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Proud to Be a Cooperative

The United Nations has declared 2012 as the International Year of Cooperatives. The slogan chosen to commemorate the year explains the reason: "Cooperative Enterprises Build a Better World." It's clear that they recognize something we have known all along: The cooperative model works and is beneficial for its member-owners.

The U.N. chose to celebrate cooperatives because they are a people-centered model for economic development around the world. People are always at the center of the cooperative model.

The same is true at Central Texas Farm Credit, ACA. Our customer-owners are the reason we exist. We have a mission to provide reliable financing to creditworthy borrowers in agriculture and rural America. It's a commitment we take very seriously, because we value the role that our farmers and ranchers play in feeding our nation and the world.

As I mentioned in the last issue of Landscapes, this year marks the 95th anniversary of the Farm Credit System. The System was based on the co-op model, and that unique, member-owned approach has proven strong and resilient for almost a century now. It will continue to serve us well as we face new challenges, such as the drastic weather-related difficulties many of our customers encountered this year.

The past year has been one of many challenges for agricultural producers in Central Texas. We had an abnormally cold winter, followed by a spring and summer marked by record heat and severe drought, resulting in very poor wheat and cotton crops. With declining stock-water supplies and forage, ranchers have deeply culled or even liquidated their herds.

In spite of all this, Central Texas Farm Credit's credit quality remains excellent, thanks to the resourcefulness of our members. High livestock and commodity prices, together with crop insurance programs and a healthy patronage refund from Central Texas Farm Credit, have helped our producers. Mostly, though, our success is due to the tough, never-say-die nature of our members. When it's time to rebuild, Central Texas Farm Credit is ready to provide financing with a wide array of loan products.

No matter what we face, we can trust that our cooperative structure will serve us all well. We will join with other co-ops to celebrate cooperatives next year, but we don't need a U.N. declaration to give us reason to be proud of our history and our structure. We know that it works, and we look forward to always sharing our triumphs and success with each of our customer-owners. Thank you for the role you play in making our co-op great!

Sincerely,

Boyd "Jimmy" Chambers
Chief Executive Officer

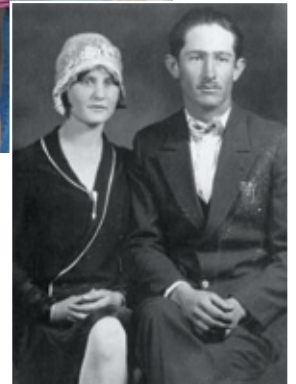


Farm Credit Celebrates

As Farm Credit celebrates its 95th anniversary in 2011, Central Texas Farm Credit recognizes several of our borrowers who have a long history with the association. The families featured here joined the Farm Credit family over several decades.



1940s Above, pictured from left to right, are Thomas (Trace) Kelso III, Matt Prosis, and Carla and Johnny R. Prosis. Johnny's parents, Johnny W. and Ella Prosis, right, first made a loan with the association in the 1940s. Today Johnny R. and Carla Prosis are customers of Central Texas Farm Credit, along with their son Matt and his business partner, Trace.



1950s Three generations of the Martin family of Seymour have been customers of Central Texas Farm Credit since 1953. Pictured from left to right are Sam, Steve and Kimbra Dreyer; Colleen, Kim and Derrell Martin; Dr. Toni Chu holding son Kamden Martin; and Dr. Kory Martin.



1960s The San Angelo branch made a loan to Presley and Ethel Weishuhn in the 1960s. Later, all of their children bought land, and now the latest generation is turning to Central Texas Farm Credit for financing. Back row, from left to right: Allen Weishuhn; David and Linda Urbanek; Cody, Donald, Theresa, Brady and David Weishuhn. Middle row, from left to right: JoAnn, Presley, Ethel, Stephanie and Belinda Weishuhn. Front row, from left to right: Gage and Renly Weishuhn; Keegan Batla; and Cassie Weishuhn

95th Anniversary



1970s The Wilde family has had a relationship with Central Texas Farm Credit since the 1970s. Andrew and Charlene Wilde and their children are association customers. Standing, from left to right: James, Christine, Chris and Amy Wilde; Jeff and Connie McCrea; Betsy and Ben Wilde. Seated, from left to right: Kate, Grace, Meredith, Chandler, Andrew and Charlene Wilde; Grady McCrea; Grant and Ashley Wilde

2011 Central Texas Stockholders Meetings

Last April, Central Texas Farm Credit held annual stockholders meetings in Brady, Brownwood, Coleman, Haskell and San Angelo. Borrowers had the opportunity to hear reports on association business from Central Texas Farm Credit employees, and also had a great meal and door prizes.



CEO Jimmy Chambers reported on the association's strong 2010 financial results and other association news.



Elva and Pedro Sanchez of Early were the winners of a \$500 drawing at the meeting in Brownwood.



Branch Manager Brian Meeks, left, presents a check to Doug Miller of San Angelo, the winner of the \$500 drawing at the San Angelo meeting.

Personnel News



Ronnie Reinisch retired as chief operating officer from Central Texas Farm Credit in July after 25 years of service with Farm Credit. He began his Farm Credit career at Cattleman's PCA in Brady in 1986, and he joined Brady Land Bank in 1990 as chief operating officer.

The staff and board wish the best of luck to Ronnie in his retirement.

Wade Polk recently was hired as senior credit analyst in the San Angelo branch office. Prior to joining Central Texas Farm Credit, Wade was employed at the Texas AgriLife Extension Service in San Angelo as an Extension program specialist in risk management. He also previously worked as a loan-servicing agent for Data Transmission Network in Lubbock and as a teaching/research assistant in the Department of Agricultural and Applied Economics at Texas Tech University. A graduate of Texas Tech University, Wade received bachelors' degrees in business administration and agricultural economics in 1995, and completed his master's degree in agricultural and applied economics in 1999.



Wade and his wife, Tamara, have been married for 15 years and have a son, Payton, 9, and two daughters, Paige, 5, and Presley, 4. The family lives in Christoval, where Wade's community interests and activities include serving as a finance team member for Christoval Baptist Church, children's Sunday school teacher, co-director of preschool vacation Bible school and co-director of the Cross-Country for Christ annual run/walk. In 2010 he received the Distinguished Extension/Outreach Program Award in Financial and Risk Management (FARM) Assistance from the Agricultural and Applied Economics Association.

His hobbies are raising meat goats, hunting and fishing, and he enjoys coaching his children's baseball and flag football teams and helping with their 4-H projects. Wade says that the most rewarding part of his new job is "working with outstanding people; from interview to employment, the CTFC staff has been exceptional. I enjoy working with numbers and people and look forward to developing relationships with clientele and co-workers."



Brian Meeks, branch president of the San Angelo branch office, pictured second from right, took part in the fourth annual Farm Credit Association Leadership Program in June. Along with 16 other district employees, he traveled to New York and Washington, D.C. Hosted by the Farm Credit Bank of Texas, the program gives participants an inside look at how the Farm Credit System is funded.