. “We had farmers show up that we’d never expected would come, let alone be investors. Cherokee told us that if we could get a \$200,000 down payment, then they’d order the equipment and get the gin started. When I voiced that to the group, four farmers immediately pledged \$50,000 each.”

It wasn’t long before enough cotton farmers had raised their hands to back the project as solid investors. For his share of stock, one agreed to trade a site for the gin and seed warehouse. With documents in hand, the two lenders headed back to their Starkville office. They had a *lot* of work to do.

Gin Becomes Reality

For eight days, the two hunkered down in a boardroom, crunching numbers and compiling credit work-ups. “We had stacks and stacks of paperwork on each customer,” Bart recalls. “We used easels to keep up with all the names. Plus, we had to work fast to get the loan approved so the farmers could get their down payment to Cherokee and start construction.”

The Land Bank staff’s diligence paid off. On March 23 — just 20 days after the initial

conversation with Cherokee — 25 cotton producers pledged a total of \$1.6 million toward the new Bogue Chitto Gin, named after a local river. (In Choctaw, Bogue Chitto — pronounced bo-ga chi-ta — means “big creek.”) Of that amount, \$1.1 million went to construction costs, and \$500,000 paid for module trucks, trailers, forklifts and other necessary equipment.

The deal closed on April 19, and construction on the two-stand gin broke ground in May. Although it was slated to go online in mid-September, construction glitches kept the gin from cranking up until late October.

By season’s end, the gin had processed 35,964 cotton bales. “We had some start-up issues and a big learning curve,” says Jay Hoover, gin manager and stockholder. “But we had a good year overall. We averaged 43 to 45 bales per hour. We’re looking forward to the new harvest season and starting on time. We expect to hit 45 to 50 bales per hour, too.”

No matter how well cotton harvests go, stockholders don’t expect to see any monetary return on their stock investment for at least 10 years. “The new gin is here to make money for our growers now and in the long run,” Glenn explains. “But we do

hope in the future to generate income for investors.”

New Land Bank Customers

Stockholder Jack Huerkamp, a lifelong farmer, got out of the cotton business in the late 1980s when the tobacco budworm decimated his plants. But better pest control practices and pivot irrigation lured him back. Now the new gin will make cotton farming even easier for him and others.

“The big difference this fall will be that the gin will be ready when our cotton’s ready,” he says. “Plus, we have a concrete slab for storing our modules so they will stay in better condition.”

After the gin loan went through, Jack, his brother Joe and his son Brandon took out their own first-time loans with the Mississippi Land Bank. So did seven other stockholders. “We didn’t know the Land Bank before, so the gin loan made the cooperative more visible in this county,” Jack says.

“If it wasn’t for the Mississippi Land Bank,” he adds, “this project wouldn’t have happened. The Bogue Chitto Gin wouldn’t have been built if they hadn’t stepped in and helped us.” ■ SSR



Debra Ferguson/Southern Images



Sheryl Smith-Rodgers

Farmer and gin stockholder Jack Huerkamp, left, says that the Bogue Chitto Gin wouldn’t have been built without the help of Mississippi Land Bank. At right is Land Bank Assistant Vice President Bart Harris.

An elderly couple stands in a lush green field. The man, on the left, has white hair and is wearing a red short-sleeved button-down shirt and blue jeans. The woman, on the right, has blonde hair and is wearing a light blue patterned short-sleeved top and blue jeans. They are both smiling. In the background, there are several trees and a herd of cattle grazing in the distance under a clear sky.

Second Time Around

When a Texas couple needed financing for their cattle operation, they came back to Farm Credit.



“We can’t do what we’re doing without the Land Bank.”

— Bill Travis

As loyal customers of the same commercial bank in Dallas for 45 years, Bill and Jane Travis never thought they’d find themselves shopping for a new one.

However, that’s just what the Texas couple had to do after they lost financing with their longtime lender because they had agriculture-related businesses.

“We had a stable business, we had assets, we had history, but they said, ‘we don’t want you at our bank anymore because you’re in agriculture,’” Jane recalls.

Luckily, as past Farm Credit customers, the Travises knew where to turn.

“Jane and Bill are ideal Farm Credit customers,” says the couple’s current loan officer, Adam Davis, vice president/branch manager with Heritage Land Bank. “We’re here to exclusively finance agriculture and rural America. We want to help people who are committed to the industry stay in the industry, and because of our mission to serve agriculture, there is nothing abnormal about having people like the Travises as customers. We’re happy to have them.”

While helping customers such as the Travises is what Heritage does, for Bill and Jane, that financing help meant they didn’t have to give up on the journey and dream of building their perfect beef cow.

Today, the Travises are living their dream — running Simbrah cattle on their Pine Ridge Ranch near Athens, Texas.

From Concept to Reality

Bill and Jane’s concept for their ideal cow began more than 30 years ago. The couple was raising commercial cattle in East Texas and began making a list of the attributes they wanted in a beef animal — it would be heat-tolerant, polled, and have black skin pigment and a blaze face.

They never came across an animal fitting that description until they were at the State Fair of Texas in 1981 and saw a crossbreed of heat-tolerant Brahman-influenced cattle with larger framed Simmental cattle. Now knowing that their vision could be more than a concept, the Travises started looking for Simmental-Brahman crossbred cattle, and as fate would have it, stumbled upon the newly developing Simbrah breed.

“We bought Simbrah cattle and started breeding our own, slowly switching our commercial cattle herd over to a registered herd,” Jane says. “We’ve been refining the traits over the years — productive traits, calving ease, fertility, disposition — and have been told that we can’t choose for all of them at once, but we’re proving it can be done.”

A Harvard-educated engineer, Bill relies heavily on data to show him the state of his herd and give him a better understanding of what he and Jane are working toward. He says that they began adding a focus on carcass traits 30 years ago, starting first with quality grades (marbling) and now also breeding for tenderness. Technological advances allow the couple to DNA-test

Bill and Jane Travis



their cattle for carcass-specific traits and to use ultrasound imaging to reveal ribeye size and marbling.

The couple also places a high priority on feed efficiency, and uses a system developed by their son to test for exactly that trait.

“We tried to put it all together with productive efficiencies, color pattern and carcass traits,” Jane says. “It’s taken a long time to refine, but we’re getting there. There is always room to improve, but we really have an animal we can stand behind now.”

While building quality cattle for their own herd at Pine Ridge, the Travises also sell bulls, heifers, semen and embryos all over the world. Because of the breed’s heat tolerance, Simbrah genetics are especially popular in Namibia and South Africa, and are a natural fit for cattle producers in Mexico, Central America and South America.

“We get numerous e-mails a week from countries all over,” Bill says of the interest in the breed.

Bill and Jane have been honored for their contributions to the cattle industries of Panama and South Africa, and the ranch’s productivity was recognized by the National Cattlemen’s Beef Association in 2000. In 2008, Pine Ridge Ranch was the United States’ No. 1 cattle exporter to Mexico, where their cattle have been named national champions.

The couple’s promotion of the breed extends well past their own herd, and they have traveled extensively across several continents with the World Simmental Federation.

The Ideal Property for Ideal Cattle

In addition to building their perfect herd, the Travises have a deep passion to be good stewards of the land, and they are continually striving to build the ideal piece of property. Throughout the years, Bill estimates that they have bought, improved and sold approximately 30 tracts of land, primarily in East Texas.

At the time of their first purchase, he saw land as an investment, and also wanted a place where the family could enjoy the



A Simbrah cow shows off the breed’s customary blaze face at Pine Ridge Ranch.

outdoors. The property had hay meadows and fences, which the couple felt made it a “good place to learn the cattle business.” They slowly began buying more acreage on which to expand their cattle operation, all while making improvements.

“We both love being outdoors and the cattle business,” Jane proclaims. “It’s been fun and profitable.”

The Travises’ current Pine Ridge Ranch in East Texas consists of two tracts that encompass 1,424 acres, two of which were purchased with financing from Heritage Land Bank in 2010.

“Bill and Jane are very passionate about their cattle operation and their

stewardship of ranchland,” Davis says. “I am pleased that we are able to finance all of their agricultural needs. I’ve enjoyed working with them through this process and look forward to the years to come.”

Although Bill and Jane didn’t choose to leave their commercial bank, they are contented to know that they are supported by a Farm Credit lender who wants to see their cattle business succeed and prosper.

“We can’t do what we’re doing without the Land Bank,” Bill says. ■ SH

For more information about Pine Ridge Ranch, visit their website at www.simbrah.com.



A Southern Revival

*Winemaking Is Experiencing
a Resurgence in Alabama*

*M*aking wine is as old as the hills in North Alabama.

In this region at the foot of the Appalachians, homemade fruit wine is a local tradition, and nearly 20,000 acres of grapes once grew along the Georgia state line northeast of Talladega. The scenic wine country even attracted trainloads of tourists in the days before Prohibition.

A century later, the industry is flourishing in the hands of a new generation of winemakers. Alabama wines in an array of styles are found in stores and on menus, and tourists are once more taking to the scenic byways to enjoy the wine and hospitality at local tasting rooms.

Christine Forrest



K.Jensen/Shutterstock.com

Jim Tollison, vice president and branch manager at Alabama Farm Credit's Talladega office, says that when he's looking for a thank-you gift that says Alabama, wine is high on the list. Located near the heart of the state's wine industry, his office provides financing for three wineries — each with its own personality and business model, and all growing in volume.

Traditionally, wines made with muscadines, peaches and berries have represented the bulk of Alabama's production.

"Muscadines are a cultivated wild grape. They have so much vigor," says Charles Brammer Jr., whose family owns Morgan Creek Vineyards and Winery. Muscadines grow well in the Southern sun and humidity, and are rich in antioxidants that impart health benefits to wine, sports drinks and nutritional supplements, adding to the list of uses for the winery's grapes.

Other grapes with American ancestry also grow well in the region. They don't even need the richest soil.

"This soil is good for nothing, which means it's good for grapes," jokes Burt Patrick of Ozan Vineyard & Cellars. His

Norton grapes are thriving on the rocky slope below his recently expanded winery, but when he planted his first vines, reliable information on cultivating grapes in the region was in short supply.

That's changing, thanks to research that could give the Southern wine industry a major boost. What really has winemakers talking are new European *Vitis vinifera* cultivars that are taking on the disease resistance of their American cousins.

At White Oak Vineyards, which produces Southern Oak Wines, winemaker Randal Wilson is already making room for them in his vineyard.

"Muscadine and fruit wine is a unique category. No one in California is making it," Wilson says. "And our Norton wine has won a lot of awards. But with these new grapes, we're going to be able to make some world-class wines."

Bred at the University of California, Davis, and planted at a research center south of Birmingham in 2010, three *V. vinifera* cultivars are yielding very encouraging results, says Dr. Elina Coneva, an Auburn University associate professor and Extension specialist. Not only are they showing resistance to Pierce's disease — which can wither many grape varieties in the South — they have also produced some well-rated wine.

Coneva says she is getting many phone calls about the grapes from Alabama wineries, which have doubled in number since 2006 and now total 14.

It's easy to see why new vintners are attracted to a field that blends business, science, craft and hospitality.

"There's a lot of growth in wineries and breweries in the state of Alabama," says Brammer. "This business has so many facets. We never get bored."

There's even some time for freedom.

"You don't have to be here every minute," says Patrick. "You can turn the lights out and leave, and the wine's happy."



Mauro Pezzotta/Shutterstock.com

Morgan Creek

Vineyards and Winery

Harpersville, Ala.
MorganCreekWinery.com

Photos by Christine Forrest

Great things can come from small beginnings. Just ask the Brammer family.

The owners of a pick-your-own farm in the 1990s, the Brammers followed a long Southern tradition when they made home-made wine from their berries and native muscadine grapes.

It could take all day to extract a few gallons of juice from the farm's leftover fruit using a small press, but the effort was worth it. Soon they were making wine commercially, and their business, Morgan Creek Vineyards, has grown into Alabama's largest winery, producing almost 15,000 cases of wine a year.

Nine acres of pick-your-own fruit are still an essential part of a business built as much on experiences as on a product.

"Early on, we got some good advice," says Charlie Brammer, who opened the winery in 2000 with his wife, Mary, and son, Charles Jr. "A friend told us, 'Don't plant the vineyard all the way to the winery. You're going to need the parking space.'"

Agritourism keeps the lot full. Visitors head to the vineyard near Birmingham for wine tastings, tours, picnics, concerts, weddings and fireworks, and in September, a grape stomp — complete with an "I Love Lucy" lookalike contest — draws thousands. For the Brammers, a day at the office might mean crushing grapes, selling furniture that they make from oak wine barrels or hosting 200 Chinese car dealers on a side trip from the nearby Mercedes-Benz plant.



Wine barrel furniture invites visitors to spend some time outside Morgan Creek Vineyards and Winery's tasting room. The family-run business was started by Charlie Brammer, his son, Charles Jr. and wife, Mary. The father and son are pictured at right.



The wines are made behind the tasting room in Morgan Creek's elegant brick headquarters. Charles Jr. calls the automated system that fills 1,500 bottles an hour the heart of the winery operation, but its soul has to be the traditional flavors that appeal to Southern consumers. Morgan Creek specializes in wines made with peaches, blueberries and muscadines, native grapes with a distinctive floral aroma.

"We're trying to capture the fruit flavor," says Charles Jr., who owns a business that distributes Morgan Creek's wines. "We have a great niche. A typical store might have hundreds of chardonnays and cabernets, but few wineries do what we do."

Although the winery produces 14 wines ranging from dry to sweet, consumers make their preferences known.

"This is the land of sweet tea and Coca-Cola," he says. "Our sweet wines are our best sellers."

The wines are sold in hundreds of Publix, Piggly Wiggly, Target and Whole Foods Market stores in Alabama and Mississippi, and the winery can ship to consumers in 21 more states through its website.

All it would take to expand is more fruit and more storage, and the Brammers have plans to plant 95 more acres of muscadines. When they financed the purchase of more cropland recently, they returned to Alabama Farm Credit's Talladega lending office, managed by Jim Tollison, who helped them finance the winery.

"I learned a lot about business from making loans with Jim — and I used to make loans when I was with Allstate," says Charlie, a retired insurance agent. "It's been very satisfying to work with them."

"Early on, you could see where the business was going and what they were going to do with it," says Tollison. "They really enjoy working together as a family. They're great hosts and entertainers."

Ozan

Vineyard & Cellars

Calera, Ala.
OzanWine.com

Photos by Christine Forrest

Perched high on a sun-drenched hillside, Ozan Vineyard & Cellars is like a little piece of Tuscany in Shelby County, Ala.

Purplish-black grapes hang from four acres of trellises on the slope, while visitors relax on shady terraces outside the tasting room, sampling some of Ozan's dozen or so wines.

For winemaker Burt Patrick, his family's farm in Calera, south of Birmingham, was the perfect place to capture the essence of the small family-run wineries and European hideaways he discovered during his career importing and exporting paper.

He planted his first vines in 2001 to experiment with grapes that produce the dry wines he prefers, and calls it divine intervention that he tried Norton, also known as Cynthiana, an American grape that has thrived at the site.

The Nortons are used in a red wine that Patrick ages in oak barrels for several years. He also produces European-style red, white, rosé and peach wines made with fruit from other growers, as well as a scuppernon white wine made with regional muscadines.

Ozan wines are available in restaurants and wine shops in Alabama and Mississippi, and the winery also has a following among tourists, who take home 5,000 souvenir wine glasses a year. Located not far from Birmingham, Tuscaloosa and the Mercedes-Benz plant in Vance, Ozan hosts

Jim Tollison of Alabama Farm Credit's Talladega branch office, left, and Burt Patrick, winemaker at Ozan Vineyard & Cellars, have their hands full in Ozan's new production facility. They're finding out what pomace — the skins and seeds left behind after grapes are pressed — feels like.

weekend tastings and up to 20 events a year, including several weddings. It's also a stop on the Heart of Dixie Railroad Museum's train excursions, which bring thousands to the winery each year for Easter egg hunts, a pumpkin patch and a train robbery re-creation ("The good guys always win," says Jim Garnett, the museum's president).

At an October barrel tasting, guests sample wines before they're bottled, providing valuable feedback.

"People like local products, and Norton is a grape that grows well here," says Patrick, who last year received a Value-Added Producer Grant from the U.S. Department of Agriculture to market wine made with his fruit. "There's an opportunity for producers to customize products for local palates.

"Agritourism is a key component to this. The wine business is a destination business."



Ozan became an even better destination this spring, moving into a 2,500-square-foot addition that Patrick designed with ample space for events and an energy-efficient production facility built into the hillside — similar to the European wine cellars that inspired it.

"With the financing of the winery, we've gone from a modest operation to a substantial one," says Patrick, pulling out his cell phone to show a photo of the crane that placed the concrete-plank ceilings. "Our previous facility could only produce 1,000 cases of wine a year, but this was designed to produce 5,000. It could one day support a fully operational warehouse on top."

"There aren't many Farm Credit projects that require a crane," says Jim Tollison of Alabama Farm Credit, Patrick's loan officer for more than 10 years. "Burt is always thinking months and years ahead."

"The wine business is all about the future," Patrick replies.

White Oak

Vineyards

Anniston, Ala.
SouthernOakWines.com

Photos by Christine Forrest



For Randal Wilson, making wine is an art and a science.

Walking into his vineyard high in the Choccolocco Valley, east of Anniston, Ala., he describes how the topography, minerals, long growing season and cool air at this beautiful site work together to ripen grapes to their peak.

“We try to make top-quality wine, and it starts right here,” says the retired USDA soil scientist and certified crop advisor. “On slopes like this, we still have the complete soil profile. That’s been a real gift. If you don’t have good fruit, you don’t have good wine.”

The Semmes, Ala., native didn’t foresee becoming a winemaker when he took a class in enology and viticulture at California Polytechnic State University, where he went to college on the GI Bill after serving in the Navy. But after moving here with his wife, Dr. Dana Davis, in the 1990s and planting his first grapes, the idea captivated him.

He opened the winery and tasting room in 2004 and has been expanding ever since, adding a new production facility in 2010 and halving his energy bills — one of the biggest expenses for Southern wineries — through green building technologies such as concrete walls, heavy insulation, natural lighting and ductless air-conditioning. He gets a head start on AC season by circulating near-freezing irrigation water under the foundation in the winter, chilling the very earth under the wine tanks.



Sustainability is also the watchword in the vineyard, says Wilson, who is on the board of the Alabama Sustainable Agriculture Network. Managing pests and diseases with minimal inputs not only makes him more competitive, he says, it also protects the vineyard ecosystem and supports his bottom line for the long run.

That seven-acre vineyard is the foundation of his Southern Oak Wines label, which includes wines made with American muscadine and Norton grapes, French-American grape hybrids, blueberries and peaches. Each year Wilson produces up to 1,500 cases of wine, sold at Publix, Winn-Dixie and other major grocery stores in Alabama.

He’s most proud of his sparkling muscadine — the state’s only sparkling wine — and Norton, a dry red wine chosen to represent Alabama in Epicurious.com’s “The United States of Wine” list last year.

But his energy kicks up a notch when he talks about a new frontier: elite cultivars that resist Pierce’s disease, the bane of European grape varieties in the warm, humid South. Improved varieties bred by the University of California, Davis, and tested by Auburn and Texas A&M universities could open the door to producing

Randal Wilson, left, expanded the tasting room at White Oak Vineyards in 2010 with a 2,000-square-foot, energy-efficient production facility. He’s now adding 10 acres to his vineyard.

chardonnay, petit sirah and similar wines in the region.

“These experimental varieties have been successful beyond all expectations,” says Wilson, former president of the Alabama Winemakers and Grape-Growers Association. “It’s a game changer for us.”

This year Auburn asked Wilson to produce some wine with its test grapes, and he and fellow winemaker Jules Berta hope to be the first in the eastern U.S. to grow the improved varieties commercially. They have written a proposal in the hope of obtaining foundation plant materials from UC Davis, and are already preparing a new 10-acre mountainside vineyard on land that Wilson recently purchased with financing from Alabama Farm Credit.

“Randal can talk for hours about what makes a good wine,” says Jim Tollison, branch manager of the association’s Talladega office. “He loves what he does.”

“There’s nothing quite like being a farmer and small business owner. It’s challenging and exciting,” Wilson says. “Farm Credit is making these post-retirement years some of the most rewarding in my life. Jim and the staff are so professional. They’re the best financial people I’ve ever worked with.” ■ CF

Growing Hay Makes a Happy Guy

With high-tech harvesting equipment, West Texas farmer Guy Carthel is earning a full-time living in the alfalfa business.



Sometimes it takes a little setback early on in a career to propel one forward in the future.

Such was the case with fifth-generation West Texas farmer Guy Carthel, who readily admits that he nearly lost his shirt growing cotton in his early years of farming.

Without that experience, however, Carthel might not have discovered the rewards of growing alfalfa hay, the crop that pays the bills today.

A Rough Start

In the late 1980s, Carthel had recently finished school and wanted to get started in farming. His father, John Lee Carthel, let him plant some cotton and corn on part of the family farm near Lockney in Floyd County, east of Plainview. Being short on cash, he did not buy crop insurance that first year, however. As luck would have it, rough weather claimed his crops.

"I dug myself a pretty deep hole," Carthel says.

With much help from his dad, he continued to farm and also did some custom baling and grew grass hay in an effort to pay off his bills. One summer, while delivering hay to Ranchers & Farmers Supply in Amarillo, he noticed a lot of alfalfa trucks coming and going, and decided to try his hand at growing alfalfa.

Carthel soon discovered that producing and marketing alfalfa is different than handling grass hay. Small square alfalfa bales earn a premium and are much easier for the customer to handle than large bales. On the downside, producing small bales is much more labor-intensive.

"Forty, fifty years ago, you could put a hay crew together," he says. "Today you might

get a crew for a few days, but after their first paycheck, they're not coming back."

Financing New Equipment

Carthel realized that the only way he could increase production, and thus his income stream, was to change his haying practices.

"I just couldn't see how we could bale more hay if we didn't have more efficient handling equipment," he says.

Carthel approached his local Great Plains Ag Credit branch in Plainview, where he had done business previously, for a loan to purchase some modern haying equipment.

With financing from Great Plains, he invested in a mobile stacking unit that binds 21 bales together with steel bands. The large stacks are loaded onto a semi-truck with a grapple and skid steer. The first year after buying the stacker, he baled over 35,000 bales, which was a significant increase over the previous year. Since then, he has switched to a different model, a Bale Baron, which wraps the stacks with string.

Controlling Moisture Content

This year, Carthel took the operation to a whole new level, adding a DewPoint 6110 steamer, along with a double-baler hitch, which allows him to raise the moisture level of the hay.

Moisture content is critical to the palatability and shelf life of alfalfa. At 18 to 20 percent moisture, the hay may sweat and become moldy if the bales remain stacked. At 9 or 10 percent, it's "fall-apart hay," says Carthel.

"Everybody hates to buy alfalfa that is so dry it falls apart," he explains. "We have a short window, one-and-a-half to two hours a day, to bale in this climate. Now, with the steamer, we can bale 10 to 12

hours a day and make nice hay that's all the same quality."

At Carthel Farms, baling usually occurs long after their neighbors are asleep and the humidity level of the air has risen.

"With our low humidity level, we bale at 10 or 11 at night; other times it's 2 or 3 a.m.," Carthel says. "I'll go at night and bale 2,500 to 3,000 bales, and then in the morning I'll do another 1,500 bales." His younger son Dru runs the Bale Baron behind the baling machine, and his older son Tyson loads hay and moves it to the barn.

"It's a team effort to get it all in the barn each day," Carthel says.

Despite the unusual work schedule, Carthel appreciates that the steamer allows him to plan his work.

"I have a little more of a normal life again," he says.

Five Cuttings, 75,000 Bales

For Carthel, the haying season normally begins in late April and continues through September, allowing five cuttings spaced about 30 to 32 days apart. Last year, he produced 75,000 bales of alfalfa on 650 irrigated acres. This year, due to the late spring, he lost out on the first regular cutting, but still ended up harvesting more than 55,000 bales.

Instead of finding large customers on his own, Carthel markets his hay through Ranchers Supply, whose customers are primarily horse and pet owners buying hay by the bale. Year-round, he supplies the business with two semi loads of alfalfa each week.

"Guy fills up his barns and warehouses with hay for us," notes John Harshbarger,



PRODUCING HAY CARTHEL'S WAY

Guy Carthel has practically perfected his technique for producing high-quality alfalfa hay — hay that is soft, sweet-smelling and leafy green. Here are the steps he follows:

- The alfalfa is cut with a 16-foot mower that places it in windrows 15 feet apart. Carthel's baling rig will reach across two windrows at a time, allowing him to produce 900 bales an hour.
- The hay lies in windrows for three to four days, curing until the moisture content reaches 12 to 14 percent.
- The hay is baled and steamed on the fourth day, generally. He uses two balers simultaneously, hooked up to the steamer, which has a sensor that adjusts steam levels, depending on humidity. This allows him to produce a consistent product.
- The Bale Baron follows about 30 minutes behind the baler, picking up about 700 hay bales per hour and bundling them in stacks of 21.
- Later, two skid steers and two grapples load the hay onto two semis. The hay is stored in two 200-foot-long quonset barns that hold 25,000 bales each.



Guy Carthel

Hay farming is a family affair for Guy and Alice Carthel, foreground, and their sons Dru, left, and Tyson and Tyson's wife, Cassie.

co-owner of the feed store. "We couldn't do it without him — we wouldn't want to."

Harshbarger is quick to praise Carthel's management practices and his focus on quality.

"Alfalfa takes a lot of work," Harshbarger says. "To produce a really good alfalfa, you have to be willing to get out there in the middle of the night. If the humidity is right, it will make a nice flake and the leaves won't fall off."

Carthel also makes 900-pound large round bales on request, and this year, for the first time, he planted a field of Teff, a drought-tolerant forage grass that is attracting some interest among horse owners.

"Teff can set there and be burning up, and then you put water on it, and it just jumps out of the ground," he says.

For now, though, small square bales of alfalfa retail for approximately \$350 a ton versus \$275 a ton for large round bales, providing Carthel and his sons with a regular, more guaranteed income than the crops he first grew.

"Selling through the feed store, I don't get quite as much money as some guys do," he observes, "but in years when there's hay stacked up all over the country, I still have a market."

And after getting off to a slow start in farming nearly 25 years ago, Carthel is happy to have found his niche as a hay producer in the 10th largest cotton-growing county in the state.

"Most of this is only possible because of help from family and a good relationship with a great lender," he says. ■ JH



Liquid Gold

Mississippi family's sweet sorghum syrup captures old-fashioned flavor in a bottle.

When the days get shorter and the leaves begin to turn, the cool breeze sometimes carries a sweet aroma through Etta, Miss. That's when you're likely to find Terry Norwood standing over a bubbling pan of sweet sorghum syrup in a rustic shed outside his home.

As flames roar under the 12-foot-long pan, Terry peers through the steam and uses a skimmer to manage the continuous flow of the liquid, which enters as sweet green juice extracted from his sorghum cane and exits as an amber liquid with a distinctive caramel flavor.

The cooking starts around Labor Day and ends with the first frost, concentrating about 5,000 gallons of juice down to 500 gallons of syrup. Once bottled under the Rockyford Sorghum Mill label, it doesn't stay around long. Loyal customers wait

for the change in seasons so they can buy directly from Terry, a regional manager with the Mississippi Farm Bureau Federation, and his wife, Deb, a junior high school special education teacher, who often sell out before Thanksgiving.

Many customers remember when cooking sorghum was an autumn ritual on Southern farms. These days, the Norwoods are among only a few producers still making the syrup, which folks around here call sorghum molasses.

Photos by Debra Ferguson/Southern Images



At their north Mississippi farm, Terry and Deb Norwood grow sweet sorghum that they use to produce and market a rich syrup. At left, the boiling syrup that pours off the cooking pan is almost ready for bottling.



“Once people have met Terry Norwood, they remember him. He’s what rural America is all about.”

— Joe Hill

Terry is known throughout north Mississippi for the sweet sorghum syrup that he cooks during weekends and vacation time each fall. Next to him, a hot tub of syrup is strained and cooled before being bottled.

Rekindling the Tradition

Terry likes to pull out photos from a 1943 National Geographic to show what sorghum production was once like: A family would spend all day cutting sorghum stalks by hand, stripping the leaves and crushing the cane in an animal-powered mill before cooking the syrup well into the night.

He remembers watching his relatives cook under a huge black cherry tree when he was a boy.

“No telling how many gallons my granddaddy and great uncle cooked out there on a rocking furnace,” he says.

But by the time he was a vocational agriculture teacher in 1980, the labor-intensive practice was in danger of becoming a lost art. He decided to give his students hands-on farming experience growing sorghum near the school’s baseball field, and planned to make molasses at a festival as an FFA fundraiser. First, he had to master the tricky cooking process.

Shortly before the fair, a friend showed him the importance of a hot fire and

skimming off impurities that can leave a bitter taste. The results were so close to the fine syrup he’d grown up with, he barely noticed that they were still cooking at 1 in the morning.

He was hooked, and sorghum was once again a Norwood family tradition.

“Deb will tell you that some of the happiest times our family had was when we’d come down to cook sorghum, and the kids would go play, swinging on grapevines, sliding down the bank or riding a bicycle,” says Terry, who built a processing building not far from his family’s old tree. “My brother and I had some of our best conversations down yonder in that sorghum shed.”

Teaching Old Tools New Tricks

Now in his 33rd year as a sorghum producer, Terry still calls himself a student of the sorghum industry. To many, he’s a also mentor.

A director on the board of the National Sweet Sorghum Producers and Processors Association, he frequently talks with beginners about the methods that small and commercial producers use. He has trained at least half a dozen at his farm, where his mix of modern innovations and antique machinery enable him to grow and process sorghum while still working full time.

With an affinity for antique machinery and labor-saving modern methods, Terry starts the harvest by deheading the tall canes. The crop is a sorghum variety grown for its sweet juice rather than its grain.



The growing season starts in the spring with about five successive plantings, which extend the harvest. When the sugar in the sorghum is at its peak in the fall, Terry removes the seed heads with an adjustable-height sickle mower mounted high on a tractor. Next he cuts the cane with an antique corn binder and leaves it in the field to dry for a few days. In an hour, he can harvest what used to take him and Deb a week to harvest by hand.



The Norwoods' streamlined harvest process saves countless hours, but one thing you can't rush is the cooking. Fans draw off steam while Terry manages the flow of the sweet sorghum juice as it boils over a roaring fire.

"Corn binders cut the sorghum, bundle it and tie it with a string," he says. "I tell people that if I lose that binder, I'm quittin'. The one time I handle my cane is when I pick the bundle up and run it through the mill."

He spends a couple of hours after work crushing the cane in the cast-iron rollers on his century-old mill, then chills the sweet juice in a vintage milk cooler until he has a day to cook and bottle a batch of syrup. As time allows, he repeats the whole process until the first freeze puts an end to the harvest.

The novelty of his antique equipment has been known to drum up business. Terry says one of their biggest days for sales was when he tested a 1957 John Deere 30 combine he'd just bought.

"I took it out for a spin, and when I looked up, the road was full of folks," Terry says. "Deb came down with a buggyload of bottles and said, 'I've got the crowd together. Now you sell them some sorghum!'"

Spreading the Word

Though they are small producers, the Norwoods' operation has had far-reaching influence. In addition to encouraging others to enter the industry, Terry is a contract seed grower for the Mississippi Agricultural and Forestry Experiment Station, producing foundation seed that is sold to sorghum producers around the world. He maintains separate fields for

seed and syrup production, all planted in his favorite variety, M81E.

Last year, a photo of one their fields helped illustrate a Southern Living article about sorghum's popularity among chefs.

"It sure was pretty, wasn't it?" Terry says of the cane, which can tower at 12 feet. "Deb just lives for Southern Living magazine. When she found out they were coming here, I thought I was going to have to hold her down."

Their operation has also been featured in Delta Farm Press and the Tupelo Daily Journal, and word is spreading about the quality of their sweet sorghum syrup and Terry's talent at swapping stories.

"When I met my husband, I think our first date lasted eight hours because we kept talking," says Deb, who matches him with energetic joy. "He's a wealth of knowledge."

He's also an active member of Mississippi Land Bank, where he is a second-generation customer.

"Terry's very well-respected, and is chairman of the tellers committee, counting the stockholder votes for the directorship," says Joe Hill, vice president and branch manager of the Senatobia credit office. "He is very supportive of our association, and sends a lot of people to us who he knows that we can help. A satisfied customer is our best advertising.

"Once people have met Terry Norwood, they remember him. He's what rural America is all about." ■ CF

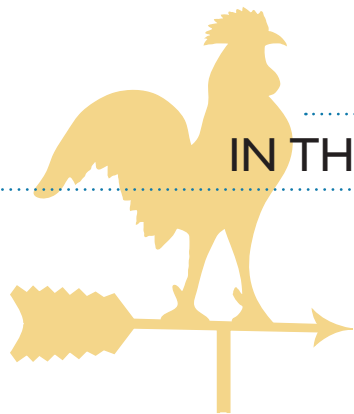
See more photos at findfarmcredit.com/seemore

Ways to Enjoy Sweet Sorghum Syrup

If you'd like to rediscover the old-fashioned flavor of sorghum, take the Norwoods' advice and drizzle a little over hot buttered biscuits or cornbread. They also spoon it over oatmeal or onto Deb's blackberry muffins, and their neighbor pours a little onto steaks that are almost finished on the grill.

A photo of their sorghum appeared in the October 2012 issue of Southern Living, alongside recipes for coffee cake, caramel corn, a glaze for beef ribs and more. Find the recipes at www.SouthernLiving.com under "Sweet on Sorghum."





IN THE WIND: Resources for Rural Living

Cultivate SAFETY

Have you ever wondered at what age it's safe for your child to operate an ATV, drive a tractor or work with large animals? Now there's an online resource that can help.

Cultivate Safety is a new public health campaign launched by the National Children's Center for Rural and Agricultural Health Safety. "Parent first, farmer second" is the campaign's message — a simple yet powerful tagline that touches the heart. The campaign gives farmers the resources and information they need to ensure their children's safety.

Farm families can go to the campaign website, **CultivateSafety.org**, which provides tips on how to keep kids safe while they work and play on farms. The site includes easy-to-use information about child development and best-practice work guidelines. An interactive feature allows users to upload stories, videos and photos about child injuries and prevention strategies so that farm families can learn from one another.



Managing a Precious Resource: WATER

If you live in New Mexico, Texas, or any other drought-plagued state, check out a new, easy-to-navigate Water Education Network site, which covers the topics of water conservation, management, irrigation and quality.

The website, **water.tamu.edu**, contains information useful for homes, residential and city landscapes, and agricultural and wildlife management. Topics include water conservation at home, on-site wastewater treatment systems, rainwater harvesting and rebuilding a beef herd after drought.

Water-related resources such as fact sheets and publications are being added and cataloged into this website regularly, making it a valuable source of up-to-date information. The site is offered by the Texas A&M AgriLife Extension Service.



AG WEBINARS Save Time and Travel

When time and travel don't allow you to attend training sessions in person, sign up for a new online seminar series, Natural Resource Webinars. And, if you miss them "live," you might be able to take an online seminar on your own schedule.

Now offered through AgriLife Extension at Texas A&M University, this impressive series of webinars is free to the public. The series — introduced with the headline "Learn From the Great Indoors" — can help anyone who works in agriculture with a wide variety of subjects, from examining the ecological effects of invasive grasses to learning about grazing management to studying livestock external and internal parasite control.

If for some reason you are unable to attend a current webinar, the broadcasts are also archived and easily accessible. Producers who watch current webinars can earn continuing education units, or CEUs. However, older webinar broadcasts are not eligible for CEU credits.

To sign up for new webinars or to view the archived series, go to the website **NaturalResourceWebinars.tamu.edu**.

A BLESSED RANCH

Toiling almost every weekend on his South Texas ranch, Jim Foulkrod is on a quest to create the perfect environment for deer.

Before heading home to central Texas from his weekend ranch in the South Texas brush country, Jim Foulkrod always spends some time at his desk. He opens a black spiral binder and jots down notes about the work he completed during his latest visit. It's a habit he started after purchasing nearly 1,000 acres of high-fenced ranchland in South Texas in 2007.

Sometimes, Foulkrod says, "I'll look around and wonder, 'What have I gotten done after all this time?' Then I thumb through these pages and realize that I've accomplished a lot."

The pages testify to the countless hours he's worked almost singlehandedly to improve his L J Blessings Ranch. For the Buda, Texas, business owner, the ranch is a labor of love, and his weekend visits are dedicated to improving native habitat for white-tailed deer and other wildlife, and creating a place for commercial gun and bow hunts.

"In the six-and-a-half years that I've owned and hunted this place, I've only missed coming here 38 weekends," Foulkrod says. "The reasons why I didn't were family-related, like holidays and weddings."

When he bought the place, the deer were in poor shape.

"Now my bucks score from 140 to 185 inches [on the Boone & Crockett score]," he says. "I have one this year that measures 195. Ultimately, my goal is to produce 250-inch deer, and I believe I'm only a few years away from that."

Jim Foulkrod

Sheryl Smith-Rodgers

FINDING HIS PASSION

Growing up in Pennsylvania in the 1960s, Foulkrod occasionally hunted raccoons and rabbits with his paternal grandfather and his Uncle Bob.

“My dad was going to school and trying to make a living, so I only hunted once with him,” he recalls. And although he shot his first buck at age 15, hunting was not something he did often.

That would change about two decades later.

In 1981, Foulkrod moved to Texas and started Foulkrod Custom Drywall Inc. in Buda. One Christmas, his uncle gave him a bow.

“I started bow hunting, and it became my passion,” he says. “I hunted all over South Texas, which is known for trophy whitetails.”

In 1996, Foulkrod joined hunting leases at two small ranches owned by friend George Semple, a customer of Capital Farm Credit. Seven years later, Foulkrod bought both properties.

“Since George recommended Capital Farm Credit so highly, I financed the buys through them,” he says. “They’ve been great to work with.”

One problem, however, kept the 79- and 240-acre properties from being ideal: low fencing.

“Like people, deer need a haven where they’re not pressured. In the sanctuary, does can bed with their fawns, and big bucks can go there and not be bothered.”

— Jim Foulkrod

“I put out protein for the deer, but my neighbors kept hunting the young ones,” Foulkrod says. “I was spending astronomical amounts on protein and not getting good value for my money. No one would sell me any adjoining property, so I began searching for another ranch.”

Months of looking finally turned up a large, high-fenced ranch northeast of Freer in Duval County. Its thick brush and rolling topography didn’t interest him at first, and it lacked the beauty of one of his other ranches, located on the Nueces River. “But I felt like the Lord had led me to this ranch for a reason, so I bought it with financing from Capital Farm Credit,” he says.

“I always said what a blessing it was to have a piece of property,” he comments. “So I named this place the L J Blessings Ranch in honor of my daughters, Leah and Jayme — because they’re huge blessings in my life.”

FIVE REQUIREMENTS

On a breezy fall afternoon, Foulkrod drives his pickup along a bumpy caliche road, one of many senderos (Spanish for “path”) that crosses his ranch. Half of these paths existed when he bought the property; the other half he cut in himself, using a tractor to shred the dense guajillo, cenizo, mesquite and whitebrush.

Why so many roads?

“Trophy bucks require five things: age, genetics, water, supplemental feed and natural forbs,” Foulkrod explains. “Guajillo is a native forb that’s like ice cream to deer. But when it grows too tall, they can’t reach the leaves.”

By cutting in senderos, he creates more food for the deer. Then, every five years, he shreds the senderos back again, which cuts the guajillo to the ground, so the deer can access it.

When Foulkrod first bought the ranch, there were only four places where the deer could drink. After trenching and putting in more than 5 miles of water lines, he now has a total of 14 water sources throughout the property. The impact on the wildlife population has been tremendous.

“The deer used to stay in one area. Now they’re dispersed across the ranch,” Foulkrod says.

Protein feeders also dot the ranch, and the deer are fed from February through September. “I spend about \$40,000 a year on protein,” he says. “My deer eat better than I do!”

With time, he has devoted more attention to his herd’s genetics.

“The previous owner had brought in new genetics, but the deer were mostly gone by the time I bought the place,” he says. “Over the years, I’ve selectively culled and added four new bloodlines.”

For his scientific deer-breeding program, Foulkrod divided a 12-acre pen located in the middle of the ranch into seven “soft release” pens.



"The term means we've kept the native vegetation intact, instead of using dirt pens," he explains, "so when the deer are released onto the ranch, they're familiar with the habitat and know better how to survive."

Four pens each contain a breeder buck, does and fawns. The other three hold bucks of progressive ages. They are rotated into different pens annually until they turn three years old. Then the bucks are released onto the ranch in March for fall hunting.

COMMERCIAL HUNTS

Since becoming a South Texas ranch owner, Foulkrod has always leased to hunters. But since purchasing the L J Blessings Ranch, he has introduced commercial packaged hunts, as well. Hunters stay in a nearby four-bedroom house and eat their meals at the main lodge.

"We host only four hunters at a time," Foulkrod says. "That way, we don't put too much pressure on the ranch."

To accommodate additional ranch guests, he designed and built the place he calls The Lodge. Rooms for guests, seasonal staff and hunting guides are located at the back of the multi-use structure. An enclosed open-to-ceiling garage separates the guest area from the family's two-story home, which includes a roomy den, large kitchen, dining area, game room and four bedrooms.

"Hunting has changed," says Foulkrod. "People can't stay on a lease two weeks like they used to. They want to go out three or four days, eat nice meals and be taken care of. As hosts, we want to facilitate their hunting success."

Toward that goal, Foulkrod created 12 hunting sites across the ranch. Each has an elevated gun blind and bow blind, a water source and a camera, plus protein and corn feeders. All of the blinds on the ranch have been redesigned to better accommodate hunters. By next fall, an elevated blind with a chair lift will be available, as well.

"Hunters in wheelchairs are limited to blinds at ground level," Foulkrod says. "I want to make hunting accessible to everyone, so I'm designing a special blind for hunters with disabilities."

Each October, the ranch also hosts a youth weekend when kids can hunt.

SOMETHING DIFFERENT

Past a gate, Foulkrod drives into the "pig pen," a 30-acre fenced area of brush where he keeps Russian boars that he only makes available occasionally for hunting.

"Everyone says I'm crazy to have pigs, but then they love to come and see them," he says, chuckling. "When you have something that no one else has, that makes your place more special. Everyone wants what they don't have."

Along the ranch's northern and eastern boundaries, he set aside a 300-acre "sanctuary," where hunting is off limits and which he seldom visits.

"Like people, deer need a haven where they're not pressured," Foulkrod says. "In the sanctuary, does can bed with their fawns, and big bucks can go there and not be bothered."

Later, atop a high point on the ranch, he brakes and gets out to survey the surrounding vistas, covered with mesquite, tasajillo, mountain laurel, whitebrush and cenizo.

"I could sell this place and hunt all over the world," he reflects. "But I love to create. When I'm gone, whoever has this place will have a great ranch. It won't be the biggest, but it'll be the *best* ranch in South Texas." ■ SSR

For more information, visit www.lj blessings ranch texas.com.



Bob, left, and Jim Foulkrod

RANCH STARS IN TV SERIES

This fall, the Outdoor Channel will re-air a "Winchester Legends" episode starring Jim Foulkrod's uncle, celebrity hunter Bob Foulkrod, and the L J Blessings Ranch.

"Texas Whitetail" (Episode #2), televised earlier this year and filmed in 2012, brings the Foulkrod family together for Thanksgiving hunts at the South Texas ranch. The program primarily focuses on Bob, his son and two grandsons. Another episode, to air in 2014, follows hunts made by Jim Foulkrod, his father, Thomas Foulkrod, and Jim's daughter Leah Foulkrod.

Bob Foulkrod will revisit the L J Blessings Ranch in a future program to be sponsored by Bass Pro.



Courtesy of the Foulkrod Family

Sheryl Smith-Rodgers

Southern

*In business for six decades,
Alabama's Conecuh Sausage
is still smoking the market.*



When Henry Sessions opened a locker plant in Evergreen, Ala., in 1947, little did he know that his company, Conecuh Quick Freeze Inc., would one day become a large regional sausage maker. At the time, his focus was renting lockers to local farmers who needed cold storage for their produce.

But three years later, Henry began processing bologna and packing hamburger patties and other meat products, taking advantage of the local livestock industry. Before long, he added more lines — ham and sausage — and started selling the hickory-smoked products throughout a 100-mile radius of Evergreen, located midway between Montgomery and Mobile.

A Household Name

Now, 60 years later, Conecuh Sausage, as it is known today, has about 100 employees. Under the leadership of Henry's son, John Crum Sessions, and his family, Conecuh Sausage produces, packs and ships top-quality sausage and other smoked meats to supermarkets in 17 states — and their market is continuing to expand.

Locally, Conecuh Sausage is a household brand name, and the company's meat products are served in four-star hotels and restaurants. Even FoodNetwork.com offers a recipe that calls for Conecuh Sausage by name.

"We're the third-largest sausage maker in the Southeast, and we'll continue to grow," says John. "You can't sit still. You either go backward or forward, and we prefer to go forward."

Completed in 2013, an equipment upgrade and major addition to the manufacturing plant is allowing the company to expand even further.



Photos by Karl Wolfshohl



Top photo: John Henry Sessions and his parents, John and Sheilah Sessions

Middle photo: Links all ready for packaging

Bottom photo: Hickory wood chips provide the signature flavor to Conecuh Sausage.

Sizzle

One of their goals is to gain market share in sausage-hungry Texas. Conecuh Sausage is already sold at Fiesta Marts in Houston, a city that sells more dinner sausage than all but four other U.S. cities, according to the American Meat Institute. The sausage products are also available in a few other Texas cities, including Beaumont and Tyler.

Family's the Key

John and his wife, Sheilah, and their sons, John Henry and Justin, will tell you that family means everything to the company's success.

"I've been involved with the company my whole life," says John, the company president, who began raising hogs for high school FFA projects in the early '70s. "We finished out hogs, and then we would process them at the plant."

Sheilah is the secretary and handles accounting. Justin is operations manager, and John Henry works in sales. Both sons are involved in hiring staff, and sometimes their dad sits in with them when they do so. John Henry's wife, Jamie, works in the bookkeeping end of the business.

"But we all do what's needed," Sheilah says. "This is a family affair."

Fresh Pork and Hickory Smoke

With the growth of their business and consolidation of the U.S. hog industry, the source of their product has changed over the years. Now their pork is shipped in from Iowa.

"Fresh pork comes in on a truck," John says. "It goes to the sausage kitchen where it's ground and stuffed, then to the smoke oven to be smoked, then around to the packing room where it's packed and boxed, and then onto the truck."

Real hickory smoke and the finest ingredients are at the core of Conecuh's six tasty blends. The company's biggest seller is its Conecuh Hickory Smoked Sausage, which is stuffed into ultra-palatable sheep casing. Also popular are their Conecuh Original Sausage and their Conecuh Cajun Sausage, both stuffed in hog casing.

The Sessions family is involved in the production side of agriculture, as well as the food processing side. Over the decades, they have accumulated timber and farmland, raising cattle and growing corn.

Farming and Hunting Up North

Six years ago, the family even acquired a 250-acre farm in southern Illinois, when a hunting trip opened their eyes to the quality of the land around them. There, they plant and harvest corn and soybeans with equipment they keep on the premises.

"We went up there to deer hunt," John says laughing. "We made some plantings for the deer and noticed how easy it was to make a crop. Now it's our recreation to go there and work."

But even though they hunt and farm in the north and have set their sausage marketing sights beyond the land of Dixie, one thing won't change. After five generations in Alabama, the Sessions family plans to remain firmly rooted in the South.



Down-Home Recipes

Conecuh Sausage is delicious in gumbo, served by itself from the grill, stuffed into barbecued dove or served any other way you would use traditional dinner sausage. Visit www.conecuhsausage.com for recipes, or start with this one:

Sausage Jambalaya

- 1 large green onion, chopped
- 1 large green bell pepper, diced
- 1 pound Conecuh sausage, cut into 1/4-inch slices
- 1 tablespoon olive oil
- 4 cups chopped, cooked chicken
- 3 cups uncooked long-grain rice
- 2 10½-ounce cans French onion soup, undiluted
- 1 14½-ounce can chicken broth
- 1 14½-ounce can beef broth
- 2/3 teaspoon Creole seasoning
- 2/3 teaspoon hot sauce

Sauté first three ingredients in the olive oil in Dutch oven for 4-5 minutes or until sausage is browned. Stir in chicken and next 6 ingredients. Bake, covered, at 350 degrees for 40 minutes. Stir after 30 minutes.



Conecuh Sausage President John Crum Sessions and Alabama Ag Credit's Ed Boyd check out the sausage on the grill in the company's retail store.

"This family can do anything. Whether it's growing a small sausage operation into a booming regional company, or turning a casual hunting trip into a full-fledged farming operation ... they won't quit."

— Ed Boyd



A Can-Do Attitude

The Sessions family finds the good in storm's aftermath.

Thursday, Sept. 16, 2004, was a day of devastation for the people of southern Alabama.

In the predawn hours, after carving a catastrophic path through the Caribbean and then weakening slightly in the Gulf of Mexico, Hurricane Ivan barreled down on Gulf Shores. There it landed as a strong Category 3 storm, then swept inland, causing havoc, pounding and drowning the pretty pine, oak and sweetgum forests of the region and generally making a mess. Tornadoes spun off from the main storm and caused their own destruction.

Some of that devastated timberland belonged to the Sessions family, owners of Conecuh Sausage. The storm knifed inland to Evergreen and pummeled their home farm.

"The wind started blowing about nine that night, and it blew until 12 the next day," John Sessions recalls. "The next morning we looked out the window, and tin was blowing off the barns. It was unreal."

Making the Best of a Bad Situation

After the storm passed, it took two hours of bulldozer and backhoe work by John and his sons, John Henry and Justin, to clear enough trees off the roads so they could drive to their Conecuh Sausage plant.

The men hustled to find logging equipment, and by the following Monday morning they were harvesting downed timber for sale. Prices held up for about two weeks as building supply firms worried that their stocks would be cut off, then tanked when downed trees began to glut the market. Since then, John Henry has taken charge of timber clearing and management for the family.

The Sessions family's response to the Ivan disaster boosted the already-strong admiration that their lender, Ed Boyd, had for them.

"Ivan did significant damage," says Boyd, regional president of Alabama Ag Credit, which has been financing timberland purchases for the Sessions family since 2004. "Loggers were hard to find, so Mr. Sessions and his sons got out there and cleaned it up themselves. It's a beautiful place today."

Hard Work and Resilience

This can-do attitude can be seen in all aspects of the Sessions family activities.

"This family can do anything," Boyd says. "Whether it's growing a small sausage operation into a booming regional company, or turning a casual hunting trip into a full-fledged farming operation, or even finding the good from a disastrous hurricane, they won't quit. And I believe that's why they are enjoying the success they've found. They work for it."

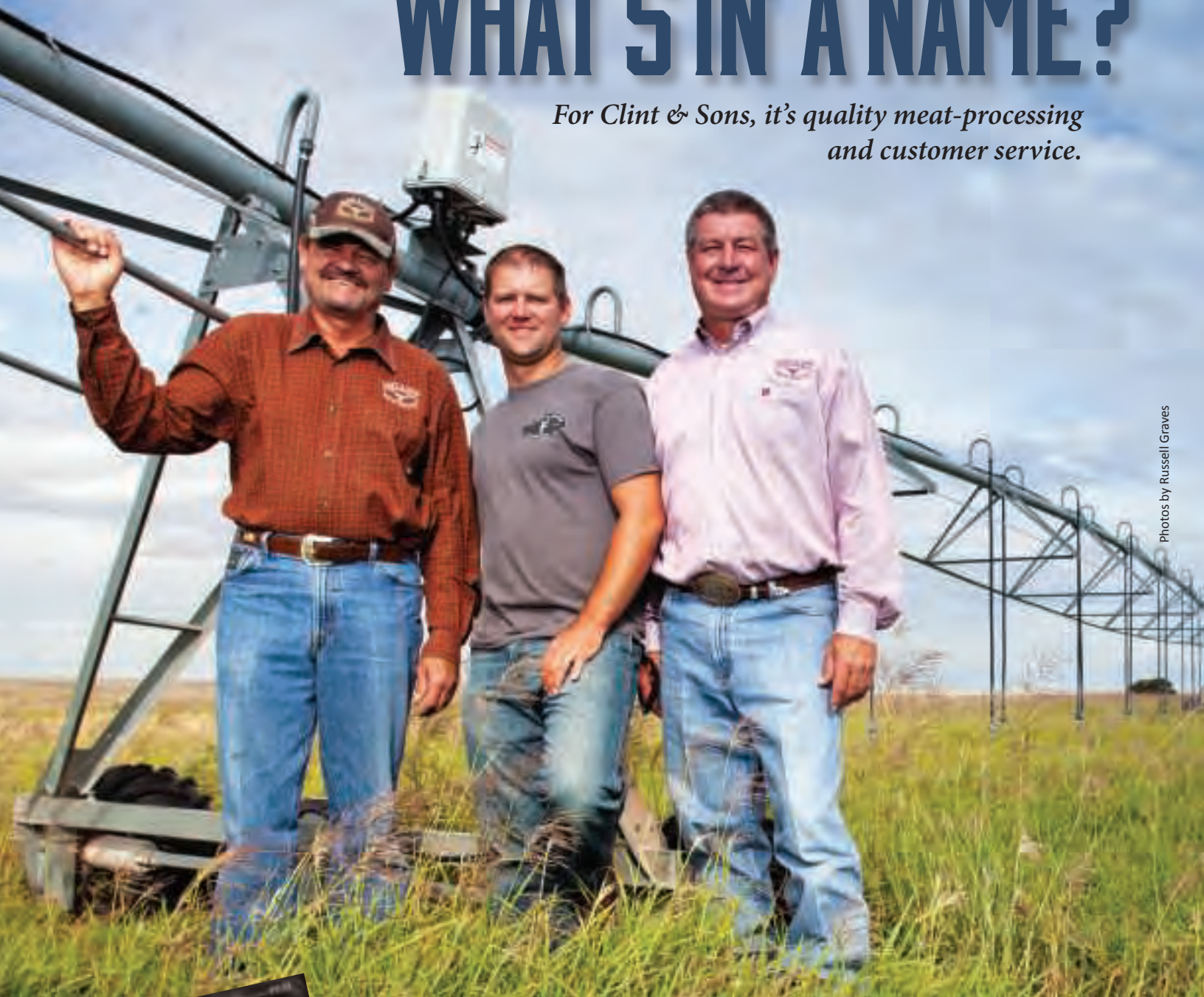
The lender's respect for the Sessions family is mutual.

"Alabama Ag Credit is so much easier to work with than a bank," John says. "You can get long term-loans there if you need them, whereas a bank wants you to renew regularly. They also pay a dividend back to you, which is very helpful. You figure your interest rate, but then you get that dividend check and it drops your [real] rate down. And you can't find a nicer guy than Ed Boyd." ■ kw

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

WHAT'S IN A NAME?

*For Clint & Sons, it's quality meat-processing
and customer service.*



Photos by Russell Graves

Left to right: Johnny, Justin and Joe Freeman



The distant din of packaging machinery can be heard in Joe Freeman's office at Clint & Sons Custom Processing in the tiny Texas Panhandle town of White Deer. It's the hum of a healthy, growing business.

But it wasn't always so for this family-owned custom meat-processing and jerky-making company.

"When we first started, the business was tough," says Joe. His brother Johnny, sitting next to him, nods in agreement.

"We might go for a month and not have any animals to process," Joe says.

"Then God would show up, and we'd be busy enough to keep the door open for a little while longer," Johnny recalls, laughing.

For more than 30 years, the Freeman brothers have guided their business through typical ups and downs, building upon a legacy of excellent products and keen customer service that started two generations before them. Now, business is much more predictable, thanks to their innovative approach to diversification and a lending partner who has shared their vision of growth.

Four Generations

“Clint is our dad’s name,” says Johnny, explaining how the company got its current name. “Dad bought the locker from his dad in 1957.”

Back then, the custom-processing plant was called Clint’s Zero Locker and, along with an accompanying grocery store, helped feed White Deer-area families. When the brothers bought a two-thirds interest in the business in 1981, they opted to keep their father’s name on the operation.

“We chose the name Clint & Sons because people already knew my dad’s name and the company’s reputation,” Joe says.

Today, Johnny and Joe continue to participate in the daily operations of the plant, while Johnny’s son Justin keeps production on schedule.

The enterprise has grown steadily from a time when business was seasonal and custom-processing orders were in short supply. Now, they process as many as 20

head of beef cattle a week and numerous pigs during the winter stock show season.

Deer processing is also a big part of their business. Each year during deer season, Clint & Sons focuses about a month of their efforts solely on processing deer and shipping the products such as sausage and venison meat sticks nationwide.

“Most of our customers are from Texas, but we have people from as far away as Florida who hunt around here and bring their deer to us to process,” Justin says.

Back to the Land

In the late 1990s, the Freemans decided to expand and diversify into production agriculture. With the help of Panhandle-Plains Land Bank, they began growing their land holdings and agribusiness enterprise.

The Freemans have financed several real estate purchases with the Land Bank since 1999, acquiring property on which they raise Angus cattle and grow forage grasses under center-pivot irrigation.

“They are good customers,” says Steve Donnell, Land Bank senior vice president. “They know where their money is, they know everything they need to know about their operations, and they have good records. Every part of their operation is profitable, and they are on top of things.”

With Panhandle-Plains as their lender, the Freemans began a decade of growth. Justin says the family has always viewed land as an asset for growth, and recognized that having a lender who is flexible and understands their needs is critical to the execution of their business plan.

As their portfolio grew, they would devote more resources to finance the growth of the meat-processing plant — a move that has helped to solidify their brand reputation throughout their core trade region, which is concentrated within a 100-mile radius of White Deer.

“Everything they do is well thought out,” says, Donnell. “They don’t make a move without understanding where that trail will lead them.”

A New Jerky Line

Around 2005, the Freeman family started looking for ways to diversify their products and capitalize on their growing reputation for quality and exceptional customer service. They wanted a product that would keep them busy year-round and expand the business even more.

Their answer: Develop a line of jerky that mirrored the quality they provided with their custom-processing orders.

“The thought of producing jerky on a commercial scale was easy,” says Justin. “The jerky we made in our plant has a following, so we figured we could sell the product.”

While the notion seemed simple, the execution proved more challenging.

“When companies brag that they’ve had the same smokehouse for 100 years, it isn’t that they can’t afford a new one. It’s because it’s really hard to match the flavor from one batch to the next. Using a consistent source of smoke is key,” Justin says.

By experimenting with various styles of smokehouses, the Freemans figured out

“When companies brag that they’ve had the same smokehouse for 100 years, it isn’t that they can’t afford a new one. It’s because it’s really hard to match the flavor from one batch to the next. Using a consistent source of smoke is key.”

— Justin Freeman



how to mass-produce jerky with the same consistency and attention to detail that the brand demands.

Four years later, the first batches of their branded premium jerky hit local store shelves. However, placing the product in retail stores proved even more challenging than making it. Fortunately, a break came early on.

“When we do custom processing, we form personal relationships with many of our customers,” says Justin. One of those relationships involved a family who owned numerous convenience stores in the Amarillo area. As luck would have it, one day a casual conversation between the Freemans and this particular family led to an invitation to put jerky in more than 50 stores.

In response, Clint & Sons began ramping up production, and built a new plant across the street from the existing locker — one that would accommodate an increased demand for products.

“The people in this area want to do business with other people from this area. As it turns out, a lot of store owners were willing to give us a shot,” Justin says.

Today, Clint & Sons produces six styles of beef jerky and one chicken jerky, and sells the products in six states.

A Place to Relax and Hunt

With financial backing from Panhandle-Plains Land Bank, the Freemans began searching for an income-producing piece of property where they could hunt, raise cattle and relax.



The Freemans' ranchland in the sandhills country is ideally suited for cattle and wildlife.

In 2010, they closed on a property in nearby Donley County that fit their needs. The multi-use piece of land lies near the Salt Fork of the Red River in the rolling sandhill country. The sandhills are peppered with prairie grasses and forbs, while elm and hackberry trees grow in the draws between the hills. It is perfectly suited for both cattle and all types of wildlife, precisely what the Freemans wanted.

“We sought financing again with Steve Donnell and the Panhandle-Plains Land Bank,” Joe says. “We’ve always liked working with him because he understands agriculture and understands the needs of our operation.”

Understanding the Freemans' goals was crucial, as the family took the land from its raw state, began managing it primarily for wildlife production and constructed a nicely appointed lodge. To ensure that the ranch would pay for itself, they started offering commercial hunting and named the place the Stix Ranch.

“About the time we bought the ranch, we started making a snack stick meat product, and we joked that it was those meat sticks that would have to pay for the ranch,” Justin says. “So it seemed pretty natural to call it Stix Ranch.”

Even in their hunting operation, the family remains true to the tenets that have made Clint & Sons a successful brand for four generations. It's an ethic that revolves around keen hospitality, stalwart customer service and old-fashioned attention to detail.

“I think the key to our success has always been pretty simple,” Joe muses. “It involves listening to our customers, admitting when we make mistakes, and doing all we can to make sure we get it right every time.” ■ RG

For more information about the Freemans' jerky, go to www.clintandsons.com.



SHOOTING THE BULL WITH A RODEO LEGEND

Cody Lambert retired from rodeo almost 20 years ago, but is still making his mark in the sport as the Professional Bull Riders' livestock director.

Cody Lambert

Amidst bright lights, blaring rock music and the roar of a rowdy crowd, the cowboy climbs on and grips the braided rope.

The chute opens and the bull goes into his signature routine of bucks, spins, kicks and twists, as the rider's fate slowly becomes apparent. No matter if he gets bucked off, stays on for eight seconds, or has the kind of ride that will earn him a place among bull-riding legends, the rider will walk away knowing that he had one of the best bucking bulls possible — because the man who got the bull there, Cody Lambert, has been in his boots before.

As livestock director for the Professional Bull Riders (PBR), the organization behind one of the world's fastest growing sports, Lambert relies heavily on his storied rodeo

career to benefit the riders of today. He qualified for the National Finals Rodeo nine times between 1981 and 1993, consisting of seven trips in bull riding and three trips in saddle bronc riding. In 1992, he was one of 20 bull riders who helped establish the PBR. And he's been selecting bulls for the organization's events ever since.

"It's not any kind of rocket science," Lambert says of his job. "I'm looking for the toughest bull — the one that if they ride him, they'll get the highest score."

PICKING THE PERFECT BULL

Lambert began picking bulls for the PBR while he was still riding. In the infancy of the organization, he says that the co-founders would do whatever was needed to produce the event, and his maturity and experience in dealing with stock

contractors led him to have a strong say in which bulls would be used.

After reconstructive knee surgery, which led to his retirement in 1996, Lambert knew it was time to look for something else. The PBR Board of Directors wanted him to continue selecting bulls for the events, and he agreed to a full-time position in 1997.

Each week, Lambert spends time reviewing records and watching videos from his home office in Bowie, Texas, to help him determine which bulls will be invited back to PBR competitions. There are more bulls available than ever before, and a bevy of records are available at the click of a mouse, but Lambert keeps his selection criteria simple.

"I only try to look at how hard they buck," he states. "I don't look at their reputation. I

don't want to know what they did last year; I want to know what they did last week. What they're doing right now is important; what they've done in the past doesn't mean they are capable."

The overwhelming increase in producers raising rodeo stock and the number of quality bulls available has turned Lambert's job around in a way he finds humorous, as his biggest challenge used to be finding enough good bulls to use.

"It was hard to find enough good bulls for the PBR finals," Lambert recalls. "Now every week is like the finals, and in the last five to 10, I've had to decide which ones *don't* get to go."

His job requires a high level of objectivity, and Lambert says he refuses to get attached to any of the bulls. Despite that, he has nothing but respect for the bulls as athletes, often speaking in awe of their athleticism and competitiveness.

"It's the same for humans, horses and bulls — there are lots and lots and lots of good ones. The great ones are few and far between and have the same physical skills as the not-so-good ones, but they apply them in a much better manner. And the great ones are there every time you call their name," he says.

LIFE OUTSIDE THE ARENA

When not at an event, Lambert spends time with his family on his ranch in Bowie, Texas. He and his wife, Leanne, say they

have always considered themselves "country people." Even during the rodeo years, they thought about how they could afford to buy a place in the country.

The couple purchased their first tract in 1985, and bought their current property in late 2010 with financing from Capital Farm Credit. Stocked with cattle, horses and more than a few dogs, the Lamberts enjoy their ranch with their son, Riley, and his wife and infant.

"I am proud to have Cody and Leanne as customers of Capital Farm Credit because they share in our values and effort to preserve rural America and the Western lifestyle," says Capital Farm Credit Vice President Travis Thorne, the Lamberts' loan officer.

Lambert actually fell in love with the ranch more than 20 years ago before he realized they would eventually own it. At the time, he was running cattle on some adjacent property owned by his in-laws. When a cow got out one day, he had to track it through a neighbor's property. He told Leanne how pretty the land was, but didn't give it much more thought until her late brother purchased the property less than 10 years later and built a house on it. When he wanted to sell the acreage, the Lamberts jumped at the chance to purchase it. Since then, they have customized the house and added an arena.

"I never thought I'd be able to buy a place like this, and the PBR is the only reason I ever could," he says.

In the PBR founders' quest to create a sport in which every rider has a chance to earn money, the organization has also created new opportunities for the next generation of riders, thanks to endorsement deals and television exposure. In a highly physical sport where retirement comes with more than just a few bumps and bruises, Lambert says that these opportunities allow the really great riders to enjoy their retirement.

He sits on the board of the Rider Relief Fund, which helps injured riders of all levels through times of rehabilitation from what are sometimes career-ending injuries. Again relying on his years of riding, Lambert's role is to provide insight into the extent of the injuries to help determine how to grant funds.

"Our sport is as hard as any other job, and you have to dedicate yourself to it when you're young and you don't learn how to do a lot of other things," he says. "I was lucky I didn't have to leave." ■ SH

LAMBERT'S OTHER LEGACY: THE PROTECTIVE VEST

Among his many contributions to the sport of rodeo, one of Cody Lambert's biggest is the protective vest. Worn by all PBR participants and most rough stock riders today, the vest serves two purposes: It absorbs shock and distributes the force over a larger area, and also protects from threatening punctures caused by direct contact with hooves or horns.

Lambert recalls that when his horse-jockey brother began wearing one in the 1990s, his mother asked if he would consider wearing one for rough stock riding. She put him in touch with the Canadian company that made vests for the jockeys, which was interested in expanding into rodeo.

Realizing that the jockeys' version was too restrictive for bull riding and too bulky to wear under the standard rodeo contestant's uniform of jeans and a Western shirt, Lambert redesigned it. He wanted a vest that could be worn over a rider's clothing and was easy to put on and take off. He also wanted something that had a Western look to it.

The result was a brown leather Kevlar vest that Lambert still owns today.

"They had the protective technology; I just designed it where it was functional for rodeo," he says.



RAISED TO BE A RANCHER

This New Mexico couple isn't letting full-time jobs off the ranch stand in the way of building their cattle operation.



Photos by Sarah Harris

Kyle and Kaisa Jones

To Kyle Jones, the solution to juggling his full-time position at the BNSF rail yard in Belén, N.M., with his burgeoning cattle operation is simple.

"You just learn to live on very little sleep," he says with a laugh.

This might scare most 30-somethings away from the cattle business, but both hard work and the cattle industry are in Kyle's blood. A fourth-generation New Mexico cattleman, Kyle recalls hearing stories of how his great-grandfather would drive his herd 15 miles to water every single day in the 1930s.

Today, Kyle and his wife, Kaisa, are raising Hereford and Hereford-cross cattle on some of the same property near

Mountainair, N.M., where his grandfather, great-aunts and uncle got their starts in the business.

Setting Sights on Being a Cattleman

Kyle says he has always wanted to raise cattle. He grew up working on his family's ranch on weekends and in his other spare time, and also helping his father, who managed a university ranch. Kyle credits his elders for patient guidance and for teaching him most of what he knows about the cattle business today.

"If we were loading cattle and one of us kids was in the wrong spot, instead of yelling, they'd tell you where to be and how to do it right," he recalls. "We just learned by doing."

When Kyle met Kaisa, a former city girl who grew up in nearby Albuquerque, he made it very clear that he had his sights set on being a cattleman.

"He told me before we got married, 'Be sure you want to do this with me, because this is what I want,'" she says.

"I told her it was going to be rough, and it's going to be dirty — everything it's not in the movies," Kyle adds. "We joke about that now. We'll be riding along getting ready to work cattle and it'll start snowing, or we'll come home sunburned and covered in white caliche dirt, and she'll ask me, 'Is this the romantic part of this?'"

Joking aside, the couple takes their responsibility as cattle producers seriously. Knowing that many people of their

generation who want to get into agriculture face the obstacle of finding land, the Joneses acknowledge they are fortunate to be able to lease property from his family's estate. Kaisa says that it's a win-win situation for everyone, as she and Kyle needed acreage and the family needed leasees who would be good stewards.

"It's the only way I could be able to go into ranching at my age," Kyle says. He adds that he has sadly seen too many family ranches broken up by lack of interest or disputes, and he doesn't want his family to follow in those footsteps.

First-Time Ag New Mexico Customers

In 2013, Kyle's aunt and uncle decided they would move from the family's homestead in New Mexico to Oklahoma. The move enabled Kyle and Kaisa to buy 100 head of cattle from his family, a purchase they financed with a loan from Ag New Mexico.

The association, like many other Farm Credit institutions, offers special programs for young, beginning and small farmers and ranchers.

"I really enjoy working with Kyle and Kaisa," says John Heckendorn, Ag New Mexico relationship manager and Jones' loan officer. "I'm excited to be able to help a couple who wants to be in agriculture achieve their goals in ranching. I know they will be successful."

The terrain around the ranch varies from rolling hills to rocky mesas, and can suffer from extreme cases of drought, as recent years have proved. Because of the hard country, Kyle says they don't raise their cows to be too heavy, usually averaging around 950 pounds.

Brush control is a recent focus for Kyle. In the past they have used a

front-end loader to push down brush before moving it into a pile for burning. In the near future, Kyle would like to cut the trees and

sell them as firewood for additional ranch income. It's an option that would work better with their sandy soil; the remaining stumps will hold the soil in place, protecting it from erosion.

Knowing that there are some day-to-day responsibilities he can't handle while working full time with the railroad, Kyle hired his cousin Jacob to help out — a dream come true for the two, who grew up plotting and planning to raise cattle all across New Mexico together.

The couple's long-term goal is for Kyle to ranch full time. Meanwhile, they work



A trio of the Joneses' purebred Hereford bulls

five days a week, with Tuesdays and Wednesdays off, to focus on their cow-calf operation and to remodel their house — a home Kyle's great-grandparents once lived in. Kyle says the only downside is a lack of vacations or ski trips in their immediate future, but they know the sacrifice will be worthwhile.

"Working here would be like retirement for me," Kyle says of the ranch. "It's comfortable, and the work doesn't really stress me out. I enjoy doing it — it just doesn't seem like work." ■ SH

Special Farm Credit Programs for Young, Beginning and Small Ag Producers

To encourage new producers in agriculture, many Farm Credit associations offer special programs for young, beginning or small (YBS) producers like the Joneses.

Components of YBS lending can include:

- **Loan guarantee programs:** Farm Credit associations work closely with many government and farm organizations, including the FSA Guarantee Program, to assist farmers in getting into and staying in business.
- **Flexible loan terms:** By using flexible loan terms and working closely with governmental agencies and other organizations, Farm Credit institutions can tailor loans to fit the unique situations

of YBS borrowers. In addition, through the New Generation Loan Program, Farm Credit can offer reduced closing costs and special underwriting standards.

- **AgFAST loan-scoring program:** AgFAST allows for quick loan approval for smaller loans and has been an asset for many YBS customers.
- **Sponsorships and scholarships:** Farm Credit actively supports other programs, events, scholarships and educational activities that benefit YBS farmers and ranchers.

To learn more about programs specific to YBS producers in your area, contact your local Farm Credit lender.

Bringing Fresh Ideas to the Boardroom

Photos by Sheryl Smith-Rodgers



Cullen Kovac

When the Louisiana Land Bank Board of Directors needed to fill an unexpired term on their board last year, they didn't look for a seasoned veteran of farm organizations. Rather, they chose a 29-year-old cattle producer from Oak Grove, La.

Cullen Kovac was half the age of some of the existing directors when he was appointed in February 2012, but what he lacked in boardroom experience, he made up for in enthusiasm.

"We were looking for someone who was educated, had plenty of drive, and was interested in helping us reach out to young farmers to extend the necessary financing they might be lacking," explains Land Bank Board Chairman Dr. Ernest Girouard. "Cullen was aggressive in bettering his leadership skills and his knowledge of cattle farming."

Louisiana Land Bank stockholders shared the board's confidence in Cullen, electing him five months later to a three-year term on the board.

"Cullen had a broad range of involvement in agriculture, such as the Farm Bureau's Young Farmer and Rancher program," Girouard says. "Plus he already had a good

understanding of Farm Credit, having participated in the Farm Credit Young Leaders Program in 2010."

Now 30, Cullen says he has learned a great deal about business since joining the board. But he also draws from experience and strong family ties to agriculture: He has been in the cattle business since age 21, and has owned cattle *all* of his life.

"My grandfather George Kovac gave my father, Mike, a heifer on the day he was born," Cullen explains. "Dad did the same for me the day I was born. Then I gave my son, Will, a heifer when he was born four years ago."

Third-Generation Cattleman

Cullen's family arrived in northeastern Louisiana in 1927, when his grandfather George Kovac emigrated from Croatia to West Carroll Parish, working first in the timber industry and then purchasing 400 acres and starting a farm and raising cattle. His father, Mike, continued to keep a couple hundred head of cattle, even while working as director of the Livestock Brand Commission in Baton Rouge, where Cullen was born.

Cullen was 10 when his family moved back to the farm. Working alongside his dad, he became active in 4-H and FFA, and showed

beef cattle all the way to the national level. Thus, it wasn't surprising when he chose to major in animal science at Louisiana State University.

Midway through his college education, Cullen interned at the Henry C. Hitch Feedlot in Oklahoma. The experience motivated him to take out a Farm Service Agency loan and purchase 175 cows while still in school. During the week, he would attend classes, and on the weekends, he would head home to tend his herd.

Three years after graduation, Cullen and his father formed Kovac Cattle Company and started raising a composite of the Gelbvieh, Red Angus and Brahman breeds. Today, the Kovacs have four full-time employees who help them produce cattle and hay on 5,200 acres of owned and leased land. They finish the feeders in the Hitch feedlot and retain ownership or sell directly, depending on the market, and keep some of the heifers as replacements.

According to Lee Overby, a soil conservation technician with the USDA Natural Resources Conservation Service, the Kovacs manage their place more efficiently than many producers do.

"You can't just throw 80 cows on 80 acres and expect them to do well. The Kovacs use

sound conservation practices that utilize rotational grazing and irrigation,” he says.

Grass Farmers, Not Cowboys

Cullen is quick to point out where they place their priorities.

“We’re not cowboys. We’re grass farmers!” he says. “If you can’t grow grass, then your cattle won’t perform. Every year, we invest in capital improvements on our ranch.”

In 2012, they built a 60-by-100-foot commodity barn that enables them to buy feed in the summer when prices are lower and store it for winter feeding. They also have erected several hay barns themselves, which store up to 2,700 large rolls of hay.

“We’re not a big operation, so we have to be efficient,” Cullen says.

Every year, the Kovacs precision-level a piece of land, then add irrigation and sprig grass on it to help them meet their winter forage needs of about 5,500 bales of hay. Their haying crew consists of one mower conditioner, one rake and one baler, with one man per tractor per 1,000 acres.

“That’s pretty efficient in this part of the country,” Cullen says.

Not surprisingly, he is continually looking for ways to cut costs.

“We do everything ourselves,” he says. “We build our own fences and gates, lay our own irrigation pipes, and do our own plumbing and welding. We also doctor our animals. We buy our medicines in bulk at discounted prices and share those savings with neighboring producers. We don’t make any money, but it lowers our own costs.”

He also sells sprigs of the Russell and Jiggs bermudagrasses for extra income.

Partnering With the Land Bank

For operating funds, Kovac Cattle Company relies on Louisiana Land Bank.

“They’re a genuine partner,” Cullen says. “I have always been a fan of the cooperative system.”

As a cow-calf and stocker operator, he says he never knows when he will find an opportunity to make a large cattle purchase.

“When I do, I just log on to the association’s Ag Banking Online and make a draw,” he explains. “When I sell, I do the same thing, but transfer the funds back to my loan. It’s a real simple system.”

Cullen and his wife, Sarah Beth, an assistant high school principal, also have several pasture and farm real estate loans with Louisiana Land Bank.

The parents of two children, Will, 4, and Callie, 2, they are both involved in agricultural organizations, with Sarah Beth



Sarah Beth and Cullen Kovac with their children, Callie, left, and Will

serving on the Louisiana Farm Bureau’s Ag in the Classroom committee.

“I’m a big believer in teaching kids about agriculture,” she says. “These children need to know where their food comes from.”

Statewide Honors

Two highlights of the couple’s farming career came in 2009, when Cullen won the Outstanding Young Agricultural Producer Award from the North Louisiana Agri-Business Council and the Louisiana

Farm Bureau Young Farmer and Rancher Achievement Award.

A year later, he and Sarah Beth were selected to participate in the annual Farm Credit Young Leaders Program, which gave them the opportunity to meet government, financial and agricultural decision-makers in New York City and Washington, D.C.

By 2012, Cullen’s leadership potential was apparent to Louisiana Land Bank’s directors, who appointed him to fill the vacancy on their board.

“If you care about the industry you’re in, you should want to be where decisions are made that set the direction of your industry,” Cullen says.

He admits that at first he felt nervous being the youngest at the boardroom table, but says his fellow directors treated him with respect and his confidence soon grew.

“The directors know what we need to do to get to the next level,” he says. “We have plowed some long rows since my short time as a director, and I am honored to be a part of that.”

A Can-Do Attitude

Girouard, the board chairman, says that a young person can offer fresh ideas and a can-do attitude to a co-op board.

“A busy young farmer will make time for it if they see the need,” Girouard says. He now views Cullen as a “seasoned member” who is always prepared for meetings.

“He brings a new perspective that has proven to be extremely valuable in evaluating the direction the bank should consider,” Girouard says. “Cullen’s commitment to the responsibilities of a board member contributes to the standards of our bank, which include honesty, integrity, impartiality and conduct.”

But it’s Cullen’s commitment to agriculture and to the next generation that motivates him to represent his fellow stockholders on the Land Bank board.

“Yes, I love farming,” he reflects. “When I’m out here, driving around, I think, ‘Yeah, this is pretty cool.’ My son, Will, just started pre-kindergarten. The other day, he asked me, ‘Why can’t I just stay with you and go to farmer’s school?’ I think that’s pretty cool, too.” ■ SSR

A Winning Combination

FFA ag mechanics students, local ag producers and lenders make magic together.



David Cook, Paris Texas Photo



At a recent Legacy Ag Credit customer appreciation dinner, employees Erik Cooper, left, and Brandon Williams cook up some burgers on the co-op's custom smoker. Sulphur Springs FFA ag mechanics students created the smoker.

Stephanie and Justin Crownover love their entrance gate, designed and built by Vega High School FFA ag mechanic students.

What do you call a win-win, win-win situation?

It's when you pair a bunch of eager FFA ag mechanics students looking for a project with a farmer or business owner who needs a custom piece of equipment — and the match results in happy customers and young adults prepared for the future with solid work-life skills.

Helping a Farmer in Need

That's how it was for Great Plains Ag Credit customer and farmer Justin Crownover and the Vega High School FFA ag mechanics team.

Crownover is a partner in and general manager of Lone Star Family Farms, which consists of 20,000 acres of irrigated land in the Texas Panhandle. With 150 wells to tend, he sorely needed a way to reduce the time spent on repairs.

Eager to switch from steel well pipe to polyethylene, or poly-pipe, which requires less maintenance, Crownover had an idea for a trailer-mounted submersible well pipe-puller. It would have a hydraulic-powered reel that would pull out and roll up the flexible poly-pipe from the wells for repair. But he needed someone to build it.

Having seen the Vega FFA students' previous use of plasma-cutting technology on his own entrance gate and their quality work on a semi-trailer they built for Amarillo-based Cactus Feeders Inc. — also a Great Plains customer — he asked them to tackle the project.

"The biggest deal for me was that there were just so few pipe-puller trailers out there," Crownover explains. "The kids really helped out."

A Real Time-Saver

Now, instead of taking a full day to remove, repair and replace steel piping, he generally can replace the new poly-pipe in 2½ to 3 hours.

"The pattern of the trailer is amazing," says Crownover, who grows multiple crops ranging from seed milo to cotton to wheat. "It's unique and truthfully is saving time and money."

Beginning in late 2012, it took six students — working during and after school and on weekends — five months to complete the project, which won the champion bumper-pull trailer award at the 2013 San Antonio Stock Show and Rodeo. Vega FFA

ag mechanics instructor Jay Newton says he is blessed to be a part of something that has provided so much for so many kids.

"Our main goal with this program is to provide training for students in order for them to be able to get a job to feed their families," he says. "Many students will go to college — however, the training they learn in our shop also provides them the ability to have a hobby, fix their own property or make some money from a side job."

Farm Credit Lender Gets Custom Smoker

Meanwhile in northeast Texas, another award-winning FFA ag mechanics group has been just as industrious.

Legacy Ag Credit Vice President and Relationship Manager Brandon Williams had long wanted a custom smoker for his lending co-op to use for community outreach. In 2012, he convinced Legacy's management that it would be a worthwhile investment.

"Because we value our partnership with young, beginning and small farmers and are committed to encouraging our young adults, it was only natural to approach the Sulphur Springs FFA for help," Williams notes. "It



Michael Norris



Michael Norris

The Vega FFA students also built this custom well pipe-puller for Great Plains Ag Credit customer Justin Crownover. Great Plains has sponsored the FFA team for the past six years.

worked out because they were already looking for a project.

“The only specification we had for the smoker was that we wanted our Legacy name to be prominently displayed,” says Williams. “We were glad to have the kids let their creativity shine through in their work. How important it is when our youth are excited and develop good relationships in their communities!”

The “Crème de la Crème” of Smokers

The result, according to Williams, was nothing short of amazing.

So much so that the project was entered into competition at the State Fair of Texas. Although it did not win, Williams insists that the students are winners in his book, and calls the stainless steel cooker the crème de la crème of smokers.

Among the smoker’s many advantages are two smoker compartments — one on each side and each with its own firebox — that allow the chef to cook hamburgers on one side while slow-smoking a brisket on the other. Also convenient are the square fold-out serving tables on both sides, notes Williams.

The icing on the cake is the Legacy logo, created using the same plasma-cutting method employed on Crownover’s gate.

Just as happy with the project — which took six weeks to build — were the students themselves. “They were proud to show off their skills and make a difference in our community,” reports their teacher, Dan Froneberger.

Reaching Beyond Their Communities

At state and national contests, FFA ag teachers, university professors, sponsors and contest officials see ag mechanics students display confidence and expertise.

“FFA ag mechanics contests provide an opportunity for students to learn communication, leadership, presentation and mechanical skills that can be applied in industry and/or their careers for the rest of their lives,” says Dr. Doug Kingman, associate professor of agricultural engineering technology at Sam Houston State University and superintendent of the Houston Livestock Show and Rodeo ag mechanics contest.

“And certainly, students’ adaptations of ag equipment have contributed to what have become industry standards,” he observes.

The Proof Is in the Pudding

There’s no doubt that the outcome of this partnership is a success for students and the beneficiaries of their work.

For some students, the experience has jump-started their careers. Several former Vega FFA ag mechanics students have gone on to jobs at Cactus Feeders, according to Steve Johnson, senior vice president/general manager of the feedyard division. Among them is Shane Atwood, a 2011 graduate who honed his skills in school and is now a welder in the company’s millwrights division.

Williams and Crownover, meanwhile, are delighted with the students’ work.

“My favorite activity is getting ready for a barbecue, cruising the smoker around town and watching people turn their heads as I pass by. I love it because the Legacy logo is so prominent,” Williams says.

“I think that some kid might look at my gate and say, ‘No way could I do that,’” says Crownover. “But the gate is living proof that they can achieve, they *can overcome*. With the right people and the right tools, they can get the job done. They can overcome anything.” ■ TJ


ESTATE PLANNING

DEPRECIATE IMPROVEMENTS

PREPAY EXPENSES

BUY EQUIPMENT

DEFER INCOME



Take Steps Now to Save on **2013 TAXES**

“TurboTax and other consumer software programs are great, but they only do the calculations. Business and farm tax returns require more knowledge.”

— Andy Biebl, CPA

Many farmers and ranchers across the South continue to reel from drought, while some are profiting from high commodity prices. Whether 2013 has been good for you or bad, you can take steps before year end to improve your 2013 tax outlook.

Paul Gutierrez, professor and Extension economist at New Mexico State University in Las Cruces, recommends that as 2013 winds down, you take time to estimate your income and expenses.

“You can take measures now to defer income to 2014 or prepay expenses for 2014 operations,” Gutierrez says.

Terry Sherrill, a certified public accountant (CPA) in Gruver, Texas, specializing in agriculture, says dry weather continued through the spring in northwest Texas.

“The drought devastated our winter wheat crop, but it’s shaping up to be a banner year for fall crops. It will be hit-and-miss for stocker cattle operators, depending on when they bought or sold stock and feed. This adds up to a lot of tax implications,” says Sherrill, who serves on the board of Great Plains Ag Credit and chairs the cooperative’s audit committee.

Gutierrez, Sherrill and other experts suggest the following steps.

1. Assess income and expenses. In November and December, take stock of your 2013 income and expenses and work with your tax preparer to decide where you want your taxable income to be. Nonfarm businesses use accrual accounting for tax purposes, where you record actual expenses and income. Because of agriculture's volatility, agricultural producers may use cash accounting.

"Farmers have more flexibility to influence their tax liability," says Andy Biebl, a CPA with CliftonLarsonAllen LLP in New Ulm, Minn., who writes a tax column for *Progressive Farmer* and DTN. "You can push your income back and forth from year to year to level it out. And if you experienced a loss in the current year, special rules allow a carryback of the loss to offset the five prior years' income, with refund of those prior taxes."

2. Make purchases or sell assets. If you're having a great year, you might defer income from sales until 2014, or prepay 2014 expenses. Determine your exact taxable income before you market fall crops, Sherrill says. If you decide to defer sales, you and the grain elevator representative must sign a contract before crops are delivered, and the document should specify that no payment is made prior to 2014, Gutierrez adds. If you purchase next year's inputs now, ensure that the product will be available when needed, Sherrill advises.

3. Decide whether to buy equipment. Farm equipment sales are booming, in part because the IRS Section 179 tax break, which allows you to deduct equipment purchases, may shrink next year.

"For 2013, taxpayers can deduct up to \$500,000 of such purchases, subject to some limitations," Sherrill says. "For 2014, it's scheduled to roll back to \$25,000."

It normally takes seven years to depreciate equipment, but some producers can compress this into a single year. As the *Wall Street Journal* reported on Aug. 14, "This so-called jumbo depreciation program is scheduled to expire at the end of 2013."

Using these tools should be part of your business plan, not just a tax strategy. As Gutierrez explains, "It doesn't pay to buy a \$100,000 tractor unless you really need it."

4. Consider deferring income. If you sold breeding or dairy livestock because of the drought, Gutierrez says you may be able to spread the income over two years, giving you time to reinvest. Another IRS provision could allow you to defer livestock receipts if a disaster was declared in your area. You also may defer crop insurance payments to next year to reduce your tax liability, Sherrill adds, but if you already have deferred income from previous years, your 2013 income may run higher than expected.

5. Look into special rules if you sold or leased land.

"We're the driest state in the nation, and some New Mexico ranchers are leaving the business — they've had enough," Gutierrez says, referring to his home state. Land also has sold in Sherrill's area, but the drought may not have been the reason.

"People are getting out because of age and a lack of heirs, or a belief that land values are as high as they can get," Sherrill says.

"Some may have sold land in anticipation of long-term capital gain rates increasing. My advice is, develop an estate and succession plan."

If you sold your herd and leased your land, Gutierrez notes that you may be able to spread the rental income over several years.

6. Check into depreciating improvements.

The drought has prompted some producers to dig new wells.

"Farmers will want to carefully evaluate the optimal method to expense and depreciate the cost of such improvements," says Gutierrez.

7. Bone up on employee rules. The IRS warns that it's cracking down on contractor versus employee status. In addition, plan to deduct employee benefits such as health insurance.

8. Seek professional help.

"Never do your own taxes," says Biebl, who recommends seeking a farm tax expert. "With the time it takes to follow IRS regulations and the changes in the system, you could never be assured that you got it right."

"TurboTax and other consumer software programs are great, but they only do the calculations. Business and farm tax returns require more knowledge."

Biebl estimates that tax preparation may cost up to \$2,000 for complex family corporations and partnerships, and for those who sell crops. But missing out on deductions could cost even more. If the IRS audits you, your exposure to penalties can be relieved because you relied on a professional.

9. Get your records in order. Working with an accountant throughout the year helps ensure proper records. Here's what you'll need:

- IRS forms related to land rents, interest payments, services provided by others and labor expenses
- Business-related checking account and credit card statements
- Year-end summary statements from suppliers
- Tax records for the past three to five years

10. Be prepared for higher rates. Special tax rules may benefit farmers and ranchers, but in the end, ag producers voice the same worry as other taxpayers. As Sherrill says, "They're concerned that taxes will rise."

For those earning more than \$250,000, the worry may be well-founded.

"The new Net Investment Income Surtax of 3.8 percent on higher bracket taxpayers with certain investment income could cause additional tax," Sherrill says. "There is also a 0.9 percent surtax on earned income for higher earning taxpayers." ■ NJ

This article provides general suggestions, but you must follow specific tax rules to avoid penalties. Consult a professional tax preparer for advice on your situation. For more information, search online for IRS Publication 225, the Farmer's Tax Guide. Also, ask your Extension agent about tax workshops for farmers and ranchers.

Sentinels of History

TRAIN DEPOTS PAY HOMAGE TO OUR RURAL PAST

“The United States as we know it today is largely the result of mechanical inventions, and in particular of agricultural machinery and the railroad.”

– John Moody, U.S. financial analyst and founder of Moody’s Investors Service

If train stations could talk, imagine the stories they would tell. Sentinels of history, they’ve seen the tears, heard the laughter, and witnessed the comings and goings of generations of rural Americans.

Today, many tracks lie idle, and passenger trains are often a distant memory. Yet scores of towns and cities continue to preserve the depots that were once at the heart of their communities, repurposing these buildings as museums, community centers and even civic offices.

Landscapes presents a sample of the hundreds of train depots that remain throughout the states where our readers live. As you travel across rural America, stop and visit the many former transportation hubs that continue to pay homage to our rural past.



Karen Daskocil

West, Texas

The Katy Depot in West has stood since the late 1800s, when it doubled as a post office. Today it is West’s information center and museum. It was built by the Missouri-Kansas-Texas Railroad, which brought prosperity to this area that was heavily settled by Czech farmers. The depot’s flag is at half-staff in memory of victims of an explosion that occurred nearby last April.



IMAGEBROKERRM/Imagine.com

Chama, N.M.

The train depot in Chama sees thousands of visitors annually as they start or finish their ride on the historic narrow-gauge Cumbres & Toltec Scenic Railroad through northern New Mexico and Colorado. Built in 1899, it is located on an extension of the Denver & Rio Grande Railroad. The depot and surrounding rail yard and equipment are operated as part of a living rail museum.

Slaton, Texas

This Harvey House in Slaton has been restored to its splendor of the early 1900s, when it provided fine dining to passengers on the Atchison, Topeka and Santa Fe Railway. Constructed in 1912, it remained a Harvey House until 1942, and later served Slaton as a passenger depot. It is now operated as a bed-and-breakfast inn and museum, and is available for community meetings and social events.



Kevin Stillman/TxDOT



Dale Burns

Huntsville, Ala.

The Huntsville Depot, located on the Norfolk Southern line in downtown Huntsville, is the oldest surviving depot in Alabama and one of the oldest in the country. Completed in 1860 and listed on the National Register of Historic Places, it also served as the eastern headquarters of the Memphis and Charleston Railroad. During the Civil War, it was used as a prison for soldiers. The depot is now a museum.

Brownsville, Texas

Brownsville was the site of one of four Southern Pacific train stations built in the Rio Grande Valley in the late 1920s. The Spanish Colonial Revival-style buildings all feature a stained-glass image of the Southern Pacific logo. When passenger service was discontinued in 1952, the station became a cotton warehouse. Today it is the home of the Historic Brownsville Museum.



Stan A. Williams/TxDOT



Dianne Womack

Opelousas, La.

In the spring of 1907, three trainloads of orphans from the New York Foundling Hospital arrived at this station in Opelousas to meet with their new adoptive families. Catholic nuns from the hospital found families for the children across the country, and accompanied them to their destinations. The depot is now aptly named Louisiana Orphan Train Museum, dedicated to the history of these children.



Dale Burns

Holly Springs, Miss.

Now privately owned, the Illinois Central Depot in Holly Springs was completed in 1886, incorporating parts of the old depot hotel that had survived Gen. Van Dorn's Raid in 1862. The Romanesque Revival-influenced building included a ticket office, a dining room and guest rooms. It sits beside the old Mississippi Central Railroad line, on which cotton and military supplies moved during the Civil War era.

THE OTHER

By Hugh Hemphill

In these days of almost ubiquitous paved roads and airports in many small communities, it's easy to overlook the contributions that railways have made to American agriculture and in particular to our Southern states.

Who would have thought that such simple technology as two strips of metal laid in parallel over pieces of wood and piled rock would transform the landscape of rural America?

FARM TO MARKET

Beginning in the 19th century, rail offered a way to get crops to market. Land that had been considered almost valueless was turned into productive farms and ranches, and fishing and forestry became productive enterprises. Towns and cities grew at regular intervals along the tracks, becoming market centers to support growing rural activity. Even ranching practices changed, as huge cattle drives to railheads for shipment to stockyards became a major economic activity.

The first railroad west of the Allegheny Mountains was built in 1830 and extended 2.1 miles from Tusculum, Ala., to the Tennessee River, a cotton shipping route. The oldest railroad west of the Mississippi River — the Buffalo Bayou, Brazos & Colorado — was chartered in 1850. Tracks reached from the coast at Galveston, Texas, as far inland as Columbus on the Colorado River, allowing Texas products easy access to a growing port and trade with northern states.

Connecting the Gulf Coast port of Mobile, Ala., with the Mississippi River was the Mobile & Ohio, chartered in 1852. It continued farther north to the Ohio River in Illinois, enabling the trade of goods and services up and down the route.

The Louisville & Nashville, first chartered in 1850, reached Biloxi, Miss., in 1870, bringing tourists and coal from Kentucky, and returning with fish and other Southern products, as well as allowing the military to grow in the South.

SIDE OF THE TRACKS

How Railroads Impacted Rural America

As railroads spread, the population and the prosperity of Southern states grew rapidly.

In 1881, Southern Pacific decided to build a southern route under its own control that would connect Los Angeles on the Pacific with New Orleans on the Gulf Coast. Arizona, New Mexico and western Texas all benefited when the line began operating in 1883. The influx of new settlers looking for better opportunities transformed the once-sparsely populated region, and hundreds of towns, some becoming major cities, grew around seemingly isolated rail stops.

TRACKS FOLLOW THE WATER

Like today, water was a key to development. Early locomotives needed to have their boilers replenished about every 30 miles. The tracks not only required favorable geography, they also meandered wherever there was a reliable water source. Where geologists found water, windmills and holding tanks were installed.

In parts of West Texas and New Mexico, cattle ranching was just about the only viable way to make productive use of harsh terrain that had meager topsoil and low rainfall. Cattle pens were often built near the railroad's water supply. Next came the general store, which commonly served as the post office. A saloon would open nearby, followed by churches and schools. Before long, there would be a thriving community — and it all started with a railroad.

Laying tracks and building bridges was expensive, so whenever possible, railroad companies would find landowners who were willing to pay to have rails laid across their property. In the West, however, the states were the primary landowners, and they were in no position to pay for railroads, as much as they needed them to spur development.

So, as inducement, railroads were offered vast swaths of land along the tracks. Southern

Pacific, which became one of the largest landowners in the west, set out to populate these areas. Company representatives traveled across Europe, as far as Poland and Czechoslovakia, encouraging people to move to this new land. Many would come to escape poverty, disease and autocratic governments, especially the younger sons of large families who had no chance of inheriting the family farm.

FARM TRAINS EDUCATE NEWCOMERS

The conditions and language the newly arrived immigrants found were often foreign to them. Many needed support and guidance in order to survive and prosper. Recognizing that their own survival depended on these new settlers being successful, the major railroad companies such as Southern Pacific and Missouri Pacific hired agricultural experts and sent out “farm trains” to teach people how to succeed in their new situations.

This unprecedented “corporate philanthropy” yielded wonderful results. The immigrants learned how to make the most profitable use of their newly acquired land, and the railroads brought in seed, equipment and fuel, plus extra labor at harvest time, and shipped out cotton, cattle and other crops.

Eventually, refrigerated boxcars were developed to move perishable fruits and vegetables, and a network of icehouses was developed to supply these cars. These icehouses also became community centers, allowing local people to store meat and vegetables until personal iceboxes, or refrigerators, were developed.

SHORT LINES SERVE LOCAL NEEDS

Not all tracks were owned by major companies, however. Local landowners developed short rail lines to service timber operations, vast land holdings that were split up into farms, and even tourist attractions. Mississippi alone had more than 85 short lines, plus hundreds of logging railroads.

Railroads cost far less to build than roads, and saved people time, as traveling just 30 miles by horse- or mule-drawn wagon could take days. They also were far less susceptible to bad weather — a concern for those hauling products to market.

Looking back, the major impact of railways on agriculture is undeniable — they allowed the nation to develop a flourishing agricultural industry and the network of interconnected rural communities we live in today.

Hugh Hemphill is the manager and former board chairman of the Texas Transportation Museum in San Antonio. He is the author of “The Railroads of San Antonio and South Central Texas” and “San Antonio on Wheels,” both published by Maverick Publishing.



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