

# Ag Lender Range School Prospers!

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For the last 28 years, leading agricultural lenders and range management authorities have held an annual Agricultural Lender Range School in Montana. According to Jim Drummond, President of the First Security Bank in Bozeman, "The greatest value of attending the Ag Lenders Range School is the opportunity to view the management techniques of successful ranch operations all over the state. I am better able to make constructive comments and suggestions to my customers regarding ways to maximize their resources and profits".

## History

Two of Montana's well-known educators, Don Ryerson and Bob Ross, and several Agricultural Lenders started the Ag Lender Range School in 1964. The first school, held at the Northern Research Station near Havre, was attended by about 15 people. The original intent was to meet and study range management in an environment free of telephones, paperwork, and office interruptions. Hands-on learning in an outdoor classroom was the preferred approach to understanding the relationship between range condition and the economics of range livestock operations.

The original participants recognized the value of the range school, and an informal group was organized to plan the 1965 School. The first few schools were loosely structured. Participants ate out of the back of pickups and slept on the ground. Even so, early participants, such as Wayne Gibson, a prominent Montana banker, readily attests to the school's value, "All of us involved in ag lending have the problem of not having sufficient time to keep current with new developments in range management. The school gave us the opportunity to spend time looking at excellent programs in existence as well as having them explained by knowledgeable range scientists and the ranchers themselves. Another benefit was having the opportunity to refamiliarize ourselves with the range plants and to evaluate range conditions with specialists available to answer our questions and help us with problems we might be experiencing. Each school attended allowed us to better assist our borrowing customers with ideas and help with their range problems".

## Organization

After several years the participants realized a more formal structure was needed. A Board of Directors to ensure continuity of the school was formed. Under their direction, the Ag Lender Range School evolved to become



Fig. 1. Ag lenders studying range plants at Range School.

an incorporated, tax-exempt entity. The Board established the policy of having the school hosted by working ranches. Every year the geographic location of the school is determined and a host ranch selected. Schools are held throughout Montana and have been hosted by some of the state's best-known ranches. Many ranchers regard the opportunity to host the school as an honor.

Nine agricultural lenders currently serve on the Board of Directors. Their election to the Board is influenced by the premise that all lending institutions and major geographic regions should have a "voice" in the school.

The Board of Directors develops the educational programs for the schools. Traditionally, it is an outdoor event where the basics of range management are emphasized. After a year of office work, participants want to identify range plants, classify range sites, evaluate range condi-



Fig. 2. Ag lenders estimating range condition on a silty site, in the foothills-mountains of Montana, 15-19" ppt. zone.

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**Fig. 3.** Participants at the 1991 school—enjoy lunch in the Missouri River Breaks.

tion, and study range ecology. Depending on the host ranch, a variety of range improvement practices, grazing systems, and the economics of the ranch operation are examined.

### School

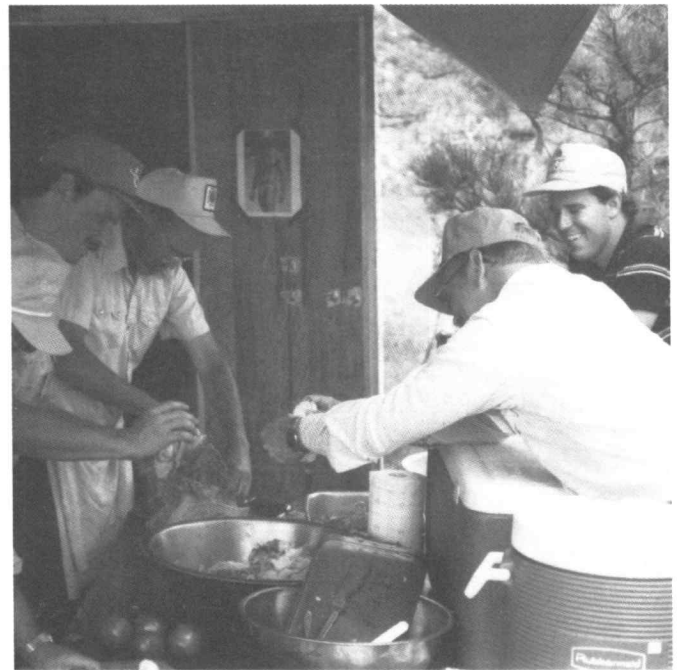
The school attracts participants with various levels of lending experience. During recent years, several commercial bankers, Farm Credit Services, Farmers Home Administration, and several insurance companies have supported the school. Most participants are from Montana, but during the last decade, three to four Alberta lenders have attended. There are usually 35–45 ag lenders at a school. From 10–25% may be “repeat” campers. The number of women participating in the school is expected to increase with the increasing number of women lenders.

The Ag Lender Range School owns a fully equipped 8 × 20 foot cook trailer. Most of the cooking is done on large propane grills. The menu includes thick, juicy steaks for supper, eggs, sausage, and hot cakes for breakfast. Each participant pays a fee to cover expenses for the 3-1/2 day school. The fee includes food and beverage, an educational packet, and other camp supplies. Participants provide their own bedding (tents, trailers, pickups, etc.).

The Range School enjoys an excellent reputation for



**Fig. 4.** Good food, scenery, and company are key ingredients to a successful school.



**Fig. 5.** Everybody chips in and contributes to the overall operation of the camp.

providing special events which create lasting impressions. According to Robert R. Morse, Accredited Rural Appraiser, “In 1977, on the McKamey ranch, one of our participants gave us an insight into the Canadian Banking System. We found that lending problems do not stop at the Canadian line. In 1981 on the Wempner Ranch, we visited an archaeological dig. They were finding camel



**Fig. 6.** *Those cooks sure know their plants—these prairie turnips are high in food energy and lysine, and fair in protein.*

bones in this dig. That is one management problem we don't have to deal with today. The 1984 Range School on the Joe Broesder ranch west of Valier gave us an excellent example of a well-managed family sized unit. Joe gave us some words of wisdom when he said, "When you overstock, every year is a dry year." From 1980 to 1982 Joe produced steers averaging 597 pounds. He was doing something right! On this school we also visited a nearby Hutterite Colony. The 1986 school of the John Swanz ranch was most interesting with the presence of Allen Savory. Special events at the 1987 Range School of the Sitz Angus Ranch included Dr. Kris Havstad's studies on 28 fistula cows. His studies will have a profound effect on animal nutrition. Another interesting sidelight of this particular Range School was a tour of the Potosi Power Company generating plant near Pony, Montana."

The Animal and Range Science Department at Montana State University, Montana's Extension Service, Soil Conservation Service and occasionally personnel from other federal and state agencies provide the formal instruction at the schools. Instructors unanimously recognize the value of the school. Bob Ross, the former State Range Conservationist for the Soil Conservation Service has attended about 25 schools and claims, "The Ag Lenders Range Schools have facilitated my job as a Range Conservationist in assisting ranchers develop management plans. It has helped me to better understand ranchers' and bankers' financial situations. The Lenders schools have pulled the different entities of the range people together—ranchers, range technicians, bankers, and the various government agencies—so we are all talking the same story and coordinating range management techniques."

### **Why It Works**

The school has worked for 28 years due to the mutual



**Fig. 7.** *Participants at the 1991 School inspect an old "outlaw camp" hidden in the Missouri River Breaks.*

recognition of the importance of the range resource by ag lenders, ranchers, and other range management professionals. The critical nature of the resource dictates the need for cooperation. Throughout the 28 years, a few key ag lenders and range management personnel have contributed extra effort to organize and promote the school. In a sense, ag lenders own and run the school, making it an "Ag Lender Event". This pride-of-ownership has undoubtedly contributed to the long-term effectiveness of the school. The school's atmosphere enhances cooperation among participants. In spite of intense competition between lenders in the business world, all participants are on equal ground at the range school.

There are many positive spin-offs from the school. The Ag Lender Range School contributes two scholarships to the range science program at Montana State University. They also contributed funding to publish a range plant book, and they support numerous youth range events and range-beef seminars. Although difficult to quantify, the Ag Lenders Range School is also an effective, but indirect way to extend technology to the rancher.

### **Conclusion**

The Montana Ag Lender Range School is still going strong. As long as Montana's rangelands are recognized as an important resource, and as long as the agricultural lending institutions, range management professionals, and ranchers continue to cooperate; the ag lender range school should continue to be a viable education tool in Montana.