



# Career Move

Virginia cattleman goes at it full time.

Story & photos by **Becky Mills**, field editor

In August of 2015, Zac Ketron took a deep breath and walked away from a 12-year career as manager of the Southern States store in Lebanon, Va. Nerves aside, the 36-year-old had three, no, make that four, excellent reasons for turning into a full-time cattleman. The first three are Josie, now 6; Abby, 3; and 1-year-old Sadie.

"It was for time with my family more than anything," says Ketron. "When I was at Southern States, I was working 50 to 60 hours a week, then looking after my cattle. I had to do one or the other."

The decision to become the full-time owner/operator of Circle K Farms brings up reason No. 4.

"I have a passion for the cattle business," he states. "I love animals in general, and I love the thought of helping people by feeding them."

► **Above:** Family Polaris rides are a treat for Sadie, Martha, Abby, Josie and Zac Ketron.

However, in spite of his passion, the career change was no impulse move. The Virginia producer knows he has the same challenges every producer faces, like uncertain markets and weather. However, he has the scales tipped in his favor. Here's why.

## Spouse and family support

In February of 2015, Zac's high school/church sweetheart and wife of 10 years, Martha, had a career change of her own. An attorney, Martha took a job with longer, more variable hours. It came with a bit more financial wiggle room, and the benefit of health insurance, but it also complicated childcare.

Martha works in four counties, including their home county of Russell, but the other

three counties are an hour away. While she generally leaves their farm at 7:30 a.m., she may be home at 3 p.m., or it might be 10 p.m.

"Now, since Zac isn't working two jobs, he has more flexibility," says Martha. Her mom, Jeanette Puckett, usually watches the girls during the day, but Zac can take over when Martha is late.

Zac's parents, Chipper and Sheila Ketron, also help with the girls and the cattle operation.

While Martha's job change did help nudge Zac toward cattle, it had been their plan all along. "I knew going into it that his heart was in farming," says Martha. "It was something we wanted to achieve, we wanted it for the girls, and we felt the Lord wanted us to do it."

Not to mention Martha had plenty of warning. Zac says, "I'm a fifth-generation cattleman. There is a picture of me in diapers, looking at cows with my granddad."

Zac gives that granddad, Giles Rasnake, credit for his love of cattle.

"I called him Poppy," he shares. "He would take me to the livestock market and buy me bottle calves to raise. He also had a milk cow, and I loved going to milk with him."

Now, Zac manages his cows on the same land that Rasnake used for his cattle operation, as well as land owned by his dad's side of the family.

Apparently the cattle gene is highly heritable. Martha says, "Josie loves the farm and Abby is coming into it."

## Friendly financing

As soon as he graduated from East Tennessee State in 2002 with a degree in corporate finance investment, Ketron wasted no time renting land and buying cows.

His first purchase, and real life lesson in financing, was 10 bred heifers. The local bank wouldn't loan him the money without someone to co-sign. Another cattleman in the area learned of his situation and promptly offered to co-sign. When the bank found out the cattleman was willing to co-sign, they told him they didn't need another signature.

For the most part, financing hasn't been as challenging since. They now bank at First Bank and Trust in Lebanon. Says Zac, "Our loan officer is wonderful. Her name is Margaret Duty, and we don't know what we're going to do when she retires."

Even with a solid relationship with the bank, Zac says the falling cattle market has made financing a bit harder.

"When we bought the last 180 acres, the bank didn't want to use the cattle as collateral," he says.







► **Left:** Zac and Martha Ketron work together to ensure their girls grow up on the farm.

heifers, came in 2011 from Jim and Jamie Kinsey in West Virginia. Ketron hopes to continue to grow the registered herd, but says, “Right now, the commercial cattle are paying the bills.”

**Value-added cattle**

Whether it is the commercial herd or his purebreds, Ketron insists on quality. First, he tries to breed every female by artificial insemination (AI), and has since 2008.

“I buy good bulls, but they are still not what I can get from the bull studs,” he comments. While a friend is still doing the actual AI work, Ketron plans to go to AI school so he can do the breeding himself.

Marketing is another step in the value-added process, both for the commercial steers and purebred bulls. At weaning, normally in September, his steers are vaccinated, dewormed and preconditioned for at least 45 days before they are commingled, sorted by sex, weight, breed type and/or color, muscling and frame size into uniform truckload lots, and sold in Virginia Quality Assurance (VQA) sales.

Along with the health and management requirements of VQA sales, there are also genetic standards, which Ketron more than meets with his quality Angus sires.

“We can get as much as \$100 a head more for our steers through VQA sales, rather than selling them one at a time,” says Ketron. “We have \$50 to \$60 a calf invested, but the buyers are willing to pay a little more because the calves are weaned.”

He also goes the extra mile and consigns his Angus bull calves to test stations to be developed and sold. His bulls have sold at

Fortunately, a family member stepped in and helped finance the down payment.

Now, they own 300 acres and rent another 1,000 acres. Their herd numbers 160 commercial cows and 40 registered cows. When he leases or buys land, the older landowners often sell him their cow herds as part of the deal.

“There aren’t a lot of people my age getting in the cattle business,” Ketron notes. “I understand why. It is hard. If I hadn’t worked and Martha didn’t work, there is no way, even with rented land.”

While he and Martha do owe for the land, for the most part both his cows and equipment are debt-free.

He didn’t buy his tractor, a John Deere 80 HP four-wheel drive, until 2005 and bought hay instead. Now, he does own hay equipment but says, “I need another tractor bad, but I’m trying to pay for everything as we go.”

“I didn’t buy a cattle trailer until last year. I have a lot of good friends and borrowed one when I needed one.”

The first set of registered cows, bred Angus

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► **Zac Ketron is building up his herd of purebred Angus.**

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both the Virginia Beef Cattle Improvement Association (VBCIA) sale at Wytheville and G & E Test Center in Gretna.

“They have pretty tough standards at the test stations,” says Ketron. “I don’t think a lot of the buyers understand how many hoops they have to jump through to sell.”

He also supported and sold a bull through the Abingdon Feeder Cattle Association’s first bull sale this past winter. In addition, he supports and sells through the Southwest Virginia Angus Association sale.

### The future

“We can do better,” says Ketron. “We’ve spent the money to get good genetics, but we need to develop customer relations. I’d love to sell my own load at VQA sales, but I’m hesitant. I’ve seen people sell their own load and take a hit because they aren’t known.”

To help remedy that, he went to Pennsylvania with other producers who sell in VQA sales and met with the farmers feeding their cattle.

He is also looking at ways to get more well-known with his registered Angus.

“It is hard to build up a name, even at bull test sales,” he says. “I’m pretty well-known

locally, but not at Wytheville. We need to get our marketing going right.”

Russell County extension agent Scott Jessee has no doubt he will make that name for Circle K Farms. “Zac has a wonderful chance. He has really good cattle and is getting them out there where people can find them.”

Margaret Duty, the Ketron’s loan officer and vice president at First Bank and Trust, is another one in his camp, as well as Martha’s. “Zac will be successful at anything he tries. He is a good person, he has a passion for others, and he is a good business person.”

She adds, “I’ve known Zac and Martha for years. They are meant for each other.”

As well as making a success of the present-day operation, the young cattleman has his eye on expansion. “If you’re not growing, you’re dying. I don’t know how big I want to get, but I want to grow to the point where it doesn’t interfere with the girls.”

“I love it. I don’t want to take away from them, but I want to be able to leave them something, too. I think it is more important to invest in land than a 401K.”

Looking at the reasons for his career switch, he’s got it right so far. Duty comments

► Zac Ketron has a passion for the cattle business. Whether it is the commercial herd or his purebreds, Ketron insists on quality.



on Josie: “That oldest one, she’s going to make a farmer.”



**Editor’s Note:** *Becky Mills is a freelance writer and cattlemaster from Cuthbert, Ga.*