

For more information, contact
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Bank branch office.



Part of the Farm Credit System

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LouisianaLandBank.com

Let Our Voices Be Heard



Every year, Farm Credit Bank of Texas takes a group of young farmers and ranchers from the district to Washington, D.C. Louisiana Land Bank's young farmer or rancher is chosen by our board of directors from recommendations made by our staff. The trip shows these up-and-coming rural leaders how our financing cooperative is funded and how agricultural policy is made. It also gives lawmakers the opportunity to hear about agriculture straight from some of the food producers they represent.

From our perspective, this is extremely important. Currently, there are fewer than 30 farmers and ranchers in the new Congress that was seated in January. When you compare this number to the vast number and types of agricultural products, it is easy to see how many commodity groups are not represented. Moreover, just 15 percent of the entire U.S. population lives in a rural area, according to the USDA Economic Research Service.

Given those statistics, it is no wonder that agricultural producers and rural residents often feel their needs are overlooked or misunderstood in the political arena and the media. As every farmer and rancher knows, government policies and regulations have an enormous impact on the agricultural sector. From tax and trade policies to the farm bill, the laws that are passed and the programs that are implemented at the federal and state levels influence farmers' and ranchers' ability to earn a living and feed the nation. The past year's trade negotiations with China are a perfect example. Policymakers also affect Farm Credit's ability to provide dependable and competitive credit to agriculture and rural America through burdensome regulations and oversight.

That is why Louisiana Land Bank, ACA supports the efforts of agricultural producers and commodity organizations that lobby on behalf of agriculture. In fact, a group of board members from Louisiana Land Bank will be in Washington, D.C., this summer. We will have scheduled visits on Capitol Hill with each of our elected officials. We are proud of our directors and customers who play important leadership roles in their rural communities and the farm sector, and we encourage individual producers to do their part to educate elected officials about their business. The old adage is true: "If we don't take the time to tell our story, someone else will tell it for us, and it might not be the message we want."

If we all speak up for agriculture, the message is more likely to be heard.

Sincerely,

F. Stephen Austin
Chief Executive Officer

We Appreciate You

The Louisiana Land Bank staff always enjoys serving you, our member-owners, at our annual customer appreciation dinners — and it was no different this past spring. The dinners are our way of thanking you for your business, and are a great opportunity to enjoy fellowship with you every year.

Following are a few photos from this year's dinners.



Monroe and Tallulah



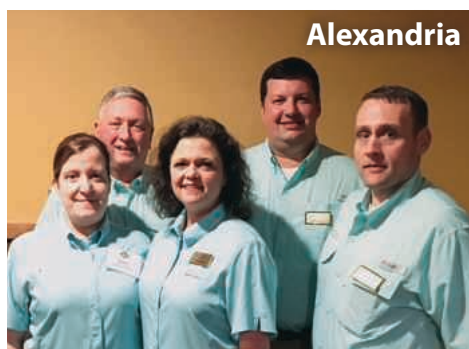
Shreveport



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LOUISIANA LAND BANK PAYS \$7.3 MILLION PATRONAGE

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.

Because of the association's successful financial performance in 2018, our board of directors approved the return of \$7.3 million in cash patronage to our stockholders, who received their share of our earnings in April.

Our patronage program is just one more reason it pays to do business with Louisiana Land Bank.



The Land Bank Board of Directors poses with a symbolic check representing the 2019 patronage distribution.

NEW LAND BANK DIRECTOR ELECTED

Louisiana Land Bank welcomes William Benjamin “Ben” Guthrie to the board of directors. Guthrie is a resident of Newellton, La., and he and his spouse, Whitney, have three sons. Over the past

16 years, he has been involved in production agriculture. Guthrie is the general manager, secretary/treasurer and a board member of Panola Company, Ltd. He is also the managing partner of Balmoral Farming Partnership and managing partner of Island Farming Partnership, both located in Newellton.



Ben Guthrie

Cullen M. Kovac Appointed Board Vice Chairman

Congratulations to Cullen M. Kovac on his recent appointment as vice chairman of the Louisiana Land Bank board. He has served on the board since 2012.

Kovac is a co-owner and operator of Kovac Cattle Inc., a cow/calf and stocker business in Oak Grove, La. He is vice president of the Fiske Union Water System, chairman of the West Carroll Soil and Water Conservation District board, and president of the West Carroll Parish Farm Bureau board. He also is vice president of the West Carroll Parish School Board.



Cullen Kovac

Director Robert J. “Bobby” Soileau Wins International Leader Award

Bobby Soileau, director of the LSU AgCenter Agricultural Leadership Development Program, was honored with the 2018 Outstanding International Leadership Program Director award by the International Association of Programs for Agricultural Leaders.

Soileau has been working for the program since 2005 and is currently program leader of his sixth class.

The two-year program consists of a series of classroom and travel seminars that require approximately 45 training days. Since the program began in 1988, it has produced 419 graduates.

“Ag Leadership is successful because of the quality participants from all aspects of Louisiana agriculture,” said Soileau. “We strive to help class members become better informed spokespeople in all aspects of agriculture, forestry, natural resources and agribusiness.”



Bobby Soileau



Grady Coburn

Director Grady Coburn Inducted Into Agriculture Hall of Distinction

Congratulations to Board Member Grady Coburn on his induction into the Louisiana Agriculture Hall of Distinction. Also, congratulations go out to Louisiana Land Bank stockholders and Hall of Distinction inductees Jack Hamilton and George LaCour.

Louisiana Master Farmer Program Graduates 13, Honors Robbie Howard

Thirteen graduates of the 2018 LSU AgCenter Louisiana Master Farmer environmental stewardship training program were recognized at a ceremony on Jan. 10. In the picture at right, Robbie Howard, center, received the Outstanding Master Farmer Award for conservation efforts on his Lake Providence soybean and corn farm. Land Bank CEO Stephen Austin, third from right, presented Howard with a \$1,000 check. Also in attendance, from left to right, were LSU Vice President for Agriculture Bill Richardson; John Pitre, Natural Resources Conservation Service; Eric Bergeron, Gowan Company; Louisiana Commissioner of Agriculture and Forestry Mike Strain; and David Daigle, president, Louisiana Association of Conservation Districts.



Land Bank Sponsors Teche Growers Annual Meeting

Louisiana Land Bank helped sponsor the 2019 annual meeting of the Teche Growers Association.

The association is a nonprofit, member-based organization dedicated to educating, preserving and promoting the farming and agriculture industry in south-central Louisiana.



Pictured from left to right are David Bergeron, vice president and branch manager; Senator R.L. "Bret" Allain; Mike Strain, Louisiana Commissioner of Agriculture and Forestry; Jeff Broussard, loan officer; and radio talk-show host Moon Griffon.

Young Farmer Council Looks at Leasing, Tax Law and Cash Flow

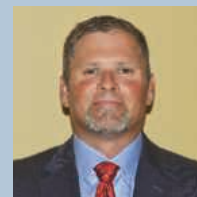
Louisiana Land Bank held its annual 2019 Young Farmer Advisory Council meeting in Alexandria on Jan. 14-15. The meeting included presentations on leasing, tax law changes that impact agriculture, and cash flow discussions.

The Land Bank is looking to expand its reach to young producers. If you are interested, be sure to mark your calendar and make plans to attend the 2020 annual meeting that will be held on Feb. 27 in Alexandria, La. Further details will be announced at a later date.

PERSONNEL HIGHLIGHTS

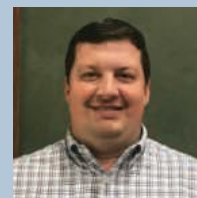
NEW HIRES

Jeff Broussard was hired as a loan officer for the southern region of Louisiana. He comes to the Land Bank with extensive agricultural sales and grower relations experience. Broussard enjoys hunting, fishing and spending time with family and friends.



Jeff Broussard

Robert Crotty joined the Land Bank team as a senior loan officer for the Alexandria branch office. He has several years of agricultural account management and sales experience. Crotty received a bachelor's degree in business management from Louisiana State University at Alexandria.



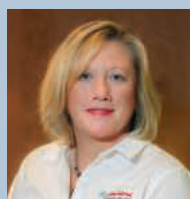
Robert Crotty

PROMOTIONS

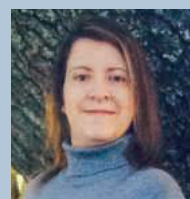
Connie Cureington, senior loan administrator, Monroe

Sonya King, senior loan administrator, Alexandria

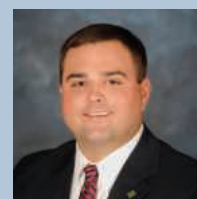
Jarrod Sellar, vice president of lending, Monroe



Connie Cureington



Sonya King



Jarrod Sellar