

For more information, contact your local Louisiana Land Bank branch office.

# Louisiana LAND BANK



Part of the Farm Credit System

LouisianaLandBank.com

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## A Century of Land Ownership and Lending

Recently, the Louisiana Department of Agriculture and Forestry recognized families throughout our state who have owned farms for 100 years or more. I compliment the department for acknowledging the commitment to and longevity in agriculture that these families have demonstrated over the past century. Louisiana Land Bank, ACA was a proud sponsor of their Louisiana Century Farm Program.

Like most of our stockholders, I too was reared on a family farming operation. Our farm was mostly a row crop operation with a small cattle herd. The benefits of farm life are very difficult to articulate to those who have not had the experience. You certainly grow up fast on the farm — you learn quickly the meaning of hard work, persistence, patience and equipment safety, and you learn the hard truth about life and death. There is nothing like pulling a calf and spending most of the night trying to save it, only to fail, to absorb the reality of life.

Growing up, we had the privilege of working beside our grandparents and parents. I will always cherish the lessons and values that I learned from them. I can still hear my grandfather telling me, “if you take care of the land, then the land will take care of you.”

This all took place on the land. I know, and you know, that land is more than just soil, fences and barns. It represents the dream of great-grandparents — to better themselves and their families. These same dreams hold true through the generations. Today, it's not only our responsibility but our obligation to instill the value of the land in the next generation.

Louisiana Land Bank, ACA recognizes the relationship between the century-old farm families and their land. We also understand the adversities that these families have endured throughout history — challenges such as droughts, floods, hurricanes and economic cycles, just to name a few. Regardless of the challenges, these families have demonstrated the strongest of character and faith.

Louisiana Land Bank is part of the nationwide Farm Credit System, which in 2016 will celebrate 100 years of financing the dreams of past generations. We are proud to have been a part of seeing our stockholders' dreams of a better life fulfilled. We have partnered with you during both the good and challenging times, and we look forward to doing so in the future. And we invite you to help us celebrate our century-long legacy in the history of agriculture.

F. Stephen Austin  
Chief Executive Officer



FARM CREDIT  
**100**  
ESTABLISHED 1916

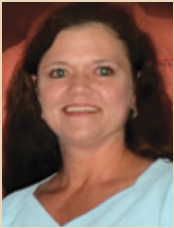
## CELEBRATE THE PAST, EMBRACE THE FUTURE

Excitement is building at Louisiana Land Bank in anticipation of the Farm Credit System's 100th anniversary on July 17, 1916. On that day, farmers and ranchers across the country gained a new source of financing that would support agriculture in good times and bad.

The System's longevity has much to do with how it was structured by Congress nearly a century ago. Congressional lawmakers chose a cooperative structure, wherein members would have a say in how their lending institution is run and would share in its benefits. Louisiana Land Bank is proud to be a part of this System and to have been able to help agricultural producers, decade after decade.

# STAFF HIGHLIGHTS

## Welcome Our New Loan Administrators



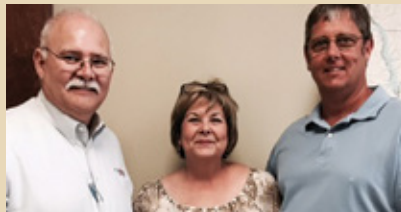
SHONDA ATWOOD has joined the Alexandria branch office as a loan administrator. She brings over 20 years of banking and loan administrative experience to the association. Atwood and her family reside in Hineston, where she enjoys outdoor activities such as horseback riding, hunting and fishing. In love with horses since age 8, she spent many years at rodeos all over the United States.



RENEE WILLIAMS has been hired as a loan administrator in the Arcadia branch office. Williams previously worked for several years in the accounting department at Mid-South Chemical Company and has over 11 years of prior Farm Credit experience with Louisiana Ag Credit (now Southern AgCredit), where she performed accounting and administrative duties. She and her family reside in Saline, where she enjoys gardening, hunting and fishing.

## Debbie Waller Retires

DEBBIE WALLER, relationship manager in the Arcadia branch office, retired on June 30 with 24 years of service. She is pictured with CEO, Stephen Austin, left, and Marcel Vandenoord.



## Bradbury Elected VP of Business and Professional Women's Group



LYNETTE BRADBURY, Land Bank senior administrative assistant for credit/special assets, was elected vice president of the Farm Credit Business and Professional Women (FCBPW) for the 2015-2016 term. The FCBPW was established in 1982 to provide a forum through which women in the Texas Farm Credit District can exchange ideas and grow professionally.

## Louisiana Land Bank Mentors Louisiana Tech Student



ROMEIO STALLING, a senior agricultural business major at Louisiana Tech University, got an inside look at the wide array of job positions at Louisiana Land Bank this past summer. It was all part of the job for Stalling, an intern who assisted in several departments, including lending, accounting, credit and appraisal.

Stalling was born in Houston, Texas. Shortly after his birth, his family moved back to their home in Guatemala for approximately two years, before returning to the United States. They eventually settled in the small rural town of Oak Grove, La., where his father has worked for Kovac Cattle Company for the past several years. Stalling said that growing up on a cattle ranch is how he became interested in agriculture.

"Until you do something hands-on, you can't fully understand it," Stalling said. "My internship opportunity with Louisiana Land Bank has given me a leg up over and above what I could have learned in a classroom setting. It has been a great experience to work in an office environment as opposed to only working in an outdoor environment."

Tyra Knight, vice president of human resources, said Louisiana Land Bank's internship program has been beneficial for the association as well as for the students. She gives the example of former intern Matt Manuel, who later joined the association as a loan officer associate in the Alexandria branch office and was promoted earlier this year to loan officer.

"We typically look for agriculture, business and finance candidates for our internship program, and receive a great sense of satisfaction in helping train future agricultural and business leaders," Knight said.

## Alexandria Office Moves to New Location

The Alexandria office recently moved to a new location in order to better serve its customers. Ted Gauthier, branch manager, and his staff invite all their customers and friends to stop by soon and check out the new facilities at 3640 Bayou Rapides Road. Please note that our ZIP code is now 71303, and our new P.O. Box is 7578, ZIP code 71306.



# Land Bank Customers Profiled in Producing Excellence Series

Louisiana Land Bank is proud to have four customers profiled on the national Farm Credit website — director Cullen Kovac, Antwain Downs, Brant and Jason Lamm, and Mike Comb. They are part of the Producing Excellence series, which features Farm Credit borrowers from across the country. To read their stories, go to <http://bit.ly/LouisianaLandBank>.

Producing Excellence shares compelling stories of farmers and agribusiness firms representing the diversity found in the agricultural sector: operations large and small, organic and conventional, rural and urban, newcomers to agriculture, and producers whose operations span generations. With financing from Farm Credit, these successful business people are producing the food, fuel and fiber on which we all depend.



## Mike Comb

ST. MARTINVILLE, LA

Processing sugarcane from its 40 growers yields more than 1 million tons of the sweetener for Louisiana Sugarcane Cooperative (LaSuCa).



## Antwain Downs

BASTROP, LA

With a family farming legacy going back more than 140 years, this farmer is building for the generations to come.



## Cullen Kovac

OAK GROVE, LA

A cattle owner since the day he was born, this rancher became the youngest member of Louisiana Land Bank's board of directors.



## Brant and Jason Lamm

ACADIA PARISH, LA

Two brothers have built a successful restaurant business specializing in crawfish that they also raise.

# Proud to Support Farm Bureau Excellence in Agriculture Awards

On behalf of Louisiana Land Bank, CEO Stephen Austin presented a \$5,000 check to Will and Bethany Butterfield of Grant Parish, winners of the 2015 Louisiana Farm Bureau Federation's Excellence in Agriculture award. Austin presented the check during this year's Farm Bureau convention in New Orleans.



## The Flow of Farm Credit Funds

### David Bergeron Participates in Farm Credit Leadership Program



*Farm Credit employees, including David Bergeron, third from right in front row, visited Washington, D.C., and New York City, in the background, during the Association Leadership Program in July.*

The funds that Louisiana Land Bank lends to farmers and ranchers follow a unique path. This past summer, David Bergeron, vice president and branch manager in Opelousas, met some of the bond dealers, financial experts and policymakers responsible for the smooth and continuous flow of funds from Wall Street to your farm or ranch, when he participated in the Farm Credit Association Leadership Program.

Hosted by the Farm Credit Bank of Texas, the annual program takes Farm Credit employees to financial and policy organizations in the New York City area and Washington, D.C., for four days.

“The first day we visited the [Federal Farm Credit Banks] Funding Corporation in Jersey City, where we received a very thorough explanation of how everything works concerning bonds and the whole funding process in the Farm Credit System,” said Bergeron. “On Wall Street, we visited Daiwa Capital Markets America Inc., a well-known brokerage firm and primary dealer in U.S. government securities.

“And in Washington, we met with the staffs of Senator Bill Cassidy and Senator David Vitter, and had a good visit with Congressman Ralph Abraham, who is a Louisiana Land Bank customer. We also met with the national Farm Credit Council for the latest legislative updates, and visited the FCA [Farm Credit Administration].”



# Land Bank Leaders Go to Washington

*This April, three members of our board and our CEO met with elected representatives in Washington, D.C., to help raise awareness about Farm Credit's important role in serving rural America's agricultural needs. Hosted by the Tenth District Farm Credit Council, the visit included a meeting with U.S. Rep. Ralph Abraham. From left to right are Cullen Kovac, director; CEO Stephen Austin; Rep. Abraham; Mark Morgan, board chairman; and Jack Dailey, board vice chairman.*

## Louisiana Land Bank Directors, Board Officers Elected



Mark Morgan



Jack Dailey

In late July, members of the Louisiana Land Bank Board of Directors re-elected Mark Morgan chairman and Jack Dailey vice chairman during annual officer elections. Morgan and Dailey have held those positions since 2014.

That same week, stockholders elected Donald Berken of Welsh to the board of directors, and re-elected Cullen Kovac of Oak Grove and Edward "Ed" Patrick Jr. of Lake Providence. Robert J. "Bobby" Soileau of Zachary also joined the organization as a board-appointed director. All four directors will serve three-year terms.

### Donald Berken

Berken was recently elected to his first term on the association's board, representing the Crowley branch territory. Berken grows rice and soybeans, and is the president of Berken Farms Inc., a family corporation that owns and manages other farm properties. He is vice chairman of the Louisiana Farm Bureau Rice Advisory Committee and a

board member and treasurer of the Jeff Davis Farm Bureau, where he has served as president for 12 years. He is a director of the Louisiana Rice Research Board; the Louisiana Soybean, Wheat and Feedgrains Board; the Louisiana Rice Promotion Board; Jeff Davis Rice Growers; and the Louisiana Agricultural Commodities Commission. Berken also served two four-year terms on the Louisiana Farm Bureau Board and currently serves on the PAC Committee of the USA Rice Federation and the USA Rice Federation Regulatory Affairs and Food Safety Committee, where he is vice chairman.

### Cullen Kovac

A member of the Louisiana Land Bank board since 2012, Kovac is chairman of the governance committee. He is a cattle rancher with a cow/calf and stocker operation, and is also a partner in Kovac Cattle LLC, a beef cow operation. He is a member of the boards of the West Carroll Farm Bureau, Pioneer Farmers Co-op and Fiske Union Water System. He is also chairman of the West Carroll Soil and Water Conservation District and a member of the Louisiana Cattlemen's Association. Kovac won the Louisiana Farm Bureau Young Farmers & Ranchers Achievement Award and was named the Northeast Louisiana Agribusiness Council Outstanding Young Agricultural Producer in 2009. He placed in the top 10 of America's Outstanding Young Farmers in 2013, and previously served on the Louisiana Farm Bureau Young Farmer and Rancher state board.

### Edward "Ed" Patrick Jr.

Patrick has been a member of the board since 1994. He farms with his father and son, growing cotton, rice, corn and soybeans. He is president of Joe's Bayou Farm Supply and part owner of Joe's Bayou Gin, where he serves as vice president. Patrick also serves on the board of the East Carroll Farm Bureau. He is a member of the Louisiana Rice Growers Association and the Louisiana Cotton and Grain Association.

### Robert J. "Bobby" Soileau

The Louisiana Land Bank Board of Directors recently appointed Soileau to the board. Soileau is the director of agricultural leadership for the Louisiana State University Agricultural Center (LSU AgCenter). He oversees the leadership programs for people in agriculture and agribusiness and the LSU agriculture faculty. He has a bachelor's degree in broadcast journalism and master's and doctoral degrees in agricultural education and leadership from LSU. In addition to his current duties, he worked in television and public relations for over 22 years. Soileau has served as an officer and board member of numerous organizations in agriculture and his community of Zachary. In addition, he is a member of the International Association of Programs for Agricultural Leadership. Soileau received the Achievement Award from the Louisiana County Agricultural Agents Association and the Agricultural Communicator of the Year Award from the Louisiana Farm Bureau Federation.