TEXAS FARM AND RANCH CREDIT SCHOOL
FOR COMMERCIAL BANKERS

Texas A. & M. College, November 29-December 1

AGRICULTURE—Can the markets for agricultural products be expanded fast enough to reduce surpluses? An Assistant Secretary of Agriculture will discuss the building of both domestic and foreign markets for farm products. Live animal demonstrations at the Beef Cattle Center will highlight the newest developments in cattle, swine, sheep, and poultry research. A new approach for determining optimum levels of farm profits—linear programming—will be demonstrated. Texas A. & M. specialists will use this technique on an actual farm situation in deciding the most profitable crop and livestock enterprises. The problems of farm or ranch incorporation will be discussed from a management and legal viewpoint.

BANKING—The Deputy Manager of the Agricultural Commission of the American Bankers Association will discuss 10 ways a bank can carry out an effective agricultural program. An outstanding commercial farmer will speak at the banquet on the topic “A Farmer Looks at His Banker.” If you are banking on the future, the discussion of the 1960 production and price outlook for major Texas farm and ranch commodities will be a feature you will not want to miss. Changes in farm production costs during 1960 will also be summarized. The Chairman of the Outlook and Situation Board of the United States Department of Agriculture will be in charge of the outlook session.

CREDIT—How large does a farm or ranch need to be and what are the capital requirements needed to produce a given income level for the various types of farms and ranches in Texas? These questions and related topics will be explored by a panel of economists with the Department of Agricultural Economics and Sociology at Texas A. & M. Commodity price supports, acreage allotments, and soil and water conservation programs influence farm profits and the extension of credit. The most recent legislative developments and administrative rulings affecting governmental agricultural programs will be reviewed by a top official of the Texas Agricultural Stabilization and Conservation Office.

RESERVATIONS—Dan Davis, Department of Agricultural Economics and Sociology at Texas A. & M., is handling room reservations. Wives are invited to attend the smorgasbord and banquet.
PROGRAM
Texas A. & M. College, Memorial Student Center

Sunday Evening, November 29

7:00 p.m. Smorgasbord (Wives are welcome)
   Toastmaster — Tyrus R. Timm, Head, Department of Agricultural Economics and Sociology, A. & M. College of Texas
   Welcome — M. T. Harrington, Chancellor, Texas A. & M. College System
   Response — W. A. Pounds, President, The Texas Bankers Association, and President, Tyler Bank and Trust Company, Tyler, Texas
   The 1959 School — John J. Rudisill, Chairman, Bankers Advisory Committee, 1959 Farm and Ranch Credit School, and Vice President, Commercial National Bank in Nacogdoches, Nacogdoches, Texas
   Social Hour

Monday Morning, November 30
Chairman — S. J. Decker, Cashier, The First National Bank of Richmond, Richmond, Texas
9:00 a.m. Building Markets for Agricultural Products
   Clarence L. Miller, Assistant Secretary of Agriculture, Washington, D. C.
9:45 a.m. Discussion
10:00 a.m. Coffee Break
10:15 a.m. The Outlook for Agriculture in 1960
   Bushrod W. Allin, Chairman, Outlook and Situation Board, United States Department of Agriculture, Washington, D. C.
11:00 a.m. Discussion
11:15 a.m. Changes in Government Programs for 1960
   Jack Bradshaw, Program Specialist, State Agricultural Stabilization and Conservation Office, College Station, Texas
11:50 a.m. Group picture taken at front entrance of Memorial Student Center

Monday Afternoon, November 30
Chairman — Jim N. Boswell, Vice President, The Austin National Bank, Austin, Texas
1:30 p.m. Linear Programming — A New Approach to Farm Profit
   R. J. Hildreth, Assistant Director, Texas Agricultural Experiment Station, College Station, Texas
   Demonstration of Linear Programming Technique
   Cecil A. Parker, Farm Management Specialist, Texas Agricultural Extension Service, College Station, Texas
2:00 p.m. Discussion
2:20 p.m. Buses leave for Beef Cattle Center
2:30 p.m. Coffee Break and Tour of Beef Cattle Center
Chairman — John E. Key, Vice President, The Lubbock National Bank, Lubbock, Texas

2:50 p.m. Demonstrations of New Developments in Plants and Animals
  O. D. Butler, Head, Department of Animal Husbandry, A. & M. College of Texas
  John Quisenberry, Head, Department of Poultry Science, A. & M. College of Texas
  W. O. Trogdon, Head, Department of Agronomy, A. & M. College of Texas
  I. W. Rupel, Head, Department of Dairy Science, A. & M. College of Texas

Monday Evening, November 30

7:00 p.m. Banquet [Wives are welcome]
  Toastmaster — R. D. Lewis, Director, Texas Agricultural Experiment Station, College Station, Texas
  Music by Singing Cadets — William Turner, Conductor
  The 1959 Bankers Scholarship Award
  A Farmer Looks at His Banker — W. A. (Bill) Porter, Farmer, Terrell, Texas

Tuesday Morning, December 1

Chairman — W. C. McManus, Vice President, San Angelo National Bank of San Angelo, San Angelo, Texas

8:30 a.m. Ten Ways to Win (Practical Ways to Develop Farm and Ranch Business)

9:00 a.m. Discussion

9:20 a.m. When Should a Farm or Ranch Be Incorporated?
  Robert G. Cherry, Economist for Management and Policy, Texas Agricultural Extension Service, College Station, Texas

9:50 a.m. Discussion

10:00 a.m. Coffee Break

10:20 a.m. What Is An Economic Size Farm or Ranch?
  Dairying — A. C. Magee, Professor, Department of Agricultural Economics and Sociology, A. & M. College of Texas
  Beef Cattle, East Texas and West Texas — Tom E. Prater, Farm Management Specialist, Texas Agricultural Extension Service, College Station, Texas
  Cotton — C. H. Bates, Farm Management Specialist, Texas Agricultural Extension Service, College Station, Texas
  Turkeys, Broilers, and Eggs — Vance Edmondson, Assistant Professor, Department of Agricultural Economics and Sociology, A. & M. College of Texas

11:45 a.m. Adjourn

Tuesday Afternoon, December 1

1:00 p.m. Tour of college’s beef cattle, dairy, and poultry facilities and pastures [Optional]
  Richard Potts, Assistant Dean of Agriculture
EARLY REGISTRANTS

Allin, Bushrod W., Department of Agriculture, Washington, D. C.
Anderson, Sears, First National, Whitewright
Barton, D. B., East Texas National, Palestine
Beeson, W. B., First National, Lamesa
Bego, W. L., First National, Goliad
Bell, Arkley L., First National, Chillicothe
Biry, Joe, First Capitol State, West Columbia
Black, W. D., Jr., First City National, Houston
Boettcher, Clem C., Union State, East Bernard
Boswell, Jim N., Austin National, Austin
Boswell, Milton, Texas Bankers Association, Dallas
Braley, Herman H., Lockhart State, Lockhart
Boswell, Charles D., First National, Decatur
Brown, David M., State National, Corsicana
Bryan, Travis B., First National, Bryan

Caywood, W. H., Houston National, Houston
Champion, John W., Farmers State, Groesbeck
Cherry, H. D., First State, Caldwell
Childers, Charlie L., Republic National, Dallas
Clay, Henry B., First State Bank & Trust Co., Bryan
Curlee, W. E., First National, Goliad
Davis, Weldon, Coleman County State, Coleman
Dawson, O. “Dooley,” Bank of the Southwest, Houston
Decker, S. J., First National, Richmond
Drinkard, B. C., Citizens State, Roby
Duren, Warren P., Mills County State, Goldthwaite
Earnheart, Phillip, First National, Whitewright
Ferguson, Robbie, Jr., Big Lake State, Big Lake
Frailing, Robert C., First National, Harlingen
Frederick, Hugh K., Jr., Texas Bank & Trust Co., Dallas

Geer, A. L., First National, Anna
Geis, John F., First National, Fort Worth
Geyer, Eugene, Merchant Marine State, Port Isabel
Gibbs, Don, Security State, Mabank
Godwin, Guinn, American National, Terrell
Hannes, Monroe, First National, Giddings
Havens, Charles M., State National, Big Spring
Henry, Bill J., Texas National, Houston
Hillegeist, Roy, Guaranty Bond State, Tomball
Howell, T. J., Citizens State, Ganado
Huddleston, C. T., Stockmens National, Cotulla
Huddleston, J. F., First National, Dallas

Kelley, O. W., City National, Bryan
Kelley, W. H., Del Rio National, Del Rio
Key, John E., Lubbock National, Lubbock
Kuklenksi, M. J., Empire State, Dallas
Lanier, Boyce, Jr., State National, Texarkana, Arkansas
Lilly, Dennis Q., First National, Brownfield
Logan, George, First National, Waco
Mack, G. B., First National, Bastrop
Marett, V. S., Citizens National, Gonzales
Mathis, Curtis, First State Bank & Trust Co., Bryan
McAdams, Jno. Q., Winters State, Winters
McCain, Jack F., First National, Normangee
McCauley, Norvel, Victoria Bank & Trust Co., Victoria
McClain, R. N., Brownfield State Bank & Trust Co., Brownfield
McManus, W. C., San Angelo National, San Angelo
Meador, Jack, First National, Whitewright
Miller, Clarence L., Department of Agriculture, Washington, D. C.
Montgomery, Sam C., National Bank of Commerce, San Antonio
Mullins, R. L., Wolfe City National, Wolfe City
Murphy, R. P., First National, Dallas
Nelson, Robert F., First National, Waco
Newton, Pat, First State Bank & Trust Co., Bryan

Ogle, Charles W., First National, Brenham
Ohlendorf, Conrad C., First-Lockhart National, Lockhart
Overcash, Robert E., Los Fresnos State, Los Fresnos
Pace, Eddie B., First National, Dallas
Perry, Sant, Jr., First State, Big Sandy
Porter, W. A. (Bill), Porter Farms, Terrell
Potts, J. B., First National, Post
Pounds, W. A., Tyler Bank & Trust Co., Tyler
Pugh, R. T., Marshall National, Marshall
Ragsdale, Lee, First National, Jacksonville
Ralph, Dewey J., Mercantile National, Dallas
Riley, Herbert P., First State, Frankston
Rowe, J. Z., Federal Reserve, Dallas
Rowe, Sam A., Alvin State, Alvin
Ruckman, J. D., Karnes County National, Karnes City
Ruckman, John W., Karnes County National, Karnes City
Rudy, John J., Commercial National, Nacogdoches
Salvaggio, Tony J., Federal Reserve, Dallas
Savidge, E. T., American Bankers Association, New York
Schmeir, William C., Texas Bank & Trust Co., Dallas
Seale, Richard, First National, Edna
Sheffield, Dave, Victoria National, Victoria
Shelton, J. Howard, Bank of the Southwest, Houston
Small, Clyde, Texas Bank & Trust Co., Jacksonville
Standley, William D., National Bank of Commerce, San Antonio
Starr, Ed, Alamo National, San Antonio
Story, Rasco R., Federal Reserve, Houston
Sullivan, Harold, College Station State, College Station

Taylor, T. Orman, Texas National, Houston
Thompson, Leon, Citizens National, Waco
Turek, Albert L., City National, Bryan
Underwood, R. W., First State, Celina
Waldrep, A. P., First National, Melvin
Wallace, J. O., First State, Rockwall
Weesner, Mason, First State, Coolidge
Whiteley, T. E., College Station State, College Station
Wielding, Raymond, First State, Three Rivers
Wilson, J. C., Corpus Christi State National, Corpus Christi
Wilson, Newton W., Jr., Lockhart State, Lockhart