

# LANDSCAPES™

a portrait of living & working in rural America

winter 2018



TEXAS  
FARM CREDIT





Jeralyn Novak

TexasFarmCredit.com | (800) 950-8563



## COMMITTED TO AGRICULTURE, PROUD TO BE DIFFERENT

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 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, 16 percent of Texas Farm Credit's new loans went to young farmers, while 44 percent were to beginning farmers, and 58 percent to small farmers.

We also encourage YBS producers and future agriculturalists through college scholarships, FFA and 4-H donations, leadership training programs, internships and other educational opportunities. We work to expose young producers to innovative marketing and management strategies, helping them to understand the dynamics of the Farm Credit System and allowing them the opportunity to network with other YBS producers.

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.

Mark Miller  
Chief Executive Officer



# SUPPORTING OUR YOUTH:

## TEXAS FARM CREDIT AWARDS \$10,000 IN SCHOLARSHIPS

Texas Farm Credit recently awarded \$10,000 in scholarships to five college-bound students across the state through the 2018 Marsha Martin Scholarship Program.

The scholarships honor the memory of Marsha Pyle Martin, a native of Paris, Texas, who at the time of her death in January 2000 was chairman and chief executive officer of the Farm Credit Administration, which regulates the nationwide Farm Credit System. Since 2000, Texas Farm Credit has presented \$136,000 in college scholarships to students who are pursuing agriculture-related fields, and also donates \$500 to each recipient's 4-H club or FFA chapter.

The recipients of this year's \$2,000 scholarships are Cullen Eppright of Gonzales, Elise Hesseltine of Orange Grove, Payton Ramsey of Garrison, Katrina Swope of Anahuac and Brooke Vyvlecka of Jourdanton.

Following are some of the students' accomplishments and aspirations:

- Gonzales High School graduate **Cullen Eppright** is at Texas A&M University this fall pursuing a degree in agribusiness. During his high school years, he served as president of the Gonzales FFA chapter, the National High School Rodeo Association and the American Junior Rodeo Association. He aspires to join the Corps of Cadets at Texas A&M.
- **Elise Hesseltine**, a graduate of Orange Grove High School, is attending Texas Tech University this fall to pursue a degree in animal science. During her senior year, she was named Jim Wells County 4-H Council President and
- Garrison High School graduate **Payton Ramsey** is attending Texas A&M University this fall to study animal science. While in high school, she was an active FFA and 4-H member, judging livestock for both organizations. She also served as Pineywoods District FFA vice president and showed cattle and goats.
- **Katrina Swope**, a graduate of Anahuac High School, began her course of study in pre-vet animal science this fall at Oklahoma State University. During her high school years, she served as an FFA district vice president and as president of the Texas Junior Maine-Anjou

Association. She was also a member of the National Honor Society.

- Jourdanton High School graduate **Brooke Vyvlecka** is attending Texas A&M University to pursue a degree in agricultural leadership and development. She has been active in the FFA, serving as chapter president and as Area X first vice president during her senior year, and as a member of several state qualifying FFA teams. She also was a member of the National Honor Society.

"These young students are the future of agriculture," said Mark Miller, Texas Farm Credit chief executive officer. "It is our pleasure to invest in their futures as they invest in ours and recognize those students who excel in their FFA chapters and 4-H clubs while they continue to grow and lead in the industry."



## ASSOCIATION OPENS FOUR NEW OFFICES

To better serve our 100-county territory, we have opened four new offices:

### Dallas

10711 Preston Road, Suite 100  
Dallas, Texas 75230

### McAllen

4900 North 10th Street, Unit A3  
McAllen, Texas 78504

### Rockwall-Heath

6540 Alliance Dr., Suite 130  
Rockwall, Texas 75032

### Prosper

181 S. Main Street, Suite 100  
Prosper, Texas 75078



# MEMBER SPOTLIGHT: 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 Dustin and Ashley Dickerson, Texas Farm Credit members from Weslaco, Texas.

The Dickersons were among 27 agricultural producers who were selected for the 2018 Farm Credit Young Leaders Program in Washington, D.C. and New York City 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 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 Dickersons discussed policy issues with Sen. John Cornyn, Rep. Filemon Vela 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 homestead..

"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 Mark Miller, Texas Farm Credit chief executive officer.



## Continuing a Family Farming Tradition

The Dickersons are continuing a family farming tradition in Weslaco, near the southern tip of Texas. Dustin, a fourth-generation farmer, helps manage a 7,000-acre farm with his father, Barry Dickerson, and uncle, Tim Belcher. Ashley keeps the books for the Rio Grande Valley farm, which grows mainly sugarcane, cotton, corn and grain sorghum.

Dustin and Ashley serve on the Texas Farm Credit Young Leaders Council and are also vice presidents of the Algodon Club, a nonprofit civic organization that promotes cotton. They have three young children.

*Dustin and Ashley Dickerson, left, on Capitol Hill with fellow leadership program participants*



*Dustin and Ashley Dickerson, 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.*

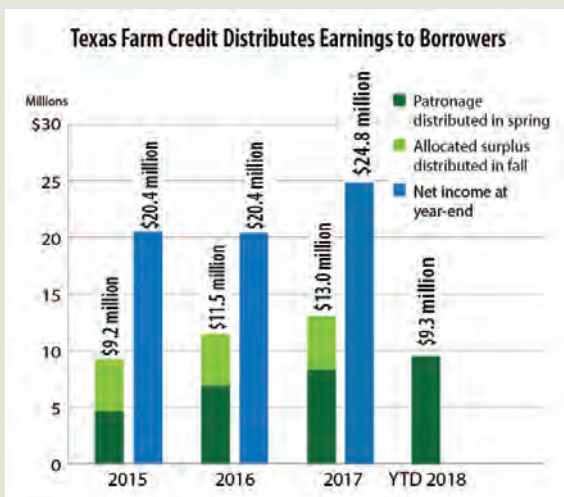
# SHARING SUCCESS WITH OUR MEMBERS

3,500 CHECKS TOTALING \$9.3 MILLION SENT TO CUSTOMERS THIS SPRING

This spring, we were pleased to be able to send cash back to our members for the 20th year in a row. We distributed a record \$9.3 million in patronage dividends to our customers, with about 3,500 checks going out across our 100-county territory.

Patronage lowers borrowing costs by refunding a portion of the interest that members paid on their loans. On average, a Texas Farm Credit borrower who had an interest rate of 5 percent in 2017 effectively paid just 4.2 percent as a result of this month's patronage dividend. Another \$6.9 million of our co-op's earnings from 2017 has been allocated for future distribution, which will decrease borrowing costs even further.

"Sharing our success with our borrowers through patronage is one of the defining principles behind our cooperative," said Mark Miller, Texas Farm Credit chief



executive officer. "This year we are returning more in patronage to our members thanks to a record-breaking year in 2017."

## A Year of Growth for Texas Farm Credit

Earnings increased 22 percent year over year to a record \$24.8 million in 2017. Strong loan growth resulted in a record

\$1.3 billion in loans and \$1.4 billion in assets at year end. Credit quality remained strong, with 98.2 percent of loans classified as acceptable or special mention.

Through the Texas Farm Credit insurance program, we insured 192,000 acres of row crops and 3.2 million acres of pasture last year. We also expanded our insurance staff in 2017 by purchasing Wallace Crop Insurance in Bonham, Texas.

Patronage is just one way that Texas Farm Credit gives back. In keeping with our mission to support agriculture and rural communities, we set a goal of donating 2 percent of earnings to charitable causes when we launched our Passion Forward program last year. Employees also receive at least two paid days per year to volunteer with local nonprofit organizations.



## WINNERS

The seventh annual Texas Farm Credit photo contest encouraged customers and employees from the Texas Farm Credit service area to submit photos of crops, livestock, farm families, wildlife and outdoor scenery. The outpouring of beautiful photos we received will help build a 2019 monthly calendar that illustrates our region's rich diversity.

First place went to customer Jeralyn Novak, who received a \$500 cash award for her picturesque image of "Oldest Cattle Drive in Texas" in Bay City, Texas.

Customer Kelli Leake placed second with her image of "Chappell Hill at Sunset" in Chappell Hill, Texas.

The third-place award went to George Blasingame, Texas Farm Credit IT systems analyst, for his photo of "Blooming Sorghum" in Odem, Texas.

Thanks to all who submitted photos. We encourage customers to start shooting photos now for next year's competition.



Jeralyn Novak

TEXAS FARM CREDIT



Kelli Leake



George Blasingame





# TOUGH ENOUGH

For two brothers who chose to return to the family farm after college, farming in South Texas means always saving for a rainy day — or a drought.

*Texas Farm Credit customers Hunter, left, and Bryce Wilde*

Brothers Hunter and Bryce Wilde think their parents picked the perfect name for the family farming operation.

Anaqua Farms, near Lyford, some 40 miles northwest of Brownsville, Texas, is named for the hardy anaqua tree, which thrives in the subtropical climate and alkaline soils of South Texas, producing edible berries and helping to support wildlife.

“Each tree is made of multiple trees that intertwine and come together to form one strong tree,” says Hunter, 30. “It’s a very productive tree and hard to kill.”

Like the tree, the brothers, who partner with their parents, Glenn and Julie Wilde, have to be tough to farm their several thousand acres of grain sorghum, cotton and sugarcane.

2018 was not good to Anaqua Farms. Months of relentless drought cut their

normal sorghum production by more than half, and cotton was “almost nonexistent,” Hunter says.

But this was not the Wilde family’s first rough year.

“Our grandfather farmed near here, and when it was time for my dad to go off on his own as a young man, he started with 500 acres of leased land,” Hunter says. “But within two years, he lost it all when land-owners decided to lease to other growers.”

The experience, the brothers are convinced, forged their father’s will to succeed, a philosophy and influence handed down to them.

“We own only about 10 percent of the land we farm, so we make it a priority to form relationships with our landowners, and keep them informed about what we’re

doing and how we’re being good stewards of the land,” says Hunter.

## FRUGALITY IS KEY

Key to surviving crop disasters, the brothers explain, is always a matter of preparation and frugality.

“We save up in good years because we know bad years are coming,” says Bryce, 28. “Here in the Rio Grande Valley, it’s a guarantee you’re gonna have a bad year, so tightening the purse strings, having crop insurance and making wise, low-risk management decisions all help us survive. And we find other things to make money.”

Their income from irrigated sugarcane has always helped in times of drought, and this year the Wildes also are planting sesame as an alternative, substitute crop.





Photos by Rod Santa Ana

*The Wilde brothers partner with their parents to farm grain sorghum, cotton and sugarcane.*

“Our only way to make money is to grow a crop and cash it in,” Hunter says.

That’s the way it’s been for the brothers’ entire lives.

“We were born and raised here, in that house, and we’ve done nothing but farm,” says Hunter. “No spring breaks; that was planting time. And no summers off; that’s harvest time.”

Eventually, though, the brothers left Lyford to earn degrees in ag systems management at Texas A&M University in College Station. Hunter returned to Anaqua Farms in 2011; Bryce in 2014.

“We never considered not coming back after college,” Hunter says. “But before we did, our parents strongly suggested that we carefully evaluate our options. They wanted us to make sure we were returning because that’s what we really wanted to do, and not out of some sense of obligation.”

Watching Hunter and Bryce work, it’s obvious they love what they do.

On this day they are using a computer system to load the last of this year’s grain sorghum into hefty 18-wheelers bound for nearby Mexico, where it will be used as chicken feed.

“Each truck holds 55,000 pounds of milo, and each silo holds 120 truckloads,” Bryce explains.

Anaqua Farms has three towering silver silos, visible for miles. This year, only two were filled due to drought.

## FARM CREDIT UNDERSTANDS

The brothers believe that one of the family’s most important cost-saving decisions in recent years was to purchase their own used cotton harvester so they would not have to hire custom harvesting crews.

“It was Texas Farm Credit that helped us crunch the numbers on that. They helped us decide whether making such a huge purchase was wise,” Hunter says. “It’s nice to work with a bank that not only knows agriculture, but that knows our operation. It’s nice to have a company that specializes

in and understands agriculture, as opposed to a standard lending service that only wants to see cash flows and low risk.”

His brother is quick to commend their loan officer.

“Our Farm Credit banker, Billy Best, has been with our family for years,” Bryce says. “He’s great to work with. He and his staff know us. They really understand our complicated setup — we are actually four companies under one roof.”

In 2014, Hunter participated in the Farm Credit Young Leaders Program in New York City and Washington, D.C., which showed young borrowers how the Farm Credit System is structured and how its loans are funded.

“That’s an area I wasn’t too familiar with. I didn’t realize it was an entire system set up for agriculture and managed by a board of farmers and ranchers just like us,” he says.

While it’s often the younger generation that brings new ideas to an operation, the Wilde brothers agree that their father has always been an innovator.

“As we get older, we realize just how amazing our parents were in making this farm successful by themselves,” Bryce says. “Hiring good labor has been, and still is, a problem, so how they were able to juggle so much almost by themselves is amazing.”

Both Hunter and Bryce marvel at their mother’s business acumen, as well as her innovative ideas.

“Mom was among the very first in our area to start using computers in the management of agricultural operations,” Bryce said. “She was a trailblazer in that regard, and over the years has kept up with the latest in computer technologies that continue to help us run our businesses.”

## TRYING SUSTAINABLE PRACTICES

Anaqua Farms is in the process of incorporating new practices, including strip-till and no-till farming methods and the use of cover crops to help retain soil moisture and nourish the soil.

“We can’t go on like this,” Hunter says. “For example, we buy truckloads of expensive chemicals every year to produce our crops. That’s just not sustainable. Besides the threat to the environment, it’s a part of the frustration of being in a business where we buy inputs at retail prices and sell what we produce at wholesale.”

The brothers say that when it comes time for their children to take over the farm, they too will allow them to make their own decisions. Hunter and his wife, Courtney, live near the farm and have two children, Granger, 7, and Bristol, 5. Bryce and his wife, Kaitlyn, have a 3-month-old son, Coleman, and live in nearby Harlingen.

In the end, Bryce notes, it’s all about making a profit and surviving.

“We’re looking forward to the next 40 years,” he says. “But we’ve got to change. If we want to be sustainable, and if our kids want to be here and continue farming, we’ve got to be profitable now.”

For these young South Texas farmers, the job is much more than daily chores. It’s about seeking and mastering both old and new technologies to help them endure their challenging, desertlike environment in good times and bad, just like an anaqua tree. ■ RSA

# The Making of RURAL LEADERS



## Relating to Customers

**David Bergeron**

*Vice President/Branch Manager  
Louisiana Land Bank, Opelousas*

*2006-08 Louisiana Agricultural  
Leadership Development  
Louisiana State University AgCenter*

Even though David Bergeron is a farmer himself and can relate to his customers, his Louisiana ag leadership experience broadened his perspective on numerous issues and helped him polish his public speaking skills and develop ag industry contacts.

"The program enhanced my knowledge of agriculture and my customers' needs even more," he says.

It also has helped him understand current trade issues. When his class traveled to China more than a decade ago, he was surprised at how developed China's agriculture, technology and economy were even then. China's importance as a U.S. trading partner has only grown since.

"The training gave me greater insight into how international trade impacts Louisiana farmers," he says.



## Learning About Local Agriculture

**Shannon Berry**

*Senior Credit Officer  
Ag New Mexico Farm Credit, Clovis*

*2017-18 New Mexico Agricultural  
Leadership Program  
New Mexico State University*

Shannon Berry worked with dairy, fruit and nut, cattle and other producers in California before coming to New Mexico. She now serves customers with similar operations, but the New Mexico climate and culture were new to her. The state's ag leadership program gave her the opportunity to learn about the local agricultural sector, making her a more valuable employee.

Indeed, when the Air Force transferred her husband out of state recently, Berry feared she would have to give up her job at Ag New Mexico. However, the rural lending co-op asked her to combine working from her new home with traveling on the job.

"I'm incredibly grateful they kept me on and invested in furthering my skills through this valuable program," she says.

**M**ark Miller, chief executive officer of Texas Farm Credit in Robstown, knows firsthand how effective state agricultural leadership programs can be. He graduated from the Texas Agricultural Lifetime Leadership (TALL) program more than a decade ago. Since then, his association has enrolled six employees in the two-year program.

"It's Farm Credit's mission to serve farmers and ranchers," Miller says. "Programs like TALL help employees expand their scope beyond our local area, and gain a broader perspective on agriculture across the state, the nation and the globe.

"We're investing in our employees, and it's paying off. We're seeing participants become lifelong leaders in their communities and in Farm Credit."

Learn what Farm Credit employees from five states got out of their ag leadership programs. Each of the following participants grew up on a farm of some sort, and most still farm on the side while working for Farm Credit. They all hold undergraduate or graduate degrees in finance or agriculture, yet learned a lot from the ag leadership experience.

Many states offer agricultural leadership programs for farmers and people in related industries. Each program runs up to two years, and includes seminars on agriculture and leadership, as well as tours of farms and agribusinesses. Attendees also meet with leaders in Washington, D.C., and visit agricultural operations and leaders in another country.



# Investing in employees' leadership skills is one way Farm Credit supports rural communities.



## Looking Beyond the Spreadsheet

**Eli Howard**

*Senior Credit Analyst  
Alabama Farm Credit, Cullman*

*2017-18 Agricultural Leaders for Alabama  
Organized by Alabama Farmers  
Federation*

Eli Howard's program reinforced one lesson he's learned in Farm Credit.

"Meeting all these farmers reconfirmed that the people we serve are more than just numbers," he says. "We work with some of the best and hardest working people in the world."

Visiting different types of farms in Spain also helped him to appreciate an advantage that American farmers have.

"We saw olive groves and vineyards as far as the eye could see, but they don't have a farmer-owned Farm Credit System like we do — they borrow from commercial banks," he says. "If I were a farmer, I would rather rely on the strong and reliable financing provided by Farm Credit."



## Speaking Up for Agriculture

**Amanda Hudson**

*Vice President of Loan Operations  
Southern AgCredit, Gulfport, Miss.*

*2017-19 Thad Cochran Agricultural  
Leadership Program  
Mississippi State University Extension*

Amanda Hudson's leadership program requires her to spend weeks away from her job.

"It takes a significant commitment from Southern AgCredit to allow me the time for this program," she says. "But they want to grow leaders for the next generation — both at work and in our community."

Media training has been Hudson's favorite session to date — and might prove to be the most useful, she figures.

"It will help me become a more effective voice for agriculture," she says. "We've got to keep this industry going."



## Positioning for Leadership

**Tom Miller**

*Relationship Manager  
Texas Farm Credit, Sulphur Springs*

*2017-18 Texas Agricultural  
Lifetime Leadership  
Texas A&M AgriLife Extension Service*

Tom Miller was honored by his TALL peers when they asked him to speak at the 2018 TALL graduation on what he'd learned during the program, which took participants to farms in New York and China and included a speech by U.S. Agriculture Secretary Sonny Perdue.

One surprising thing he learned was persistence. When he didn't make the cut the first time he applied to TALL, he called and asked why.

"The administrator explained that some people apply three times before they're accepted. He urged me to reapply, and it paid off," says Miller.

Miller also discovered a desire to play a larger leadership role in his community. Although he has served on a dairy festival board and as president of his local Lions Club, since participating in TALL, he has decided he wants to do more.

"The value of leadership programs goes beyond making customer contacts," he says. "That's not why Farm Credit sends us. My goal was to improve my value as a person, as a resource for customers, and as a community leader. TALL came through for me." ■ NJ

Competition is fierce for these state programs, which choose just seven to 25 or so people for each class. Anyone in agriculture can apply, but the programs have rigorous application requirements and aren't cheap. Some participants cover their own travel expenses, while others are sponsored by universities, government entities, farm groups and organizations like Farm Credit.





# And the Beet Goes On...

## Ancient vegetable finds new following

properties. They contain many phytochemical compounds, which have protective or disease-preventive properties, and also are a good source of fiber. Beet greens are also highly nutritious and contain beta-carotene, lutein and zeaxanthin, important for eye health.

### Facts and Folklore

Beets have been nourishing humans since ancient times — the earliest signs of cultivation were approximately 4,000 years ago in the Mediterranean region. Humans originally ate only the beet leaves, similar to chard, which is in the same species, *Beta vulgaris*. The root was generally used medicinally until Roman times, and became a popular food when French chefs discovered its potential in the 19th century.

Historically, beets have been considered an aphrodisiac. Ancient Romans believed that they promoted amorous feelings, and in Greek mythology, Aphrodite, the goddess of love, ate beets to enhance her appeal. This folklore probably came about because beets are a natural source of tryptophan and betaine, both of which promote a feeling of well-being.

**B**eets have been making a splash of late in the food world.

A recent resurgence in popularity because of health and nutrition studies has brought the ancient vegetable's reputation to a whole new level. According to a 2016 Los Angeles Times article, "Trend alert! Why beets are the hot new 'super-food,'" beetroot is "dense with nutrients, can help reduce blood pressure and anemia, and improve circulation and cognitive function."

Studies also show that beets may help prevent cancer and can improve digestion, strengthen immunity and boost athletic performance.

Food manufacturers have caught onto the trend, making such products as beet juice, dehydrated beet chips and concentrated powders that are sold as dietary supplements.

### Why Are They So Good for You?

According to the USDA, beets contain significant amounts of vitamins and minerals such as potassium, sodium, iron, folate, phosphorus, magnesium, calcium, vitamin C, and B vitamins such as thiamin, niacin and riboflavin.

Beets are rich in antioxidants, getting their deep color from the betalain pigment, which has potent anti-inflammatory

### Growing Beets

Beets are a cool-season crop that can be grown over most of the U.S., including the warm climates of hardiness zones 8 through 10. They prefer well-drained sandy loam to silt loam soil with a pH between 6.5 and 7.

Last year, longtime farmer Jack Wallace of Edinburg, Texas, added beets to his commercial vegetable operation in the Rio Grande Valley.

In December and January, he planted 60 acres of beets, and with some trial and error and luck with the Valley's sandy soil, was able to harvest a high-quality crop in April and May.

Wallace's decision to grow the root came about because of a buyer wanting to process the vegetable into beet powder, a popular item among health enthusiasts.

"I never sought out beets to eat until I started to grow them," says Wallace, a longtime Texas Farm Credit customer, who plans to increase his beet acreage. "Now, with all the information I've gained about the nutritional value of beet powder, I'm thinking about trying it out!" ■ TJ

## Roasted Beets & Sautéed Beet Greens

These recipes make two good side dishes and up the nutritional value of any meal. Here, we treat the mature beet greens as one would chard or spinach. You'll need to purchase the beets with their tops. Serves 6.

### Beets

12 beets with their tops  
1 teaspoon olive oil  
4 teaspoons butter  
Salt and pepper to taste

### Beet Greens

Beet tops  
2 tablespoons olive oil  
1 tablespoon butter  
2 cloves garlic, minced

**For the beets:** Heat oven to 400 degrees F. Remove tops of the beets and scrub the roots well under running water, then dry. Toss beets in bowl with olive oil, salt and pepper. Wrap each beet in aluminum foil. Roast for 50 to 60 minutes, until they are tender to the touch. Let cool, and then hold each beet in paper towel and rub the skin away. Slice in ¼- to ½-inch pieces. Add butter, salt and pepper.

**For the greens:** Wash greens well and chop. Add butter and olive oil to pan. When butter is melted, add garlic and sauté for a minute or so to soften. Add the wet greens to the pan and sauté until well wilted.



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