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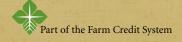
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# LANDSCAPES: OUR GIFT TO YOU

AgTexas is extremely proud to serve agriculture and rural America, and our pride is reflected in Landscapes magazine, which celebrates its 15th anniversary this year.

Landscapes is our gift to you. It was launched in 1998 to showcase the agricultural industry and the rural people served by Farm Credit, while also providing helpful information and association news to our customers.

Over the years, Landscapes has grown in size. It has won numerous awards, and we've published it online, so that readers around the world can learn about our business. The magazine's focus hasn't changed, however; it continues to spotlight the rural lifestyle and wide variety of agricultural operations that Farm Credit finances — including crop and livestock operations, production and recreational real estate, and investments in rural businesses and infrastructure which support continued opportunities for prosperity in rural America.

We hope that you enjoy Landscapes and share it with your friends, neighbors and family members. The magazine is a great tool for educating the public about the agricultural industry and spreading the word about AgTexas and the Farm Credit System; so when you are finished with your copies, please pass them along to others in your community.

On behalf of AgTexas, I would like to thank you for your business and your involvement with our financing cooperative. 2012 was a phenomenal year, resulting in record year-end assets, net worth, equity and profits. This level of performance has allowed your board the flexibility to allocate \$2.75 million of cash patronage to our membership, while retaining sufficient funds to capitalize anticipated growth and keep our cooperative financially strong.

It is a privilege to serve you and our many other customers, who together contribute to the success of AgTexas and help make rural America the best place to live and work.

Mitchell Harris

Chief Executive Officer



# **AgTexas Hits the Road**

# Tractor Drive Aims to Raise Funds for Food Banks

AgTexas Farm Credit Services has a singular focus for its community service efforts in 2013 — to drive hunger out of rural Texas.

To accomplish this daunting task, we are planning a unique fundraising and awareness activity — driving a farm tractor an estimated 1,000 miles from town to town throughout our 23-county territory, as we deliver the message about hunger to each rural community. The drive is scheduled to begin in August and conclude in early November.

"Poverty and the lack of nutrition is not just an urban problem, it is also a problem of rural communities," says AgTexas Board Chairman James Ray Schronk. "Although the number of people living in poverty is lower in rural communities, there's still one in eight rural Texas families living below the poverty line."

Moreover, the number of people living in poverty in rural communities has reached the highest point in 50 years, according to Mitchell Harris, AgTexas chief executive officer. "Most alarming is the fact that 26.6 percent of Texas children — that's over one in four — live in poverty," he says, noting that this fact concerns the cooperative's staff, board and customers.

The 2013 AgTexas Farm Credit Tractor Drive will not only raise awareness of poverty in the state and the continued need to support the nutritional requirements of the less fortunate, but it will engage AgTexas members and FFA chapters in raising funds for local food banks.

"As part of the agricultural community, we sometimes take food for granted," says Harris. "I don't know one AgTexas member who isn't concerned about the nutritional needs of our fellow Texans. If we all pull together, we can accomplish so much in assisting those less fortunate."

# Tractor Drive Versus Food Drive

Service clubs, local businesses and other charitable groups often hold food drives that supply local food pantries with canned goods. Donated funds, however, allow food banks to purchase meat proteins and fresh produce in order to round out nutritional menus for those most in need.



Because of the Texas Food Bank Network's buying power, every \$1 that is donated translates into \$5 of food — a great return on investment for food pantries as well as for local communities.

AgTexas will work through the Texas Food Bank Network and its regional food banks to ensure that all fundraising proceeds are directed back to food pantries in the communities from where the contributions come.

# Getting Rural Youth Involved

Although AgTexas is leading the effort, we can't do it all by ourselves, so we've invited FFA chapters, 4-H clubs and local businesses throughout the region to support the tractor drive.

Sponsors are helping to pay the operating costs — donating everything from equipment and diesel to hotel rooms for those traveling with the tractor caravan. Bramlett Implement Company in Stephenville and B.E. Implement Company, headquartered in Brownfield, together are donating the John Deere tractor that will be awarded at the conclusion of the drive.

FFA and 4-H youth will help to promote the tractor drive fundraiser, and college-



Visiting the South Plains Food Bank in Lubbock are, from left to right: Bart Howard, administrator of Donor Database Management; CEO Mitchell Harris; and Regional VP Mike Metzig.



Above: Regional VP Mike Metzig, left, and CEO Mitchell Harris with canned food collection. Above right: Donnie Bramlett, on tractor, with CEO Mitchell Harris. Bramlett is one of the donors of the tractor.

# "If we all pull together, we can accomplish so much in assisting those less fortunate."

— Mitchell Harris

level ag communications students will actually drive the tractor that travels from town to town. The students will also use their communications skills by providing daily reports via Twitter, YouTube videos, and a special website and Facebook page.

"The social media aspect of this project is especially exciting," says Harris. "Our tractor crew will be doing a travelogue about the rural communities they visit as well as interviews with interesting people they meet along the way. This will provide a really good representation of what Texas agriculture is all about and the people who grow and produce what we have on our dinner table every night."

# Bring Your Tractor and Join the Drive

AgTexas customers and 4-H and FFA members, as well as the general public, will be encouraged to join the tractor caravan to increase awareness of the program and demonstrate their commitment to fighting hunger.

"I visualize a parade of tractors accompanying the 'drive tractor' as it enters each community," says Harris.

Community events will include cookouts at local supermarket parking lots, where the official drive tractor will be on display. In addition, FFA chapters will also have the opportunity to host the actual tractor at a fundraising event in their home towns.

"It's an ambitious project, but the need is worthy of our attention and community service efforts," Harris comments. "By pulling together, we'll make this a great event."



# Tractor Drive Dovetails With FFA Hunger-Relief Program

The Ag Texas Tractor Drive is designed to also support the National FFA's "Feeding the World — Starting at Home" initiative, which helps students understand hunger issues and motivates them to take action to support the right to safe, affordable, abundant and nutritious food as a means of reducing hunger at home and abroad.

As part of this National FFA program, members are asked to pledge the following:

- Learn about the issue of hunger in their community and the world
- Participate in or host a service event related to hunger by October 2013
- Educate FFA members, family and friends about hunger and how they can make a difference
- Update the FFA community on their journey to help fight hunger through the National FFA's "Pledge to Fight Hunger" Web pages.

"The AgTexas Tractor Drive gives local FFA members a way to fulfill their Feeding the World pledge," Harris points out.

# One FFA Chapter Will Win John Deere 5045E

In addition, there is a big reward — the chapter that raises the most funds on a per-member basis will actually win the John Deere 5045E tractor that will be used in the drive. Chapters can either use the tractor for their own activities or conduct a raffle or auction to raise funds for the chapter.

"It's great that we can offer a \$20,000 tractor to the winning chapter," says Harris. "This makes it a win-win event – the local food banks will gain tremendous assistance, and the winning FFA chapter will have the opportunity to receive financial support for its activities."

# YOUR FAIR SIANE Co-op membership PAYS



AgTexas members recently benefited from a cash patronage payment that effectively reduced their 2012 interest rate by an average of 0.65 percent, or 65 basis points. Patronage checks were distributed in March.

The AgTexas Board of Directors declared the patronage based on the rural lending cooperative's strong financial results for 2012. This is the 19th consecutive year that AgTexas has distributed patronage to its customer-owners.

"Patronage payments help to lower the cost of borrowing from AgTexas, and they are a cornerstone of doing business with our cooperative. The fact that we have been able to share our earnings with our customers for nearly two decades proves the effectiveness of our co-op business model," said Mitchell Harris, AgTexas chief executive officer.

"We are particularly pleased that we were able to distribute checks in time to help defray farmers' spring planting expenses for 2013 crops," Harris said.

"Every year, the AgTexas Board of Directors reviews the co-op's financial position and determines the amount of association earnings to be retained as capital to fund the Association's growth. After that, we are able to return the remainder as a patronage refund to our members, who are also the owners of the business," Harris said. This year's cash patronage distribution totaled \$2.75 million.



Are you a Facebook fanatic? Are you all atwitter about tweeting? Well, AgTexas now offers both. We rolled out an official Facebook page several months ago, and we've joined the "twittersphere."

Social media is transforming the way people communicate and ultimately do business in today's world. Our aim is to engage our membership and the communities we serve, and social media is another means to achieve that. Look for content from AgTexas that is useful, informative and possibly even entertaining.

If social media is your thing, we encourage you to "like" our page and keep up with AgTexas via Twitter.

You will also begin seeing QR codes on some of our promotional materials and publications. Simply "snap" these codes with your smart phone or tablet using a free app to easily and automatically link to current AgTexas events and notifications.



We've also launched a sleek mobile site that is customized for smart phones, allowing you to link to the basic features of our regular website while on the go. Just enter www.agtexas.com and your mobile device will automatically access the mobile site.

In other Web-related news, we recently updated our online loan application, making it more user-friendly for existing AgTexas members and new applicants as well.

Please take a few minutes to check out all of our new online features. We hope you will find them helpful and convenient.