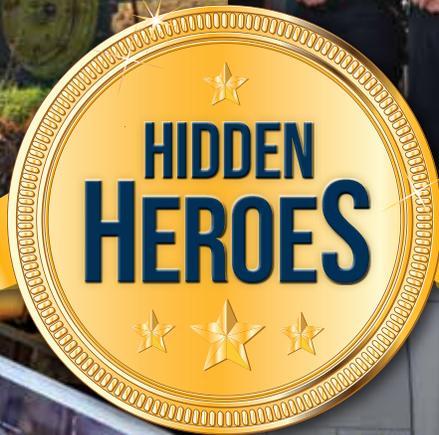


Leader

Summer 2020

An AgGeorgia Farm Credit Member Publication



**AgGeorgia Farm Credit Donates
\$50,000 to Georgia Food Banks**

**Hidden Heroes
Property for Sale**



**AGGEORGIA
FARM CREDIT**



See the photos submitted and check out the winners for the 2021 AgGeorgia calendar!

- Rural photos within the AgGeorgia service area were taken between July 1, 2019 and July 31, 2020.
- Visit aggeorgia.com/photos to view all the photos.

 **AGGEORGIA
FARM CREDIT**
aggeorgia.com/photos

Leader

is published quarterly for stockholders, directors and friends of AgGeorgia Farm Credit.

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Email: rshannon@aggeorgia.com.





Table of Contents



AgGeorgia Farm Credit responded to the need for COVID-19 relief by donating \$50,000 to regional food banks in the association's territory, with the funds to be used by the food banks to purchase products directly from local farmers. Of this total, \$25,000 is going ..

Page 4

4 AgGeorgia Farm Credit Donates \$50,000 to Georgia Food Banks:
Donations to Food Banks Will Benefit Georgia's Families and Farmers

6 Association News

8 Insurance Reminder

10 Hidden Heroes:
A Renewed Appreciation

14 Property for Sale



AgGeorgia Farm Credit was pleased to pay out over \$10.9 million to the borrowers of our cooperative in June ..

Page 7



Most of us living in America have never experienced such a widespread disruption in our daily routines as we have seen due to COVID-19. Though our region was hit hard from the destruction and devastation of Hurricane Michael in 2018, our fellow Americans ..

Page 10

AgGeorgia Farm Credit Donates \$50,000 to Georgia Food Banks

Donations to Food Banks Will Benefit Georgia's Families and Farmers

Article written by Corey Cottle / Contributing writer Eliza McCall



The COVID-19 pandemic and related closures have drastically increased the need for food assistance in Georgia. According to Second Harvest of South Georgia, since March the food bank has distributed double the amount of food it had in 2019 – an additional 2 million meals worth.

AgGeorgia Farm Credit responded to the need for COVID-19 relief by donating \$50,000 to regional food banks in the association's territory, with the funds to be used by the food banks to purchase products directly from local farmers. Of this total, \$25,000 is going to Second Harvest of South Georgia to establish the Homegrown Help campaign. The remainder will be distributed between Middle Georgia Community Food Bank, Golden Harvest Food Bank, Food Bank of Northeast Georgia and the Georgia Mountain Food Bank. \$5,000 in produce was already given to assist the northwest Georgia service area of the Chattanooga Area Food Bank in cooperation with Rep. Kasey Carpenter's "Georgia Grown to Go" event in Dalton in May.

"We saw produce crops in Florida being harrowed up earlier in the year because the market simply wasn't there due to restaurant closures," said Corey Cottle, Director of Marketing for AgGeorgia Farm Credit. "We didn't want the same thing to happen here, especially when there are hungry people due to COVID-19 related layoffs."

The COVID-19 pandemic and related closures have drastically increased the need for food assistance in Georgia. According to Second Harvest of South Georgia, since March the food bank has distributed double the amount of food it had in 2019 – an additional 2 million meals worth. The need is only anticipated to grow as unemployment benefits run out later this summer.

Georgia's agriculture community has likewise been hit incredibly hard by the



pandemic. With schools and restaurants closed, Georgia produce growers in particular have had few market outlets. Few processing options exist in the region to extend the shelf life of these valuable crops.

This is where Homegrown Help comes in – to benefit not just the families needing food but also Georgia farmers. Funds raised will go to purchase Georgia Grown produce; in turn, Second Harvest of South Georgia will provide these nutritious fruits and vegetables to families in need. AgGeorgia Farm Credit, as co-founder of this campaign, has committed an initial \$25,000 to this initiative. Individuals and businesses are also able to contribute to this fundraising campaign by texting "HOMEGROWN" to 619-870-1680, or by visiting www.feedingsga.org.

"We really appreciate AgGeorgia and Second Harvest partnering together on this," said Justin Corbett of Corbett Brothers Farms, long-time produce growers in Lake Park. "For many years, we have supported Second Harvest and understand the great benefit that they provide in our community. We are also proud to be a member of an organization like AgGeorgia Farm Credit that is willing to step in to help in times like these."

Although Homegrown Help donations go directly to Second Harvest of South Georgia, those wanting to instead contribute to the Feeding America food bank in their area may do so by visiting FeedingAmerica.org. AgGeorgia's donations of \$5,000 to each of these previously noted food banks are also earmarked for use by each to purchase farm products directly from local farmers.

For Second Harvest and AgGeorgia, the project was the perfect fit and opportunity to work together.

"We are thrilled to partner with Second Harvest on this campaign, and we invite other organizations and individuals to support this effort," said AgGeorgia Farm Credit Board Chairman Dave Neff. "It is wonderful to be able to get local produce to families in need while simultaneously supporting Georgia farmers."

"We are so excited about Homegrown Help because of the positive impact it will have not just on our neighbors in need but on the farmers who live, work and worship right here in South Georgia," added Eliza McCall, Second Harvest of South Georgia's Chief Marketing Officer.

Interested in donating?

You can contribute to the Homegrown Help campaign by texting "HOMEGROWN" to 619-870-1680, or by visiting www.feedingsga.org. For other regional food banks in your area, go to www.FeedingAmerica.org



Association News

New Hires



Julie Ann Akins began her AgGeorgia career on March 2, 2020, as relationship manager in the Sandersville office. Julie Ann is a recent graduate of the University of Georgia, where she earned a bachelor's degree in nutrition science.



Karina Harrison joined AgGeorgia on June 15, 2020, as administrative assistant in the Credit Department of the Perry office. Karina previously worked as a data administrator and mortgage loss mitigation specialist with another financial institution.



Lane Anderson began his career with AgGeorgia on July 6, 2020, as a relationship manager in the Cartersville office. Lane is a graduate of the University of Georgia with a Bachelor's Degree in Agribusiness and in Agricultural & Applied Economics as well as a Master of Forest Resources Degree. Lane had previously interned with AgGeorgia.



Lesley Hurst began her AgGeorgia career on July 13, 2020 as a loan assistant in the Perry branch. Lesley has previous member services experience with another financial institution.



Sonya Chastain joined AgGeorgia on April 1, 2020, as loan assistant in the Royston office. She is a graduate of Athens Technical College, where she received an associate's degree in accounting. Sonya has previous experience as a loan originator.



Craig Nuckels joined AgGeorgia on March 23, 2020, as information systems specialist in the Perry office. Craig previously worked as a systems administrator and logistics analyst.

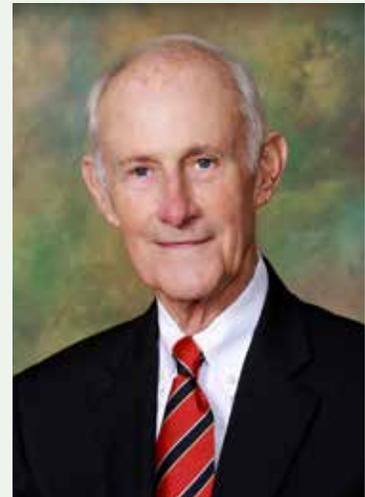
Retirements



After 36 years of service, **Sue Malott** retired on June 30, 2020. Sue began her Farm Credit career at Coastal Plans PCA in Ashburn and also served in our Tifton, Cordele, and Perry Corporate offices. Sue has provided needed assistance, guidance, and support throughout her career and years of outstanding and distinguished service to our Association. Sue is being congratulated by CEO Jack Drew. She will be greatly missed and we wish her a happy and fulfilling retirement!



Janice Farr retired on June 30, 2020 after 23 years of service. Janice began her Farm Credit career at North Georgia Farm Credit in Gainesville. Janice has offered knowledge and direction while also providing support throughout her dedicated career. She will surely be missed by her colleagues and customers. She is being congratulated by CEO Jack Drew. We congratulate Janice on her 23 years of outstanding and distinguished service and wish her a long, healthy and happy retirement!



In Memoriam

We are deeply saddened by the passing of former AgGeorgia Director **Ed Beckham** on July 12, 2020 after an extended illness. Mr. Beckham served as a Director of our Association for 38 years until his retirement on December 31, 2017. He was a strong supporter of our cooperative, a successful businessman and a great friend to Farm Credit, his fellow Directors and AgGeorgia employees. Our sympathies, thoughts and prayers are extended to his wife, Ella Ann, and to his children.

AgGeorgia Farm Credit Announces Payment of \$10.9 Million to Borrowers

AgGeorgia Farm Credit was pleased to pay out over \$10.9 million to the borrowers of our cooperative in June.

“The Board is always focused on being able to return cash to our member-borrowers, but it is certainly an honor and privilege to do so in light of the overall economic environment,” said AgGeorgia Board Chairman Dave Neff. “So many in Georgia have been affected financially in recent months, and we are pleased to see these funds going to help our members and the economies of our rural communities.”

2020 marks the 32nd consecutive year the cooperative has returned profits to its borrowers, with over \$393 million in cash being paid out since 1988. This distribution comes after AgGeorgia’s Board of Directors already declared dividends of over \$13.9 million in April, with over \$4.1 million of that paid in cash. With this cash return, AgGeorgia has now distributed over \$15 million in cash to the borrowers of the cooperative in 2020.

“We are particularly proud to note that, with this distribution, AgGeorgia Farm Credit has now shortened our revolvment cycle to seven years, the minimum span set by our regulator for returning surplus to our borrowers,” said AgGeorgia CEO Jack Drew. “This is an indication of the financial strength of the Association and of our board and management’s desire to return profits to our borrowers as quickly as possible.”

The payout consisted of surplus revolvments from AgGeorgia’s 2010, 2011 and 2012 Patronage refunds. The surplus portions were taxable when declared 2010-2012, so no additional income taxes are due on the disbursement.



Insurance Reminder

AgGeorgia Farm Credit, Agricultural Credit Association (Association) loan agreements and/or commitment letters stipulate that borrowers obtain and maintain insurance on property pledged as security for loans with the Association named as mortgagee or loss payee as appropriate.

This notice is a reminder that the minimum amount of coverage required to be maintained is the lesser of your loan balance(s), the actual cash value of the property, the replacement cost of the property or the amount stipulated by your loan officer. Since the amount required could be less than the amount for which the property can be insured, you are encouraged to consider

higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your loan consists of improved real estate, unless otherwise advised, at a minimum, your policy must insure against the following perils: fire and lightning; wind; hail; aircraft or vehicle damage; riot or civil commotion; explosion; smoke damage; water damage (other than flood); falling objects; weight of snow, ice or sleet; and vandalism. Loss or damage from flooding is also required if your loan was made after Oct. 4, 1996, and at the time the loan was made the property was located in a government mandate Special Flood Hazard Area and flood insurance was available.

If the property securing your indebtedness consists of personal property including vehicles, machinery or equipment, in addition to the causes of loss cited in the preceding paragraph, the property must also be insured against theft, and where applicable, such as with mobile machinery and equipment, collision and upset.

If your current coverage does not conform to these requirements, please contact your insurance representative and effect the necessary changes to ensure your coverage does comply with these requirements. Please contact your local AgGeorgia Farm Credit representative if you have any questions or comments.



AgGeorgia Farm Credit Financial Reports

Copies of the Association's Annual and Quarterly reports are available upon request free of charge by calling 1-800-868-6404 or writing Carrie McCall, Chief Financial Officer, AgGeorgia Farm Credit, ACA, P.O. Box 1820, Perry, Georgia 31069 or accessing the website, www.aggeorgia.com. The Association prepares an electronic version of the Annual Report which is available on the Association's website within 75 days after the end of the fiscal year and distributes the Annual Report to Shareholders within 90 days after the end of the fiscal year. The Association prepares an electronic version of the Quarterly report within 40 days after the end of each fiscal quarter, except that no report need be prepared for the fiscal quarter that coincides with the end of the fiscal year of the institution.

BEGINNING FARMER DOWN PAYMENT PROGRAM

Fueling the Next Generation of Farmers

Know someone new to farming? Transitioning your farm to the next generation? Our beginning farmer downpayment program could help.

Through a unique partnership with Farm Service Agency (FSA), AgGeorgia and FSA can provide joint financing to give you a long-term fixed rate while keeping cash in your pocket for your growing farm's needs.

To qualify for this program:

- You have farmed for at least 3 years but not for more than 10 years (filed Schedule F income).
- You don't currently own a farm totaling more than 30% of the median farm size in that county.
- You provide at least 5% cash down payment.

Advantages:

- Only 5% cash down payment
- 30 year term loan with a 20 year balloon through AgGeorgia
- Up to 20 year fixed rate through FSA
- AgGeorgia and FSA combine to finance up to 95%
- Eligible for our Patronage Refund Program!



800.768.FARM
www.aggeorgia.com

 NMLS# 627367



AGGEORGIA
FARM CREDIT

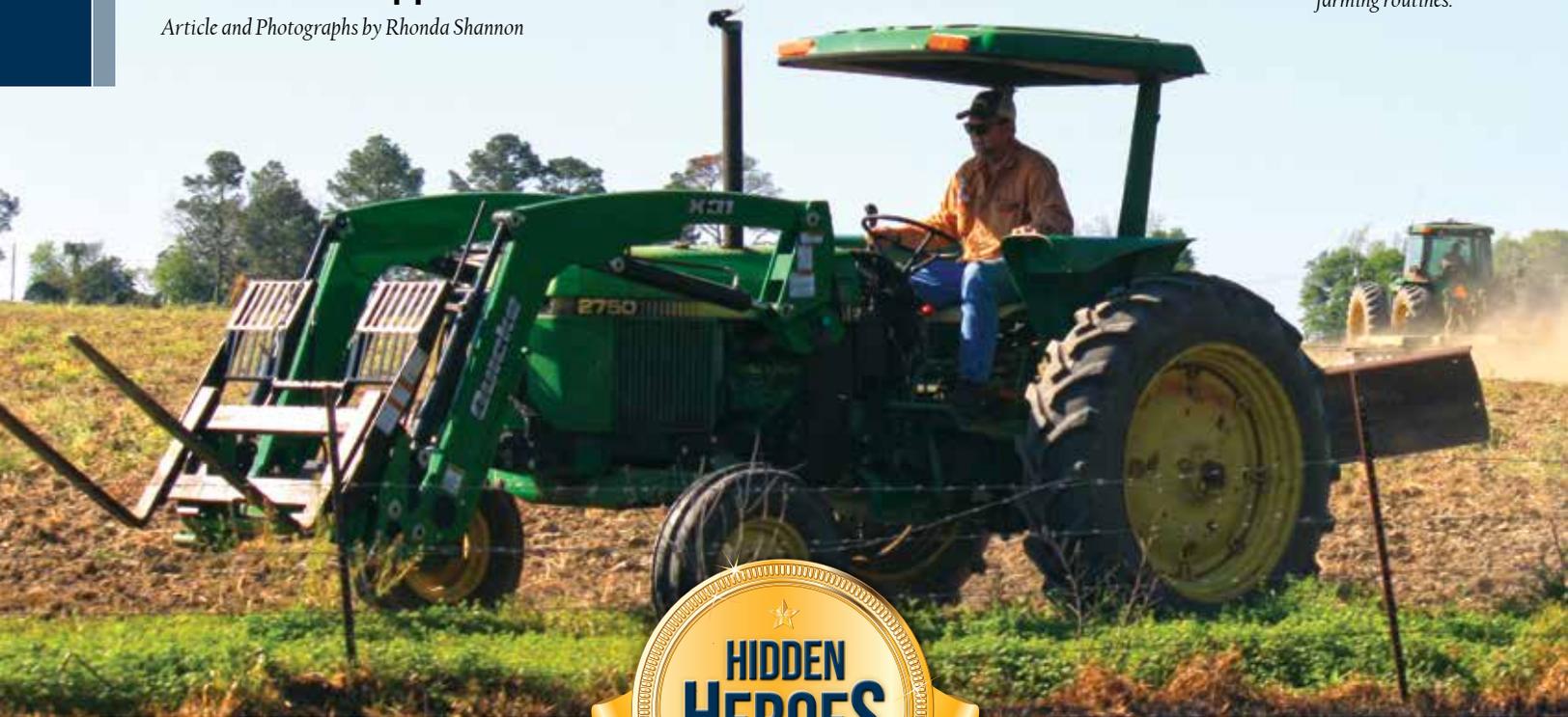
Helping Georgia Grow for Generations®

Hidden Heroes

A Renewed Appreciation

Article and Photographs by Rhonda Shannon

Wes Shannon (foreground) and son Marc (background) continue work as usual during the pandemic. Quarantine requirements had little effect on their farming routines.



Most of us living in America have never experienced such a widespread disruption in our daily routines as we have seen due to COVID-19. Though our region was hit hard from the destruction and devastation of Hurricane Michael in 2018, our fellow Americans in the Midwest and on the west coast were virtually unaffected and went about their lives as normal. Likewise, when the west coast experiences mudslides, wildfires or earthquakes, we along the east coast sympathize with them but continue on with our daily routines. It's a safe bet that in the lifetimes of the majority of us, nothing has impacted so many lives, reached across political party lines and even outside the boundaries of the United States borders like that of the coronavirus pandemic.

Much like the influenza pandemic of 1918 (aka Spanish flu), the coronavirus spread worldwide in a short period of time. Similar practices such as isolation, quarantine, good personal hygiene, use of disinfectants and limitations on public gatherings (social distancing) were control efforts used to combat the spread of the 1918 flu, since no

vaccine had been developed at that time to protect against it. Although neither vaccine nor cure has yet been produced to fight or eradicate COVID-19, we all are encouraged to revert to the century old observances of those practiced in 1918. Little did we realize though, the broad reaching effects on curtailing our traditions, expectations and conveniences. The protocols put in place by our local, state and national governments between essential and non-essential businesses forced us to decipher as to what was indeed a necessity and what was a luxury. Although I considered visits to my hair and nail salon as necessities, along with eating in a restaurant dining room, I had to come to the stark realization that they were not. But the more far reaching consequences of the virus had rapidly made the severity of the situation become a sobering reality. Major department stores, if they remained opened at all, abbreviated their shopping hours and some that did remain open monitored the

number of customers allowed in the store at a time. Lines formed outside meat and grocery stores with limited access to enter. Churches closed their doors and opted for live stream or recorded services for their parishioners. Social gatherings with groups larger than 10 were banned causing milestone birthday parties to be cancelled or altered and weddings and their celebrations be postponed. School graduations and other ceremonies or programs to celebrate the accomplishments of students were cancelled. Typical getaways were out of reach as airline travel came to a standstill, beaches were mandatorily abandoned and bars and gyms were closed. Usual gestures of condolences at funeral visitations and indoor memorials were transformed into graveside services attended from vehicles with no extensions of sympathies like a consoling hug or hand shake for the grieving family. We soon became startlingly aware that professional athletes and Hollywood superstars paled in comparison to the real-life, everyday heroes that all too often had been left unappreciated as they suddenly were thrust into the spotlight of our lives.

TEACHERS

With the mandated distancing, schools and colleges closed indefinitely and opted for online instruction much to the chagrin of instructors, students and especially parents. Treading unprecedented waters, anxiety ran rampant for all involved as school districts guided instructors to convert their face to face instruction with a distant, detached platform. While the health threat was undeniable, K5-12 teachers also worried about students who do not have home computers, dependable access to internet, and those who don't get encouragement from home to stay on task. Juggling continued learning for their students through lesson plans on Google Classroom or instructional videos on YouTube or other options can make the reality complicated. As Tift County first grade teacher Robin Lasseter explained, "We try to make it relevant and engaging online. But we also have to be careful with the resources we use because of copyrights." Combine that with adapting their techniques to a work-from-home scenario, and many teachers grappled with the conversion process of relying solely on technology. With younger children requiring more adult supervision with virtual learning, working parents, whether outside or in an in-home setup, were thrown into the realm of home supervision and/or home instruction for their children. This can be somewhat overwhelming to those parents not already accustomed to a home-style schooling situation. Lasseter gets that. "I spent hours with two other teachers to design lesson plans and haven't had time to work with my own kids," she said. "A lot of times I don't hear anything from parents until 8:30-9:00 at night, once they've gotten home from work, got their kids fed and settled down." In the meantime, students in all avenues of learning (K-12, college and non-traditional) as well as parents have a developed newfound respect and admiration for teachers and instructors, the work they do and the accomplishments they make with their students in the classroom setting.

HEALTH CARE WORKERS

The most vulnerable to the COVID-19 virus is understandably those involved on any level of health care. As highly contagious as this virus is, families must make the tough decision of separating themselves from their loved ones as they work to treat those who have visible symptoms or who are indeed infected.



Tift County teacher Robin Lasseter conducts class with a few of her students via Google Classroom. Teachers on each grade level also conducted their meetings with Google Meets 2-3 times a week.

While the health threat was undeniable, K5-12 teachers also worried about students who do not have home computers, dependable access to internet, and those who don't get encouragement from home to stay on task.

Although a typical day puts these workers on the front line of hazardous situations, infections and contagions, it is even more apparent in our current environment. As Kirk Baldree, EMS Battalion Chief with Tift County Fire & Rescue explained, their day-to-day practices have changed significantly. "We've changed our practices in a thousand different ways," said Baldree. What was being done on a want to/need to basis has now been modified based on recommendations from the Centers for Disease Control, Department of Public Health and the State Office of EMS (Emergency Medical Services). The staff is screened when arriving at work and leaving work, taking their temperatures and vital signs for any indication of changes that might signal sickness. The 911 operators have adjusted their list of questions for the incoming calls to determine if the caller may have virus symptoms. "If we think the call is a potential virus case, the responders suit up in a Tyvek-type uniform since we don't know if the calls we receive wind up as a positive diagnosis or not," he added. The department's main concern is to minimize the spread of the virus to the public, especially to the nursing homes. "Our staff is for the most part young and healthy," Baldree explains, "but for folks in the nursing homes, it could prove fatal if we

exposed them to it." But taking the precautions are well worth the safety of the public they serve. "We'd rather look back and say we did too much [to control the spread] instead of looking back and say we didn't do enough," Baldree said.

TRUCKERS

It often may not be realized how important these professionals are to our lifestyle. We see them traveling up and down our roadways but may rarely consider their meticulous task of delivering products from manufacturing to distribution hubs or retail areas in towns large and small. These drivers transport their goods to locations around the country while keeping to a tight schedule and staying within regulatory requirements. In addition, the service they provide is indispensable for so many of us who choose the convenience of ordering online for home or office delivery. We mostly pause to think about the drivers when we shop for goods that are not on shelves and we're told by a store associate, "We'll have another truck in tomorrow." On several occasions, we've seen evidence through media sources of shortages of things deemed necessities and the chaos it has sparked.



Tift County EMS Battalion Chief Kirk (second from right) Baldree with crew members and one of their vehicles as they stand ready at the station in Tifton.

We'd rather look back and say we did too much [to control the spread] instead of looking back and say we didn't do enough."

— Kirk Baldree, EMS Battalion Chief with Tifton County Fire & Resceu

Hoarding, excessive purchasing or just the simple economics of supply and demand keep these drivers busy. "There's definitely more [semi] trucks on the roads than personal cars," noted driver Terry Hall. As owner of a trucking company, Hall understands how vital a safe delivery of needed consumer items is, along with keeping his drivers safe as well. Often times a thankless occupation, the old adage stands true, "If you bought it, a truck brought it." Regardless of the cargo being transported, the essential goods being shipped to hospitals, grocery, drug and retail stores that we need or feel are necessary to our daily lives are available thanks to these dedicated drivers serving the American economy.

FARMERS

When Governor Brian Kemp issued Georgia's executive order declaring a Public Health State of Emergency on March 14, farmers were already well underway with planting for the 2020 crop year. Despite closings or scaling-down of businesses, restaurants and other services were affected by the shelter-in-place order that soon followed, it was business as usual for Georgia farmers and they continued doing what they've always done – working. As Georgia State Representative Tom McCall told our family, "Cow pasture,

hog pen and a wheat field ain't a bad place to be quarantined."

For the most part, the farmers' plan, the timing of the growing season nor their farming operations significantly changed. Crops still had to be planted, sprayed and possibly irrigated on a timely basis, and livestock were still being cared for and maintained on a daily routine. As with anything produced on the farm, time is of the essence, efficiency is key and long hours are to be expected.

Even with the many challenges of supply and demand and movement interruptions that have been experienced, farmers remained diligent, just as they always have, in providing food, fiber and shelter for their fellow Georgians and Americans. As a farmer's wife, I've proudly promoted the dedication of farmers and the important role they play in providing America's ample and high quality food supply. In addition, I take pride in being employed by an organization that dedicates itself to supporting producers and educating consumers in the value of agriculture. Farming and ranching were the first biblical professions mentioned after the creation of mankind and they remain the backbone for global healthy living, sustainability and the economy.

As someone on the younger side of the baby boomer generation, I have rarely gone into a grocery store and not found the items

on my list. Maybe during hurricane seasons of recent years when bottled water was scarce or during an outbreak of avian influenza when egg supplies were somewhat depleted are the closest examples that come to mind. I considered those times more as inconveniences rather than concerns about supplies. But I've not experienced the panic buying, limited supply and quantity restrictions that have emerged during this season of COVID-19. Until now, I've never stood in line outside a food store in order to shop or have rarely been advised to purchase no more than 2 meat, food or other items per household or visit. Together with the temporary closings of meat processing plants, produce in the fields being harrowed up and milk being discarded due to lack of timely demand or packaging constraints, various items on my grocery list were becoming in short supply with no re-stocking in sight. I can only hope that as other American consumers experienced the same frustration, they might come to at least a slight realization that grocery stores are only the conduit - that they do not produce the food and that everything on their shelves would not be possible without the hardworking men and women of American agriculture.

As Georgia State Representative Tom McCall told our family,
"Cow pasture, hog pen and a wheat field ain't a bad place to be quarantined."



Owner/operator Terry Hall with a few of his semi-trucks used to haul products to wholesale customers.

A NEW NORMAL

Although the virus hasn't gone away, many states are reopening with various restrictions in place. Experts were split on their opinion of the opening being too soon while others believed we had no choice since the economy had taken a major hit. Undoubtedly a renewed sense of safety while in a public place demands that major changes be practiced and the previous business-as-usual lifestyle seems far from attainable anywhere in the foreseeable future.

Some have said that things will never be the same again and others have said things shouldn't be; I tend to agree with both. Donning face masks and avoiding acquaintances may actually be the inconvenient standard for weeks or months to come along with the use of hand sanitizer becoming a habit that will continue on (and as one respectful of germs, not a bad idea anytime). But there have been good things that have arisen from this

situation, such as people connecting more often with each other, spending quality time with family members, and a new perspective of life that likely hasn't been given much consideration in recent history. In addition to the professions mentioned beforehand in this article, may we have a higher sense of gratitude for those who pressed on with their jobs while the world, and possibly the individuals themselves, panicked due to the uncertainties being faced. Most assuredly, throughout the period when so much of the country experienced some sort of shelter-in-place order, may we be thankful to those essential workers during this extraordinary and historic period for their crucial and unwavering service.

Editor's Note: With the travel and work restrictions placed on the state due to the COVID-19 pandemic, this article is a local look.

When this is over,
may we never again
take for granted
A handshake with a stranger
Full shelves at the store
Conversations with neighbors
A crowded theatre
Friday night out
The taste of communion
A routine checkup
The school rush each morning
Coffee with a friend
The stadium roaring
Each deep breath
A boring Tuesday
Life itself.

When this ends,
may we find
that we have become
more like the people
we wanted to be
we were called to be
we hoped to be
and may we stay
that way—better
for each other
because of the worst.

~ Laura Kelly Fanucci



Property for Sale

Properties for sale are listed as a service to our readers. Information is furnished by real estate agents and individuals and AgGeorgia Farm Credit is not responsible for the accuracy of the listing contents. If you have property for sale in Georgia that you wish to list in the *Leader* magazine please contact Rhonda Shannon for details at rshannon@aggeorgia.com or 229-382-4300.

BANKS



60 +- acres in Banks Co. near Lula and Ga. Hwy. 365. Six acres open, rest wooded. Grove River runs through. Great building sites, wildlife, county water, paved road. \$4,250/acre. Charlie Lathem 770-654-6812 Southern Heritage Land Co. Southern Heritage Land Co., Inc. - Charlie Lathem, (770) 654-6812. clathem@bellsouth.net



63.45 acres, pasture & long creek frontage. Beautiful area, distant view of Currahee Mountain. Multiple homesites. Surrounded by other large farms. Good balance of pasture to woods/timber area. 4 Poultry houses fully insulated in good condition that could be used for hay, shop & storage. 2/1 Dbl Mobile home. Easy access to I-85 or Hwy 365/I-985 \$450,000 Contact Tammy @ Purcell Realty (770)533-1387. Purcell Realty - Tammy Purcell, (706) 677-3001. pr1realty@aol.com

BURKE



+/- 30 ACRES with wet-weather pond. Located less than 10 miles outside of Waynesboro, this location offers both a quiet, country setting and convenience. Whether you are looking for your perfect home site or just a place to escape and enjoy the outdoors, this is it. This beautiful piece of property consists of open, flat land offering a great place to put a home along with a scenic wet-weather pond perfect for attracting ducks. Additional acreage available. Restrictions are in place. No mobile homes. Mary Yelton Realty - Kim Bailey, (706) 466-2722. kbaileyre@gmail.com



+/- 20 ACRES of flat, open land make for a perfect home site. Located less than 10 miles outside of Waynesboro, this location offers both a quiet, country setting and convenience. An existing barn adds functionality and charm to this already beautiful

property. Additional acreage available. Restrictions are in place. No mobile homes. Mary Yelton Realty - Kim Bailey, (706) 466-2722. kbaileyre@gmail.com



9+/- ACRES of open, flat land make for a perfect home site. Located less than ten miles outside of Waynesboro, this beautiful property offers both a quiet setting and convenience. A large pond provides picturesque views and the perfect spot to relax or fish. The property is fenced on two sides, and a creek runs along the western border of the property. Additional acreage is available. Restrictions are in place. No mobile homes. Mary Yelton Realty - Kim Bailey, (706) 466-2722. kbaileyre@gmail.com



9+/- ACRES of open, flat land make for a perfect home site. Located less than ten miles outside of Waynesboro, this beautiful property offers both a quiet setting and convenience. The property is fenced on two sides, and a creek runs along the western border of the property. Additional acreage is available. Restrictions are in place. No mobile homes. Mary Yelton Realty - Kim Bailey, (706) 466-2722. kbaileyre@gmail.com

For more information on financing options
for these properties, contact us at
1-800-768-FARM
or online at aggeorgia.com



This beautiful tract consists of both open pasture and areas of hardwoods making it an ideal home site. Located less than ten miles from Waynesboro, this property offers both a quiet setting and convenience. There is approximately 780 feet of road frontage on Hwy 24 with driveway access already in place. The property is fenced on three sides, and a creek separates this tract from adjoining property. Additional acreage is available. Restrictions are in place. No mobile homes. Mary Yelton Realty - Kim Bailey, (706) 466-2722. kbaileyre@gmail.com



208 acres wooded, Georgia Hwy 24 and Jenkins Cemetery Road, Sardis. All wooded, majority of timber harvested 2013, 20 acres older timber not harvested, possible pond site, 3 streams through property, 5.3 acres 100 ft. wide power transmission line easement (Georgia Power Company), old railroad right of way (owned by Georgia Power Company), good road system throughout. An excellent hunting/recreational tract with a lot of cover for wildlife and great locations for food plots. Could be replanted in pine trees for faster timber growth. Potential for solar development. \$299,000 (\$1436/acre). www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



151 acres and home. Bark Camp Church Road, 7 miles north of Midville, 70 acres cultivated with farm lease income, 72 acres wooded, wildlife food plot areas, 30x60 metal building constructed 2005 with 1800+- sq. ft. finished living space inside (2 levels), 3 bedrooms, 1-1/2 bathrooms, 900+- sq. ft. garage/shop with concrete floor, 2 roll-up doors (1 with screen), wrap around front porch; 40x60 equipment/storage shed with electricity. Pretty place for a country home or a getaway, with farming, hunting, deer, turkeys, and whistling Bobwhite quail, \$435,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



130 acres with home and RV spaces, Hancock Landing Road near Plant Vogtle. 14 miles east of Waynesboro, 4 bedroom, 3 bathroom renovated home with rental income, 24 ft. x 40 ft. metal shop building with full bathroom, concrete floor, and lean-to shelter; 53 ft. x 20 ft. metal storage shed; 14 RV spaces with rental income, electrical and septic system connections, installed 2017, room on property to add more RV spaces; 102 acres older woodland with road system and great deer hunting, 14 acres open field, several wildlife food plots, 11 acres Georgia Power transmission power line easement. A great home place or retreat with substantial rental income, outdoor recreation, and convenience. \$480,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



3.36 acres and cabin on Brier Creek. A rare find on Brier Creek with majority high ground, Center Street in Keysville, just off Georgia Hwy 88, 18 miles south of Augusta, beautiful wooded lot with much of the understory cleared, 260 ft. of Creek frontage, boat landing on Brier Creek; 1 bedroom, 1 bathroom cabin, Keysville city water and sewer service. Great property for recreation, entertaining, creek fishing, or just relaxing, \$87,000, www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



Big Buck Retreat is 291± acs that would make a great hunting or recreation tract! It features 175± acs. of hardwood/pine mix, 97± acs. open & cultivated land, pasture, food plots, a pond, a small cabin & pole barn. It also has a great interior road system, has been well managed for wildlife & is surrounded by large farm & timber properties. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND(5263). info@LandandRivers.com

COLQUITT



23.34 ACRES This entire tract is in planted pines ranging from 15 to 20 years old. A large majority of this tract is Cowarts and Tifton soils with a small amount of Alapaha (wet soil on Matthews Road). The Slocumb Company - Johnny Slocumb, (229) 985-9333. slocumb@windstream.net



Nice rolling farm with excellent paved road frontage located on the east side of Colquitt County. This farm has 200 +/- acres with approximately 91 +/- acres cropland (per FSA records) with remaining acres in timber and hardwoods. Good soil maps on this farm and paved road frontage on Cannon Road, Bluebird and China Grove Church Road and Roberts Road. The 3 bdrm 1 bath farmhouse is situated on the corner of Roberts Road and Cannon Road. Realtor Remarks: Call or text for further details and showings. There are no signs on the property. A new survey will need to be done to determine the exact acreage amount. This farm is currently on a year to year lease. MLS#908604. The Slocumb Company - Dena Pearce, (229) 456-3081. denacjp@yahoo.com"

CRISP



605 Timberland Drive in Cordele. Best value in the neighborhood - Gracious, traditional home located on a corner lot in a highly desirable neighborhood. Classic and comfortable, you're sure to enjoy the gorgeous oak hardwood floors throughout the entire first floor, ten foot ceilings, two stair cases, first floor master suite, spacious kitchen, sunroom, patio, and storage everywhere. Century 21 Smith Branch & Pope - Marlene Kimball, (229) 938-4727. marlene.kimball@century21.com

DODGE



Hickory Head Farm is a 105± ac farm that has everything an owner needs for a private getaway or primary home in the country. It features a 3,000 sq. ft. home, 4 barns, 40± acs. planted Longleaf pine, a small pecan orchard, a 1.5± ac. pond, interior road system & creek frontage. Upland & creek bottom woods also provide hunting & fishing opportunities. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND(5263). info@LandandRivers.com



This Dodge County 192.76 acre row crop farm offers spectacular views, fertile soils, and a large irrigation pond. Call Grantson Martin with Whitetail Properties at 478-636-0237. Whitetail Properties Real Estate, LLC. - Grantson Martin, (478) 636-0237. grantson.martin@whitetailproperties.com

ELBERT



3 LOG CABINS NEAR LAKE RUSSELL. Elbert Co. 103 acs. Family/Corporate Retreat. \$450,000. Unique property with 3 log cabins completely furnished; each has 2 Bdrms., 2 baths, large open living/dining and kitchen area, central H/A, covered front porches, private well and septic tanks. All cabins have been well maintained. Individual "fish

cleaning stations" for each cabin. For more info. visit DrinkardRealEstateSales.com or call Eddie Drinkard, (706) 318-3636 or email: eddie.drinkard@gmail.com. Drinkard Real Estate Sales, Inc. - Eddie Drinkard, (706) 318-3636. eddie.drinkard@gmail.com

FRANKLIN



112+/- acre farm for sale in Carnesville near the Franklin and Banks County Line. This farm boasts a nice pasture, hay field and wooded areas as well as a stream that runs through the property. There is a 2,300+/- SF home that has been completely remodeled and updated. Established ATV/UTV trail system and a food plot. Barn/shed with storage already in place. With just a little bit of work, this farm could be good for cattle, goats, etc. Call Otis Rylee for more info at 706-870-0621. The Simpson Company of Georgia, Inc. - Otis Rylee, (770) 5329911. otis@simpsoncompany.com



64.967 acres of mostly open pasture land that lies in Franklin and Madison counties. Property is fenced and cross fenced with pond and creek. \$315,000. Burdette Realty - Amanda Smith, (706) 680-1800. amk23@bellsouth.net

GEORGIA



130 acres with home and RV spaces. Hancock Landing Road near Plant Vogtle, 14 miles east of

Waynesboro, 4 bedroom, 3 bathroom renovated home with rental income, 24 ft. x 40 ft. metal shop building with full bathroom, concrete floor, and lean-to shelter; 53 ft. x 20 ft. metal storage shed; 14 RV spaces with rental income, electrical and septic system connections, installed 2017, room on property to add more RV spaces; 102 acres older woodland with road system and great deer hunting, 14 acres open field, several wildlife food plots, 11 acres Georgia Power transmission power line easement. A great home place or retreat with substantial rental income, outdoor recreation, and convenience. \$480,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 8339114. shivers@georgialand.com

HABERSHAM



42+/- Acres in Historic Batesville not far from Lake Burton and joins National Forest. 1500 feet on babbling creek! 4BR, 2BA cottage (8780355) \$479,000 . Shield Realtors - Ruth Camp, (706) 499-4702. ruth@ruthcamp.com



GORGEOUS 72+ ACRES! Absolutely gorgeous 72+ acres of mostly rolling pasture (about 1/2 fenced) with Hazel Creek on the Northern border, old hay storage barn and some old hardwood trees add to the beauty of this property. Located within half mile of the 441-4 lane to make it even more appealing. (8714153 & 8714554) \$450,000. Shield Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net



RARE OPPORTUNITY! 7.93 ACRE TACT with drive cut to top and home site cleared for the views. Drilled well, wooded and gently sloping only 5 minutes from the 441 near Hollywood. \$84,900. Shield Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net

For more information on financing options
for these properties, contact us at
1-800-768-FARM
or online at ageorgia.com



ABSOLUTELY INCREDIBLE!! Beautiful 42+ acres in NE Georgia. Fenced and cross fenced, large barn and storage shed, almost 1200 ft. of Yellow Bank Creek runs through property. (8770396 & 8770412) \$378,000. Shield Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net

HALL



129 acre farm in Hall County. Two thirds in fenced pasture, rest in large hardwoods. Nice creek running through property. Abundant wildlife/deer/turkey. Long paved road frontage. Beautiful building sites. Easy access to I-85/I-985. Priced at \$8,695/acre. Stan Bennett 770-654-0491. Southern Heritage Land Co., Inc. Southern Heritage Land Co., Inc. - Stan Bennett, (770) 654-0491. stancbennett@aol.com

HOUSTON



Commercial Lot! Perfect location for a doctor/dentist office, or any type business, hair salon/spa, etc..this is the place to be! Build on this large lot, conveniently located in WesPark off the Perry Parkway Bypass and Houston Lake. Near shopping, hospital, business and residential areas. Just 2.3 miles off I-75. . Coldwell Banker Free Realty - Juiana Horsting, (478) 9550259. Julianahorsting@hotmail.com

JACKSON



50.91+/- acres located in Talmo/Jackson County. Property features a creek that traverses the property, fencing, cross-fencing and 70% open pasture area.

Cattle on the property now. Would make a good home place as well. Secluded and quiet. Call Otis Rylee for more information. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com



Up for consideration is a 39.56+/- acre land tract located in Commerce/Jackson County. This tract sits just off of Highway 98 right out of town. There are cleared areas to build a home and woods to hunt in and have a retreat. This property also has a small creek that traverses the property that would be good to keep the animals watered, but county water is also available. Call Otis Rylee today for more information. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com



223 acre cattle farm near I-85 in Jackson Co. 4BR, 2 BA country home, 150+ acres fenced/cross fenced pasture, large creeks, several spots to build pond, paved highway, abundant wildlife. Video available. Contact Charlie Lathem 770-654-6812 Southern Heritage Land Co., Inc. Southern Heritage Land Co., Inc. - Charlie Lathem, (770) 654-6812. clathem@bellsouth.net



133 acre farm near Nicholson Ga. in Jackson Co. Over 4,000 ft. on Sandy Creek. stocked pond, good pasture and large hay field. Old poultry houses for storage. Deer, turkey, great hunting/recreational tract. Great site for home. Priced to sell at \$4,950/ acre. Charlie Lathem 770-654-6812 Southern Heritage Land Co. Southern Heritage Land Co., Inc. - Charlie Lathem, (770) 654-6812. clathem@bellsouth.net

JEFFERSON



Sherrod Branch is 463± acs, managed to promote timber investment, recreational, & agricultural opportunities. Bordered by Boggy Gut Creek, it boasts a 3± ac. pond, a 9± ac. lake with dock & well, 83± acs. 14 yr-old Longleaf pine, 89± acs. Loblolly pine, a 12± ac. pecan orchard, 135± acs. natural pine & hardwood, home, cottage, garage, shop & pole barn. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND(5263). info@LandandRivers.com

LAURENS



Flat Creek is a 166± acre timber investment & recreation tract. It is made up mostly of a planted pine stand established in 2019 that was personally site prepped and planted by a registered forester. There is also a 12± ac. stand of 12 year old planted pine. The road system carries throughout the tract and down to the frontage along Flat Creek. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND(5263). info@LandandRivers.com

LEE



Fox Creek Plantation is one of the finest, most diverse all-around hunting plantations and turnkey properties in SW Georgia. Fox Creek, at 2,286 Acres, is also home to some of the best turkey, dove, deer hunting in the South and sports big lakes with world-class bass fishing potential. Turn-Key, with Equipment, Birddogs, Horses, Furnishings, etc. Jon Kohler & Associates - Walter Hatchett, (850) 508-4564. walter@jonkohler.com

LINCOLN



SHELTER ROCK COVE, 11.34 ACS., Lincoln Co. \$89,000. PRIVATE, DOCKABLE, OWNER FINANCING. Beautiful Lake Property for Weekend Retreat or Permanent Residence! Fronts on deep water cove, Corps shoreline is dockable with dock permit. Three to four acres of open land provides ideal home site. Beautiful hardwoods along shoreline. Awesome rock formations and other unique nature scenes. Visit www.DrinkardRealEstateSales.com for more info. Drinkard Real Estate Sales, Inc., Eddie Drinkard (706) 318-3636 or eddie.drinkard@gmail.com. Drinkard Real Estate Sales, Inc. - Eddie Drinkard, (706) 318-3636. eddie.drinkard@gmail.com

MADISON



4 sided brick Ranch home on a full finished basement. Paved road frontage, hay field, woods for hunting, creek, total of 33.25 acres. Property is the Ila area, just minutes to shopping and I85. Call Deborah 706-207-2825 for showing! Burdette Realty 706-795-3600. Burdette Realty - Deborah Burdette, (706) 207-2825. burdettet@hotmail.com



This property has so much to offer! 34.5 acres with open pasture, woods over 2700 ft. of river frontage on the South Fork of the Broad River and a brick ranch home on a basement only 20 minutes from Athens. This home has been well cared for and contains features like a double sided fireplace, hardwood floors, and a fenced in back yard. Come sit on the back porch and enjoy the privacy while eating blueberries from your yard. Burdette Realty - Amanda Smith, (706) 680-1800. amk23@bellsouth.net

MCINTOSH



Become the next steward of one of the few remaining privately owned islands of the Atlantic Coast! Eagle Island is turnkey move-in ready featuring a 3,343 +/- square foot lodge with antique cypress floors and all amenities included. 145 +/- acres of marshlands with an additional 10 +/- acres of uplands and an additional home site build ready. Jon Kohler & Associates - Lori Weldon, (229) 977-6065. lori@jonkohler.com

MERIWETHER



Millarden, arguably the finest recreational mountain property in the Southeast, is 3,742 +/- acres of natural beauty, thriving wildlife, and diverse habitat. Ponds, Springs, Rolling Pastures, Fourteen Distinct Native Habitats, and over 600 Feet of Elevation Change on One Property!. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com

OGLETHORPE



122 +/- acres of land in Oglethorpe County. **Seller is motivated on this piece.** Tract is secluded and quiet. Little to no traffic, good neighbors. The property borders a swamp in the rear for good duck and deer hunting. Excellent piece to get away to. Build a dream home here or just come and spend time in the woods away from the hustle and bustle of every day life. Priced at \$2,900 per acre - open to offers. Call Otis Rylee for more info. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com

PEACH



Build your Dream Home on this Beautiful 2.075 acre lot. Located in established Worthington Woods Subdivision and Conveniently to I-75, Perry and FortValley. Coldwell Banker Free Realty - Juliana Horsting, (478) 955-0259. julianahorsting@hotmail.com

UPSON



Flint Plantation West is a 460 acre High Quality Recreational Ranch with over 1.4 miles on the Flint River and almost .5 mile on Auchumpkee Creek. It has rolling ridges, great pine timber, understory throughout the property, and beautiful hardwood bottoms. Also has great deer and turkey and strategically placed food plots throughout. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com

WHITE



51.79 +/- acres of land in Cleveland/White County. Tract has an established road through the property and at the peak gives a great view of the mountains. This tract would be ideal for a user wanting a peaceful location to build their dream home on the mountain. Small stream on property as well. Call Otis Rylee for more info. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com



THIS PROPERTY IS STUNNING!! Paved road frontage with long drive to home site. Brasstown Creek runs through a portion of the property, spring fed pond, existing well and 3 power boxes. Also, the home site has a mountain view. Not many like this and priced for quick sale. Located in White County GA. \$326,370 (8714174 & 8714165) . Shield Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net

WILKES



HUNTERS PARADISE! 101.70 acs., Wilkes Co. \$297,472 total, \$2,925/AC. Joins Corp of Engineers. Idle deer, turkey, and duck hunting. Long frontage on county maintained Bolton Road,. Great combination of recreation and investment tract. Back line joins Corp of Engineers on Lake Thurmond providing additional hunting area. Good interior roads. Visit www.DrinkardRealEstateSales.com for more info. or call Eddie Drinkard @ (706) 318-3636 or email eddie.drinkard@gmail.com. Drinkard Real Estate Sales, Inc. - Eddie Drinkard, (706) 318-3636. eddie.drinkard@gmail.com



667 acre recreational/hunting/timber tract in Wilkes Co. with long frontage on state highway. Several ages of planted pine, large hardwood bottoms along Chickasaw Creek. 3BR, 2BA doublewide,

shop with living area, several outbuildings. Food plots, good interior roads. \$2,650/acre. Stan Bennett 770-654-0491. Southern Heritage Land Co., Inc. Southern Heritage Land Co., Inc. - Stan Bennett, (770) 654-0491. stancbennett@aol.com

WILKINSON



Big Sandy Creek is a 327± ac timber tract. Mostly made up of two different ages of merchantable Loblolly planted pine, with the younger being ready for thinning. It also includes 70± acs. of Longleaf planted pine, natural hardwoods, a 3BR/2BA mobile home with metal roof & an extensive road system connecting the large food plots. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND(5263). info@LandandRivers.com

WORTH



Deerfield Farms is one of the Finest 350-acre Tracts in the Southeast for High-Quality Deer. Managed for Trophy Whitetail Deer and Turkey, this property has a Year-round protein feeding program for deer, food plots and condo stands in place. Borders other large landowners and in a neighborhood of adjoining plantations. Jon Kohler & Associates - Walter Hatchett, (850) 508-4564. walter@jonkohler.com

For more information on financing options for these properties, contact us at
1-800-768-FARM
 or online at aggeorgia.com



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Gainesville, GA 30501
(770) 534-5395

Ocilla
302 S. Cherry Street
Ocilla, GA 31774
(229) 468-5900

Sandersville
775 Sparta Road
Sandersville, GA 31082
(478) 552-6922

Chatsworth
19 Woodlake Drive
Chatsworth, GA 30705
(706) 695-0020

LaFayette
700 East Villanow Street
LaFayette, GA 30728
(706) 638-1940

Perry
468 Perry Parkway
Perry, GA 31069
(478) 987-1434

Sylvester
105 Dexter Wilson Blvd.
Sylvester, GA 31791
(229) 776-5599

Clarkesville
102 Blacksnake Road
Mt. Airy, GA 30563
(706) 754-4158

Montezuma
317 Walnut Street
Montezuma, GA 31063
(478) 472-5156

Quitman
504 E. Screven Street
Quitman, GA 31643
(229) 263-7551

Tifton
1807 King Road
Tifton, GA 31794
(229) 382-4300

Cordele
1207 South Greer Street
Cordele, GA 31010
(229) 273-3927

Moultrie
22 5th Avenue, SE
Moultrie, GA 31768
(229) 985-3893

Rome
701 East 2nd Avenue
Rome, GA 30162
(706) 291-6340

Washington
U.S. 78, 311 North Bypass
Washington, GA 30673
(706) 678-7088

Dublin
826 Bellevue Avenue
Dublin, GA 31021
(478) 272-3255

Nashville
707 N. Davis Street
Nashville, GA 31639
(229) 686-5081

Royston
449 Franklin Springs Street
Royston, GA 30662
(706) 245-6142

Waynesboro
176 Highway 80 West
Waynesboro, GA 30830
(706) 554-2107



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