



## The Country Is Where We're Most at Home



Here at Capital Farm Credit, part of our mission is to help rural Texas communities thrive. In fact, the need for dependable credit in rural areas is why Farm Credit got its start a century ago. At the end of 2016, Farm Credit's centennial year, Capital Farm Credit had \$6.9 billion in loans to support agriculture and rural communities.



In the early days, nearly everyone in rural Texas made a living from farming or ranching. But you don't have to be a full-time farmer to enjoy raising your children in a small town, or retiring where you can watch wildlife at sunrise. Today, our lending cooperative puts the rural lifestyle within reach for people from all walks of life.

As Texas' largest rural lender, we understand rural property, and put our expertise to work for you. Capital Farm Credit recognizes the unique challenges faced by landowners, whether buying, selling or marketing.

As a member-owned cooperative, Capital Farm Credit is controlled by the farmers and ranchers who borrow from it. One of the many benefits of borrowing from us is our patronage dividend program, which is one of the strongest in the country. The patronage dividend program is a unique benefit to our members and sets us apart from many other lenders.

Capital Farm Credit knows why you make your home in the country, because we wouldn't want to be anywhere else, either. If you have friends who are ready to join us in our pursuit of the rural lifestyle, send them our way. We'll be happy to help them become members of our cooperative and our community.

Whether you're a farmer, rancher, homeowner, family, friend or neighbor — our success is your success. We're in this together, and together we're better.

Sincerely,

*Ben R. Novosad*

Ben R. Novosad  
Chief Executive Officer

[capitalfarmcredit.com](http://capitalfarmcredit.com) | 877.944.5500

# Horse Feathers!

A uniquely named bed-and-breakfast on a South Texas ranch makes for unforgettable memories.

Gary and Kristie West



Photos by Sheryl Smith-Rodgers

No two days are ever quite the same at the West Charolais Ranch east of Pleasanton in South Texas. Twin calves were born overnight in a pasture. Horses must be saddled for afternoon riding lessons. Wash a champion bull for a bull sale. Handle a sales call from a bull buyer in Florida, then change bedsheets for overnight customers arriving this weekend. No doubt, Gary and Kristie West work nearly nonstop on their multifaceted ag business.

“We both love cattle and horses,” says Kristie, who was raised on a Kansas wheat and Angus farm. “So we’re doing exactly what we want to do in life.”

## Sold on Charolais

Gary, a retired San Antonio police officer, grew up raising livestock in the Pleasanton area. He bought his first commercial Charolais cattle in 1969. Since then, he’s grown not only his herd but his reputation as an expert on the breed. He often advises other cattle ranchers on how to improve their lines, and works as a herd consultant for a large ranch near Brackettville.

“There’s no animal in the world that will outgrow or out-yeild Charolais,” Gary says. “They have a feed conversion ratio of 1:3 or 1:4, whereas most other breeds are 1:6 or 1:8. That means a Charolais cow requires less feed per pound of weight gain.”

Charolais are also easy to work with and adapt well to a variety of conditions, he adds.

“Their white hide reflects the sun,” he says. “So they can go from South Texas heat to Kansas feedyards and not be bothered at all.”

## Registered Breeds Their Specialty

On their West Charolais Ranch, the couple specializes in raising registered breeding stock. Through the years, their bulls and heifers have won countless awards at livestock shows.

“Our main market is bulls,” Gary says. “We sell to breeders across the Southwest. Our bulls give a crossbred cow more hybrid vigor. Anyone with crossbred cows should always use a purebred registered bull. Then you’ll have a consistent calf crop.”

For more than a decade, Capital Farm Credit has helped in financing the couple’s Charolais business.

“It’s very refreshing to work with true ag producers who are the primary caretakers of their ranch,” says Kevin Lyssy, senior vice president of lending and Jourdanton branch manager. “We’re proud that we can provide capital for their operation.”

With bulls coming and going on no set schedule, the Wests maintain a revolving line of credit with Capital Farm Credit.

“We have a real good relationship,” Gary says. “And it’s much easier to buy cattle with our line of credit. We just write a check. Whenever we sell cattle, we pay them back. It works great!”

“Capital Farm Credit also gives a lot to the community. They sponsor cattle sales and other events that put money back into the local cattle business.”

The Wests contribute in their own way, too. Both Gary and Kristie serve as directors for the South Central Texas chapter of the Independent Cattlemen’s Association.

“We want to teach young people [how] to get into the cattle business,” Kristie says. “We need them to continue the future of the cattle industry. Many kids today don’t even know where their food comes from.”

## 1950s Homestead Becomes Bed-and-Breakfast

A year after Gary’s mother passed in 2009, Gary and Kristie bought her 1950 ranch home and barn, located on property that adjoins the ranch they already owned. (The couple lives in their own home across the highway.) At first, they considered renting out the homestead.

“But we wanted to keep the family’s history alive out of respect for Gary’s mother, Mary, so we decided to open a bed-and-breakfast instead,” says Kristie, who worked in sales for years. “We spent a year renovating and updating the house. We kept all of the original antique furnishings and reupholstered some pieces for a fresh look.”

In November 2011, the Wests opened Horse Feathers Bed, Breakfast and Barn as an event center. How’d they come up with the name?

“I train horses so instead of a bad word, I say ‘horse feathers!’” Kristie replies with a chuckle.

## Horseback Rides, Good Food and Music

The five-bedroom, four-bathroom house — built in the shape of an H — still retains the original Ponderosa pine walls and wood floors. Two rock fireplaces, built back-to-back, grace two roomy living areas. Off one hallway, a small gift shop stocks a selection of gently worn cowboy boots.

“Our visitors are usually from the city,” Kristie says. “Since everything around here either sticks, stings or bites, they can borrow a pair of boots during their stay.”

Outside, the Wests converted a detached garage into a game room and laundry. They also screened in an outdoor barbecue pit and added a concrete back patio with a covered stage and rock waterfall.



The Wests’ line of Charolais is their pride and joy.

“We can host all kinds of events here, like weddings, parties, family reunions, and corporate meetings and retreats,” Kristie says. “One of our specialties are day tours of our working ranch. Since we’re only 20 minutes away from downtown San Antonio, conference planners can bring a group out to see our cattle, take a horseback ride and enjoy a barbecue lunch. Gary and his Western Edge band are available to perform, too. Our goal is to make their visit unforgettable, like family memories of a child going to visit their grandparents’ ranch.”

Kristie, whose passion for horses runs deep, leads horseback rides across the ranch’s grassy pastures and along dirt trails shaded by live oaks and mesquites. She also gives riding lessons to both kids and adults. Some of her students have gone on to win barrel racing awards.

“We have 10 registered quarter horses,” Kristie says. “I love to teach people how to handle horses and not be afraid of them.”

By day’s end, she and Gary typically turn in for the night completely worn out but content and eager to meet another new day.

“Most people are retired by our age,” Kristie says. “But we’re having a ball on our ranch.”

Gary adds with a grin, “And I’d sure rather wear out than rust out!” ■ SSR

Below, top: Kevin Lyssy, left, of Capital Farm Credit, visits with Kristie and Gary West inside their bed-and-breakfast. Below, bottom: The bed-and-breakfast was once Gary’s mother’s ranch home and barn.



# From the Ashes Comes Relief

**Together we're better.** These words could not have been truer than during recent relief efforts after wildfires burned over 480,000 acres in the Texas Panhandle in March, tragically taking the lives of four people and thousands of head of cattle, horses and other livestock.

Thousands of dollars have been donated to several relief funds, including \$50,000 from Capital Farm Credit, which will directly benefit producers and emergency departments in the affected areas. Numerous relief efforts came in the form of money, water, vet supplies, fencing supplies and feed from other generous people across the country. Capital Farm Credit's Lance Weaver, Kody King, Raven Spratt and Casey Cook served as our "boots on the ground," and spent many hours assisting the victims in numerous ways. The agriculture community continues to be united in good times and bad, and we are proud to be a part of it.

Rebuilding will continue over the next few months, and we encourage you to help out as you can. The three fire departments at right are accepting donations and spearheading monetary relief for area producers. We also have information on more ways to help at [www.capitalfarmcredit.com/news/txfire-relief-efforts-2017](http://www.capitalfarmcredit.com/news/txfire-relief-efforts-2017).

## Canadian Volunteer Fire Department

Mail donations to Happy State Bank, ATTN: Scott Brewster, P.O. Box 97, Canadian, TX 79014.

Make checks payable to Canadian VFD, and write "Property Owners" on the memo line.

## Lipscomb County Firefighters Association

Mail donations to First Bank Southwest-Booker, ATTN: Pam Sanders, P.O. Box 636, Booker, TX 79005.

Make checks payable to Lipscomb Co. Firefighters Assn., and write "Property Owners" on the memo line.

## Lefors Ambulance

Mail donations to Lefors Credit Union, ATTN: Carole Watson, P.O. Box 425, Lefors, TX 79054.

Make checks payable to Lefors Ambulance, and write "Property Owners" on the memo line.

## Benefit in Canadian Raises \$43,000 for First Responders

Capital Farm Credit would like to say a big thank you to all of the community members and businesses that showed their support for volunteer fire departments this spring at the Panhandle Fireman and First Responders Appreciation Dinner and Rain Dance in Canadian, Texas.

More than 850 people attended the March 30 dinner, which included a benefit auction and served over 800 pounds of crawfish, 200 pounds of catfish and 100 gallons of iced tea. Musicians Mitchel Ford, Shotgun Rider, and JW Lane & County Road X provided the entertainment.

We were honored to help host the event, which raised over \$43,000 for 11 volunteer fire departments.



*Guests enjoy good food and music at the benefit.*

## New Branch Opens in Winnie

Capital Farm Credit recently opened a new credit office in Winnie, Texas.

If you live in the Upper Texas Coast region, we look forward to seeing you at the new branch, managed by Senior Vice President Clyde Mordica IV.

**Physical address**  
120 Broadway Ave.  
Winnie, TX 77665

**Mailing address**  
P.O. Box 1330  
Winnie, TX 77885  
(409) 400-4066 (Main)  
(409) 400-4068 (Fax)  
(888) 398-3011 (Toll-free)

## Correction

**Amber Adamcik** was inadvertently left off the list of scholarship recipients in the Winter 2016 issue of Landscapes. Congratulations to Amber, who received her scholarship from our Bellville office.



## Customers' Privacy Is Important to Us

It has come to our attention that some members of Capital Farm Credit recently received a letter regarding mortgage life insurance from a third-party solicitor that obtained customers' names and addresses from public records.

Capital Farm Credit does offer mortgage life and disability insurance to all eligible members that can protect your investment and your family in the event of an

unforeseen loss. However, we did not send these letters, and did not share our customers' contact information. Rest assured, we do not sell your contact information to anyone.

If you have questions about a product or service we offer, or if you want to verify whether mail is from our association, please contact your local credit office or visit [CapitalFarmCredit.com](http://CapitalFarmCredit.com).



**Returning  
profits to you.**  
Partnership that really pays.

## Capital Farm Credit Returns \$57.2 Million to Members

Capital Farm Credit is more than an agricultural lender — we're also a cooperative. That means our borrowers are our owners, and together we share a partnership that really pays. Over the past decade, our patronage dividend program has returned more than half a billion dollars to our members.

Following a very strong year for our cooperative, our board of directors declared \$135 million in patronage based on 2016 earnings. We distributed \$57.2 million in cash to members earlier this spring, and have allocated the remaining amount to our members for future distribution.

Capital Farm Credit has a long tradition of strong earnings, which accrues to the benefit of our members. We bring value to

our members by delivering credit and financial services to them effectively and efficiently. As we return the earnings through our patronage dividend program, we effectively lower the cost of doing business for these farmers and ranchers, which helps to strengthen the agricultural economy and rural communities we serve.

"We're proud to support rural Texas communities and agriculture with reliable, consistent credit and financial services by providing farmers and ranchers with the capital they need to make their businesses successful," said Ben Novosad, Capital Farm Credit chief executive officer.

Patronage is the cornerstone of the cooperative business model. We're in this together, and together we're better.

# Bred to Be the Best

Worrells Modernize Ranch With the Latest Breeding and Marketing Methods

Hard-working family roots run deep in the rolling hills north of Mason, Texas. They reach back to 1919 when newly married George and Meta Kasper partnered with the then-new Federal Land Bank to buy the rugged land. For years, they ran livestock and eked out a living.

Today, on that same rocky land, great-granddaughter Shannon Worrell and husband James continue her family's rich ranching heritage — but with a modern flair. They have integrated social media with the latest in reproductive techniques to keep their polled Hereford and black Angus operation both relevant and sustainable.

“We use social media, like Facebook, Twitter and Instagram, to promote our cattle,” Shannon says. “The new thing nowadays is to host online sales, which allows us to reach a broader audience. They're less expensive because they save on labor. So far, we've had six annual sales, and the last four were online.”

In the pasture, things have changed, too.

“We have a good bull that we breed some, but we artificially inseminate the majority of our cows,” James says. “We also work with a certified embryologist and do embryo transfers for ourselves and customers.”

## Getting Started

The couple — both of whom are Texas A&M University graduates — started their operation in 1999 after they moved to the



Shannon, James and Jarrett Worrell

Mason ranch, where Shannon grew up raising and showing cattle. At first, they lived in the old Kasper homestead while Shannon worked as a loan officer for Capital Farm Credit and James sold animal pharmaceuticals. As soon as they could, they tore down the old barns.

“When I won a pickup, I traded it for cash and used that as a down payment for a new show barn with an office, sale ring, pens and embryo facility,” says James, who also grew up showing livestock in nearby Fredericksburg. “Capital Farm Credit financed the rest.”

Today, the couple and their 5-year-old son, Jarrett, live in a comfortable rock home



Jarrett Worrell enjoys spending time with cattle on the ranch that his family has owned for 98 years.

that they had built on the ranch. James still sells pharmaceuticals, and Shannon is employed with an agricultural recruiting firm. Together, they run their own company called Worrell Enterprises, which provides artificial insemination (AI) and embryo-transfer services.

## Exceptional Animals

The company also sells show animals, holds production and club calf sales, and hosts show camps for junior exhibitors. Their

cattle have won dozens of awards at state and national stock shows, including most recently the grand champion horned female and grand champion horned cow-calf awards at the 2017 Fort Worth Stock Show.

“We attend shows as a way of marketing our animals,” James says. “We’re raising exceptional animals. To get paid what they’re worth, we have to get them in front of people. We also meet potential clients. One time, we met a breeder from Denmark at the Fort Worth Stock Show, and he later bought a flush of embryos from us by text. We wouldn’t have met him in Mason, Texas.”

After a severe drought in 2011, the Worrells partnered with Capital Farm Credit to buy an irrigated hay field located two miles away.

“That year was rough,” James recalls. “We had to buy hay from Kansas. We couldn’t pick the quality, and we had to pay their prices. We could have sold our cattle like a lot of ranchers did, but we’d been working on our Hereford genetics for 15 years so we didn’t want to do that. Now if it doesn’t rain, we make it rain ourselves.”

## Top-Quality Genetics

Rain or shine, the Worrells are always on the lookout for top-quality genetics to improve their Hereford herd.

“We do a lot of embryo work with our embryologist,” Shannon says. “We have

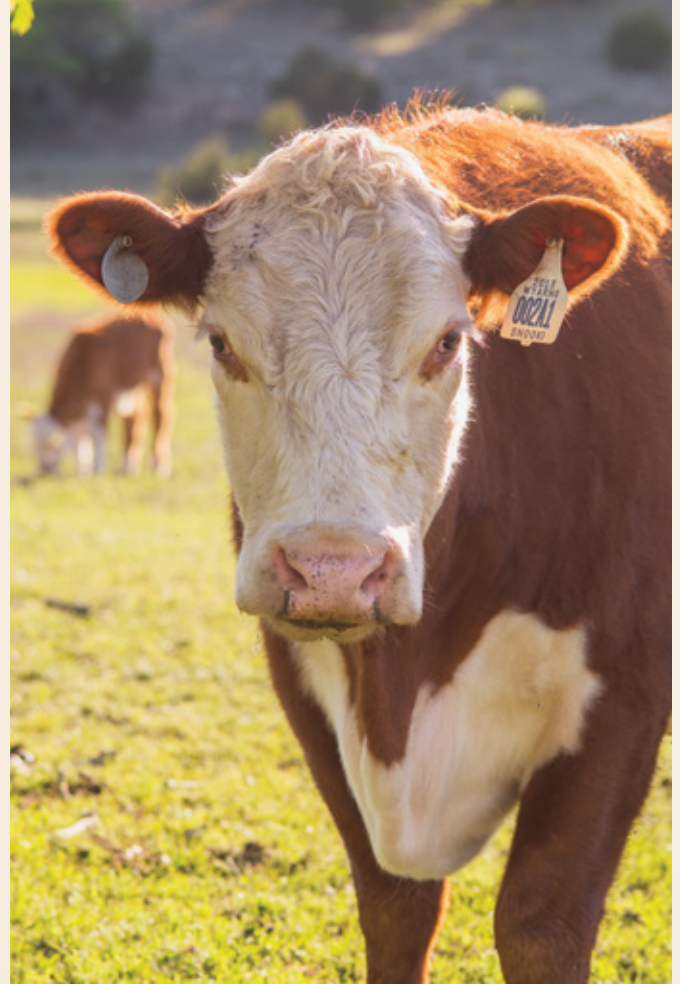
calves on leased recipient cows. We may not be able to buy a \$100,000 cow, but we can buy a flush of embryos from one. Since we’re a small operation, our cattle have to be darn good.”

The technology is advantageous for a smaller operation, they say.

“We have to do something different like embryo transfers because we’re new to the Hereford business,” James adds. “Some families have been in Herefords for a hundred years, so we’re trying to catch up. We won’t ever be large-scale, but for the number of head we have, we’re raising superior cattle. There’s no doubt about that.”

The Worrells, who are both certified in AI, perform more than 1,000 reproductive procedures annually for customers. In May 2015, one job jetted them across the country.

“At 10 a.m., Dr. Brad Stroud, our embryologist, flushed a red Angus cow, and then



*The Worrells are always looking for ways to improve their Hereford herd.*

we jumped on a friend’s plane to Wyoming, where our customer had a recipient cow ready to go,” James says. “We finished the procedure, got back on the plane, and were home that night. It could have all flopped, but everything worked.”

## “One Team, One Dream”

The approach is captured in their slogan, “one team, one dream.”

“Worrell Enterprises isn’t just about us,” Shannon says. “We have a great team, like Dr. Stroud and Capital Farm Credit, who work alongside us.”

Always with the future in mind, the Worrells have mentored at least 20 area school kids in raising and showing cattle. Jarrett, their son, has already exhibited nearly two dozen bulls and heifers and won numerous awards.

“We want to make sure there’s someone behind us who will continue our family’s ranching heritage on this land,” Shannon says. “That’s very important to James and me.” ■ SSR

## A Primer on Embryo Transfer

The first successful production of a calf by embryo transfer occurred in the 1950s. Non-surgical techniques were developed in the 1970s, which opened the method for commercial use.

When naturally bred, a herd bull will sire 15 to 50 calves a year, and a cow will produce one calf. In her lifetime, she’ll bear eight to 10 calves. Artificial insemination greatly multiplies the number of offspring that a superior bull can produce, whereas embryo transfers multiply the number of offspring of a superior cow.

Proper nutrition of a donor cow precedes “superovulation” hormone treatment, which

stimulates an increase in her release of follicles (immature eggs). At precise intervals, the cow is carefully artificially inseminated to allow for a greater number of embryos (fertilized eggs).

Embryos are safely flushed from the impregnated cow using a catheter and saline water. Under a microscope, an embryologist grades each embryo for quality and potential success. Viable embryos will be either frozen or transferred to a recipient cow. ■ SSR

Source: “Embryo Transfer in Cattle” by Tom R. Troxel, University of Arkansas Division of Agriculture



*Katherine Fazzino and her heifer, Reenie, visit a school near Bryan.*

# Cow in the Classroom

To get children interested in agriculture, an FFA member takes the farm to the students.

It is one thing to take a hamster or a pet rabbit to school, quite another to take a cow. So when 17-year-old Katherine Fazzino took her favorite show heifer, Reenie, to 10 elementary schools this past year, she made a big impression on hundreds of little students — which was exactly her goal.

Reenie is the main character in a children's storybook that Katherine wrote and illustrated as a way to teach youngsters about agriculture and farm life. Titled "Reenie's Ranch Adventure," the book is based on the high school senior's experience growing up on her family's farm near Bryan, Texas.

But Katherine had another reason, as well, for publishing the book — she is passionate about reading and education.

"Bryan has some schools with a low literacy rate, so I decided to combine reading with agriculture as a way to inspire children to read and learn about farming at the same time," says Katherine, who comes from a family of farmers and schoolteachers. "This project was meant to bridge the gap in the educational areas of language arts, reading, math and writing through the foundation of agriculture."

A Rudder FFA member since seventh grade, she undertook the book project last summer as one of 10 Texas FFA members named to the 2016 Ford Leadership Scholars program. The program provides an intensive hands-on leadership development experience, which includes community projects.

The storybook and school visits allowed Katherine to fulfill her personal mission as a Ford scholar: "to make a lasting impact on my community and those I encounter by taking time to inform, engage and inspire elementary students in agricultural and livestock areas, familiarizing them with the industry's terminology, environment and lifestyle."

Often working into the wee hours of the morning, she spent three months writing and illustrating the book, and then developed a website where it can be ordered.

During the school year, she and Reenie — often dressed up in a scarf or hat — took their cow-in-the-classroom routine to local schools. Katherine estimates that she read to over 1,000 students from kindergarten through second grade and answered dozens of questions about cows and farm life.

"I can see the impact I've had on these kids," she says, referring to the letters and e-mail messages she receives asking about Reenie and farm life.

To ensure that her book continues to have a long-lasting impact, she donated a copy to the library and classroom teacher at each school she visited. She also started a Twitter account so she can update students on Reenie's daily activities.

A total of 2,000 books were printed. By late April, Katherine had sold or donated all of her hard-back copies, and had only 115 paperbacks remaining. This summer she and Reenie will distribute more books when they visit local libraries to promote summer reading programs.

"This storybook gives students an opportunity to witness agriculture come to life," she says. "They also learn about the hard work, dedication and the passion that exists in the agriculture community and the FFA."

One of five daughters of Capital Farm Credit customers Sally and Lee Fazzino Jr., Katherine has always been passionate about agriculture and FFA. In 2015, she earned second place in the plant science division at the agri-science fair during the National FFA Convention, and in 2016, she placed second in the environmental and natural resources division. Currently, she is vice president of Texas FFA Area III, District I.

"Katherine was the one who would follow her dad out to the field, asking questions and wanting to know what he was doing and why," says Sally.

This fall, Katherine will begin studies at Texas A&M University, majoring in agricultural economics with a minor in agribusiness. Her goal is to work on the business side of agriculture, but if that doesn't pan out, she says, ag education might be a fallback.

After all, she has already proved that she has some creative ideas when it comes to teaching agriculture.

For more information, visit <http://katherinefazzino.wixsite.com/reenie>.