

The Future of US Agriculture



Sisters Hailey Collins, right, and Mackenzie Collins, left, of Meridian raise and show registered Angus cattle. They got their start in the cattle business with help from a Farm Service Agency Rural Youth Loan program.

Photo by Steve Ritter

Farm Service Loans Build Future Farmers

Article by Jake Putnam, Idaho Farm Bureau

Meridian—In small communities across the nation, young farmers are taking out loans, rolling up their sleeves and taking part in the American dream: a farm of their own.

Sisters Hailey and MacKenzie Collins of Meridian have a growing cattle operation. They're only 11 and 12, but already have been in the cattle business most of their lives. "We took out a bank loan for \$5,000. We wanted to take out the loan for our cattle but once we got it we used the money a little at a time for things we need like hay, grain and pasture," said 12-year old Hailey.

The U.S. Department of Agriculture's Farm Service Agency lent the Collins girls \$5,000. The FSA Youth Loan Program requires the money be used only for income-producing, agriculture-related projects. The Collins girls' herd of prized Black Angus show-cattle fit the bill. The girls even invested in their own bull that Hailey watches like a hawk.

"Tony is our herd bull," said Hailey. "We use him for all of our pasture heifers to produce more cows." The young rancher shows the bull in their 4-H club and says the 2,000 pound pet is the key to their success thus far. "He's a sweetheart, I show him and he wouldn't hurt a fly. He's really nice."

The FSA's John Lejardi says the program is trying to promote a stable and abundant American food supply for the future. He pointed out that this program gives the next farm generation a foot-up when their turn comes. Simply put, Rural Youth Loans are a vital investment in the future of U.S. agriculture.

"These girls are prime examples of kids that participate in the program," said Mike Anderson FSA Loan Officer. "All the 4-H and FFA kids really need to see what the Collins girls have done so they can get it done too."

The Collins girls show their cattle from Baker, Oregon to Reno, Nevada and at all the Angus association shows. They also participate in 4-H shows. For the girls it's a way to showcase all of their hard work. "I have a market steer that I'm taking to the Ada County Fair this year," said Mackenzie. "His name is Tank because when we got him, I thought he was big. I like that he has a nice thick hop on him. He's nice and long and best of all he's got a nice rear-end."

Under the Youth Loan Program, the girl's projects must be organized and supervised under the watchful eye of their 4-H advisor and their parents. They're getting valuable budget advice, the opportunity to set up their own market plans, plus expenses. The girls must pay the bills, including their loan payment. They put money in their college fund and usually still have some cash left over for school clothes. In turn they're getting practical business experience and real-life ranching skills.

Hailey takes pride in her Angus heifer. "This is Sue," she says. "I'll tell you what I like about her features. I like how feminine she looks; I like her length and body, hind quarters and ribs." The girls already know their way around cattle just as they're learning their way around banks and the tricky finance world.

The kids have learned the value of a dollar, how much work goes into profit and along the way they've learned responsibility. "Five thousand dollars seems to me like a lot of money," said Hailey. "At first I was worried that I might not pay it back, but we work so hard. I think we will pay back on time because of the animals, we can sell them now and they'll produce a lot of money."