

*The mission of Great Plains Ag Credit is to provide a dependable, comprehensive source of financing and related services to the area's agricultural producers.*



## The Future of Rural America

Stock show season will soon be here, and there is no better time or place to see rural America's future leaders in action.

Every glistening-clean animal in the show ring represents months of hard physical work and time invested by a young person. While developing an appreciation for agriculture, those young people gained self-confidence and learned about sacrifice, perseverance and responsibility — the building blocks of character.

Great Plains Ag Credit is proud to support rural youth. This winter, we'll be at the stock shows, cheering on our young neighbors, purchasing sale animals and sponsoring concession stands. We also sponsor scholarships in partnership with the Farm Credit Bank of Texas at West Texas A&M University, and most of the funds are directed to students involved in agriculture.

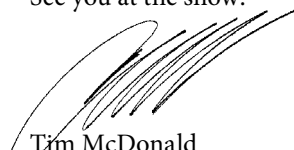
As part of our mission, Great Plains also supports young farmers and ranchers who have chosen careers in production agriculture. Through our young, beginning and small farmer loan program, we try to go the extra mile to help these up-and-coming producers obtain financing for their operations.

At year-end 2013, 21.1 percent of our loans were to young farmers and ranchers, defined as age 35 and under, while beginning farmers and ranchers, those with 10 or fewer years of experience, accounted for 23.7 percent of all association loans. Nationally, young farmers and ranchers represented 17.8 percent of all Farm Credit System loans last year, and beginning producers accounted for 25.7 percent of all System loans.

More than 62 percent of U.S. farmers are age 55 or older. As these producers retire, new farmers and ranchers will be needed to take their place. At Great Plains Ag Credit, we are pleased to partner with FFA, 4-H, commodity groups and agribusiness organizations to help develop the next generation of farmers and ranchers — a generation with the leadership skills, technical ability, business knowledge and strong work ethic that are characteristic of those who work in agriculture.

Remember those benefits the next time you see a youngster leading a steer around the show ring at your county fair. It's not just about the steer — it's about young people and the future of agriculture.

See you at the show!



Tim McDonald  
Chief Executive Officer



Part of the Farm Credit System

# Planning for the Future, Embracing the Past

## Great Plains Ag Credit and AgTexas Farm Credit Services Target Jan. 1 Merger

It is official — AgTexas Farm Credit Services and Great Plains Ag Credit plan to merge, effective Jan. 1, 2015, pending final regulatory approval.

As the work continues to combine these two successful Farm Credit associations, our stockholders can feel confident that their relationship with the merged association will mirror the years leading up to this point. The merged association — to be known as AgTexas Farm Credit Services — will continue to serve agriculture in our chartered territory. To illustrate this, look no further than the farmers and ranchers who make up the membership. Perhaps the best two examples are the current board chairmen of AgTexas and Great Plains.

James Ray Schronk has served on the AgTexas board since 1993, and has farmed in Hill County for more than 40 years, growing wheat, corn, cotton, sunflowers and sorghum. His grown sons are now part of his operation. James Ray serves on local ag-based boards and committees, such as the Hill County Crops Committee; the Hill, Johnson, McLennan County Integrated Pest Management Committee; and the Natural Resource Agriculture Conservation Committee. As a member

of the AgTexas Board of Directors, he serves on the compensation committee and the Tenth District Stockholders Advisory Committee.

Dennis Anthony was elected to the Great Plains board in 1993, and has farmed in Parmer and Deaf Smith counties for more than 40 years. His operation is concentrated mostly in livestock, including cattle feeding, and he grows milo, wheat and corn. Dennis serves on the association's human resource committee and is a member of the Tenth District Stockholders Advisory Committee. Locally, he sits on the boards of the Parmer Medical Center and the Parmer County Soil and Water Conservation District.

"I believe this cooperative lending system is absolutely the best credit source any type of ag producer, small or large, can team with," Dennis comments. "Without this great competitor in agricultural lending, I fear we would see a predatory



AgTexas Board Chairman  
James Ray Schronk



Great Plains Board Chairman  
Dennis Anthony

environment from commercial banking. Thankfully, Farm Credit is there to provide credit and to return a portion of earnings back to the members. I am honored and humbled to be a part of, and contribute to, the present and the future of our wonderful stockholder-owned cooperative lending system."

As the boards come together in January 2015, they will bring a wealth of experience and knowledge of agriculture to guide AgTexas Farm Credit Services toward a successful future.

## PERSONNEL NEWS



Colton Long, vice president  
of commercial credit,  
Amarillo branch



Emily Lynas, administrative  
assistant, central office

**COLTON LONG** was promoted to vice president of commercial credit in the Amarillo branch, effective July 21. Previously, he was vice president and portfolio manager for the Amarillo office. Over the past year and a half, Colton has demonstrated the skills necessary to be a relationship manager and the ability to oversee a portfolio of loans. If you haven't met this young man yet, stop by and say hello.

**EMILY LYNAS** is a new administrative assistant in the central office, where she works closely with Chief Lending Officer Eddie York and our leasing representative, Rachael Sharber. Emily may have grown up in Alberta, Canada, but her destiny was to be a Texan! Outside of work, she enjoys team roping, breakaway roping and going to rodeos. She arrived in Texas via West Texas A&M University, where she participated in college rodeo and earned a bachelor's degree in agriculture business and economics.



## Help Spread the Good News About Great Plains

Each of our member-owners plays an important role in the success of your lending cooperative when they recommend us to their colleagues, friends and families.

These referrals benefit you personally, as well. As you refer creditworthy customers to Great Plains, soon to be AgTexas, the co-op grows stronger and earnings increase, and those benefits are shared with you through our patronage program. This year, for example, Great Plains declared a \$5.04 million patronage to our customers based on our strong 2013 financial performance. The amount was a combination of cash and equity allocation.

We place a high value on referrals. Not only do they keep new business coming into the co-op, but they also show us that we have satisfied customers.

### Cut Through the Clutter

In today's world, consumers have a wealth of information at their fingertips. It's never been easier to find out about companies and research options. For the same reason, it's never been harder to sort through the clutter and make the best decision.

Perhaps that's why, despite modern technology, people still say that the recommendation of someone they know is their No. 1 reason for choosing to do business with a particular company.

Thank you for supporting your cooperative and spreading the good news about Great Plains Ag Credit.

## Main Street Goes to Wall Street Jason Stroud Participates in Farm Credit Leadership Program

In the well-funded Farm Credit System, the funds we lend to farmers and ranchers follow a unique path. This past summer, participants in the Farm Credit Association Leaders Program actually met some of the bond dealers, financial experts and policymakers responsible for the smooth and continuous flow of funds from Wall Street to the farms and ranches served by Great Plains Ag Credit. Jason Stroud, director of credit analysts, was our representative in the program this year.

Hosted by the Farm Credit Bank of Texas, the annual program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., for four days.

"While visiting the Farm Credit Administration, we learned how the Office of Examination ensures a safe and sound Farm Credit System, helping to accomplish its policy mandate as a government-sponsored enterprise serving agriculture and rural America," noted Jason.

On Capitol Hill, he met with U.S. Rep. Mac Thornberry, Sen. John Cornyn and Sen. Ted Cruz.

"The visits were informative and provided us with the opportunity to establish ourselves as a local point of contact for Farm Credit," Jason reported.

Jason also expressed his thanks to Great Plains and the Farm Credit Bank of Texas for making the trip possible. What a great place to work!



*Jason Stroud, third from left, and other Farm Credit Leadership Program participants visited Capitol Hill and Wall Street this summer.*

## THE HAMBURGER BULL BY SCOTT PEPPER



# GREAT PLAINS MEMBER AND COWBOY POET SHARES HIS ART

When something this special comes your way,  
Keeping it to yourself would be downright ungenial!  
We hope it makes your day. — Ed.



Scott Pepper and his wife, Jeri, have been valued stockholders with the Great Plains Ag Credit since 1967.

GREAT PLAINS AG CREDIT

I run a small-time feedlot.  
I have no claim to fame.  
Just trying to make a living,  
Feeding cutter bulls is my game.

It took a while to write this  
And it don't take long to say,  
But the things that happened here  
Well, it ruined one whole day.

The cattle buyer called — he said,  
"I think you'll like this load,  
They cost three dollars more,  
But, hey, they're already on the road."

We swept out all the feed bunks  
And put out all fresh feed,  
We cleaned out the water troughs,  
They'd have everything they'd need.

We had all the vet supplies.  
We was all primed up to go.  
But the big black clouds were gathering,  
Well, how were we to know.

The trucker called from Coleman,  
"I got a bad one, don't you know —  
He's got half the cattle down —  
Should I stop or should I go?"

"Just punch 'em up the best you can  
And get back on the trail."  
When you need to get through early  
I've just never seen it fail.

Just about six hours later  
He rolled into our place.  
The trucker was exhausted.  
You could see it in his face.

He said, "I've been a trucker all my life,  
I've really been around,  
But I've never seen a bovine  
That wouldn't finally settle down."

We pulled the tailgate open.  
He came rolling like the tide.  
He tried to jump the fence  
And left a wad of hair and hide.

He rambled down the alleyway,  
Fell over backwards in the chute.

He tore a gate off of the hinges  
And broke a stock tub float to boot.

Those southeastern Texas cattle,  
They're different way down there,  
For some got humps and floppy ears  
And hardly any hair.

There's a certain kind of cattle  
You can't ever be their pal —  
I think they squashed their brains  
Coming through the birth canal.

He was the first one in the holding pen.  
He was a natural born leader.

He put José and Jackie  
In an empty round bale feeder.

"Stay still, you boys," I shouted,  
"Just let him blow and stomp.  
Since this is ag-related,  
You're exempt from workers' comp."

He turned against the crowding gate  
And started after me.

I was running 22  
But he was running 23.

He pinned me up against the fence —  
I heard the steel pipe ring.

He stuck right up against me  
Like I had static cling.

I wondered 'bout his sire and dam  
And of their pedigrees.

I bet his dad had temper fits  
And his mom mad cow disease.

I wish Baxter Black had been there —  
He would have took another look.

This was just his kind of action —  
He could have wrote another book.

He ran down the sortin' alley,  
Jumped over the south gate.

Jackie ran and caught a horse  
'Cause there was no time to wait.

Now Jack was riding Cajun  
And Cajun, he can fly.  
But they were straining every nerve  
Trying to get by.

I thought about cowboy songs  
And poems that I've read,  
But I don't recall a stampede  
With only just one head.

We finally got him turned  
Just before the canyon rim,  
If he'd made it to the breaks,  
That's the last we'd see of him.

I used my pickup for a wing,  
Well soon we did collide,  
He hit it right behind the door  
And now it is a step-side.

I thought about insurance,  
I knew the check was gone,  
But did it make it there on time  
Or was I overdrawn?

I knew right then I'd had enough,  
We'd load him if we could,  
He hooked the middle crowdin' gate  
And I heard bustin' wood.

I'll have him ground and packaged  
And split him up among the men.  
The cattle market's been so tough  
That's the only bonus that there's been.

As I started down to Tulia  
I kept on looking back,  
Through the mirror, I could see one eye  
And a horn stuck through a crack.

On down to Swisher County  
To a meat man that I knew,  
I'll sure be glad to get there,  
I think my shin is turning blue.

As I rolled down the highway  
I thought of lots of things,  
Like there's more to being Western  
Than big hats and snuff-can rings.

The Lone Star State is full of cowboys,  
Some just talk, but some perform —  
So my hat's off to the boys  
That got him to the auction barn.

To the back door of the packing house,  
I tried not to make a sound,  
I'd try to get away  
Before anybody came around.

As I pulled through the parking lot  
I heard 'em scream and cuss —  
As I rolled up my window  
I heard, "Don't leave him here with us!"

When I finally made it home,  
What a tale I had to tell,  
With any luck at all  
By now, he'd be hanging on the rail.

It was only two weeks later,  
The meat man called — he was sore,  
"Come get this meat," he said,  
"And don't ever bring us any more."

But when I went to pick him up  
I could handle him with ease —  
'Cause I had told the meat man,  
"Make a two-pound package, please."

I was loading up the pickup  
When I dropped a frozen package  
on my toe,  
As I rubbed my foot, I thought,  
Why he got in one final blow!

*Thank you for the laughs, Scott. Baxter Black could not have said it any better.*