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It's no secret that the number of farmers are declining. So the YBS program is a nationally recognized by the farm credit system, and Y-B-S stands for Young Beginner and Small. Young is 35 years or younger. B is for Beginner, meaning that they have been an AG producer in the AG industry for ten years or less. And small means that they are generating \$250,000 or less in gross AG sales annually.

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So to qualify for being considered a YBS producer, you just have to meet one of those criteria, not all three. The YBS program is handled differently in different associations. Our association just really obviously wants to get young beginning and small producers involved in the AG industry to help replace the aging population that currently make up our farmers and ranchers today. And so our lending staff really just tries to spend extra time and energy developing relationships, providing financial guidance to anybody that fits into that YBS criteria to make sure that they can get off to a healthy start in their operation. Kind of as a subset to the YBS program, Texas Farm Credit started the Young Leaders Council, and so we typically are targeting YBS customers to serve on that council.

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The council a term on that council lasts for two years, and we typically meet with those council members once a year. And we like to take them on tours and visits across our lending territory to learn about other AG industries that maybe they're not as familiar with. So they're certainly familiar with their home operation or their own operations, but maybe not some other AG related industry in another part of the state. And so we like to take them on those trips to expose them to other AG industries, learn about them. But it also gives them a larger picture of what all Texas Farm Credit finances and what types of industries we support.

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One of my favorite trips, quite honestly, I'm from South Texas, so very familiar with row crop production, cotton, grain. But we finance a lot of timber in the timber industry out in Nacadoches. And so typically, most of our Young Leader council members or Ybs members even, are not as familiar with the timber industry. So going to the pine woods of East Texas and getting to see everything from timber harvesting operations to logging and then the plants where they're then processing the timber into plywood, paper goods, a variety of products, is always very unique and interesting for our group to go see. I think it's no secret to probably anybody you ask, but especially in the AG industry, the current farmers and ranchers that are feeding and clothing the world are aging.

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I think that the general age right now is about 59 years old. And so we want to make sure that we encourage and support younger folks to get involved in the AG industry so we can continue to have food to eat, obviously, and close to where. And so just being a support system, being that dependable source of financing for a young producer, I think is super critical. You really kind of have to understand agriculture to understand how to finance those type of operations, and you just don't find that at other lending institutions. We pride ourselves at Texas Farm Credit on being able to truly get to know producers operations and understand their financial needs.