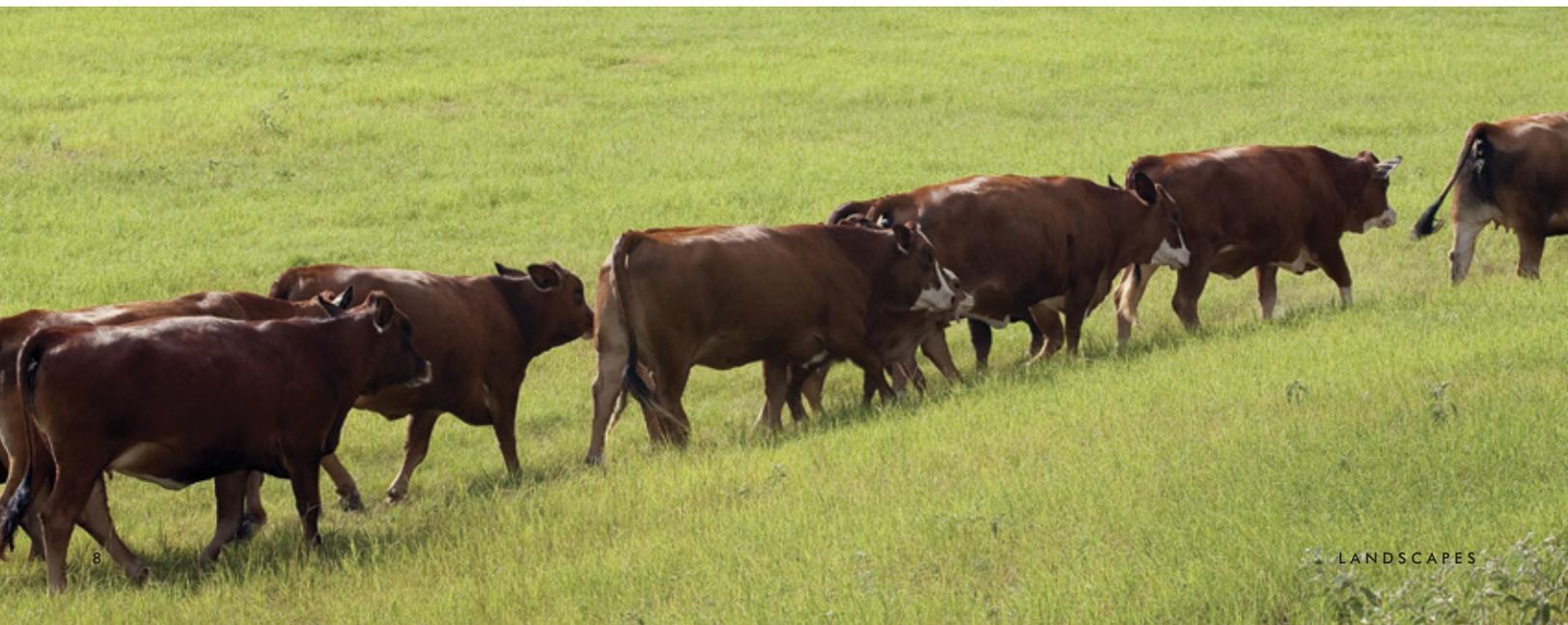




Second Time Around

When a Texas couple needed financing for their cattle operation, they came back to Farm Credit.



“We can’t do what we’re doing without the Land Bank.”

— Bill Travis

As loyal customers of the same commercial bank in Dallas for 45 years, Bill and Jane Travis never thought they’d find themselves shopping for a new one.

However, that’s just what the Texas couple had to do after they lost financing with their longtime lender because they had agriculture-related businesses.

“We had a stable business, we had assets, we had history, but they said, ‘we don’t want you at our bank anymore because you’re in agriculture,’” Jane recalls.

Luckily, as past Farm Credit customers, the Travises knew where to turn.

“Jane and Bill are ideal Farm Credit customers,” says the couple’s current loan officer, Adam Davis, vice president/branch manager with Heritage Land Bank. “We’re here to exclusively finance agriculture and rural America. We want to help people who are committed to the industry stay in the industry, and because of our mission to serve agriculture, there is nothing abnormal about having people like the Travises as customers. We’re happy to have them.”

While helping customers such as the Travises is what Heritage does, for Bill and Jane, that financing help meant they didn’t have to give up on the journey and dream of building their perfect beef cow.

Today, the Travises are living their dream — running Simbrah cattle on their Pine Ridge Ranch near Athens, Texas.

From Concept to Reality

Bill and Jane’s concept for their ideal cow began more than 30 years ago. The couple was raising commercial cattle in East Texas and began making a list of the attributes they wanted in a beef animal — it would be heat-tolerant, polled, and have black skin pigment and a blaze face.

They never came across an animal fitting that description until they were at the State Fair of Texas in 1981 and saw a crossbreed of heat-tolerant Brahman-influenced cattle with larger framed Simmental cattle. Now knowing that their vision could be more than a concept, the Travises started looking for Simmental-Brahman crossbred cattle, and as fate would have it, stumbled upon the newly developing Simbrah breed.

“We bought Simbrah cattle and started breeding our own, slowly switching our commercial cattle herd over to a registered herd,” Jane says. “We’ve been refining the traits over the years — productive traits, calving ease, fertility, disposition — and have been told that we can’t choose for all of them at once, but we’re proving it can be done.”

A Harvard-educated engineer, Bill relies heavily on data to show him the state of his herd and give him a better understanding of what he and Jane are working toward. He says that they began adding a focus on carcass traits 30 years ago, starting first with quality grades (marbling) and now also breeding for tenderness. Technological advances allow the couple to DNA-test

Bill and Jane Travis

their cattle for carcass-specific traits and to use ultrasound imaging to reveal ribeye size and marbling.

The couple also places a high priority on feed efficiency, and uses a system developed by their son to test for exactly that trait.

“We tried to put it all together with productive efficiencies, color pattern and carcass traits,” Jane says. “It’s taken a long time to refine, but we’re getting there. There is always room to improve, but we really have an animal we can stand behind now.”

While building quality cattle for their own herd at Pine Ridge, the Traveses also sell bulls, heifers, semen and embryos all over the world. Because of the breed’s heat tolerance, Simbrah genetics are especially popular in Namibia and South Africa, and are a natural fit for cattle producers in Mexico, Central America and South America.

“We get numerous e-mails a week from countries all over,” Bill says of the interest in the breed.

Bill and Jane have been honored for their contributions to the cattle industries of Panama and South Africa, and the ranch’s productivity was recognized by the National Cattlemen’s Beef Association in 2000. In 2008, Pine Ridge Ranch was the United States’ No. 1 cattle exporter to Mexico, where their cattle have been named national champions.

The couple’s promotion of the breed extends well past their own herd, and they have traveled extensively across several continents with the World Simmental Federation.

The Ideal Property for Ideal Cattle

In addition to building their perfect herd, the Traveses have a deep passion to be good stewards of the land, and they are continually striving to build the ideal piece of property. Throughout the years, Bill estimates that they have bought, improved and sold approximately 30 tracts of land, primarily in East Texas.

At the time of their first purchase, he saw land as an investment, and also wanted a place where the family could enjoy the



A Simbrah cow shows off the breed’s customary blaze face at Pine Ridge Ranch.

outdoors. The property had hay meadows and fences, which the couple felt made it a “good place to learn the cattle business.” They slowly began buying more acreage on which to expand their cattle operation, all while making improvements.

“We both love being outdoors and the cattle business,” Jane proclaims. “It’s been fun and profitable.”

The Traveses’ current Pine Ridge Ranch in East Texas consists of two tracts that encompass 1,424 acres, two of which were purchased with financing from Heritage Land Bank in 2010.

“Bill and Jane are very passionate about their cattle operation and their

stewardship of ranchland,” Davis says. “I am pleased that we are able to finance all of their agricultural needs. I’ve enjoyed working with them through this process and look forward to the years to come.”

Although Bill and Jane didn’t choose to leave their commercial bank, they are contented to know that they are supported by a Farm Credit lender who wants to see their cattle business succeed and prosper.

“We can’t do what we’re doing without the Land Bank,” Bill says. ■ SH

For more information about Pine Ridge Ranch, visit their website at www.simbrah.com.