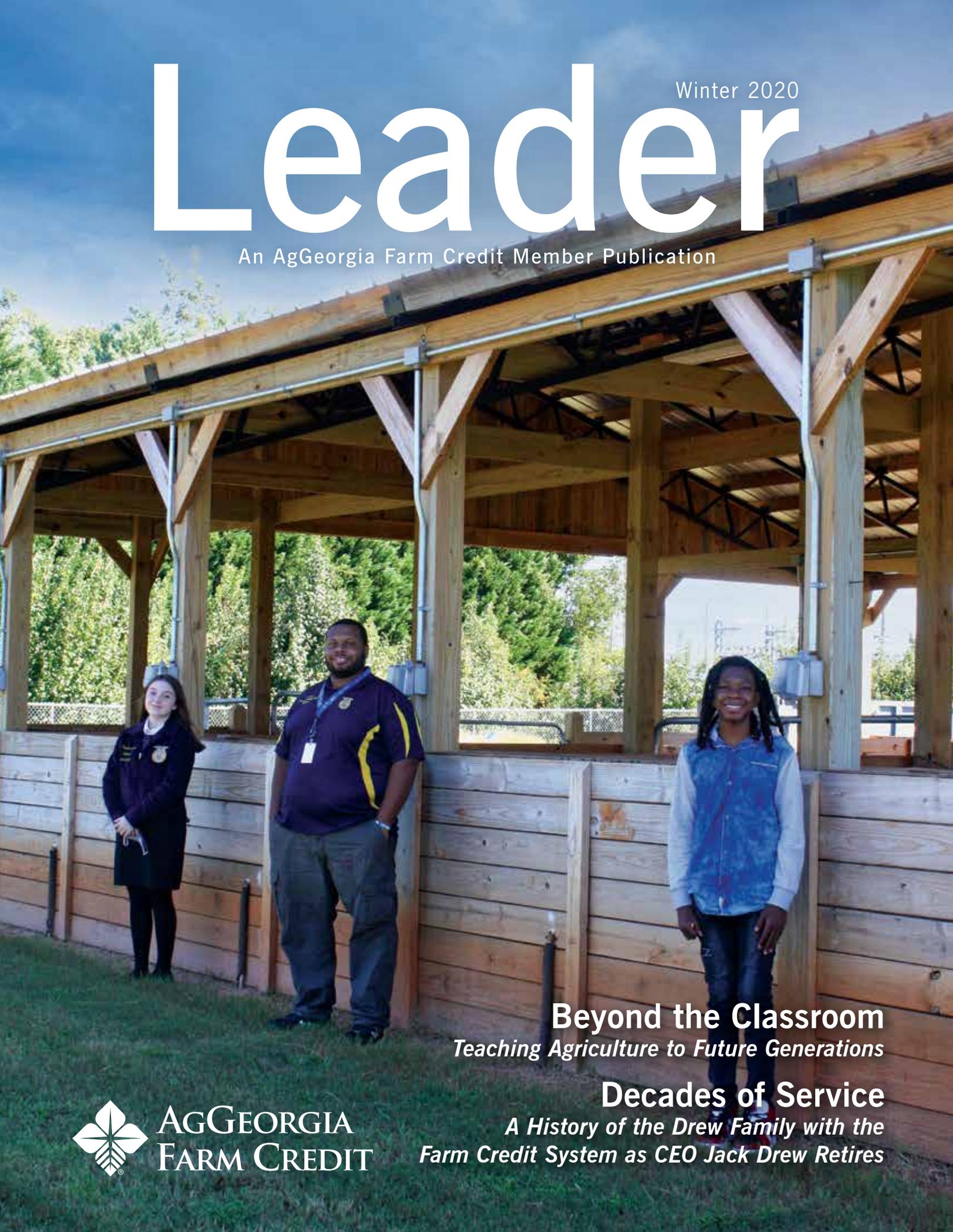


Leader

Winter 2020

An AgGeorgia Farm Credit Member Publication



Beyond the Classroom
Teaching Agriculture to Future Generations

Decades of Service
*A History of the Drew Family with the
Farm Credit System as CEO Jack Drew Retires*



**AGGEORGIA
FARM CREDIT**



Leader

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

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ON THE FRONT COVER is Kenneth Ford, FFA instructor with students Savannah Clark and Calvon Clark from Thomson Middle School.

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Table of Contents



An old Japanese proverb says, “Better than a thousand days of diligent study is one day with a great teacher.” With each generation, that profound statement proves itself to be more and more true. We can probably all remember teachers that ..

Page 4

**4 Beyond the Classroom:
Teaching Agriculture to Future
Generations**

8 Association News

**12 Decades of Service:
A History of the Drew Family
with the Farm Credit System as
CEO Jack Drew Retires**

16 Property for Sale

22 Insurance Reminder



Some of the earliest memories retiring AgGeorgia CEO Jack C. Drew, Jr., has of Farm Credit are not of the initial days of his hiring with the only employer he’s ever had. But it’s that of the connection with the Drew family and how Farm Credit played a part in influencing his career at an early age ..

Page 12



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 ..

Page 22

Beyond the Classroom

Teaching Agriculture to Future Generations

Article and Photos by Rhonda Shannon



FFA teacher, Kenneth Ford, with students Savannah Clark (left) and Calvin Clark.

“I started at FVSU as an ag engineer, but I didn’t realize how much math you had to do and how much science. My second semester, I quickly made the decision to do ag education and I think that’s been one of the best decisions I’ve ever made.” – Kenneth Ford

An old Japanese proverb says, “Better than a thousand days of diligent study is one day with a great teacher.” With each generation, that profound statement proves itself to be more and more true. We can probably all remember teachers that had an impact on not only our education but our lives and our future paths. In a day and time when so many opportunities are battling for a student’s attention, it’s refreshing to find that teachers do still give of themselves, share their knowledge and offer themselves as mentors for the students they are responsible for teaching. An example of one such teacher was found at Thomson Middle School in Centerville, Georgia, and personified in Kenneth Ford.

With a strong ag background, Kenneth grew up on a family farm in Early County where peanuts, cotton, soybeans, beef cattle and hogs were grown. His love for ag began early, not only from being raised around it, but it being reinforced with ag teachers. “In high school I had two good ag teachers, Mr. Larry Worsley and Mr. Eric Harris,” Kenneth explained. “I didn’t know anything about FFA at that particular time, but by taking their class I became very interested.” That interest stayed with him and he determined the ag field to be his career choice when he entered Fort Valley State University as a freshman. “I started at FVSU as an ag engineer,” Kenneth said, “but I didn’t realize how much math you had to do and how much science,” he said with a laugh. “My second semester, I quickly made the decision to do ag education and I think that’s been one of the best decisions I’ve ever made.” The students at Thomson Middle are in grades 6-8 and Houston County added FFA as an option to all middle schoolers’ curriculum. Kenneth has now been teaching for eight years and been at Thomson four years. The FFA program was established at the school two years prior to his arrival with a participation number of 115-120 students. Today, the participation averages about 215 students involved in their FFA program.



Savannah explains the care that is used on the Boston Ferns.

“It’s considered a connections/vocational, an exploratory type class and is for nine weeks,” he said.

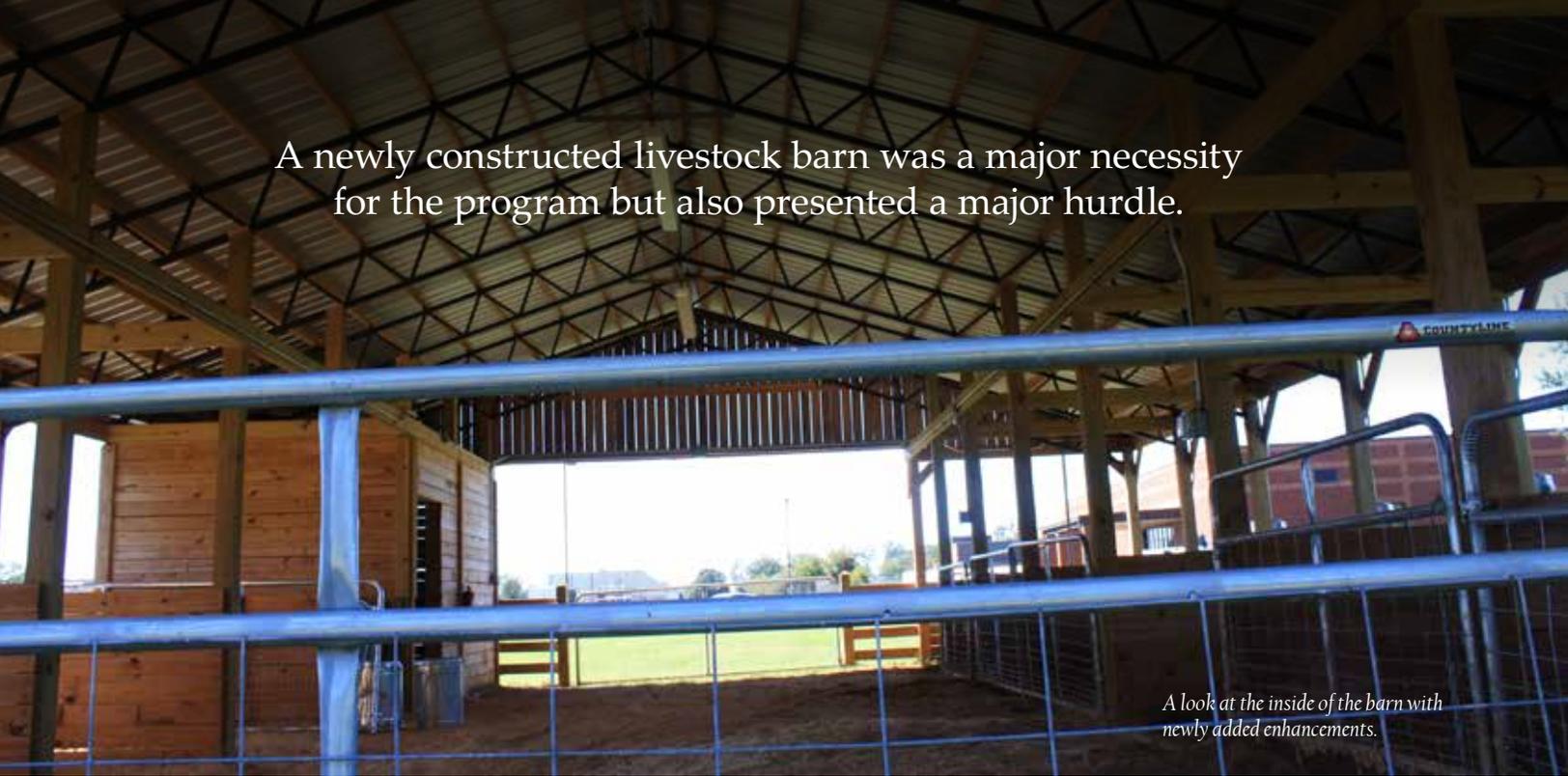
Like Kenneth, some students were not familiar with FFA until an ag teacher made it known to them. That was the case with Thomson’s current FFA President Savannah Clark who had little exposure to agriculture. “I’d never known about FFA until middle school and it was through Mr. Ford’s advertisement. I thought it’d be a good idea for me, and my grandma thought it’d be a good idea too,” she explained. While there are no officers in sixth grade FFA, as Savannah entered seventh, she was elected the chapter’s treasurer and now holds the position of president. She is, according to Kenneth, one of his most versatile students concerning FFA competition. “Savannah is a jack-of-all-trades, competing in floriculture, floral design, nursery landscape and will maybe even be competing in meat judging,”

Kenneth said. Savannah is also a member of the band at Thomson.

There are many competitive opportunities for students in any FFA program and the program at Thomson is no different. FFA quiz, reciting the FFA creed, meat judging and poultry judging are a few, but a couple of the most popular at Thomson are Lawnmower Driving and Ag Technology & Equipment ID. In the past three years, Thomson came in the top two for the region and advanced to the state level to compete in Lawnmower Driving. This competition consists of students driving and maneuvering a mower on an obstacle course – middle school drives a mower with a steering wheel, high school uses a zero turn. Also included in the competition is problem solving, such as how to change oil and check tire pressure, along with about 25 multiple choice questions on how to operate the mower safely. The Ag Technology & Equipment ID competition is a practicum, constructing metal and wood items for creating and measuring and can also include electrical wiring. The competition also requires the students to know names for the proper tools and identify them. Their completed project creations are judged for detail, creativity and usefulness among other categories.

Due to the COVID-19 pandemic, some competitions for the 2020-2021 school year will be virtual, the first time ever for the program. Savannah participated in FFA Quiz, along with FFA student, Calvin Clark, who was preparing to compete in the FFA Creed competition. This competition is designed to develop the ability of beginning FFA members to demonstrate their interpretation and self-expression of the FFA Creed by memorization, self-interpretation and self-expression, and gives them experience speaking before a group and communicating effectively. Calvin is a second year FFA member and has spent time with his grandparents who live on a farm in Crisp County. “They grow things like squash,”

A newly constructed livestock barn was a major necessity for the program but also presented a major hurdle.



A look at the inside of the barn with newly added enhancements.

Continued from previous page

pecans and collard greens,” Calvin stated, “so I like doing that stuff when I would go up there and help them. I realized that FFA was ag.” Calvin is also a member of the National Society of Black Engineers, which is mostly engaged in coding. “We were going to have a robotic competition but it was cancelled due to COVID,” Calvin explained. “I’ve been in it [NSEBE] for 3 years. I enjoy it and [am] really good at it.”

The Thomson program also has a livestock program, which is in its second year. A newly constructed livestock barn was a major necessity for the program but also presented a major hurdle. “Middle school levels have to fund raise for pretty much everything,” said Kenneth, adding, “it’s basically working our way up the ladder. Other more established programs already have their donors. We’re like the new kid on the block.” Knowing that the barn would be an advantage to the students participating in that portion of FFA, Kenneth began to reach out to his contacts. He talked to good friend and advisory committee member Rodney Brooks, also a FVSU alumnus and fraternity brother to Ford. “We were working on a project together and just talking about help with the program and the first name he mentioned, he said ‘Have you reached out to AgGeorgia?’ He gave me Mr. Cottle’s contact info [Corey Cottle, Chief Marketing Officer at AgGeorgia Farm Credit] and I feel like he



The greenhouse with many of the plants the students tend.

and AgGeorgia were a very big blessing to our program,” Kenneth said. “He did assist us with funding and items needed for the barn.” Along with AgGeorgia’s vital role, Kenneth explained it was an entire community effort. “The barn was built by the Department of Corrections, and funding for the barn came from fund raisers. Flint Energies were a big help, providing two different grants at \$5,000 each. The Optimist Club also got involved, and then a student showing for the first time, their parents put us in contact with someone to concrete the entire barn for us for free. I really appreciate you all and the

support [as we] continue to try to grow our program,” Kenneth said. “We’ve had support from the Board of Education, great support from administration and the Board. They support everyone very well in the county especially the ag teachers,” Kenneth said and then added, “We want to get exposure for the program and get the kids involved. We want people to understand some of the great things we have going on at Thomson.”

The students in the FFA program also have access to their own greenhouse where the kids get hands-on experience. From that project, they have a school plant sale in



The succulents that are in high demand.



Blueberry plants that will be ready to sell this spring.

the fall and spring for the school staff and the community, with the spring being the bigger event. “The students plant all the plants in the green house,” Calvin advised, which includes ferns and succulents, two of the hottest items to sell right now. The students’ duties include not only caring for all the plants but also propagating the succulents. Recently added to the selection are blueberry plants, which will be ready to sell end of March or the beginning of April. David McDermott, Director of Career, Technology & Ag Education (CTAE) also visited with us at the greenhouse and was quick to compliment the program, the students and Kenneth. “The relationships between the FFA teacher and students are what make the difference,” Mr. McDermott commented, adding, “students can see it because Mr. Ford built that relationship.” Kenneth told of one student that he called his biggest success story. “A student here at Thomson was the type to stay in trouble,” Kenneth began, “but he took hold of me and the FFA program. He wound up showing pigs and he’s in high school now. In English class he wrote a letter, some kind of story. He said I inspired him to be an ag teacher and to attend FVSU upon graduating high school. That was a very proud moment for me. From sixth grade to eighth grade was like night

and day [in him].” Mr. McDermott agreed and added, “And I think I know the student that Mr. Ford mentioned. I kind of took to him here one day and he was worried that his pig was sick. I went straight over to check it for him. Now when I see him at the shows he comes up and speaks to me but he would’ve never done that had it not been here and had that exposure and had people genuinely care about him. It was just that relationship. Mr. Ford took him aside and asked ‘How can I get you involved here in this program and give you something productive?’” It’s easy to see the pride these two men have in their jobs but more importantly in the students’ lives that they effect. “I know this student’s parents and they’re very appreciative of what Mr. Ford did in middle school,” McDermott said, “and he’s got good ag teachers at the high school. They’ve swept him up and taken him in and moved him to the next level with school. When you build relationships with kids they’re going to want to perform for you. We tell parents to let us help you find your child something to do because if they find themselves something to do it’s probably not going to be productive.”

All that relationship building comes with a major price of a commodity that is so precious to each of us and rarely shared – time. Mr. Ford admitted to the late hours with it being

6-7 o’clock many days before he leaves school. He also admitted to juggling his family which is made up of his wife, who’s an ag teacher in Macon County, and his five children ages 9 to 3, that includes two sets of twins. “They’re sometimes here with me and they love ag,” says Kenneth with a smile and continued, “Savannah’s met my oldest set many times.” He then explained further, “My wife and I met at FVSU. Before she came to Fort Valley she was from New York. She’s an animal science major. We’re a big ag family.” And while the pride for his family and their ag involvement is very evident, his pride for the program and the benefits that have come from it for the students at Thomson is evident as well. “A couple weeks ago I checked my mail box and had gotten a letter from 2 of my former students at ABAC. They’re ag ed majors there and their letters almost brought me to tears. I had no clue those letters were coming. Those things like that make my job worth it. I absolutely love what I do, but when I get those kinds of stories, those kinds of letters, it lets me know I’m doing something right.”

For more information on the Thomson Middle School FFA program or to find out how you can contribute, email Kenneth Ford at kenneth.ford@hcbe.net or David McDermott at david.mcdermott@hcbe.net.

“When you build relationships with kids they’re going to want to perform for you. We tell parents to let us help you find your child something to do because if they find themselves something to do it’s probably not going to be productive.” – David McDermott, CTAE Director



Association News

Newly Appointed CEO Rob Crain



After conducting a thorough succession planning and comprehensive selection process, AgGeorgia Farm Credit's Board of Directors is pleased to announce the unanimous appointment of James R. (Rob) Crain as the association's new President and Chief Executive Officer. The move became effective August 1, 2020.

With 17 years of Farm Credit experience, Mr. Crain joins AgGeorgia from within the AgFirst Farm Credit District where he served most recently as Senior Vice President and Chief Credit Officer at Carolina Farm Credit. With an extensive background in leadership and management, Rob has served as Carolina's Chief Risk Officer, Director of Credit Administration, Capital Markets Manager and Relationship Manager. Prior to joining Carolina Farm Credit in 2006, he successfully served as Director of Risk

Management and Senior Commercial Credit Analyst with Southwest Georgia Farm Credit.

"We're excited to build upon the legacy that AgGeorgia already enjoys; that of a dependable financing partner for farmers and land owners," said AgGeorgia Farm Credit Board Chairman Dave Neff. "Jack reinforced a 'member-first' commitment over his tenure, and we look forward to Rob continuing that tradition. Rob has a wealth of knowledge and experience in ag lending and executive leadership that will serve our members, staff, and board well."

Rob is a graduate of Western Carolina University, where he earned a Bachelor of Science in Business Management before obtaining a Master of Business Administration at Gardner-Webb University.

"I am so excited to be back in Georgia and feel blessed to be part of such an incredible organization," said Crain. "AgGeorgia has long been a champion for agriculture in the state and I, along with our amazing staff and board, look forward to advancing our deep rooted legacy of service and support for Georgia's farmers and rural communities well into the future."

New Hires



Kim Barnhart joined the AgGeorgia family on October 1, 2020 as Loan Assistant in the Perry Branch. Kim's previous banking and administrative experience will be an asset to AgGeorgia.



Logan Clark joined AgGeorgia on August 3, 2020 as Credit Officer in the Gainesville Office. Logan is a recent graduate of Abraham Baldwin Agricultural College (ABAC) where he received a Bachelor of Science in Agribusiness. He was an intern in the 2019 program and worked in the Clarkesville and Gainesville offices.



Christy Brannon joined the LaFayette Office of AgGeorgia on October 26, 2020, as a Relationship Manager. Christy is a graduate of the University of Georgia, has sales experience and has previously served as a program technician with USDA/FSA.



Zach Forshee joined AgGeorgia on Tuesday, September 8, 2020 as Relationship Manager in the Nashville Office. Zack is a recent graduate of Valdosta State University where he received a Bachelor of Science Degree in Public Administration. He was also a 2019 AgGeorgia intern.



William "Dey" Palmer joined AgGeorgia on October 6, 2020 as Relationship Manager in the Perry Office. Dey is a graduate of Mercer University for undergraduate and master's degrees, and also from LSU Banking School. He has been in banking for 20 years, and his experience will be an advantage to AgGeorgia.



Brandon Vann joined AgGeorgia on September 28, 2020 as Relationship Manager in the Cordele Office. Brandon is a graduate of Georgia Southwestern State University and brings with him prior Farm Credit experience as a Relationship Manger with Southwest Georgia Farm Credit.



Elaine Shierling began her AgGeorgia career on October 8, 2020 as Administrative Assistant in the Perry Corporate Office. Elaine's previous administrative experience will be very beneficial to AgGeorgia.

Promotions



Hal Carter in the Cordele Office has been promoted to the position of Chief Appraiser. Hal joined the Association as an Appraiser in March of 2011.



Nick Hartley has been promoted to Chief Lending Officer in the Perry Corporate Office. Nick has held several positions serving in the credit department for AgGeorgia, and began his career with the organization in October of 2008.



Whitney Diers of the Moultrie Office has been promoted to the position of Accountant. Prior to this promotion, Whitney served as a Loan Processor after joining AgGeorgia in November of 2016.



Whitney Leger of the Tifton Office has been promoted to the position of Loan Processor for Ocilla. Whitney joined the Association in December of 2015 and previously served as a Loan Assistant.



Lindsey McClendon of the Nashville Office has been promoted to the position of Loan Processor for Nashville. Lindsey joined the Association in June of 2018 and previously served as a Loan Assistant.



Brandie Thompson has accepted the position of Chief Financial Officer in the Perry Corporate Office. Brandie began her AgGeorgia career in March of 2005 and recently held the position of Chief Risk Officer.



Jay Murkerson has been promoted to Chief Risk Officer in the Perry Corporate Office. Jay came to AgGeorgia in January of 2017 at the Perry Corporate Office and had served the Association well in the position of Controller.



Teresa Thompson has been promoted to Corporate Secretary in the Perry Corporate Office. Formally a Loan Assistant in the Perry Branch, Teresa joined AgGeorgia in June of 2013.



Kelly Ryan in the Cartersville Office has been promoted to Director of Human Resources. Having served in various positions including Loan Officer and Training Manager, Kelly began her career with AgGeorgia in May of 2002.



Rachel Velie has been promoted to Controller. Rachel began her career with AgGeorgia in August of 2018 as Internal Control Accountant in the Perry Corporate Office.



Tamara Shrable has been promoted to the position of Regional Lending Manager for Region 3. This region covers the offices of Cordele, Dublin, Ocilla and Perry. Tamara previously served as a Relationship Manager in the Cordele Branch.

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Decades of Service

A History of the Drew Family with the Farm Credit System as CEO Jack Drew Retires

Article by Rhonda Shannon, photographs contributed and by Rhonda Shannon



Retiring CEO Jack Drew (left) and his father flank the sign that designates their farm in Grady County as a Centennial Farm.

Some of the earliest memories retiring AgGeorgia CEO Jack C. Drew, Jr., has of Farm Credit are not of the initial days of his hiring with the only employer he's ever had. But, it's that of the connection with the Drew family and how Farm Credit played a part in influencing his career at an early age and guided his postsecondary education. His father, Jack C. Drew, Sr., would pass on his own affiliation with Farm Credit and a respect for a great organization that would further his son's deep seeded roots in agriculture and offer

a rewarding career opportunity that would span nearly 40 years.

After graduating from Abraham Baldwin Agricultural College in Tifton, Jack Sr. enlisted in the military. He was assigned to duty in Chinon, France, and married his wife, Joan, in Alexandria, Virginia just before his deployment. When his service in the military was complete, they returned to the family farm in Grady County, Georgia. Four children were born into the Drew family; a daughter, Cindy, then son, Jack, Jr., and finally twin

girls, Lisa and Linda. Joining his father in the family farm, Jack, Sr. carried on a fairly diversified farming operation utilizing the local Production Credit Association (PCA) for the annual operating and equipment financing needs. By the late 1960s, he was elected a Director with PCA. At that time, two separate entities provided financing to Farm Credit members through the short term lender, PCA, and the long term lender Federal Land Bank Association (FLBA). The two entities were serviced by what is now AgFirst Farm Credit Bank in Columbia, South

Carolina. Some of the most memorable times Jack mentioned was that of the Association's Annual Stockholders' meetings, and on rare occasion, the AgFirst Annual Meeting. "I guess you could say I grew up with Farm Credit. Our local loan officer was a neighbor a few miles down the road from our home and it seemed to be that it had always been a part of our life," he said. "Little did I know back then, that Farm Credit would culminate into a life-long career," Jack said.

As with most farm families, if you lived on the farm, you worked on the farm. Jack spent afternoons after school and summers working with his father on the farm where the primary crops were tobacco, peanuts, vegetables and livestock. In the early years, a special time was the fall when his dad and grandfather would make syrup. He fondly remembers getting off the school bus at the syrup works (as it was called) and Jack would do his best not "to get in the way" while both men cooked syrup. The majority of the syrup was barreled and sold to the Roddenberry Company in Cairo with some held back, canned and sold at the local farmers' markets. One of the last printed labels for the canned syrup is now framed as a keepsake by Jack Jr. that represented their finished product of Uncle Jack's Pure Cane Syrup produced by E. G. and Jack C. Drew. In later years, peanuts, tobacco, corn and soybeans were the staples. However, vegetables or "truck crops" provided a much needed cash flow during the year. The Thomasville Farmer's Market was a few miles away and provided a reliable source to market okra, squash, peas and greens and Jack and his father would sometimes alternate driving to the market to "catch" the hourly sales each afternoon. And, like most farms, livestock was also part of the family farm. "Working cows was not bad," said Jack, "but we also had a hog operation." One of his jobs after school was washing down the hog house. Chuckling, he recalled that the "chore" involving the hog house lingered with you quite a while after you finished.

As a graduating senior from Cairo High School, Jack began researching colleges and his father and mother had some major influence on his final decision. Being a graduate of ABAC himself, his dad told him he had three choices – Bainbridge Junior College, ABAC and then ABAC. So, ABAC it was. Jack attended ABAC for two years and during that time, his dad invited him to a Farm Credit lunch in Tifton, Georgia with Robert Darr, the President and

Chief Executive Officer of the Farm Credit Bank in Columbia, South Carolina. "My father was and is a wise man," said Jack, adding "and farming was difficult in the early 80s. I had really shown an interest in the numbers side of farming." After an introduction by his father, Jack spoke with Mr. Darr about the typical course work that would be beneficial to a career with Farm Credit. Once Jack finished his associate's degree at ABAC, he transferred to the University of Georgia where he obtained a bachelor's degree in Agricultural Economics.

While at UGA, and as graduation grew near, Jack utilized the UGA Career Counseling Center looking at different job opportunities. At that time, companies would conduct on-campus interviews. "I noticed that Farm Credit was coming on campus so I signed up for the interview, along with several other companies," Jack recounts. "I was trying to determine exactly what I wanted to do, but was confident that I wanted to go into finance," Jack said. He eventually chose interviews with Farm Credit and a commercial bank in the Atlanta area. Jack indicated that while Atlanta was enticing, at the end of the day, Farm Credit offered an excellent career opportunity in an area and industry where his interests lay. It was his background; it was his family.

In August of 1981, Jack was hired by AgFirst Farm Credit Bank in Columbia, SC. "I couldn't have asked for a more welcoming environment to come into as a nervous college graduate starting a job," he said. He worked two weeks in Columbia at the Bank, four weeks out in the field and two final weeks back at the Bank. At that time and following a brief introductory period, trainees were sent out to an Association that was willing to host them; come back for two weeks in the Bank, and then placed somewhere in the AgFirst District subject to an opening. The first two weeks were spent learning about the overall company, but more importantly, anxiously awaiting that first paycheck. With Jack being a recent college graduate and away from home in Columbia, he would need to fund his two weeks there on his own – hotel, food and transportation. He obtained his very first loan from Citizens Bank of Cairo for \$1,000 to fund this transition of a new job, training in Columbia, and set up residence wherever an offer was made. Jack explained, "If that's not an awakening to adulthood, I don't know what is." He worked in several Farm Credit offices in different states during his 6-week training

with Columbia before settling back in South Georgia among the familiarity of row crop, vegetables and timber operations. Ironically, he was back in Tifton having received a permanent placement at the Federal Land Bank Association of Tifton (FLBA) where he would stay most of his career.

Jack's career began at a tumultuous time for Farm Credit. The ag economy was going through a downturn in the early 80s and got progressively worse when in 1985, the area's crops and properties were devastated by Hurricane Kate late in the season. It was an ag crisis, the ag economy was pretty grim and because of that, the organization began losing both customers and employees. But Jack had a passion for the job and the farmers with which he worked. "The thing that drove me was that this is something not only the customers were going through but my family was going through as well. It was a difficult time." Instead of driving Jack away from working at Farm Credit, his passion for his job and its mission drove him to stay. "I understood the exit and unrest of the times. Some may not have had the connection to ag that I had," he said. Mergers within the Farm Credit System also began with name changes for the majority of associations, but in the end, all were still Farm Credit. As they worked through the crisis and the ag economy began to improve, Jack's background, knowledge and belief in the Farm Credit mission allowed him opportunities to advance throughout various levels of management within the organization. Although his beginning was as a Fieldman (Loan Officer), he worked his way up through the positions of Credit Officer, Branch Manager, Area Manager, Senior Credit Administrator, Division President/Regional Lending Manager, Chief Operating Office and ultimately, Chief Executive Officer of AgGeorgia in 2010.

When asked about some of the major changes during his 39 years of service, Jack's response was quick and precise. Technology was top of the list. "I remember the first computer that we purchased. It was an IBM and resembled a [portable] Singer sewing machine that you put on a kitchen table. Here we are today working through a virtual desktop from a 3 x 5 box and I think even with that, we are only in the beginning" he said. But he was also quick to mention the increased regulatory requirements placed on businesses. "Whether it is Farm Credit or any other business, the complexity of

the regulatory environment and the financial burden it places on each have impacted the bottom line. We all have to be very careful not to overregulate ourselves at the peril of operating a successful and profitable business.” When asked about his fondest memories, he admitted there were too many to name. “I have had the distinct privilege to work and forge lasting friendships with a great group of people over these past 40 years. Whether they were fellow staff members, Board of Directors or stockholders, each have contributed to the many rewarding experiences and accomplishments that we, collectively, have had.” said Jack.

Crowning his career, Jack has had the great fortune of an excellent and supportive family. In 1983, he married Lana Flake, also from Grady County. Together, they have two sons and, most importantly, two grandchildren. Sam Drew lives in Atlanta where he is an accountant, and his wife, Emily (Dorsey) Drew is a Nurse Practitioner. Sam and Emily have a son and a daughter, Henry and Dorsey. Will Drew also lives in Atlanta and is an accountant. Both sons have dual master’s degrees in accounting and business, and Lana is now a retired educator. But with life’s changes come life’s constants, too. Jack’s love and appreciation for agriculture remains, springing from the long heritage of his father, grandfather and great-grandfather being farmers. He and his siblings take great pride in the fact that Drew Farms has been in their family and actively farming for over 100 years. Their approximately

700-acre farm was designated a Georgia Centennial Family Farm in 2009 thanks to his mother’s extensive historical work seeking the designation several years ago. His dad is 91 years old, and while the fields have given way to timber, he still drives a tractor at every opportunity. When asked about retirement plans, Jack said that his father is perhaps a little more excited than he is. He indicated that his father, Jack Sr., is anxious for him to have time to spend working back at the farm. Jack shared a statement that

his father said to him recently. “You need to get on home and take care of the place ... it is growing up in weeds,” he tells him jokingly, but with the sincerity that only a parent can understand.

Farm Credit was established over 100 years ago for the sole purpose of providing financing to farmers. And though there have been mergers and many other changes throughout the System, they’re still true to that purpose. AgGeorgia’s mission statement is to improve the lives of Georgia’s farmers, families, and rural

communities. Thanks to the leadership and passion of Jack Drew, AgGeorgia has stayed focused on their purpose and to their members.

“While we have all heard comments from friends, etc. that were dissatisfied with their job or frequently looking forward to the end of the workday,” he paused and then continued, “and while there have been challenging times, not once did I wake up in the morning dreading to come to work. It was something I really loved doing and it was shared by the people I worked with,” Jack said emphatically. Then he added with a smile, “My family always said I bled Farm Credit green. I give all the credit to the people I work with, the many members that I worked for, and certainly to the Board of Directors. I offer each my thanks and that of my family for a rewarding career.”



Jack Drew in the upstairs conference room in the Perry Corporate Office.

On behalf of the AgGeorgia Board of Directors, staff and member/borrowers, we extend a hardy thanks for the years of commitment, dedication and leadership Jack Drew has provided. We wish him a long, healthy and enjoyable retirement.

Through the Years

Career of Jack C. Drew, Jr.

1981	Hire Date Federal Land Bank of Columbia - Columbia, SC
1981-1984	Loan Officer Federal Land Bank Association of Tifton - Tifton, GA
1984-1986	Vice President/Credit Officer Tifton Farm Credit Service - Tifton, GA
1986-1988	Branch Manager - Tifton & Sylvester Offices South Georgia Farm Credit - Tifton, GA
1988-1989	Area Manager South Georgia Farm Credit - Tifton, GA
1990-1993	Credit Manager South Central Farm Credit - Tifton, GA
1993-1999	Senior Credit Administrator South Central Farm Credit - Tifton, GA
1999-2005	Division President/Regional Lending Manager AgGeorgia Farm Credit - Tifton, GA
2005-2010	Chief Operations Officer AgGeorgia Farm Credit - Tifton & Perry, GA
2010-2020	Chief Executive Officer AgGeorgia Farm Credit - Perry, GA

Succession and Establishment of AgGeorgia Farm Credit, ACA

1984	Merger of Coastal Plain PCA & FLBA formed Tifton Farm Credit Service
1986	Merger of Coastal Plain, Quitman, Cordele & Moultrie PCA formed South Georgia Service Center
1986	Realignment of Dooly, Crisp & Wilcox Counties joined South Georgia FLBA
1987	South Georgia Farm Credit Service consisted of South Georgia FLBA & South Georgia Service Center
1991	South Georgia PCA & FLBA merged with Central Georgia PCA & FBLA formed South Central Farm Credit, Agricultural Credit Association
1999	South Central Farm Credit merged with North Georgia Farm Credit formed AgGeorgia Farm Credit, ACA
2005	AgGeorgia Farm Credit, ACA established a Holding Company consisted of ACA, PCA, FLCA (Federal Land Credit Association)
2010	Jack C. Drew, Jr., named President/Chief Executive Officer AgGeorgia Farm Credit, ACA, FLCA, PCA

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.

BARTOW



Spectacular short, and long range, views showcase this private, heavily wooded 178.97 +/- acre tract of land. Conveniently located near I-75 and HWY 411, allows quick access to all modern conveniences. Other features include paved road frontage with gated entrance and all utilities. A magnificent Georgia trout stream, winds through the middle of the property. A 50 foot bridge allows for easy access to the entire property. Newly graded roads throughout lead to numerous beautiful home sites. This property can be divided into either an 85 or 94 acre parcel. George F. Willis Realty - Raborn Taylor, (770) 382-0058. info@gfwillis.com



27.132 +/- acres offering a mix of mostly natural timberland and row crop land separated into different fields. The property offers a large amount of paved road frontage on 3 different county roads. The land offers seclusion, but is only 1.1 miles from US Highway 411, offering 4 lane access to Rome and Cartersville. Topography: Level fields to mostly rolling timberland. Utilities: Power & County Water. Zoned: A-1. 13 miles to Rome. 16 miles to Cartersville. 60 miles to Atlanta. 77 miles to Chattanooga, TN. George F. Willis Realty - Raborn Taylor, (770) 382-0058. info@gfwillis.com

BROOKS



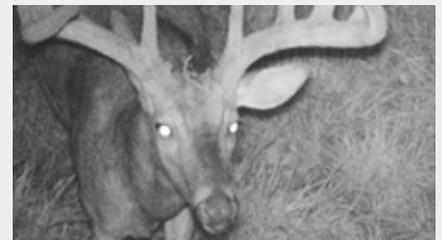
Absolutely stunning recreational tract of tract located in Brooks County. 353 +/- Acres comprised of various aged timber with an estimated value of \$500 to the acre from recent cruise. Excellent road system throughout the property which makes nearly the entire property accessible from a truck. Abundant WILDLIFE throughout the property and with over 5,000 ft. of frontage on the Little River. Excellent opportunity to own a large tract of land with so many opportunities. Close proximity to I-75, shopping, restaurants and much more! The Herndon Company - Jon Bollinger, (229) 269-3687. jon@herndoncompany.com

COLQUITT



Looking for a beautiful place to build your dream home and make money? Look no further. This land is located with approximately 1184 ft. of highway frontage. Part of the land has pecan producing trees with the other part being cleared and wooded. This land has pecan producing trees with a deep well that is 300 ft. deep and irrigation. Owner states they make on average 15,000 pounds a year. 60 trees are a mixture of Stewart and desirable with 1 Mayham and 9 Farley. All of the Desirable trees are 40 years old. 15 minutes from exit 29. The Herndon Company - Tammy McLendon, (229) 506-9146. tammy@herndoncompany.com

CRAWFORD



Matthews Creek Plantation. 452 Acres, \$1,873 Per Acre, Managed for Whitetail Deer & Turkey, Big Bucks Ready to Hunt, Protein Feeding Program, Well Established Food Plots, Metal Building & Tractor Shed, Strict QDM Program, Healthy Herd with Trophy Bucks, Well Maintained Food Plots, Excellent Managed Timber Stands, Upland Hardwoods. LandMart.com - Bill Breiner, (478) 457-7005. bill@landmart.com

DADE



Approximately 59,432 SF Arena on 257.99 Ac 30 mi from Chattanooga & less than 3 mi to I-59. Approximately 53,720 SF of Arena Space with oversized 4 drive in doors, 6 restrooms, 62 stables, 2 wash stands, tack rooms, & 22' center height. Approx 5,712 SF of office/retail space with 5 restrooms, shower, laundry room, kitchen 11 offices, very large conference room, wet bar, & storage space. The land offers 2627' of paved frontage & level topography near the bldg with fenced horse pasture & plenty of parking. Owner will divide building and as small as 10 acres. George F. Willis Realty - Raborn Taylor, (770) 382-0058. info@gfwillis.com

DECATUR



Flint River Woodlands is an exceptional, multiple-use property offering superb recreational opportunities on the western bank of the Flint River and excellent potential as a timber ownership opportunity. The tract is on the western banks of the Flint River in Bainbridge, GA. This property is easily accessed from Newton Road, which is a state-maintained paved road. Currently, there are two access points into the tract. The highway runs the entire length of the western boundary and the Army Corps of Engineers right-of-way along the Flint River spans the entire eastern boundary. Northern and southern boundaries are easily identifiable with an old fence row to the south and a hardwood tree line on the north. This property, located adjacent to the Flint River Corps line, offers numerous opportunities for hunting, with deer and turkey being the main pursuit. With a little vision and elbow grease, this tract could be dressed up to be an oasis of continued relaxation and recreation. Most of the tract consists of mid-rotation planted pines and established wildlife patches, with an occasional hardwood area added in. It is uniquely located just outside the city limits of Bainbridge in Decatur Co., GA. This is the premier quail hunting region of the country. Finally, to complete the package, it's a short hop to the coast for some sun and surf. The property is dominated by planted pine plantations ranging from nineteen to twenty-four years in age. Hurricane Michael damaged some of the timber, but most of the plantations are in good shape. No timber inventories have been completed post storm, but additional details are available upon request. Sitting on the northern edge of town, this property is uniquely situated for river access northward and Lake Seminole to the south. The lower Flint River is renowned for its sport fishing opportunities. There are multiple species of bass, catfish, sunfish and bream. This is also one of only three rivers in the world where you can find the native shoal bass. The tract is listed for sale at \$809,348. F&W Forestry Services/Fountains Land - Doug Hall, (229) 449-1537. dhall@fwforestry.com

DODGE



2 Miles of Ocmulgee River Frontage. 481 Acres, \$3,200 per acre, Deer, Turkey, and Duck Abound, Strong Timber Value, 120+/- Acres of 3 Year Old Planted Pine, 360 +/- Acres of Hardwood Timber,

Large Established Food Plots, Deer Stands, Deer Feeders, Over 2 Miles of Ocmulgee River Frontage, Boat Landing on the River, Sand Bars. LandMart.com - Jimmy Touchberry, (478) 457-5049. jimmy@landmart.com

DOUGHERTY



Putney Timber Retreat is a great secluded timber tract offering 23.29 acres ready for adventure in a private setting near the Flint River and Radium Springs in Dougherty County, Georgia.

The tract is located on the fringes of the urban and residential interface of Albany, Georgia near the Flint River in south Dougherty County. This property is located 4.5 miles south of the Historic Radium Springs, one of Georgia's seven natural wonders. Historical access to the property is through an adjoining landowner from Radium Springs Road (Old Dixie Highway) approximately 9 miles south of Downtown Albany. The topography of the property is generally flat with a slight slope to lowland hardwood areas. Elevation of the property is approximately 200 feet above sea level. The property is comprised of mostly loamy sands with site index ratings from 80 to 90 feet on a 50-year basis. The soils are well drained and provide adequate nutrients for timber production. The upland areas of the property would make a great homesite or campsite. Water and electricity are available along Radium Springs Road 1, 265 feet west of the property boundary. The property provides excellent wildlife habitat with cover, browse, and hard mast for deer, turkey, quail, rabbit and numerous other wildlife species. The property contains approximately 20 acres of loblolly pine planted in 1988. The remaining timbered area consists of lowland mixed hardwood species. Continued forest management of the planted loblolly pine could include a second thinning removing approximately half of the current trees leaving the best quality trees to grow into the future. Another option would be to harvest the mature planted pine and start a new planted pine rotation. A recent timber inventory resulted in an estimated timber value of \$22,300 or \$954/acre. The tract is listed for sale at \$85,000. F&W Forestry Services/Fountains Land - Chad Hancock, (229) 883-0505. chancock@fwforestry.com

ECHOLS



Suwannee River Place is 1490.13+/- acres of recreational and timber property with 2+/- miles frontage on the world famous Suwannee River.

The property has been in the same family since the 1890s. It has been intensively managed pine stands for income while maintaining a natural wildlife habitat with excellent deer and turkey. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com

FLOYD



279.86+/- Wooded Acres in Floyd County. This property offers ample frontage a paved county road with a mix of hardwoods and pines. Utilities: County Water & Electric. Zoning: A-R. Property is currently enrolled in a 10 year CUVA (Conservation Use Assessment) through 12/31/2020. 58 miles from Atlanta. 11 miles from Rome. George F. Willis Realty - Raborn Taylor, (770) 382-0058. info@gfwillis.com

GLYNN



Red Rooster Farms is the ideal income producing recreational property. Loaded with Timber and Hardwoods, This Parcel also has Great Deer, Turkey and Duck Hunting with Equestrian Facilities for the Avid Rider. It's a Great Tract Providing Enjoyment and Recreation While at the Same Time Increasing in Value. It's a Win/Win for the Land Steward! Jon Kohler & Associates - Lori Weldon, (229) 977-6065. lori@jonkohler.com

GRADY



Magnolia Ridge is 993.6 acres of high-quality Red Hills hunting plantation that offers unlimited recreational opportunities for the outdoor enthusiast. Only two families have owned this property since the early 1,800s and have managed it for quail, turkey, deer, and ducks. Ideally located just 15 miles to Thomasville and 24 miles to Tallahassee. Jon Kohler & Associates - Walter Hatchett, (850) 508-4564. walter@jonkohler.com

HABERSHAM



177+/- UNRESTRICTED ACRES, in Historic Batesville. The 15-20 acres of pasture. Picturesque covered bridge with waterfalls and trout stream. Backs to approximately 450 acres of National Forest. Panel walls and exposed beams with 2 x 6 tongue and groove accents. Multiple windows showing off the fantastic year round mountain views! 3 car garage over 3,000 sq. foot shop with 3 bays. Full house generator. 4BR, 4.5 BA with terrace level. \$2,600,000 (886-1211/887-8059). Shield, Realtors - Ruth Camp, (706) 499-4702. ruth@ruthcamp.com



BEAUTIFUL ESTATE SIZE MOUNTAIN LOTS! In small private development. All lots are partially cleared and are 5+ acres. Located in Northern Habersham County only minutes from the 441-4 lane. 3 lots are on the lake. Size of lots and price varies! Shield, Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net



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



Beautiful, wooded 5+ acres in the Foothills of The Blue Ridge Mountains in NE Georgia. This tract consists of 2 separate lots and has stream frontage at the rear of the property. Gorgeous seasonal mountain views and within 1/2 mile of Glen Ella Springs in Habersham County. Very Nice. \$60,000 (8652319). Shield, Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net

JONES



Little Cedar Creek Hunting Preserve is an outstanding 328.45-acre tract offering excellent timberland ownership opportunities, along with recreational potential located in Jones County, Georgia. The tract offers an abundance of wildlife with established food plots throughout the property. With two ponds and Little Cedar Creek running through the northern half of the property, there are multiple sites that are well suited for homes or a nice hunting lodge. All of this is only 30 minutes from downtown Macon, Georgia. The surrounding area is primarily timber tracts with mini farms and rural homesteads. The property can be accessed from US Hwy 129, using Fortville Road, or from GA Hwy 22, using Old Fortville Road. These roads lead to 5th Street, a county-maintained dirt road, which provides approximately one-half mile of frontage along the southeast boundary of the property. There is one gated and locked entrance to the property from 5th Street. The internal road system is good and allows access to all parts of the property. Little Cedar Creek has a dam that also serves as good access to the northwestern part of the property.

Boundaries are well defined and visible with tree markings. This tract is an ideal hunting preserve with tranquil water features. There are 130 acres of 23-year-old pine plantations and 74 acres of 2-year-old pine plantations. Natural hardwood areas are scattered throughout the pine plantations and along the creek and ponds. With the exception of the ponds and Little Cedar Creek, the property is entirely forested with 86% of the land in managed pine plantations. All mature stands of planter pines have been selectively thinned to encourage the growth of small and large sawtimber throughout the remaining stand of pines. The 2-year-old pines are improved loblolly varieties and have stand counts suitable for maximum production. The tract is listed for sale at \$788,280. F&W Forestry Services/ Fountains Land - George Peake, (478) 972-2971. george.peake@fountainsland.com

LANIER



40 ACRES High and Dry Just East of Valdosta with 1130 FEET of Road Frontage on HWY 129 and 700 FEET of Frontage on Paved Church Road. With Plenty of Road Frontage, this Property is Ready For Breaking up in to Tracks or Building your Own Personal Dream Home With All the Privacy you Need for recreational and Hunting. SELLER WILL SELL ALL OR PART !!!CALL TODAY for More Information!!!! Three 10 ACRE Tracks HAVE ALREADY BEEN SOLD AND A HOME IS BEING BUILT !!!! CALL TODAY !!! The Herndon Company - Nathan Smith, (229) 563-4199. nathan@herndoncompany.com

LEE



Chokee boasts 5,146+/- acres of the Utopian dream of a world-class recreational property and income. It is one of the largest wild quail managed properties in the South and also known for consistently producing bucks achieving Boone & Crockett status. Chokee's signature feature is the 7.5+/- miles of uninterrupted frontage on the Flint River. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com



Fox Creek Plantation is being offered as a turn-key property that has a reputation as one of the finest quail hunting properties in Albany's famed "Plantation Belt." Not to mention the bountiful turkey, dove, and deer that make this location one of the best in the South and sports big lakes with world-class bass fishing potential. Jon Kohler & Associates - Walter Hatchett, (850) 508-4564. walter@jonkohler.com

LINCOLN



Dry Fork Creek, Lincolnton, GA HOMESITES or DEVELOPMENT 57 ACRES, \$170,000, \$2,990/Acre. Access: Thomson Hwy. WELL LOCATED property to downtown Lincolnton. Convenient to schools, shopping, restaurants and churches. Frontage on two public streets provide opportunity for multiple homesites or future development. Heavily wooded with hardwoods and pines. New plat provided. Land Features & Description Property is heavily wooded with natural pines and hardwood. Scenic Dry Fork Creek forms part of the boundary line. Rolling hills provide nice homesites. Lincoln County, GA. Visit www.DrinkardRealEstateSales.com for more info. or call Eddie Drinkard (706) 318-3636, email:eddie.drinkard@gmail.com.



FAMILY HUNTING RETREAT, Lincoln County, GA. \$132,500, 50.00 Acres, \$2,650/AC. TURN-KEY hunting and timber tract. Has been hunted only by owner and family for past 3 years. Located in upper Lincoln County which is convenient to Lake Thurmond, Lake Russell and Broad River. Family recreational property with future timber value. Paved county road, power to the property and excellent interior road. Land Features & Description The tract is all wooded with mature hardwood hillsides and merchantable planted pines. Several wildlife food plots are ready for deer and turkey hunting. A good interior road makes the tract

easily accessible by truck or ATV. Visit www.DrinkardRealEstateSales.com for more info. or call Eddie Drinkard (706) 318-3636, email:eddie.drinkard@gmail.com.

LOWNDES



LAND AVAILABLE IN N. LOWNDES 91.45 WOODED ACRES with established HOME SITE, POND, WAREHOUSE, SHOP, and A LANDING STRIP! This property is located on both sides of Union Rd. Small home is 2 Bedroom 1 bath with 1078 heated square feet. The pond is located towards the back of the property. Lots of recreational potential with trails and hunting available. Metal buildings are currently used for storage 30x60 with a 20x40 canopy and 30x30 shop with a 30x30 canopy. 3 entrances, the 2 close to the house are gated. There is a creek that runs on the property on the west side of Union Rd (backs up to Horsecreek Winery building). If your craving peace and quiet with a space to call your own HERE IT IS! The Herndon Company - Suzanne Montgomery, (229) 561-7725. suz.montgomery@gmail.com



DRASTICALLY REDUCED! Check out this STEAL OF A DEAL...100 ACRE tract with 2,809 ft. frontage on Lakeland HWY and 493 ft. of frontage on Lightsey Road. This would make an ideal homesite and/or recreational tract with a combination of some PLANTED PINES, hardwood and NWI acreage. The Seller is clearing some access trails/roads. The land is located in NORTH LOWNDES COUNTY and just minutes from town. Additionally, there may be some development potential. There is an ideal location for development of a pond with creek bed running through the land. Listing Agent has a current survey and a current delineation map available. ADDITIONAL ACREAGE AVAILABLE +/- 100 ACRES. (PURCHASE ADDITIONAL MLS#117886 WITH HOME AND ACREAGE + ADDITIONAL ACREAGE, APPROXIMATELY 225 ACRES TOTAL FOR \$1,095,000). The Herndon Company - DoraLe Smith, (229) 292-4842. sellingsouthgeorgia@gmail.com

LUMPKIN



Large lot with potential mountain views near the end of GA 400 and Dahlonega. An amazing building site on this ridge top near the end of the road. This location is a short drive to shopping, historic Dahlonega, and North Georgia College. Lot is currently wooded but would have nice view with a cleared house site and careful pruning. Neighboring houses have great views. 4 Acres, paved road frontage MLS#8814495. Pinnacle Realty - James Higgins, (404) 307-8757. jamie333@yahoo.com"

PULASKI



Pulaski County Tract is a beautiful 368-acre property with excellent opportunities for cattle or horse ranching, while also offering timber and recreational opportunities in Pulaski County, Georgia. The property is located in the heart of agricultural country. A variety of row crops are grown here including peanuts, corn, cotton, vegetables, and wheat. The property is within 10 miles of the Ocmulgee River which is known for its great hunting and fishing opportunities. There are farms and timberlands surrounding the property. The property is within three miles of downtown Hawkinsville and less than an hour drive to Macon, Georgia and two hours from Atlanta's Hartsfield International Airport. The current owners developed the tract for the multiple uses of pasture, timber growth and hunting. The property has been used for timber production for at least the last 30 years. The Pulaski County Tract has approximately 1/2 mile of road frontage on county paved Snow Road. There are two gated entrances off of Snow Road. There is an excellent internal road system with 15 gates for access to and between all pastures and hardwood bottomland. The boundaries are either fenced, painted lines, or Big Creek, a large perennial creek which forms part of the north property line. Approximately 37.9 acres of timberland was recently harvested. There are 268.9 acres of pine established in 1987 within the fenced areas, which is mainly pine sawtimber, along with scattered hardwood bottoms. These areas have been thinned to facilitate grass growth. If the main interest is pasture, more timber could be cut, or if hunting and timber appreciation was a higher priority, these areas could be left. We do not have a current timber inventory for this area but estimate a current value of between \$150,000 to \$200,000. The tract is listed for sale at

\$1,085,600. F&W Forestry Services/Fountains Land - Dennis LeBleu, (334) 864-9542. dlebleu@fwforestry.com

QUITMAN



Piper Square Timberland is a 50-acre tract offering excellent potential for recreation, timber production, or a secluded getaway located in Quitman County, Georgia. The tract features 50 acres of loblolly pine that was planted in early 2017 offering the new ownership a quality start on a growing timber resource. The property is surrounded by forest land and just 10 miles from the Chattahoochee River. Piper Square Timberland is situated in Quitman County in southwest Georgia. The property is a short 12-mile drive from Cuthbert, Georgia. Eufaula, Alabama is about 12 minutes to the west. Both towns offer some lodging and dining options. Lake Walter F. George, a reservoir on the Chattahoochee River, makes up the western border of Quitman County. From the timber lands, you could be on the water for a day of fishing or boating in just a few minutes. Tallahassee, FL is 130 miles to the south-southeast, while Atlanta, GA is 150 miles to the northeast. Either of these destinations can be reached in about two-and-a-quarter hours, traffic permitting. The property is easily accessed along County Road 84, which cuts across the north-western corner. This is a county-maintained, paved road. As the timber continues to develop, the logging road used in the past will allow easy access throughout the tract. The dominant topography in this area of Georgia is flat, with some gently rolling terrain. The property is surrounded by timberland tracts and signs of wildlife activity are abundant. Additionally, the Chattahoochee River and Lake Walter F. George are just ten miles away, offering many boating and fishing opportunities. The tract is listed for sale at \$99,000. F&W Forestry Services/Fountains Land - Chad Hancock, (229) 883-0505. chancock@fwforestry.com

TALIAFERRO



Edgewood Retreat, 291 Acres, \$1,950 per acre 3,000 feet Of Flowing Interior Creek. 1.2 Acre Pond, 40 +/- Acres of Open Land For Planting, Additional Pond Site Along East Border, 4,500 Ft. Of Paved Road Frontage, 3,000 ft. of Dirt Road Frontage, New Gravel on Trails, Old Growth Hardwood along Creeks & Drains, Hunt Deer,

Turkey and Hogs. LandMart.com - Aubrey Breiner, (478) 454-7980. aubrey@landmart.com

TIFT



Farm & Timberland Opportunity, 124 Acres, \$458,800. Hunt Huge Bucks, Ducks, Quail Ready, Two small ponds, Existing Farming Income, Nice Flowing Creek, 22 Acres Cropland, 80+ Acre Timber, Mature Pines Stands, Great Access from Paved Rd, 15 minutes to Turner County Airport, Two Small Ponds, 10 Miles to Tifton, 7 minutes to Sycamore. LandMart.com - Benjamin Carter, (404) 285-8102. benjamin@landmart.com

TWIGGS



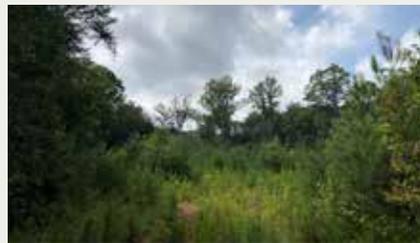
Stone Creek Hunting Retreat, 374.30 Acres, \$2,895 / Acre. Turn-Key Recreational Retreat, 2,139 SF Home Overlooking 2 Acre Lake, Home Built in 2005 with 3 Bed & 3 1/2 Bath, Full Kitchen & Basement Man Cave, 15 +/- Total Acres in Lakes, 4,900 +/- Ft. Frontage Along Stone Creek, Garage Storage & Tractor Shed, Boat Dock & Smoke Shed. LandMart.com - Austin Breiner, (478) 414-8419. austin@landmart.com

WHITE



BUILDING LOT ON THE CHATTAHOOCHEE RIVER! 300 feet of river frontage, very quiet and secluded development, only minutes away from Helen and Clarksville. Hardwoods and pines, access to road frontage. Excellent tract in community of upscale homes. (8799191). Shield, Realtors - Martin Simmons, (770) 597-4219. martin@simmons@yahoo.com

WHITFIELD



65.4+ Acres Bordering the National Forest. Zoned: R5 (Rural Residential) Property is located at the end of a dead end road. Property is minutes from I-75 and Dalton. 4.9 miles from I-75 Exit 333 37 miles from Chattanooga, TN. 92 miles from Atlanta, GA 34.715703, 85.045668 Property is currently enrolled in a CUVA (Conservation Use Valuation Assessment) through 12/31/2021. George F. Willis Realty - Raborn Taylor, (770) 382-0058. info@gfwillis.com

WILKES



\$297,472 Joins Corp of Engineers. 101.70 Acres \$2,925 Per Acre Deer, turkey, duck Hunter's Paradise. Long frontage on county maintained Bolton Road. Great combination of recreation and investment. Back line joins Corp of Engineers on Lake Thurmond providing additional hunting area. Good interior roads. Visit www.DrinkardRealEstate-Sales.com for more info. or call Eddie Drinkard @ (706) 318-3636, or email eddie.drinkard@gmail.com

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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 Brandie Thompson, 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.

Loans for Land & Farms



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Perry, GA 31069

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AgGeorgia Office Locations

Cartersville
1300 East Main Street
Cartersville, GA 30120
(770) 382-3637

Gainesville
501 Broad Street SE
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
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