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Kenneth Harvick,
Vice Chairman
Mike Finlay
Philip Hinds
Steven Lehrmann
Burl D. Lowery



Taking Agriculture to the Next Level

Agriculture is defined as raising products such as cattle, corn and cotton. For those of us who work in the agricultural sector, however, it's not just about production. Agriculture is a diverse industry that encompasses everything from research and development to processing and marketing.

Today, Central Texas Farm Credit finances a variety of different crops and numerous types of livestock operations. More and more Central Texas Farm Credit customers are diversifying beyond traditional crops — adding value by processing their own raw commodities and adopting new technologies that increase profitability, address labor shortages and better serve the changing consumer market.

Some farmers and ranchers are taking agriculture to the next level, bringing products a step closer to consumers through innovative marketing approaches. Still others have started agribusiness operations that are creating jobs and keeping rural communities vibrant.

This issue of Landscapes spotlights a few of the many Farm Credit customers who are doing all that through ingenuity and hard work — people like the Watson family, who started their own vineyard in Coleman. Elsewhere in Landscapes, you can read about Farm Credit members who have started wineries, established agribusiness companies and sought out new marketing channels for their traditional crops.

Central Texas Farm Credit applauds our many customers who work hard every day to produce, process and market the food and fiber our nation depends on. Thank you for allowing Central Texas Farm Credit to play a supporting role in your agriculture business.

Boyd J. "Jimmy" Chambers
Chief Executive Officer



ANNUAL GATHERING **A SUCCESS**



Dr. Paul Burns



Jimmy Chambers, CEO



Staff members Nick Allgood, financial reporting analyst, left, and Dale Bullinger, vice president and Haskell branch manager

One of the highlights of every year at Central Texas is our annual stockholders meeting. We look forward to treating our members to good food, interesting speakers, association news and more.

Here are some of the high points of this year's meeting, held April 25 at the Brownwood Coliseum:

- Members enjoyed a delicious catered dinner, and got to hear good news from management regarding Central Texas' financial strength, illustrated by the association's record \$6 million patronage distribution in March.
- This year's scholarship winners were applauded for their contributions, past and future, to the agricultural industry. Four of the five students attended the meeting.
- Dr. Paul Burns, a renowned ENT doctor and longtime Brown County rancher, spoke to the crowd about the future of owning and caring for the land in Central Texas and why keeping rangeland in the family is rewarding to future generations. Colonel Burns Ranch has been in the Burns family since 1873. For more than 40 years, Burns and his wife, Toni, have devoted their time to restoring it to its pre-settlement (1773) condition. The couple received a 2012 Lone Star Land Steward Award from the Texas Parks and Wildlife Department for their ecological restoration and conservation efforts.

Thank you to all of our members who attended the meeting. See you next year — maybe it will be your turn to win one of our cash door prizes!



Robby Halfmann



Steven Lehrmann

BOARD NEWS: Two Directors Re-Elected

Stockholders of Central Texas Farm Credit re-elected Robby Halfmann of Ballinger and Steven Lehrmann of Sagerton to the cooperative's board of directors. As members of the six-person board, they will represent the interests of fellow stockholders in central and north-central Texas.

Halfmann has a stocker cattle and cow-calf operation, and farms small grains in Runnels, Coleman and Concho counties. He is vice president and co-owner of Frey Cattle Company, and is the managing partner for S&H Land and Livestock in Concho County. He is a member of the Runnels County Farm Bureau. Halfmann has served on the Central Texas Farm Credit board since 2008 and currently is board chairman.

First elected to the board in 2014, Lehrmann is a farmer and rancher in Haskell County, where he raises cattle, cotton, wheat and sesame. He is co-owner and operating manager of K&L Spraying, and currently serves as chairman of the Haskell County Appraisal Review Board.

Each will serve a three-year term on the Central Texas Farm Credit board, which also includes Mike Finlay of Lohn; Kenneth Harvick of Comanche; Philip Hinds of Coleman; and Burl Lowery of Brownwood.

WELCOME TO OUR NEW EMPLOYEES



Jesse Gaston – Waco native Jesse Gaston joined the Central Texas Farm Credit team in June as a senior credit analyst. Jesse is a graduate of Tarleton State University with a bachelor's degree in applied science and holds an MBA from Texas A&M University–Central Texas.

Jesse comes to the association with five years of Farm Credit experience. He serves on the board of directors for the Connally Education Foundation, an organization that raises money and funds grants and scholarships for Waco-based Connally Independent School District, which has a 94 percent poverty level.

Jesse and his wife, Jen, have been married for eight years and reside in Crawford. They have two children, Milly, 3, and Mason, 3 months, and three rescue dogs, Tyler, Lucy and Baily. In his spare time, Jesse enjoys spending time with family, golfing and mountain biking.



Kassidy Martin – Kassidy Martin joined the Central Texas team as a senior loan officer in May with three years of Farm Credit experience. A native of Tullia, she is a graduate of Texas A&M University, where she earned a bachelor's degree in agricultural economics with an emphasis in finance and real estate. Kassidy enjoys stock shows, golf, movies, concerts, helping 4-H kids and spending time with her dogs.

Kassidy says she relishes being able to promote the agricultural industry.

"I love being able to help producers with their operations, (maintaining and growing) to keep their dreams going," she says. "A small town is what made me who I am — and I want to give back!"



Renee Nickel – In April, Brownwood native Renee Nickel returned home and joined the Central Texas Farm Credit team as an accountant II. Renee is a certified CPA and a graduate of the University of Texas at Arlington, with a master's degree in professional accounting.

Prior to returning to Brownwood from the Dallas-Fort Worth (DFW) area, Renee worked for Automotive Parts Distribution International LLC, the largest after-market distributor for engine-cooling products in the U.S. She also spent 19 years as a nurse working in hospitals and providing home care in the areas of pediatrics, intensive care and post-anesthesia recovery.

She and her husband have two grown daughters who still live in the DFW area. Since returning home, Renee has been spending quality time with her dad, learning the ins and outs of ranching and the cattle industry, and enjoying the peace and quiet of country living.

CUSTOMERS AT THE CORE OF

Central Texas Farm Credit staff members, directors and customers traveled to Washington, D.C., in late July for Farm Credit Week, a gathering of 630 Farm Credit representatives from around the country. This exciting event included the launch of a national marketing campaign showcasing Farm Credit's customers — One Mission. Many Voices. — as well as meetings with elected officials about the importance of passing a strong farm bill when the current legislation expires in September 2018.

U.S. Agriculture Secretary Sonny Perdue and Sen. Pat Roberts, chairman of the Senate Agriculture Committee, welcomed the Farm Credit attendees to the nation's capital in speeches that highlighted upcoming farm policy hearings and the importance of supporting agriculture and rural communities with financing and essential infrastructure.

Association representatives then met with Rep. Mike Conaway of Texas, chairman of the House Agriculture Committee, as well as Rep. Jodey Arrington, Sen. John Cornyn and Sen. Ted Cruz.

Central Texas CEO Boyd "Jimmy" Chambers, Director Steven Lehrmann and his wife, Karen, and Marketing Manager Jennifer Spraberry were joined

on the trip by customers Cade and Jessica Richmond of DeLeon and LeMoine Knox of Coleman. During their visit to Capitol Hill, Rep. Conaway asked the Richmonds and Knox about their ag operations and challenges, and encouraged farmers and ranchers to share their experiences and policy needs with elected officials well in advance of next year's farm bill hearings.

While in D.C., Knox represented our association in the 2017 Farm Credit Young Leaders Program, an annual trip to Washington and New York City in which young customers learn how Farm Credit uses its cooperative structure and unique funding mechanism to support agriculture and rural communities. An attorney and fifth-generation rancher, she holds a certificate in ranch management from Texas Christian University, and is active in the Texas and Southwestern Cattle Raisers Association and the National Cattlemen's Beef Association.

The signature event of the week was the Farm Credit Marketplace, a gathering of about 1,400 people at the Library of Congress Great Hall, where officials and Capitol Hill staff members sampled products made by Farm Credit customers across the nation. We're honored to support our customers' endeavors and celebrate their successes!



Rep. Mike Conaway, chairman of the House Agriculture Committee, foreground, and Rep. Jodey Arrington met with Central Texas Farm Credit representatives and others during Farm Credit Week.



Sen. Ted Cruz met with 75 Farm Credit representatives from Texas, including Central Texas staff and board members.



Rep. Arrington, left, takes a break for a photo with Central Texas Farm Credit customer LeMoine Knox of Coleman.



Association customer Jessica Richmond, lower right, and her husband Cade, left, were among the 1,400 attendees at the Farm Credit Marketplace reception at the Library of Congress on July 26.

FARM CREDIT WEEK IN D.C.



Reps. Arrington and Conaway, at center holding T-shirts, take a photo for social media after discussing agriculture and the farm bill with more than 40 Farm Credit representatives from Texas. The group met in the Longworth House Office Building, home of the U.S. House Committee on Agriculture.



Cade and Jessica Richmond of DeLeon, left, visit with Rep. Arrington, right, and fellow Farm Credit representatives after the meeting.



Rep. Arrington, second from left, talks with association representatives, from left, LeMoine Knox, Jimmy Chambers, Steven and Karen Lehrmann, and Jessica and Cade Richmond.

OUR YOUTH, OUR FUTURE



McKenzie Arrott



Holt Bivens

Central Texas congratulates our five 2017 scholarship winners. These bright young folks have a passion for agriculture that gives us all hope for a promising future in our rural communities.

McKenzie Arrott

A graduate of Ballinger High School, McKenzie Arrott is attending Texas Tech University, where she is pursuing a degree in agricultural economics.

Holt Bivens

Holt Bivens is a graduate of Munday High School and is pursuing a degree in agricultural business from Texas Tech University.

Laramie Dement

A Eula High School graduate, Laramie Dement is attending Texas Tech University, where she is pursuing a degree in animal science.

Thomas Halfmann

Wall High School graduate Thomas Halfmann is working on a degree in plant and soil science from Texas Tech University.



Laramie Dement



Thomas Halfmann



Sarita Short

Sarita Short

A graduate of Panther Creek High School, Sarita Short is attending Texas Tech University to pursue a degree in animal science.

Note: Scholarship winners must be graduating high school seniors who reside in our territory. Each student must complete an application and write an essay. For more information on our scholarship program, call your local loan officer or go to CentralTexasFarmCredit.com.

Celebrating the Young Leaders of Brown County

We at Central Texas were honored to host a June mixer for the Brownwood Chamber of Commerce's Young Leaders of Brown County at our Early branch office. Staff grilled burgers on our custom Central Texas cooker and provided desserts for our guests.

The purpose of the Young Leaders of Brown County is to provide residents under the age of 40 opportunities to network with other young leaders and establish relationships to help build their careers. Throughout the year, the group hosts special events to facilitate the development of leadership skills and partnerships with business and community leaders.



Brian Meeks Retirement Party



Celebrating with Brian Meeks, pictured holding grandson Creede Meeks, are, from left to right, daughter-in-law Katie, son Kevin, wife Sandy, daughter Audie Pritchard and son-in-law Colby Pritchard.



Forrest Meeks

On June 16 Central Texas and friends held a retirement reception honoring Brian F. Meeks for 38 years of outstanding service and dedication to the Farm Credit System.

Brian came to Central Texas Farm Credit with a family history of Farm Credit service. His father, Forrest Meeks, worked for 39 years in the Lamesa branch office of Sweetwater Production Credit Association.

We wish Brian the best in his retirement.



Well-Deserved Promotion for Wade Polk

Central Texas' Wade Polk has been promoted to vice president of lending in the San Angelo office. In this position, he succeeds longtime branch manager Brian Meeks, who retired in June.

A two-time graduate of Texas Tech University, Polk received bachelor's degrees in agricultural economics and business administration in general business, as well as a master's degree in agricultural and applied economics.

Polk began his Farm Credit career in 2011, and in his most recent position was the assistant vice president of credit analysis for the association. Prior to that, he worked for the Texas A&M AgriLife Extension Service for a number of years.

"Wade now wears several hats — making and servicing loans, monitoring portfolio conditions and more," says Travis McKinney, chief credit officer. "We feel his ties to the San Angelo area and previous experience with Central Texas Farm Credit have thoroughly prepared him for this new role and will bring immediate value to our stockholders.

"Brian Meeks worked over the span of four decades to lay the foundation for this office to be the success that it is today, and under Wade's leadership, the office will continue to thrive and efficiently serve the farmers, ranchers and rural landowners who depend on us for reliable credit."

Contestants Guess at Pounds to Win Dollars at Comanche County Dairy Breakfast

Every year we support the Comanche County dairy industry at the annual Comanche County Dairy Breakfast, which the dairy families of Comanche County have hosted for the public for more than 30 years.

The free, healthy, fresh breakfast includes eggs scrambled with cheese and real butter; hot buttered biscuits with jelly; pork sausage; fresh fruit with real whipped cream; yogurt; ice-cold milk; and ice cream.

During this year's event on June 14, Central Texas held a contest in which attendees competed for a \$250 cash prize by guessing the weight of a block of cheese.



Pictured from left to right are Central Texas staff Marcus Amthor, Matthew Iley, Jessica Railsback and Travis McKinney.



Good Times at TSCRA Convention

Team CTFC had a boot scootin' good time at the 2017 Texas and Southwestern Cattle Raisers Association Dinner and Dance on April 1 in San Antonio. We were proud to partner with AgTexas Farm Credit Services, Capital Farm Credit, Texas Farm Credit and Farm Credit Bank of Texas in supporting TSCRA at this event.

Pictured from left to right are Jessica Railsback, loan officer; Jeff Bedwell, branch manager; and Jennifer Spraberry, marketing manager.

Central Texas Ladies Retreat

Once a year, our female employees take a little time for team-building. This year, the group took a trip to Waco to tour the Magnolia Market, owned by Chip and Joanna Gaines, hosts of HGTV's hit remodeling show "Fixer Upper." The women enjoyed good food and fellowship during the excursion, which also included a painting class.

At Central Texas, we often refer to ourselves as family — and this outing is just one of the ways that we continue to build strong relationships with each other so that we can better serve our member-owners.



Back row, from left to right: Colleen Friar, senior loan administrator; Danna Boswell, receptionist; Rachael Sides, senior title examiner; Wendy McGilvray, senior loan administrator; and Jennifer Spraberry, marketing manager. Front row, from left to right: Robin Johnson, senior loan administrator; Lori Duquette, senior administrative assistant; Natali Maldonado, receptionist; and Vicki Adams, senior loan administrator



Lisa Decker, senior loan administrator, left, and Sharon Halfmann, loan administrator