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*Jeff Bedwell*

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*Scott G. Ogden*  
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*Jim Ed Field*  
*Kassidy Martin*

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*Jim Burkhead*  
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**SAN SABA OFFICE**

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*Jeff Bedwell*  
*Myia Stewardson*

**DIRECTORS**

*Robby Halfmann,*  
Chairman  
*Kenneth Harvick,*  
Vice Chairman  
*Mike Finlay*  
*Philip Hinds*  
*Steven Lehrmann*  
*Burl D. Lowery*



## SUPPORTING TOMORROW'S PRODUCERS TODAY

As today's farmers and ranchers retire from production agriculture, America will need new producers to replenish the industry. The future of the nation's food supply and the quality of life in rural communities depend on it.

For decades, the number of farmers has been going down, while the average age has been going up. The 2012 Census of Agriculture, the latest census, revealed that the average age of U.S. farmers was 58.3 years, which suggests that many will retire in the coming decade.

Meanwhile, there are more job openings for highly skilled workers in agriculture-related fields than students graduating in food, ag, renewable resources and the environment, according to a five-year forecast by Purdue University in 2015.

At Central Texas Farm Credit, we are committed to supporting the next generation that will drive agriculture. A critical component of our mission is assisting young, beginning and small (YBS) farmers, whether they are focused on conventional or emerging business models. We make loans of all sizes, to producers of all ages and experience levels. In 2017, 85 percent of Central Texas Farm Credit's new loans went to young, beginning and small farmers.

Central Texas Farm Credit knows how important young, beginning and small farmers and ranchers are to the future of agriculture. That's why we encourage YBS producers and future agriculturalists through our scholarship program, numerous FFA and 4-H donations, and internships.

We are committed to helping them get back to the farm, and understand that financing is just one piece of the puzzle. Our goal is to help them develop the fundamental business skills needed to be successful.

Central Texas Farm Credit applauds the next generation of farmers, ranchers and young people pursuing careers in agriculture. Through Farm Credit, they can count on access to the dependable credit and financial services needed to succeed.

Boyd J. "Jimmy" Chambers  
Chief Executive Officer



# A BIG WELCOME TO OUR NEW EMPLOYEES



**JENNIFER HARTMAN** joined the Central Texas Farm Credit team in July as a title examiner in our Early branch office. Hartman is a graduate of Texas A&M University with a bachelor's degree in political science. She also holds a master's degree in personal financial planning and a juris doctorate, both from Texas Tech University.

Hartman enjoys remodeling homes, doing various DIY projects and spending time with her family, including her five nephews and niece.



**JENNIFER KIDWELL** joined the Central Texas Farm Credit team in June as a title examiner in the Comanche branch office. Previously, she was a real estate loan processor at a local commercial bank.

A Comanche native, Kidwell enjoys spending time with family and friends, listening to music and crafting. She and her husband have two boys, who she says "keep life fun and interesting!"



**VICKIE RATLIFF** joined the Central Texas Farm Credit team in June as an accounting specialist in our Early branch office. Ratliff is very involved in her community: She is a member of the board of trustees for May ISD, treasurer of the May ISD parent/teacher committee and a member of First Baptist Church in May.

Ratliff and her husband, Scott, have three grown children, Courtney, Rocky and Kelsie, and love to spend time with their granddaughter. She enjoys camping, playing volleyball and scrapbooking.



**MYIA STEWARDSON** joined the Central Texas Farm Credit team in June as a loan officer trainee in our San Saba branch office. Previously, she was a teacher for 15 years at San Saba ISD, where she taught agriculture science and fifth-grade science, social studies and technology. Stewardson is secretary of the San Saba County Young Farmers.

She and her rancher husband, John, participated in the 2015 Farm Credit Young Leaders Program, where they were recognized for outstanding leadership and involvement in the ag industry. She holds a bachelor's degree in agricultural services and development and a master's degree in agriculture education, both from Tarleton State University. She and John have two sons, ages 6 and 9.



# MOVING ON: Longtime Central Texas Branch Manager Dale Bullinger Retires

**D**ale Bullinger, vice president and branch manager of Central Texas Farm Credit's Haskell office, retired on April 30 after 37 years of Farm Credit service.

Bullinger began his career in March 1981 as a trainee with the Federal Land Bank Association (FLBA) of Stephenville, where he later became assistant manager. In November 1982, he was hired as manager of the FLBA of Haskell and served in that capacity until September 1997, when the FLBAs of Brownwood, Coleman, Haskell and San Angelo merged to become the FLBA of Texas. Later, the organization evolved into what is now Central Texas Farm Credit.

"One of the best things about my career has been the borrowers I have worked with through the years," said Bullinger. "Many of them have been repeat customers over the 35-plus years that I have been in Haskell, and I have had the pleasure of dealing with two and three generations of the same family in many cases during that time. I appreciate so much the confidence our members placed in me and in our Haskell office."

Central Texas Farm Credit Chief Executive Officer Jimmy Chambers said Bullinger will be greatly missed by his co-workers and by the Rolling Plains ag community.

"Dale has always been a valuable team member, and we are blessed to have had him as part of our Central Texas Farm Credit family," said Chambers. "We wish him the very best as he heads into this new chapter of his life."

In a letter to his customers, Bullinger said that he will be leaving the Haskell office in capable hands with Kassidy Martin, senior loan officer, and Vicki Adams, loan documentation specialist.



*Haskell Vice President and Branch Manager Dale Bullinger, right, at his retirement party in April. With him are, from left to right, daughter Brooke, son Ross and wife Valiene.*



# GOOD FOOD, *fellowship* AND MORE

## AT ANNUAL MEETING



One of the highlights each year at Central Texas Farm Credit is our annual stockholders meeting. This year's event was held May 1 at the Brownwood Coliseum. We enjoyed treating our members to a catered meal, great music, association news and cash door prizes!

Entertainment was provided by the band "Revolution Strings" of Abilene. This dynamic troupe of violinists combined jazz, Celtic, country and every style in between for an energetic and inspiring musical experience.

Enjoy the following photo collage from the meeting:







# SUPPORTING OUR YOUTH:

## Central Texas Awards \$10,000 to Five College-Bound Students

These students were each awarded \$2,000 to pursue their degree in an agriculture-related field:



**Macy Gerhart**

Winters High School:  
attending Texas Tech  
University



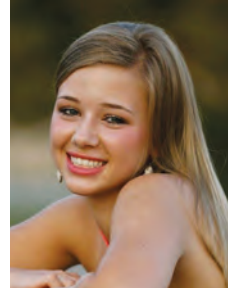
**Megan Jacob**

Winters High School:  
attending Texas A&M  
University



**Kamry Keese**

Brady High School:  
attending Texas A&M  
University



**Lainey Speck**

Early High School:  
attending Texas A&M  
University



**Micah Trull**

Brady High School:  
attending Texas A&M  
University

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## DIRECTORS FINLAY AND HINDS RE-ELECTED TO CENTRAL TEXAS FARM CREDIT BOARD



*Mike Finlay*

Central Texas Farm Credit stockholders recently re-elected Mike Finlay of Lohn and Philip W. Hinds of Coleman to the board of directors. They will each serve a three-year term.

Finlay is a farmer and rancher in McCulloch and Coleman Counties who grows cotton, wheat, grain sorghum and hay crops, along with running both a cattle and a sheep operation. A graduate of Texas Tech University, he is president of the Fife Cemetery Association, and is secretary of the McCulloch County Conservation Association Board. Finlay and his wife, Marsha, are members of First United Methodist Church in Brady. The couple has two daughters and two grandsons. He was first elected to the Central Texas Farm Credit Board in 2008.



*Philip W. Hinds*

Hinds runs a cow-calf operation in Coleman County, and owns and operates a furniture business in Coleman. He attended Texas State Technical Institute, and is a life member of the National Rifle Association. He and his wife, Amy, are members of First Baptist Church in Coleman. The couple has three children and six grandchildren. He was first elected to the board in 2009.

“Our board members are essential to this organization’s success,” says Jimmy Chambers, chief executive officer of Central Texas Farm Credit. “Our nominating committee always provides a slate of quality candidates to choose from in selecting representatives to serve on our board of directors.”



# MEMBER SPOTLIGHT: .....

## Central Texas Farm Credit Stockholders Go to Washington, New York

It's not often that the average citizen gets to go to Washington, D.C., and visit with their senator, U.S. representative and congressional staff. But that was just the case, and more, for Cody and Alexis Ender, Central Texas Farm Credit members from Stamford.

The Enders were among 27 agricultural producers from five states who were selected for the 2018 Farm Credit Young Leaders Program in New York City and Washington, D.C., in June.

The 13th annual program took them to Wall Street to visit a brokerage firm and to the Federal Farm Credit Banks Funding Corporation. There they learned how the sale of highly rated Farm Credit notes and bonds provides steady funds for local lending co-ops like Central Texas Farm Credit.

### An Exciting Time on Capitol Hill

Next the group traveled to the nation's capital to exchange ideas with public officials. While on Capitol Hill, the Enders discussed policy issues with Sen. John Cornyn, Rep. Jodey Arrington and congressional staff.

It was an exciting time to visit Capitol Hill, as that very day the Senate passed its version of the farm bill, setting the stage for a compromise bill of this vital agricultural and food legislation.

The young leaders also visited the U.S. Department of Agriculture, where Rural Business-Cooperative Service Administrator Bette Brand and others talked with them about USDA programs tailored for young ag producers.

The five-day program ended with a visit to Mount Vernon, George Washington's innovative farming and milling operation.



*Alexis and Cody Ender, left, celebrated the completion of the 2018 Farm Credit Young Leaders Program in Mount Vernon, Va., with Stan Ray, right, Farm Credit Bank of Texas chief administrative officer and president of the Tenth District Farm Credit Council, which hosted the program.*

"This annual program provides a great opportunity for these young ag producers to see how Farm Credit plays a role in supporting agriculture and rural communities," said Jimmy Chambers, chief executive officer.

### Active in Agriculture

The Enders are both active in agriculture. Before becoming a partner in a crop and cattle operation in Stamford, Cody worked for six years at the historic 6666 Ranch. Alexis teaches agriculture science in nearby Haskell, and previously worked for an ag engineering firm helping clients with water-quality permits.

When Cody isn't busy producing cotton, wheat or Angus cattle, he trains horses for ranch cuttings and competitions. Alexis trains dogs and competes in Texas Sheep Dog Association trials.



# PROFESSIONAL DEVELOPMENT:

## Central Texas Farm Credit Managers Complete Banking Program at SMU

Two Central Texas Farm Credit senior managers recently earned diplomas from the Southwestern Graduate School of Banking, a three-year program at the Southern Methodist University (SMU) Edwin L. Cox School of Business.

Zach May and Travis McKinney graduated in June from the professional development program, which is designed to build leadership and operational skills for experienced managers at financial institutions and regulatory agencies. This year's graduates represented more than 69 financial institutions in 13 states.

May is Central Texas Farm Credit's chief operating officer and former operations manager. He also has experience as a senior credit analyst at another Farm Credit lending cooperative and as an examiner for the Farm Credit Administration, which regulates the nationwide Farm Credit System. He holds a bachelor's degree in international affairs and a master's degree in public policy from Texas A&M University, and lives in Brownwood, Texas, with his wife and three children.

McKinney is Central Texas' chief credit officer. During his career with the lending cooperative, he has served as senior vice president of lending, branch manager and loan officer. He holds a bachelor's degree in agricultural services and development from Tarleton State University. He lives with his wife and three children in Stephenville, his family's hometown for the past 100 years.



*Zach May, left, and Travis McKinney*

## 2018 Ladies Retreat

EVERY YEAR, THE ASSOCIATION'S LOAN ADMINISTRATORS AND OTHER FEMALE EMPLOYEES TAKE TIME FOR TRAINING AND TEAM-BUILDING. THIS YEAR, THE STAFFERS GATHERED AT GREAT WOLF LODGE IN GRAPEVINE.

