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Spread the Co-op Word

If you grew up in the country, you've probably been aware of co-ops since you were a youngster. In many rural communities, we buy our farm and garden inputs from a farm supply cooperative, receive our power from an electric co-op, and sell our cotton or grain to a cooperative.

There is a simple reason that cooperatives are prevalent in rural America: Farmers, ranchers and small-town residents figured out a long time ago that they were more likely to achieve their economic goals by working together through cooperation than by relying on a large corporation headquartered in a far-off place that didn't have their best interests at heart. A cooperative with a sound lending philosophy and a constructive approach really makes sense in challenging times.

That's essentially why AgTexas was started in 1934, and why the Farm Credit System, of which we're a part, remains the largest source of rural financing in the nation. AgTexas is committed to the success of agriculture and rural America through dependable financial services and lasting relationships. Our goal is to be the First Choice in Ag Lending!

Still, not everybody is familiar with the benefits of doing business with a cooperative. And that's where you can help.

Tell your friends and relatives about the millions in patronage that we have returned to our stakeholders. Tell them about the cooperative business model. Explain how your Farm Credit lender is locally owned and operated, how you get to vote for the board members, and how the cooperative's employees are experts in rural financing. Most important, explain how AgTexas provides value for membership by returning earnings to customers when it does well.

You'll be doing your friends a favor, and helping yourself too. The more creditworthy customers we have, the better AgTexas will perform, and the greater our return to you will be.

This is the International Year of Cooperatives. Let's celebrate the positive impact they have on our lives.



Mitchell Harris
Chief Executive Officer



For AgTexas, “TALL Texan” Is More Than a Phrase



In the 1980s, the Texas Agricultural Extension Service recognized the need for a new kind of adult leadership program, similar to those under way in a number of other states.

But as with many potential programs, it is often a long and difficult journey between the initial planting of an idea and the final harvest of a successful program. Fortunately, the originators found the ideal candidate to bring their dream to reality. Dr. L.S. “Bill” Pope was ready to leave his position as dean of agriculture at New Mexico State University, and he offered to undertake the task.

Countless hours of planning and fundraising followed, and in the fall of 1987, the initial class of 25 was selected. The program didn’t have a name, but its mission was to develop young people as lifetime leaders of Texas agriculture. Their mission became their name. Texas Agriculture Lifetime Leadership (TALL) became a reality.

AgTexas is extremely fortunate to have three TALL alumni and one current class member as employees. The time and resources that the association commits so that these individuals can participate in such an exceptional leadership program is time and money well spent.

They are pleased to tell their TALL tales in their own words.

Joe Huddleston *Senior Vice President, Correspondent Lending*

AgTexas’ first TALL participant was Joe Huddleston, a member of the second class, which began in 1990. He remembers the organization’s first leader fondly.

Dr. Pope’s leadership provided a strong foundation for the program. He brought in keynote speakers and hosted top-notch programs. He also organized all of the travel for our 12 sessions, spanning two years. The program has continued to evolve over the years, but the foundation and intent have held steady. Its primary purpose is leadership development — gathering individuals with a passion for agriculture and rural Texas and providing them with a very broad perspective on the industry.

TALL not only presented different perspectives on agriculture from state, national and international levels, but also gave me the desire to be a spokesperson for an industry that I love and have a deep passion for. My TALL program experience was a once-in-a-lifetime opportunity and was definitely a personal and a professional highlight.

Jay Kidwell *Vice President, Lending Services, Stephenville*

A second AgTexas employee, Jay Kidwell, won acceptance into this elite group of young leaders in 1994.

It was an honor to be selected to participate in the TALL Program. As I look back on the mission of TALL to develop leaders in



agriculture, I recall that the program not only focused on agriculture but on life in general.

As we began our two-year program, we looked at group dynamics and spent time bonding. Carrying forward to my professional career at AgTexas, we learned that each individual is unique and has value to contribute to the overall benefit of the team. There are many different types of personalities within our organization, just as there were within my class. We learned that each person can contribute in a positive way when given the opportunity. Our leadership skills evolve over time, and we can accomplish so much more as a group than as individuals.

After our initial leadership training, we had eight seminars around Texas, trips to California and Washington, D.C., and an international trip to Indonesia and the Philippines.

As we traveled from McAllen to Amarillo and from East Texas to San Angelo, it was evident we live in a very diverse state. With the addition of trips to California and Washington, we were exposed to a wide array of agriculture and leadership in our nation. With the privilege to travel internationally we were able to discuss international trade, competitiveness and other issues.

An event I recall as very humbling was our visit to a soup kitchen in California. As we ate and visited with recipients, I watched a lady shovel food into a plastic bag to take to her family. That was an eye-opener to me.

A goal of our international experience was to take us out of our comfort zones. One night we stayed in a hotel of much lower quality than our lowest quality rooms in the U.S. Several of us donned swimsuits and showered outside during a rain storm instead of bathing in the primitive facilities of this supposedly upscale hotel. These experiences are vivid reminders of how fortunate we are and of the many conveniences I personally take for granted.

Recalling our travels, I am reminded of the mission of TALL: To develop leaders in agriculture and in our communities. I was fortunate to be exposed to agriculture across the U.S. and internationally and to be afforded opportunities to grow personally. My two-year TALL experience truly was a “once-in-a-lifetime” experience!

Mike Metzig **Vice President,** **Lending Services**

Our most recent TALL graduate, Mike Metzig, was one of 25 participants in the TALL XII class, which began in July 2010 and concluded this past spring.

When I began the first session, I had no idea how much I would learn about agriculture and political issues, and that I would get to make so many contacts.

Our class had a total of seven trips. The tours included cotton farms, dairies and ranches as well as pecan, rice, hay and fish operations. We learned about our state and national government process through a weeklong trip to Austin, while the Texas Legislature was in session. In Washington, D.C. we heard from Tom Vilsack, secretary of agriculture, and others in the political arena.

The final journey for TALL XII was to India last spring. This was another “first” for me, as I had never traveled outside the United States. India was a real eye-opener. The population is the second largest in the world and the fastest growing behind China. Poverty was everywhere, and trash lined the streets. Cattle roamed with the people, as the culture precludes the killing and consumption of beef. Cows are used only for milk production. Traffic was the most chaotic thing I have ever experienced. The trips to the farms were most enjoyable. We met many local farmers who welcomed us and proudly showed their operations. The level of mechanization is behind that found in the U.S. by at least 50 years.

I will never forget our trip to India, as the experience not only taught me about another culture, but made me realize and appreciate how good we really have it in the United States. Overall, the experience gave me opportunities of a lifetime. I look forward to staying involved with TALL and applying what I learned during the program to my journey in life, both professionally and personally.



Brandon Grooms
Credit Officer, Stephenville

AgTexas' current TALL participant, Brandon Grooms, served in the Marines for five years as an embassy guard in posts around the world. He details some of his goals for his two years in the TALL XIII class, which runs from 2012 to 2014.



I have wanted to be a part of TALL since I first became aware of the program when I was an undergraduate at Texas A&M University. It sounded like a great program that gives young leaders in agriculture an opportunity to broaden their education, develop relationships with other agricultural professionals, and observe a wide array of operations.

From my class's initial meeting in July, it was apparent that TALL draws talented leaders from a broad cross section of the agriculture industry. TALL XIII is diverse in several areas: participants come from all over Texas; they are involved in many different aspects of agriculture; and the class varies in age. My classmates have already begun to get to know one another and bond. I have learned that TALL is a network of people who respect each other and are willing to assist each other. In that respect, I feel that relationships and networking will be one of the greatest benefits of the TALL program.

I am looking forward to traveling to meeting locations across the state, and to California, Washington, D.C., New York and Brazil. Visiting agricultural operations in other areas will help me to better understand types of agriculture I am unfamiliar with now. It will also be an opportunity to glimpse other cultures. Agriculture is heavily influenced by government policy, and we will learn more about our state and national government when we travel to Austin and Washington.

The entire AgTexas team is very proud of these four individuals and their accomplishments. Their participation in TALL has definitely enhanced the organization through their experiences. TALL is a great program, and AgTexas plans to continue its heritage of encouraging employees to grow through this once-in-a-lifetime experience.



Eligible grain producers can now cast ballots on a referendum that would establish an indemnity fund to help protect the state's growers when a financial failure prevents grain buyers from paying for sold/contracted grain or delivering unsold grain.

The referendum voting period will begin Nov. 19 and end Dec. 7. Ballots must be postmarked on or before Dec. 7. Producers will be able to obtain a ballot from their county Texas A&M AgriLife Extension office.

To be eligible to vote in the referendum, producers must:

- be the owner of a farm on which grain (corn, sorghum, wheat and/or soybeans) is produced; or
- be the owner's tenant or sharecropper engaged in the business of producing grain or causing grain to be produced for commercial purposes; and
- have sold grain in the 36 months preceding Dec. 7, 2012.

Earlier this year, the Farm Credit Bank of Texas and 11 local Farm Credit lending cooperatives in Texas, including AgTexas Farm Credit Services, committed more than \$32,000 to help promote and conduct the referendum.

For more information about the referendum and the Texas Grain Producer Indemnity Board, visit www.TexasGrainIndemnity.org.