ON THE COVER: All dressed up for a picture in daddy’s cotton field near Monte Alto, Texas. Photo by Courtney Wilde

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Texas Farm Credit Goes to Washington

Rural and agricultural legislation is critical to the livelihoods of Texas Farm Credit borrowers and the health of the communities we serve. And there’s no better way to deliver that message to lawmakers than to take it ourselves.

This past summer, Texas Farm Credit sent a team of directors, borrowers and staff to Washington, D.C., to represent your interests and concerns on Capitol Hill. Our group was part of a large Farm Credit contingent — nearly 750 people from across the country — telling the Farm Credit story and speaking up for agriculture.

The entire Farm Credit delegation heard from U.S. Secretary of Agriculture Sonny Perdue and held discussions with members of the House Agriculture Committee. Then our representatives met with legislators from our service territory and their staff members. They included Sens. Ted Cruz and John Cornyn and Reps. Mike McCaul, Filemon Vela, Henry Cuellar, Bill Flores, Vicente Gonzalez and Louie Gohmert.

These one-on-one visits allowed the Texas Farm Credit delegates to discuss matters like crop insurance, trade policy and other topics that impact farmers and ranchers in our area.

While we can’t all visit Capitol Hill, there are other ways to advocate for policy affecting our borrowers and Farm Credit. One of the easiest is to use the Farm Credit digital tool that allows you to send a message to your members of Congress. Simply text “AG” to 52886 on your cellphone or visit FarmCredit.com/TakeAction. You will be notified when important policies need action. Then, with the click of a button, you can email your policymakers to let them know that Farm Credit supports farmers, ranchers and rural infrastructure providers in good times and bad.

Matters like trade policy affect the ability of farmers and ranchers to stay in business and feed our nation. Federal policy also affects Farm Credit’s ability to provide dependable and competitive credit to agriculture and rural America. It’s important that we tell that story.

As a cooperative, Texas Farm Credit is committed to looking out for our members’ interests and concerns in the policy and legislative arenas. We will continue to speak up for agriculture and rural America at every opportunity, and we urge you to do so, too.

It’s in all our best interests.

Mark Miller
Chief Executive Officer
Texas Farm Credit awarded $10,000 in scholarships this year to five students across the state through the 2019 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.

Since 2000, Texas Farm Credit has presented $146,500 in college scholarships to students who are pursuing agriculture-related degrees. The co-op also donates $500 to each recipient’s 4-H club or FFA chapter.

“Texas Farm Credit has a mission to support agriculture and rural communities today and tomorrow,” said Mark Miller, Texas Farm Credit chief executive officer. “We award Marsha Martin Scholarships to students who have excelled in their FFA chapters and 4-H clubs because they represent the future of agriculture. We see this as an investment in the students’ continued growth and leadership in the industry.”

Miller noted the students’ accomplishments:

- **Cade Judd** of Gilmer is studying animal science at Texas A&M University. During high school, he was president of the Union Grove FFA chapter and the Union Grove National Honor Society and was varsity football and basketball captain.
  He also earned a Lone Star FFA Degree and several awards in livestock showing, livestock judging, radio broadcasting and accounting competitions.
  His goal is to become an orthodontist and continue to raise Beefmaster cattle.

- **Dawson Killen** of Combine is studying agricultural economics at Texas A&M University. In high school, he was president of FFA Area V, the Crandall FFA chapter and the Crandall National Honor Society.
  As one of 10 Texas FFA Ford Leadership Scholars in 2018, he started a nonprofit to teach at-risk and special-needs students about agriculture. He also earned recognition in extemporaneous speaking and public relations competitions, operated a lawn service and was livestock manager at a show goat operation.

- **Gabriel Platas** of Premont is pursuing a degree in animal science at Texas A&M University–Kingsville.
  During high school, he was class valedictorian and president of many organizations, including the Academy Pride FFA chapter, his senior class, student council and Key Club. He was vice president of HOSA, an organization for future health professionals. He also was a varsity cross-country runner and cheerleader.
  Platas is a certified veterinary assistant and plans to become a veterinarian, specializing in emergency and critical care.

- **Weston Reynolds** of Lufkin is studying agricultural communications at Texas Tech University.
  During high school, he was class valedictorian and Texas 4-H state president, student body president and Huntington National Honor Society president. He participated in many agricultural conferences and competitions, and in 2018, was the Texas FFA Prepared Public Speaking State Champion.
  He also has worked as an intern in a veterinary clinic, a farrier apprentice and in hay and cattle production.

- **William Scogin** of Raymondville is studying agricultural engineering at Texas A&M University.
  While in high school, he was class valedictorian and president of his class and the Lyford National Honor Society. He also was a Texas 4-H State Leadership Council delegate, first vice president of the District 12 4-H Council and vice president of the Lyford FFA chapter. He earned recognition in state and national FFA and 4-H competitions and is a three-time state winner of the FFA Star in Agri-Science award.
Texas Farm Credit customers received cash back from their lender this spring for the 21st year in a row.

The rural lending cooperative distributed a record $11.5 million in patronage dividends to its customers, who are also co-op members and owners. More than 3,700 checks were mailed across its 100-county territory.

Patronage lowers borrowing costs by refunding a portion of the interest that customers paid on their loans the previous year.

On average, a Texas Farm Credit borrower who had a 5% interest rate in 2018 effectively paid less than 4.2% as a result of the April patronage dividend. The co-op also allocated another $7.4 million of its 2018 earnings to members for future distribution, which will decrease their borrowing costs even more.

“The cooperative spirit is at the heart of the way we run our business,” says Mark Miller, Texas Farm Credit chief executive officer. “We have a mission to support agriculture and rural communities, and it doesn’t stop at making loans. Thanks to our co-op’s strong growth in 2018, we returned more in patronage to our borrowers this year than ever.”
The eighth 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 2020 monthly calendar that illustrates our region’s rich diversity.

- First place went to Charmain Nelson, an employee who received a $500 cash award for her picturesque image of a cattle herd in a bluebonnet field in Oakville, Texas.

- Customer Marlene Bell placed second with her image of a “cotton candy” sky in Holly Lake Ranch, Texas.

- The third-place award went to customer Debi Rozell of Tyler, Texas, for her photo of her granddaughter in boots and bloomers, checking on the cows.

- Honorable Mention went to director Thomas Barker for his photo of his son showing love to his sister’s show heifer in Winona, Texas.

Texas Farm Credit thanks all those who submitted photos, and we encourage customers to start shooting photos now for next year’s competition.
Texas Farm Credit members Crain and Ashley Zdansky of Raymondville took their interests in agriculture to Capitol Hill on July 24.

As participants in the 2019 Farm Credit Young Leaders Program, the couple met with U.S. Sens. Ted Cruz and John Cornyn, and Rep. Filemon Vela on their Hill visits.

“It was humbling getting to share our journey,” said Ashley. “It’s important to extend what we know to other young farmers, especially about the Farm Credit System and how they contribute to not just our success, but the success of all of rural America. We’re all fulfilling this mission together, and we’re happy to represent that.”

The Zdanskys were selected by Texas Farm Credit to participate in the annual young leaders program. The four-day event teaches young farmers and ranchers about the Farm Credit System, the legislative process and the nation’s financial markets.

This year’s program took 20 young Farm Credit borrowers from five states — Alabama, Louisiana, Mississippi, New Mexico and Texas — to Washington, D.C. and New York City.

Besides visiting Capitol Hill, the group joined nearly 750 other Farm Credit borrowers and directors from across the country at a meeting with U.S. Secretary of Agriculture Sonny Perdue. They also heard from House Agriculture Committee members U.S. Reps. Austin Scott and David Scott.

Following their Washington, D.C., meetings, the young leaders visited the Federal Farm Credit Banks Funding Corporation in New Jersey. The Funding Corporation buys and sells the notes and bonds that fund Farm Credit lending cooperatives.

Crain and Ashley grow sorghum, cotton, sesame and sugarcane on their Double Z Farms in Cameron, Hidalgo and Willacy counties in South Texas. They also have grown guar, sunflowers and corn and recently started a small cow-calf operation. A fifth-generation farmer, Crain has a degree in ag business from Tarleton State University. The couple has three children.

“This event is designed to give participants a behind-the-scenes look at how Farm Credit supports agriculture and rural communities across the country,” said Stan Ray, president of the Tenth District Farm Credit Council, which hosted the program.
Texas Farm Credit staff members, directors and customers traveled to Washington, D.C., in late July for the Farm Credit Fly-In, a gathering of nearly 750 Farm Credit representatives from around the country. This exciting event continued the efforts of a national marketing campaign showcasing Farm Credit’s customers — One Mission. Many Voices. — and included meetings with elected officials about the importance of supporting rural America.

U.S. Secretary of Agriculture Sonny Perdue kicked off the Fly-In providing remarks about priorities shared by Farm Credit and the U.S. Department of Agriculture — supporting farmers and ranchers in the economic downturn, fostering the development of rural broadband and other rural infrastructure needs and expanding agricultural trade opportunities.

The 15 attendees from our association spread across Capitol Hill to meet with elected officials from our 100-county territory. These included Sens. Ted Cruz and John Cornyn and Reps. Mike McCaul, Filemon Vela, Henry Cuellar, Bill Flores, Vicente Gonzalez and Louie Gohmert.

Our delegation also explained how our association serves Texans from the Red River to the Rio Grande. Managers and board members were joined on the trip by six customers — Crain and Ashley Zdansky of Raymondville and four members of the Slomchinski family of Atascosa County who were the winners of the One Mission. Many Voices. National Video Contest.

The Slomchinski family represented our association at the Farm Credit Marketplace where officials and Capitol Hill staff members sampled products made by Farm Credit customers from across the nation.
As the day wound down in Washington, D.C. on July 24, evening shadows stretched from the U.S. Capitol toward over 1,000 people lining up across the street for one of the biggest events in town: the Farm Credit Marketplace.

Inside the historic Great Hall at the Library of Congress, the Slomchinski family was among the Farm Credit customers nationwide whose products were featured at the reception and farmers market. Four members of the family proudly handed out bags of their peanuts, a staple in their farming operation.

“Our trip was very memorable, and we were honored to be recognized at the Farm Credit Fly-In this year,” said Brett Slomchinski. “You’d never think two small-town farmers would get a chance to tell their story in Washington, D.C., but we’re grateful to have done that and hope it helps make a positive impact on agriculture.”

If the lack of leftovers at the Farm Credit Marketplace was any indication, government officials and Capitol Hill staff enjoyed sampling from booth to booth, trying different products and discovering the rich diversity of American agriculture. Of 20,000 product samples offered, barely a crumb was left by the end of the evening.
Texas Farm Credit Services celebrated the grand opening of its new Brenham office on July 12 with a ribbon-cutting ceremony and open house for customers, members of the local business community and the public.

“Texas Farm Credit has an exceptional team dedicated to serving the financial needs of the farmers, ranchers and landowners of the region,” said Abby Frank, Brenham branch manager. “This new office building will allow us to continue to grow and better serve our customers and this community.”

With its rustic exterior, grain silo and inviting outdoor seating, the new facility’s design emulates a classic local Texas farmstead.

From construction to the opening ceremony, the building and grounds involved many local businesses and vendors:

- Architect: SZH Architecture
- Construction: Collier Construction
- Landscaping: Gene’s Services LLC
- Interior design: Tracy Bartlett with Nu Area Designs
- Open-house amenities: Blue Bell ice cream, Whatever Pops Up gourmet popcorn, Posh Petal floral arrangements and live-music entertainment by Carter Schwartz

While celebrating the new office opening, the cooperative also took the opportunity to honor the retirement of Charles Holtkamp, Texas Farm Credit regional president, who was based out of the Brenham office and well-known throughout the local agricultural community.

“Charles brought a lot of valuable experience to the job and has seen many highs and lows in the agricultural industry throughout his career,” said John O’Brien, chief credit officer. “We certainly appreciate all that Charles has done for Texas Farm Credit, and we will all miss him greatly.”

NEW LAREDO OFFICE TO COME IN 2019

To further expand our service area in South Texas, we will be opening a new office in Laredo in late 2019. The new office’s address will be:

7718 McPherson Road, Suite 6, Laredo, Texas 78045
ok choy grown in Texas? It’s true. Texas Farm Credit customer Tommy Hanka has the proof. He’s been growing bok choy and napa cabbage since 1994, when he graduated with a horticulture degree from Texas A&M University.

But Hanka isn’t the first in his family to raise Asian vegetables. His father, James, began growing bok choy in the 1970s when he noticed that the increasing Asian population in Houston provided a niche market he could supply.

Since the younger Hanka first started producing these vegetables, they’ve become mainstream in the American diet. As a result, the demand for his crops keeps growing.

**Extending His Growing Season**

Today, this fourth-generation farmer grows 500 acres of bok choy and napa cabbage on his farm in Edinburg, Texas, deep in the heart of the Rio Grande Valley. He employs some 50 workers to help plant and harvest.

To ensure a continuous harvest from November to April, Tommy contracts with a large greenhouse operation to sow more than 5 million seeds. The seeds are sown weekly, starting in August. After about 30 days, the seedlings are hand-transplanted from the greenhouse to 20-acre plots on Hanka’s farm each week. He harvests a new crop about every 80 days.

“Bok choy and napa cabbage can be a bit finicky,” says Tommy. “They must have a...
Texas Meets Asia

South Texas farmer Tommy Hanka produces bok choy and napa cabbage for a growing market.

Workers at Tommy Hanka Farms hand-harvest and pack bok choy, a cool-weather crop.
consistent temperature. If it gets too hot, the plants may bolt, or go to seed. And normally by mid-April it can get too hot in the Valley, and ‘tip burn’ or internal decay raises its ugly head, making the product unmarketable.

“I’ve shed a few tears over that,” he admits.

**Contracting With Chain Stores**

The vegetables are harvested by hand. They’re loaded on wagons, strapped on pallets, then cooled before being loaded on trucks for shipping. Hanka fills five semi-trucks a day, for a total of 25 semis a week for four months.

From the time the seed is planted, the crop is contracted to chain stores such as H-E-B, Walmart, Safeway and Albertsons. Because he staggers plantings, Tommy can meet their demand for consistent volume and quality.

Distribution is handled by the chain stores, which market his vegetables throughout the Midwest, the East Coast and Canada, which has a larger Asian population than the United States.

“Quality comes first, and quality over quantity,” is Hanka’s motto. And he takes great care to ensure his product is the best it can be. That includes being certified by PrimusGFS, a food safety audit group.

**Relying on Farm Credit**

Hanka has relied on Texas Farm Credit for much of his financing over the past four years.

“Texas Farm Credit has really helped me out,” he says. “I can’t say enough good things about them. I had a bad year, and they came through for me at an extremely critical time. They are pleasant, competent, and they look out for you.”

Billy Best, his loan officer and branch manager of Texas Farm Credit’s Raymondville office, says Hanka is one of the most diverse operators he’s worked with in his Farm Credit career.

“While working toward long-term goals,” says Best, “he is mitigating risk through a wide range of income streams ranging from vegetables, sod and cotton production to custom harvesting.”

**Growing Other Veggies Too**

Besides growing bok choy and napa cabbage, Hanka farms another 1,000 acres, including 200 acres of short-day onions. In addition, he grows green and red cabbage, brussels sprouts and other brassicas, which are cruciferous vegetables like collards and broccoli. He also grows cotton, corn and sorghum and owns a sod farm that provides steady income.

“Veggies are my main crop,” he says. “I keep the commodity crops for rotation and to keep my key tractor drivers and irrigators busy year-round.”

Hanka doesn’t just grow Asian vegetables; he relishes a good salad made from his own fresh napa cabbage.

“Remove the outer leaves because they can be bitter,” he advises. “Then chop and add olive oil, salt and pepper.”

For more information, go to www.tommyhanka.com.
Texas Farm Credit offers loans and related services for recreational property, rural homes, farms and ranches, insurance services and hunting ranches.