## **LENDING A HAND TO MISSISSIPPI FARMERS**

CRAIG SHIDELER, CEO of Mississippi Land Bank, might be a numbers guy but it's the people that have driven him to grow the farm credit union to a billion-dollar enterprise with 50 employees.

The Sardis native said he grew up in "the shadow of Ole Miss," and while his four sisters attended the University of Mississippi, he knew MSU was the place for him.

His father and brother, also MSU grads, were both veterinarians and while Shideler was a pre-vet major his fresh-: man year, he quickly switched to agricultural economics and found his calling.

He grew up on a farm—a cattle and horse operation in addition to his father's vet clinic-and developed an understanding of how farms operate and the business decisions farmers face.

"MSU really prepared me for my career," he said. "I could not have been better prepared to become a lender and, ultimately, an administrator of Mississippi Land Bank. Every class I took from economics to marketing and statistics to farm management prepared me to become a high performing lender."

Armed with his training from MSU after earning his bachelor's in 1977, Shideler hit the ground running and was hired by the Federal Land Bank Associa-: tion of Tupelo right out of college. Soon after, he was offered a promotion at the Federal Intermediate Credit Bank's headquarters in New Orleans, Louisiana but opted to stay in the place he called home.

At the age of 26, he was tapped to become president of the Federal Land Bank Association of Senatobia. His tenure was not without challenge and the farm recession of the mid-1980s impacted the association significantly, with the Federal Land Bank Jackson District, of which Shideler's bank was a part, going into receivership in 1988.

'That was a very hard time in my career, but I learned so much," he remembered.

The association reorganized in 1990 and six new associations were created across Mississippi, Alabama, and Louisiana, including Mississippi Land Bank.

Shideler became chief credit officer over the branches and was promoted to president in 2012.

Mississippi Land Bank serves the northern 32 counties of Mississippi, providing financing for agricultural, recreational, and residential land and properties. As part of the nationwide Farm Credit System, the bank is actually a financial cooperative owned by member-borrowers.

"Anyone who is a loan holder with us is also a stockholder, so if we do well they receive dividends as long as they have a loan with us," Shideler explained.

Shideler said one of his favorite aspects of his position is investing in his team.

"I love growing team members and giving them responsibility and opportunities to make decisions. This leads to an awesome work force, which has been a key to our growth and success," he said.

He also helps drive a corporate culture that understands the importance of investing in those still in school.

"Mississippi Land Bank wants to help others where we can, including through scholarships, which we provide for all the universities and community colleges in the counties we serve, including MSU," he said.

Shideler knows firsthand how important those funds can be to college students.

"I was number five out of six children. I remember how tough it was at times and I never forgot that. God has been good to Mississippi Land Bank and if we can help someone a little along the way financially, we will do that," he said.

They also support research in the Mississippi Agricultural and Forestry Experiment Station (MAFES) and have an internship program to give students hands-on experience.

"I love the MAFES research award. We have wonderful professors and grad students and want to keep them in Mississippi. We're happy to help recognize their great work and encourage them," he said.

As for the internship, he says the team tries to give interns the opportunity to experience the breadth of the company.

"We immerse our interns in all aspects



Craig Shideler (photo submitted)

of our operations. It helps them understand and apply principles from their coursework in a real-world setting. Some continue on to become employees," he said.

He advises current students to approach their classes and studies as a job that must be done first while still saving time to be service-minded.

"When hiring, I look for people with enthusiasm, a strong knowledge base, and a solid work ethic who have been involved in something outside of themselves. I like to see that they've been officers in student organizations, which shows me they have leadership skills," he said. "Also, be 'all in' and positive at any job you do. My father taught us to always 'ride for the brand,' in other words, be supportive of your employer and give them your best effort. Throughout my career I've kept that in mind."

Shideler met his wife, Calvert, while at MSU. The freshman from Yazoo City majoring in accounting would ultimately earn her CPA. Their three children, Nathan, Lauren, and Josh are all MSU grads.

For his part, Shideler said his time at MSU was an anchor in both work and life.

"MSU was and still is a major influence for good in my life. My best friends came from relationships developed at this school. Also, I will be forever grateful for the ag econ professors who took an interest in me all those years ago," he said.