

# Trail Talk

Fall 2007 • Vol. 2, No. 2



**President**

## What a Difference a Year Makes

We began 2006 with severe drought conditions over much of our territory. Wild fires were common occurrences throughout the winter, spring and summer of 2006. The 2006 wheat crop was very short in most of our territory, and fall crops also were hurt from drought conditions. The 2006 drought was one of the worst in recorded history.

As we entered 2007, it started to rain! It rained and rained and rained. A late freeze and wet weather made the 2007 wheat crop a disaster in the northern part of our territory. As 2007 progressed, the rain kept coming and most areas set new records for rainfall within the year. Fall crops have been tremendous and some areas have a good start on wheat pasture.

The impressive part of all this is the resilience we have seen in our member/borrowers. As we realized the severity of the damage to the 2007 wheat crop, most predicted we would see considerable stress in our credit quality. As we have monitored loans and renewed operating loans, we have noticed the exact opposite. Many of our customers have had very good years due to their risk management decision to use crop insurance.

Chisholm Trail Farm Credit's members and its territory include some of the best in the state of Oklahoma. I have made this statement many times before, but the past two years have proven me right. As we celebrate Oklahoma's 100th birthday, pat yourselves on the back for a job well done. Our customers continue to amaze me with their resilience, good management decisions and overall toughness throughout difficult times.

The Chisholm Trail Farm Credit board of directors, staff and I would like to wish everyone a happy Thanksgiving, merry Christmas and a prosperous new year.

Butch McComas, President

### *In This Issue ...*

Branch Office Highlighted: Shawnee .....	4
Branch Office Locations .....	BC
Drummond Cowboys Win Again.....	2
Fraud Alert .....	4
Miss Ada Winner .....	5
Upcoming Events.....	5
Who and Where We Serve ....	5



*Rural America's customer-owned partner, the Farm Credit System, celebrated its 90th anniversary of service on July 17, the date when President Woodrow Wilson signed the Federal Farm Loan Act in 1916.*

*Today, with more than \$106 billion in loans financing agriculture and its related cooperatives, rural home buyers, small community infrastructure and the export of U.S. farm commodities, the Farm Credit System is the oldest and largest financial cooperative in the nation.*

## Drummond Cowboys Win Again

The ever competitive Drummond cowboys outperformed 11 other ranches for the second year in a row at the 23rd Annual Oklahoma Cattlemen's Association Range Round-Up, held Memorial Day weekend at the Oklahoma State Fair Arena. While cowboys from across Oklahoma showed off their skills, funds were raised for children's medical research. Farm Credit is a proud sponsor of this event, and Chisholm Trail Farm Credit is even more proud of our members who topped this year's event.

The Drummond cowboys of Pawhuska racked up 400 total points and won the Team Branding and Wild Horse Race. Team members were Josh Sellers, Tim Kill, Tim and Ladd Drummond, and Lynn Thompson. The Drummond cowboys began competition with the first Range Round-Up, and were named champions in 1992 and 2006.

The Drummond family has a rich heritage of ranching that began in the early 1900s. What began with three founders leasing acreage from the Osage Indians and taking steers in for pasture has evolved into more than a dozen family members having their own ranches.



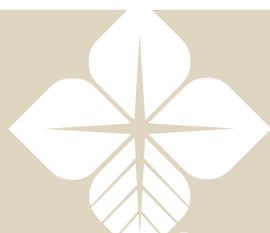
Photo courtesy of Oklahoma Cowman

*The Drummond cowboys did it again in 2007! The defending champion Drummond cowboys picked up 400 points and won the Team Branding and the Wild Horse Race to claim 2007 Range Round-Up championship honors and bragging rights. Presenting the championship trophy is Jim Birdwell, Oklahoma Cattlemen's Association president with future cowboys and cowgirls Halle and Caleb Drummond, Cassiday Thompson, Alex and Paige Drummond. From left on horseback are team members Cody Thompson, Josh Sellers, Tim Drummond, Lynn Thompson, Tim Kill and Ladd Drummond.*



Photo courtesy of Oklahoma Cowman

*Heath Hatfield of the Kelly-Cathey Ranches was named Top Hand at the 2007 OCA Range Round-Up. He received a trophy saddle sponsored by Schering-Plough Animal Health and Vigortone Ag Products. David Parker, right, made the presentation.*

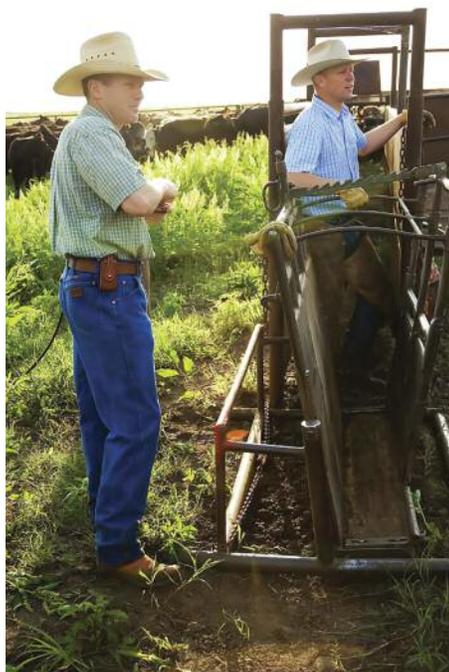


*We lend a hand,  
when you need a hand.*

### Real Estate Loans

- Farm and Ranch
- Improvements
- Refinancing

Chisholm Trail Farm Credit ... *Your One Stop Agricultural Lender!*



**Ladd and Tim Drummond have been Chisholm Trail Farm Credit customers since 1994. "One of the things we appreciate about doing business with Chisholm Trail Farm Credit is having a banker that actually knows agriculture," Ladd said. "Most of our business is agriculture, and having a banker that knows agriculture is a benefit."**

Drummond Land and Cattle currently manages four ranching/farming operations in Oklahoma and Missouri, and a wheat grazing operation in southern Oklahoma.

While the ranch does run several thousand stocker cattle, the primary operation centers

around its commercial Angus/Brangus cow herd and the marketing of its 6,500 home-raised calves.

**R**ange Round-Up runner-up honors went to Chisholm Trail Farm Credit customers Kelly and Cathey Ranches of Marlow and Waurika. The competition was intense, with only seven and a half points separating the first and second place teams. With 392.5 points, the Kelly and Cathey Ranches claimed second place in the Bronc Riding, the Wild Horse Race, Team Doctoring and Team Sorting. Team members included Lee Patterson, Scott Cathey, Chad Lehew, Chester Brooks, Heath Hatfield and Rick Rakes.

The Kelly Ranch, owned by Mike and Lynne Kelly, began in 1996 just east of Marlow. Currently, the ranch consists of 10,000 acres of land across Stephens and Grady counties.

The ranch is diversified into all segments of the cattle industry, including a cow-calf operation, running more than 1,300 commercial cows and running home-raised yearlings on wheat pasture.

Cathey Company has been in existence since 1919 when Scott

Cathey's great-grandfather, Milton Crownover, traveled to Ryan from Spanish Fort, Texas, and purchased 480 acres.

Cathey Ranch currently has 1,980 acres of deeded land and leases an additional 2,045 acres. They run 400 head of commercial cows, run contract cattle and stockers, a few buffalo and raise Quarter Horses.

Congratulations from Chisholm Trail Farm Credit to these excellent ranching operations!



**Tim and Ladd Drummond handle the day-to-day operations at Drummond Land and Cattle Co.** ❖

## ❖ Home Loans

- Rural Homes
- Acreages
- Mortgage Rates

## ❖ Short Term Loans

- Cattle
- Equipment
- Operating

- Competitive Interest Rates
- Choice of Variable, Adjustable or Fixed Rate Plan
- Flexible Repayment Plan
- Patronage Refund Program

## Branch Office Highlighted: Shawnee

### Casey Bell, Branch Manager

Casey Bell has been with Chisholm Trail Farm Credit since February 2006. He worked for the Federal Reserve Bank of Kansas City before joining Chisholm Trail.

He has been married to his wife, Jamie, for more than 10 years, and they have two daughters: Addison, 3 and Ava, 1.

Bell grew up in Fairview where his family had a small cattle and wheat operation. He is an Oklahoma State University graduate with a degree in ag economics. He received his Masters of Business Administration in December 2003 from Baker University in Kansas. He is active in several organizations including the Shawnee Rotary Club (first vice president), Pottawatomie County Cattle Producers (secretary/treasurer) and the Pottawatomie County Agri-Business Youth Development Committee.

### Barbara Harrison, Senior Secretary

Barbara Harrison has worked for Chisholm Trail Farm Credit, Shawnee Branch, since 1995. She lives in Tecumseh, and has attended St. Gregory and Memphis Universities.

Harrison is an active member of St. Benedict Church of Shawnee. She enjoys time with her family and friends, traveling, cooking and theatre. She wants everyone to know that Chisholm Trail Farm Credit is a great place to work.



Casey Bell and Barbara Harrison staff the Chisholm Trail Farm Credit Shawnee branch with service and a smile. 

## Fraud Alert

### IT CAN HAPPEN TO YOU:

It can happen to anyone at anytime at anyplace. We all face the risk of someone using our information to commit fraud. Professional criminals know how to obtain the information and use it to their advantage and as they become more sophisticated, we can expect to see more fraud in the future.

### WHAT TO WATCH FOR:

- Lost or stolen checks and drafts;
- Forged signatures;
- Unusual or unknown data entries on account ledgers;
- Multiple or duplicate entries.

### WHAT CAN I DO?

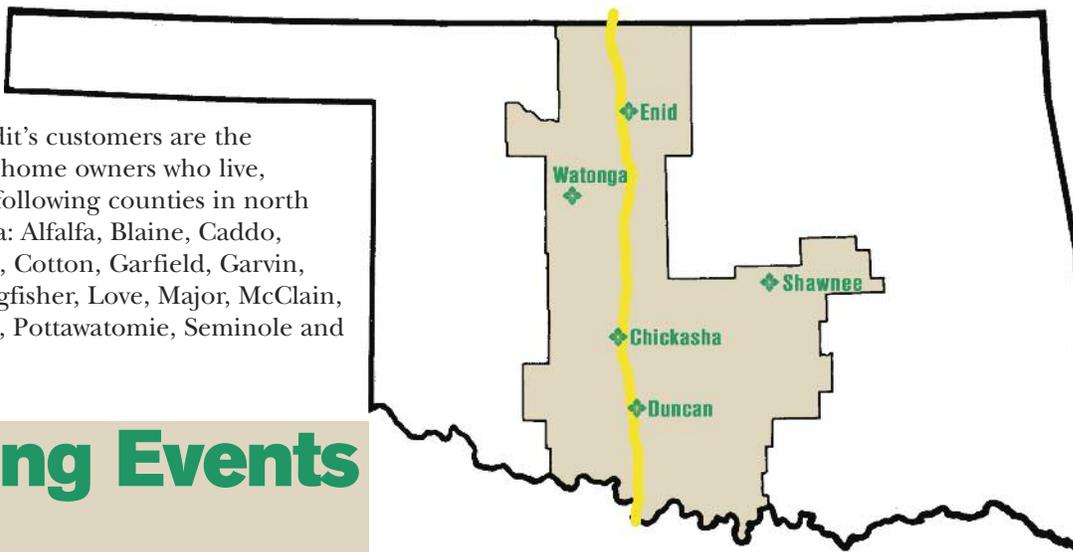
If you detect any of the above, it is imperative that you report these to your branch office immediately. Remember, timeliness is critical to ensuring any recovery. It is very important that you review your account activity on a regular basis and report any unusual activity.

Remember, the quicker you act the better our chances are to make a recovery.

We would highly recommend that you use our ONLINE BANKING service that allows you to review your checks and drafts in a timely manner. If you would like more information, call your local branch office or check us out on line at [www.chisholmtrailfc.com](http://www.chisholmtrailfc.com). 

## Who and Where We Serve

Chisholm Trail Farm Credit's customers are the farmers, ranchers and rural home owners who live, operate or own land in the following counties in north and south central Oklahoma: Alfalfa, Blaine, Caddo, Canadian, Carter, Cleveland, Cotton, Garfield, Garvin, Grady, Grant, Jefferson, Kingfisher, Love, Major, McClain, Murray, Okfuskee, Pontotoc, Pottawatomie, Seminole and Stephens counties.



## Upcoming Events

### DECEMBER

- 8 Oklahoma Wheat Growers Convention, Oklahoma City
- 13 Shawnee Branch Appreciation Dinner
- 24-25 Offices closed for Christmas holiday

### JANUARY

- 1 Offices closed for New Year's Day
- 21 Offices closed for Martin Luther King Day

### FEBRUARY

- 18 Offices closed for Washington's Birthday

### MARCH

- 7 Application deadline for Chisholm Trail Farm Credit scholarships

Watch your mail for other upcoming events. ❖

Chisholm Trail

❖ Chisholm Trail Farm Credit Branches

Enid: (800) 251-3722

Watonga: (888) 289-6608

Duncan: (800) 305-0370

Chickasha: (800) 799-6569

Shawnee: (800) 814-6482 ❖

## Scholarship Program

It's time to think about scholarship applications for 2008. The application deadline is March 7, 2008. For more information and an application, go to our Web site at [www.chisholmtrailfc.com](http://www.chisholmtrailfc.com), or call any of our branch offices. ❖

## Fence Signs

Would you like a nice looking fence sign with your name and brand? The next time you're in the branch office, ask to complete a request, and we will prepare one at no charge. Or you can go to our Web site, [www.chicholmtrailfc.com](http://www.chicholmtrailfc.com), and make your request, or call your loan officer. ❖

## Miss Ada Winner

Katy Caudle was recently crowned Miss Ada. Caudle is the 18-year-old daughter of Steve and Kelly Caudle, Ada, and the granddaughter of long-time Chisholm Trail Farm Credit members Max and Barbara Skelton.



Photo by Susan Ingram

She is a student at Oklahoma State University, and is interested in becoming a lawyer. Caudle was a recipient of a Chisholm Trail Farm Credit scholarship this spring. Caudle will compete in the Miss Oklahoma pageant next June. Congratulations to Caudle and her family. ❖

 Chisholm Trail Farm Credit ... *Your One Stop Agricultural Lender!*



## Chisholm Trail Farm Credit

805 Chisholm Trail  
P.O. Box 1709  
Enid, OK 73702

PRSRT STD  
US POSTAGE  
PAID  
PERMIT # 926  
OKLA. CITY, OK



# Trail Talk

Fall 2007

## Branch Office Locations

### Enid Branch

805 Chisholm Trail  
P.O. Box 1236  
Enid, OK 73702  
(580) 237-2535  
(800) 251-3722

### Watonga Branch

1420 N. Clarence Nash Blvd.  
Watonga, OK 73772  
(580) 623-4959  
(888) 289-6608

### Chickasha Branch

1027 Choctaw  
P.O. Box 868  
Chickasha, OK 73023  
(405) 224-6214  
(800) 799-6569

### Shawnee Branch

120 W. MacArthur, Ste. 125  
Shawnee, OK 74802  
(405) 273-8176  
(800) 814-6482

### Duncan Branch

1902 S. Hwy. 81  
P.O. Box 1246  
Duncan, OK 73534  
(580) 255-0370  
(800) 305-0370



Chisholm Trail  
Farm Credit

### Outpost Locations and Schedule

#### El Reno

OKC West Stockyards  
El Reno, OK  
Each Wednesday,  
10 a.m. to 2 p.m.  
Call the main office at  
(405) 224-6214 or cell phone at  
(405) 245-5230.

#### Ardmore

Pollard Insurance Agency  
1405 W. Broadway  
Ardmore, OK 73401  
Each Wednesday,  
10 a.m. to 3 p.m.  
(580) 226-6070  
Cell: (580) 467-8178