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# Leader

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# Meet Steve and David Loughridge— Fourth Generation Farmers on Their Centennial Farm



In a valley north of Chatsworth is the Centennial Farm of the Loughridge family, which has been farming in this area since the mid-19th century. Steve and David Loughridge's great-great-grandfather, Benjamin Loughridge, moved into the area in the 1840s, and their great-grandfather, James G. Loughridge, bought the land on which the fourth generation now farms. In the 1930s, Grandfather John Colquitt Loughridge was one of the few Certified Master Farmers of that time. The valley itself is on the national register of historic places and looks little different now than it did a century ago; the land is still in agriculture and the road has been paved, but a few new homes and other buildings have been constructed.

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was raising hogs, with 240 sows. The family was also growing some row crops and had a few cows. With Steve's degree in Animal Science, they started looking into other agricultural endeavors since the hog business was not very profitable at that time. Contract broilers looked like an attractive alternative to raising hogs, and research showed that they could use the chicken litter to fertilize grass for cattle. "Cattle and broilers sort of go together," says Steve.

In addition to farming, Steve's "other job" is as Chief Financial Officer for the Murray County School System. With a budget of \$70 million, 900 employees, and 7,400 students, Steve spends a lot of time doing filings and submittals to state and federal agencies. It is a 12-month a year job, but the busiest time is summer when the fiscal year ends and the next year begins. Like any business, the school system has to close out the financials for the end of the year and prepare budgets and financial records for the next.

Steve's wife, Lisa, is a Kindergarten teacher; they have two children. Sarah is a junior at Kansas State studying Animal Science. She wants to come back to Georgia for her master's degree from The University of Georgia; her ambition is to become a teacher. Michael is in the eighth grade at Bagley Middle School. He is involved with FFA showing cattle and is on the dairy judging team.

David is a veterinarian with a practice in Chatsworth. Murray County Vet Services, in business since 1978, provides veterinary services for both small and large animals in Murray, Whitfield, and Gordon counties. Dr. Paula Steele and Dr. Rebecca Knowles are the other vets in the practice. The large animal side of the business is mostly with horses and small to medium herds of beef cattle with pregnancy and fertility testing the most commonly needed service.

David's wife, Pam, is retired from teaching first grade. She and David have two children. Mary Beth Cole is a dermatologist and recently moved back to the area with her husband, Seth, who is a banker in Chattanooga, and their daughter Susannah. Son, Jim, is a student at The University of Georgia majoring in Agribusiness. Last summer Jim interned at the Chatsworth Farm Credit office. Jim also serves as an



The Loughridge brothers have over 300 Angus/Simmental breeding cows on the farm with plans to gradually increase that number. They keep the top 50–60 females born each year as replacement heifers for the herd.



David and Steve Loughridge in front of the house that their great-grandfather built in the 1880s. David and his wife, Pam, raised their family in the house and still live here.

Ambassador for the College of Agricultural and Environmental Sciences.

Today David and Steve each have eight broiler houses and they farm together with a cow/calf operation consisting of over 300 Angus/Simmental breeding cows. They also grow hay with a focus on weed control and pasture management.

One goal of the brothers is to expand the number of mama cows. They also want to match the amount of grass for pasture and hay to utilize the total amount of chicken litter they have from the 16 houses for fertilizer on the fields.

“We practice heat synchronization so we can AI the cows at the same time to keep the calving season short,” said David. “Years ago, calves were born within a range of about 120 days. Today, 95 percent of the cows will calve within 60 days. This is an advantage in that the calves that we sell are more uniform in size.”

Calves are born from January through the first of March and are weaned by the beginning of September. They are sold via video auction by the tractor-trailer load.

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For the past several years, calves have sold at the NE Georgia livestock sale held every Wednesday. Before the regular sale is a video auction. Calves born on the farm have been sold as far away as Virginia and Texas.

The top 50–60 heifers born each year are kept as replacement heifers and after pregnancy checking in the fall any open cows are sold. Bulls are obtained from their brother-in-law Randy Daniel in Colbert. Getting bulls from one source and producing all their replacement heifers has lowered the risk of disease in the herd since no outside cows are introduced.

The Loughridge family has a long history with Farm Credit. James Loughridge,

David and Steve's father, was a member of the Dalton Federal Land Bank (predecessor of AgGeorgia Farm Credit) in the 1970s and also served as a member of the board of directors of the Dalton Federal Land Bank (FLB). The brothers remember J.A. Kilgore, who was President of the FLB in Dalton when their father was on the board.

“We have a good relationship with Farm Credit,” said David, “especially with Jim Agnew and Jason Ridley in the Chatsworth office. We're lucky to have Jason to work with. He gets things done and tries to help in any way he can.”

“We've moved our commercial bank loans to Farm Credit,” added Steve. “The difference is Farm Credit understands the business. Cash flow in agriculture is different than in any other business and Farm Credit understands the need to have payments that fit the cash flow. The knowledge of farming that the loan officers have helps the farmer. The commercial banks just don't know farming.” ■