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## AGRICULTURE – IT'S OUR ONLY BUSINESS

If you have worked in agriculture for long, you may have seen ag lenders come and go. When agriculture enjoys an upswing, as is occurring in many areas now, this sector becomes attractive to lenders who otherwise might focus on oil and gas, manufacturing or construction. Then, when commodity prices decline, those lenders often exit the ag financing arena.

Not AgTexas Farm Credit. We're in agriculture for the long haul!

As a part of the Farm Credit System, established nearly 100 years ago, AgTexas is dedicated to financing agriculture and rural America. That's our only business. We focus all of our time, energy and expertise on that segment. We don't run when farm income drops; we work with our customers and try to get them through difficult times.

At AgTexas, we offer personalized service that is rare in today's marketplace. Our loan decisions are made locally by ag credit specialists who understand your business — not by bankers located in a city on the other side of the country. Our objective is to be your financial partner for the long term — the lender you can count on to help you meet your goals, whether it's building a profitable business or achieving the rural lifestyle of your dreams.

We advocate for the ag sector because we are a part of your industry. Our employees devote time and energy to bettering their rural communities because that's where they live and work. Also, our board members make policy decisions with your best interests in mind, because they were elected by you and your fellow members.

We recently demonstrated our passion for agriculture and ag communities through our "Drive Hunger Out of Rural Texas" tractor drive program. A John Deere tractor traveled over 1,000 miles to raise awareness of and gather financial resources to help defeat hunger in our communities. More than 2,500 FFA and 4-H students across the AgTexas territory raised funds to be donated to the Texas Food Bank Network. Additionally, we are proud to have been joined in our effort by numerous corporate sponsors and other Farm Credit institutions.

Competitors may come and go, but AgTexas Farm Credit Services' long-term commitment to serving the financial needs of our customers never wavers. We have offered steady support to ag producers and rural landowners since 1934, the year we made our first loan. We've been here, and will continue to be, during every cycle. You can bank on it.

Mitchell Harris  
Chief Executive Officer

# RURAL COMMUNITIES SUPPORT FOOD BANK FUNDRAISER



In the last issue of Landscapes, we introduced AgTexas' effort to reduce hunger in Texas through a fundraising project for the Texas Food Bank Network. To publicize and support the effort, we announced plans to drive a John Deere 5045E farm tractor 1,000-plus miles. That three-month odyssey across our 23-county territory recently concluded.

And although funds were still pouring in and being tallied up at press time, we are grateful to announce that rural Texans raised thousands of dollars for food banks and food pantries in our rural communities.

## Planning the Tour

The AgTexas employee team coordinated the drive and recruited more than 30 FFA chapters and 4-H clubs from across our trade area to host and lead the tractor caravan. Other aspects of the project included soliciting support from local businesses and planning the logistics of the drive, including the myriad details required to implement a project of this magnitude.

Leading the caravan was the John Deere tractor, accompanied by a Dodge pickup from Enterprise Leasing Company and a service trailer festooned with our corporate sponsors' logos. BE Implement Company, headquartered in Brownfield, and Bramlett Implement Inc. of Stephenville jointly donated the tractor, to be awarded to the participating FFA chapter that raised the most funds per member.

Planning a tour to approximately 30 communities where FFA and 4-H

members had committed to raise funds was no small feat.

"Many members of our AgTexas team spent hours planning the route, coordinating meals, booking hotel rooms and purchasing supplies to make the tractor drive a seamless process," commented Mike Metzger, regional vice president of the Lubbock branch.

"Coordinating schedules among so many FFA chapters and supporting businesses who were hosting local events was a logistical challenge, to say the least. It was a fun challenge though, and the knowledge that we were helping so many people in

need through the food banks certainly made the effort worthwhile," Metzger said.

## Catching the Fever

Once the plan for a worthwhile service project began to gel, support for the idea became infectious. The Farm Credit Bank of Texas (FCBT) — AgTexas' funding bank — jumped at the chance to get on the bandwagon: Upon hearing of the fundraising drive, FCBT Chief Executive Officer Larry Doyle offered to join in the effort. He even agreed to drive the tractor for one of the route's segments, providing a visual demonstration of support from the Texas Farm Credit District. Glen Robertson, mayor of Lubbock, and



*A tractorcade of 19 green machines joins the drive outside Ropesville. In most communities, local farmers and FFA members followed the official John Deere 5045E on their own tractors. Nearly 100 tractors joined the parade near Breckenridge.*



These Whitharral FFA members are among the 2,600 enthusiastic FFA and 4-H members who coordinated local fundraising events.



Dr. Charles Addington, mayor of Wolforth, also took their turns at the wheel, as did numerous other business and civic leaders.

“AgTexas has provided a wonderful opportunity to support the Texas Food Bank. The Farm Credit Bank of Texas is especially pleased to see so many FFA chapters joining in this worthwhile effort,” Doyle said. “The Texas Farm Credit District has been a supporter of FFA for many years, and we know that these are great kids. It is gratifying to have the opportunity to join with them in helping to raise funds for hunger relief.”

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AgTexas CEO Mitchell Harris kicks off the tractor drive at the Bayer Museum of Agriculture on Aug. 16.

## Thank You to the Sponsors and Participating FFA and 4-H Students

### Businesses and Organizations

AgTexas FCS  
 AgTexas FCS Board of Directors  
 Ag Workers Mutual Auto Insurance Company  
 ARMtech Insurance Services  
 Bayer Museum of Agriculture  
 BE Implement Company  
 Bramlett Implement Inc.  
 CoBank Farm Credit Leasing  
 Comanche Electric Cooperative Association  
 Crosby County Farm Bureau  
 Dillman and Associates  
 Eastland County Farm Bureau  
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 Essence Bottling Company  
 Fox 34/Ag Day Lubbock  
 H&H Trailer Sales  
 Hill County Farm Bureau  
 KRFE AM 580  
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 South Plains Electric Cooperative  
 Suzanne Wyatt  
 Texas Corn Producers  
 Texas Peanut Producers Board  
 United Cooperative Services  
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### FFA Chapters and 4-H Clubs

Aledo FFA  
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 Tahoka FFA  
 Terry County 4-H  
 Tolar FFA  
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### Texas Farm Credit Cooperatives

AgTexas  
 Capital Farm Credit  
 Central Texas Farm Credit  
 Farm Credit Bank of Texas  
 Great Plains Ag Credit  
 Legacy Ag Credit  
 Lone Star Ag Credit  
 Texas AgFinance  
 Texas Land Bank

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Approximately 2,600 FFA and 4-H members participated in the fundraising effort.

### The Big Send-Off

The kick-off celebration was held at the Bayer Museum of Agriculture in Lubbock on Aug. 16. An enthusiastic and supportive crowd gathered to enjoy a hearty meal and see the caravan off on its initial leg of the tour. Over the next 11 weeks, the tractor crisscrossed the AgTexas territory, traveling through towns in the High Plains area and on to Stephenville, Burleson and surrounding communities in west-central Texas, before returning west.

Publicity was generated by local community events, parades, football games and activities planned specifically for the food bank cause by local FFA chapters and sponsors. The grand finale was held at the Texas Tech University vs. Oklahoma State University football game on Nov. 2.

AgTexas sincerely thanks all of the sponsors, workers, students and FFA chapters who volunteered their time and labor for this fundraising and hunger awareness effort.

“This project has turned out to be one of the highlights of my 43-year career with Farm Credit. Seeing so many people pull together and work tirelessly to achieve tremendous results is immensely gratifying,” said AgTexas Chief Executive Officer Mitchell Harris.

“It has been a great privilege to work with wonderful people throughout my years with Farm Credit, both customers and employee team

members,” said Harris. “Knowing that many of the young people who worked so hard to make this drive a success are the children of AgTexas customers reinforces my opinion that the country will be in good hands with the next generation.”



*Farm Credit Bank of Texas Chief Financial Officer Amie Pala takes the tractor wheel for the drive to Ropesville on Sept. 13. With her is Kirby Phillips of the tractor drive staff.*

## A TRIBUTE TO RJ ROWDEN



The AgTexas family extends sincere condolences to the family of RJ Rowden. RJ was looking forward to his 97th birthday when he passed away last July. He was the oldest member of the AgTexas extended family, having farmed in the Brownfield area since the 1930s.

RJ began his Farm Credit business with Lubbock Production Credit Association (PCA) in 1946, when he borrowed \$1,600 for the purchase of a Moline tractor with a planter and lister at a total cost of \$2,400. His loan officer, Hugh Snodgrass, set him up on a one-year loan. That year was a bad one for farmers, and RJ's crop proceeds only generated \$1,000. However, he was determined to pay it all back, and with an extension of the loan and a lot of custom work, he was able to accomplish the task.

RJ was a lifelong supporter of Farm Credit and imparted countless bits of wit and wisdom to those who knew him. During a 2006 program honoring him for his 60 years of Farm Credit membership, he encouraged AgTexas to continue helping young farmers. He also advised the members to be open and truthful, stating his heartfelt belief that PCA is always honest in return. In conclusion, he said, “I pray God's blessing on this association and its employees, and encourage you all to continue growing the world of agriculture.”

We remember and honor RJ for the loyalty and dedication that he personally provided this organization, as well as the influence he has had in bringing subsequent generations of family members and others in the farming community to AgTexas. He will be missed.