

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

Louisiana LAND BANK



Part of the Farm Credit System

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The Future of Rural America Is in Good Hands

The next time you hear someone criticize today's youth, invite them to your local junior livestock show. Stock show season will soon be here, and there is no better time or place to see rural America's future leaders in action.

Every glistening-clean animal in the show ring represents months of hard physical work and time invested by a young person. While developing an appreciation for agriculture, those young people gained self-confidence and learned about sacrifice, perseverance and responsibility — the building blocks of character.



Louisiana Land Bank is proud to support rural youth. This winter we'll be at the stock shows, cheering on our young neighbors, purchasing sale animals and presenting awards.

As part of our mission, Louisiana Land Bank also supports young farmers and ranchers who have chosen careers in production agriculture. Through our young, beginning and small farmer loan program, we try to go the extra mile to help these up-and-coming producers obtain financing for their operations. This year we were proud to once again sponsor the Louisiana Farm Bureau Federation's 2014 Young Farmer and Rancher Excellence in Agriculture Award, and we intend to do the same next year.

At year-end 2013, 12.8 percent of Louisiana Land Bank loans were to young farmers and ranchers, defined as age 35 and under, while beginning farmers and ranchers, those with 10 or fewer years of experience, accounted for 47.6 percent of all association loans.

More than 62 percent of U.S. farmers are age 55 or older. As these producers retire, new farmers and ranchers will be needed to take their place. At Louisiana Land Bank, we are pleased to partner with FFA, 4-H, commodity groups and agribusiness organizations to help develop the next generation of farmers and ranchers — a generation with the leadership skills, technical ability, business knowledge and strong work ethic that are characteristic of those who work in agriculture.

Remember those benefits the next time you see a youngster leading a steer around the show ring at your county fair. It's not just about the steer — it's about young people and the future of agriculture.

See you at the show!

F. Stephen Austin
Chief Executive Officer

Celebrating Our Employees' Achievements



David Ogletree



Keith Post

Two Land Bank Employees Complete Graduate School Program

Our hearty congratulations go out to David Ogletree and Keith Post on graduating from the prestigious Graduate School of Banking at Louisiana State University (GSBSU).

This honor adds yet another layer of expertise that these two longtime employees offer the customers of Louisiana Land Bank. Ogletree, senior vice president of lending and field operations, has 26 years of tenure with the Land Bank, while Post, vice president and branch manager in Monroe and Tallulah, has 31 years of credit experience with the association.

An intensive course of study, the GSBSU requires attendance at three two-week sessions and the completion of 10 extensive bank study projects.

Wes Lowe Elected Chapter President of National Appraisers Association

Louisiana Land Bank Chief Appraisal Officer Wes Lowe was elected president of the Mid-South Chapter of the American Society of Farm Managers and Rural Appraisers Association (ASFMRA). He began his post on Oct. 1.



The ASFMRA Mid-South Chapter empowers rural property professionals from Arkansas, Louisiana, Mississippi and Tennessee by providing education and promoting ethical and professional standards. The chapter promotes the professions of farm management, agricultural consulting and rural appraisal by holding meetings for the exchange of ideas, providing education and holding its members to a code of ethics and standards of professional practice.

Members are specifically trained to understand the uniqueness of Southern agriculture and are dedicated to ensuring the maximization of Southern land assets.

The Land Bank is proud to recognize Lowe for this achievement.



Lynette Bradbury Elected Officer of Business and Professional Women's Group

Lynette Bradbury, Land Bank senior administrative assistant for special assets, was elected secretary-treasurer of the Farm Credit Business and Professional Women (FCBPW) for the 2014-2015 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.

We are delighted that Bradbury will represent the Land Bank during the new FCBPW term year.

BORN TO RIDE

Land Bank Employee Competes at Cutting Horse Events

Whether on the job or outside of work, many of our employees devote countless hours to agricultural and community activities.

One such employee is Loan Administrator Christina Kinnaird, who spends 10 to 20 hours a week training her cutting horse, Pudden. Most every day, she practices and exercises Pudden, and often before competition she'll take her horse on weekends to a cutting horse trainer in Pioneer, La., for what she laughingly calls "a tune-up."

Reared in the West Monroe suburbs, Kinnaird fell in love with horses at the tender age of 5, when she learned to ride at a cousin's horse farm. Twenty years later, she's still in the saddle.

During high school, Kinnaird competed in barrel-racing and pole-bending events at local rodeos, but later developed an interest in cutting. In college, she entered a Louisiana Stock Horse Association (LaSH) competition, in which one of the five events was cutting. A local horseman helped Kinnaird train her barrel horse in cutting skills, and she won a saddle and several

buckles at the LaSH show. That horse has since been retired and succeeded by Pudden, an American Quarter Horse that had been bred and trained as a cutting horse.

Two years ago, Kinnaird began competing in National Cutting Horse Association events. She and Pudden, whose show name is Prices Bar Glo, have won checks in the \$2,000 limit rider class for beginning riders and the \$15,000 amateur class.

New to cutting, Kinnaird looks forward to improving in the arena, and her ultimate goal is to show at the Fort Worth Will Rogers Coliseum cutting events.

Kinnaird says her job at Louisiana Land Bank is a natural fit, given her interest in both horses and cattle.

"I just love visiting with our customers in the Monroe branch, and am very interested in our cattle ranchers," she says. "I feel at home with them because I can relate to cattle. They also teach me a lot about their business."



Continuing a Fall Tradition

Louisiana Land Bank held its third annual tailgate party at the Louisiana State University/Mississippi State University game on Sept. 20.

We plan to continue this tradition for years to come, and encourage all of our members and family to join us next year.

Pictured at right: Land Bank CEO Stephen Austin and his wife, Debbie, whip up some jambalaya at one of the past tailgate events.



Directors Re-Elected to Land Bank Board

Louisiana Land Bank stockholders recently re-elected Henry Capdeboscq of Husser, La., Gertrude Hawkins of New Roads, La., and Mark Morgan of Benton, La., to the lending cooperative's board of directors. All three directors will serve three-year terms.

Henry Capdeboscq

A member of the Louisiana Land Bank board since 2008, Capdeboscq serves on the audit committee. He is a third-generation dairy and beef cattle producer. Capdeboscq serves on the board of the Tangipahoa Parish Cattlemen's Association. He is a member of the Louisiana Livestock Brand Commission, the Tangipahoa Parish Dairy Advisory Committee, the Louisiana Cattlemen's Association, the Tangipahoa Parish Farm Bureau and the Tangipahoa Parish Forestry Association.



Gertrude Hawkins

First elected to the Louisiana Land Bank board in 2002, Hawkins is the chairperson of the compensation committee. She farms cotton, corn, soybeans, sugarcane and wheat with her brother, and is a research associate with the LSU Sugar Research Station. She also is the manager of the Edgar LaCour Land Company. Hawkins is a board member of the Pointe Coupee Farm Bureau, has served on the Pointe Coupee Planning Commission, and is chairperson of the nominating committee for Tri Parish Gin.



Mark Morgan

Morgan has been a member of the board since 2011 and was re-elected to serve as vice chairman this year. He is the general manager of Atco Investment Company. He has a timberland operation, and is the managing partner of Louisiana Timber Partners LLC, a timberland investment organization, and Morgan Brothers Land Company. Morgan is the general manager of Bayou Camitte Lands LLC. A member of the Louisiana Forestry Association, he also serves on the Texas Forestry Association board.



Louisiana Land Bank Lowers Stock Requirement

In July, the Louisiana Land Bank Board of Directors and stockholders voted to lower our borrowers' stock requirement, and, as a result, the Land Bank was pleased to refund money to you again this year.

As a stockholder, your required stock investment in the cooperative was reduced to the lesser of 2 percent of your aggregate loan balance or \$1,000, effective Oct. 1, 2014. Previously, the 2 percent stock requirement was calculated on a per loan basis; now, it is calculated as 2 percent of the total of your loans or \$1,000, whichever is less.

Checks were mailed shortly after the Oct. 1 effective date to those stockholders who qualified for a stock reduction. This follows on the heels of the \$3 million cash patronage payment to stockholders in April, based on the Land Bank's successful financial performance in 2013.

As stockholders in a customer-owned cooperative, Louisiana Land Bank borrowers have the opportunity to share in our association's earnings. This benefit of doing business with a cooperative can significantly reduce the cost of borrowing money.

We trust that this latest reduction in stock requirement will make it easier for you to do business with Louisiana Land Bank, and we hope you will continue to turn to us for all of your rural financing needs.

If you have questions about how your stock investment is calculated, please call your local branch office.