

Leader

Spring 2021

An AgGeorgia Farm Credit Member Publication



AgGeorgia to Host Educational Workshops

AGAware® sessions to be held in August

Faith, Family and Farming

The three factors that impact young and beginning farmers Steven & Jessica Alsobrook





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

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Email: rshannon@aggeorgia.com.

ON THE FRONT COVER
Mitch Adams (left) AgGeorgia Relationship Manager in Chatsworth is shown with Steven and Jessica Alsobrook and children Luke and Harper at their poultry operation on their farm.

Photo taken by Jessica Alsobrook.



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AgGeorgia to Host Educational Workshops

AGAware® sessions to be held in August in Louisville and Tifton

Article and Photos by Corey Cottle & Rhonda Shannon

AGAware®, a national award-winning educational program for young, beginning, small and minority farmers is proudly being offered by AgGeorgia throughout our 79 county territory at no cost to attendees. As an advocate and supporter of the next generation of farmers, AgGeorgia offers these financial training workshops twice a year to producers who wish to develop a better understanding of how to run a successful agricultural operation.

AGAware® offers sessions with guidance on the preparation of several financial components of a farm plan including balance sheets, income statements, family finance and budgeting, and accrual income, as well as risk management, technology and recordkeeping. Also discussed is guidance in marketing assistance and applying for financing through FSA and SBA programs. The program was originally developed by sister Association AgSouth Farm Credit and instructor Van McCall.

Since 2015, AgGeorgia has sponsored ten of these workshops, typically two per year and always free of charge to participants who learn practical procedures to be financially ready to begin or grow their operation. Classes have been held in Calhoun, Clarkesville, Dublin, Fort Valley, Perry, Tifton, Valdosta, and Waynesboro in previous years. Experienced lenders and agricultural specialists provide valuable information and training in these classes, with hands-on case studies of real-life farming operations and circumstances.

Two sessions will be held in August of 2021. The first session is scheduled for Friday, August 13th, in Louisville, Georgia, and the second is scheduled for August 27th in Tifton, Georgia. For more information on attending either of these workshops, please visit www.aggeorgia.com/agaware to see class locations and to register. If you have a suggestion for a location to hold a future AGAware® workshop or are involved with a group such as Young

Farmers or local Cattleman's chapter with members interested in attending as a group, please contact Corey Cottle, Chief Marketing Officer at ccottle@aggeorgia.com.



Waynesboro



Tifton



Valdosta



Perry



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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.

Faith, Family & Farming

The three factors that impact young and beginning farmers
Steven & Jessica Alsobrook

Article and Photographs by Rhonda Shannon



The two chicken houses on the Alsobrook farm

From the time Steven Alsobrook was a small child visiting his grandfather's chicken houses, he knew he wanted to be a farmer. Although it would take several years and working through different jobs to get to his goal, his passion for the agricultural profession never waned. Even though his first taste of farming was with cattle, his love for poultry never wavered. It would take a series of events that included moving his family to several acres of undeveloped land, giving up amenities they had grown accustomed to and eventually building a relationship with new-found friends at AgGeorgia Farm Credit to catapult his dream of being a poultry farmer into a reality.

Though she had known Steven for sixteen years, Jessica, his wife of eight years, was very aware of his love for farming; however, she

wasn't sold on the idea of chicken houses when Steven first sprung it on her. "I tried to pray us out of it," she said. "When we first met, he had domestic animals. Chickens were a whole new world – the smell and everything." Jessica went on to explain, "We would drive around on his family farm, and I developed a love for that. But chicken houses? That's a different story." She wasn't sure about the financial burden that came with chicken houses and was afraid she'd feel trapped financially. "He really wanted to do this and I just really didn't understand," she said. She would watch Steven with his grandfather and other family members interact on their farm and at first thought it was all crazy. However, she would soon understand the joy and satisfaction that came from farming and a feeling that was a little surprising to her. "There's just a sense of family [with farming]

that I'd never had before," she said. Several of Jessica's family members live in other areas of Georgia and even in different states. The closeness of Steven's family, watching that evolve and getting that kind of a feel really began to draw her in to the dream of farming.

In November of 2019, things started to fall into place for the Alsobrook's farm. Jessica was working as a photographer for a real estate company in Dalton. They'd been looking for property for a while with no luck when one day, an agent in the realty office mentioned a nice piece of property in Villanow. The property had been for sale for a long time and was finally taken off the market. Although they knew where Villanow was, they had not considered that area. The property was an 80-acre tract that was split by a road with 30 acres on one side and 50 acres on the other.

When they arrived, they noticed the terrain on the two tracts was completely different. They jumped a ditch to get a full view of the flat 50 acres and immediately knew this was the land for them. "Holy cow, this is it!" said Jessica. As they walked over the land on that nice, fall North Georgia day, they began to imagine where the chicken houses would go. "It was a beautiful day, there was a fall wind blowing and it was just perfect. We could actually see it and there was no doubt in our mind," Jessica said. They made an offer the day before Thanksgiving, and on Thanksgiving Day, they were notified that their offer had been accepted. In a matter of a few days following the acceptance, they were set with their 50 acres. "It was undeniably exactly where we were supposed to be," explained Jessica, "that this land had not sold and was our hidden gem."

The next step for the Alsobrooks was finding financing for the farm and their vision of the poultry houses. The couple had done their homework, had spent years making contacts within the poultry industry and felt they were as prepared as possible for their endeavor. However, as they checked with several lenders, some of whom didn't return their phone calls, they were presented financing packages with extremely high rates, balloon terms and even exorbitant fees. "We had some wild numbers that were given to us that wouldn't work," Steven said. They'd done a little business with AgGeorgia in Chatsworth for a cattle barn financing and Steven gave Mitch Adams a call. "I called there and talked with Mitch. The first time we signed loan papers, he met me in the Tractor Supply parking lot," said Steven with a smile. "I knew I'd want chicken houses one day, and I knew I needed to have a good relationship with them." Mitch added to Steven's story, "I

met Steven & Jessica Alsobrook for the first time early in my career with AgGeorgia," explained Mitch. "They were starting a cattle operation and requested a loan to purchase cattle and equipment. It was their first loan with AgGeorgia, and we closed on the tailgate of my truck, in the Tractor Supply parking lot, during the middle of July. I remember it being really hot that day, really hot." The Alsobrooks and Mitch have found the good relationship to be mutual. "It was extremely frustrating sometimes not to know exactly what to do next but at the same time, what a cool thing to help each other and grow together," Jessica added. "There was a trust that was building the whole time," she continued. "We figured out a plan together and that was a big deal." It seemed like every time their phone would ring for the weeks following, it would be Mitch. Their five-year-old son, Luke, would even answer their phone and talk to him. Mitch



Steven and Jessica Alsobrook explain their process to become poultry farmers

Continued from previous page

would check in at night with things the Alsobrooks might need to know or just to give them reassurance that things were progressing in a positive manner. “Our relationship with AgGeorgia impacts everything we do,” said Jessica. “We’re relationship people and it just keeps coming back to that relationship. If something goes wrong, or we don’t know a step or if we have a success, we always pick up the phone and call. If it’s not Steven calling, it’s me. We’re calling or texting them [AgGeorgia] because they have a hand in it too. AgGeorgia and Mitch work with you and want you to be successful. They really care. We watched it happen and we’re living the lifestyle, but it’s a victory we all have shared. They made it happen,” Jessica concluded.

The couple was very excited when the first chickens arrived, but Jessica admitted there were a ton of mixed emotions for her. The culmination of all those years of preparation, the sacrifices they’d made and the time that was involved in getting them to this point gave them a sense of pride and at the same time was extremely humbling. “The day you open up the door and those chickens start coming in, it’s so cool and overwhelming to think ‘we finally did it,’” she said. As a wave of emotion struck her, she continued, “I thought to myself, ‘do you realize how many people you’re about to feed?’ That’s huge!” Jessica admitted that she had come around to Steven’s way of thinking about being farmers and the benefits of that lifestyle was being realized. “A lot of this is very close to my

heart,” she said, “and it’s something that we’ve wanted. Land for the chicken houses and land for our kids to enjoy. To be able to look out our window and not be claustrophobic. We love farm life down to its very core.” Their farm is an example of the family closeness that Jessica hadn’t had the opportunity to experience much before meeting Steven. Thankfully, this way of life will be all their children will ever remember. Their son Luke, age 5, loves the chicken houses and helping sort the eggs, and their 18 month old daughter Harper plays in the playpen while her parents work. Steven’s mother helps out on the weekend and appreciates that it ties her back to the love that her dad had for chickens. Several of the Alsobrook family members also help out with the work load and when they walk in the houses, they get the sense of the grandfather that started it all still being with them. Even

though Steven’s grandfather never made it to see what they’ve accomplished, it’s very special to the entire family and will always be engraved in how Steven does what he does.

The Alsobrook’s two poultry breeder houses are now fully operational with the hens and roosters producing eggs for integrator Pilgrim’s Pride. Through their experience, they’ve put in long hours, made many sacrifices and learned a lot about the poultry industry. When asked what the biggest difficulty was that they faced, Jessica jokingly said, “Writing checks.”

She went on to add that it was great working with people from your own state, who have an agenda across the board and in their board [of directors] on what to do and how to improve Georgia agriculture. That agenda included AgGeorgia’s loyalty to its members

and understanding the importance of agriculture and its success that resonates through its entire staff. That agenda is mutually appreciated with young and beginning farmers like the Alsobrooks. “What I remember most [about first meeting the Alsobrooks] was the passion and excitement both Steven & Jessica shared for farming,” explained Mitch. “Fast forward a few years and that passion for farming continues. Now they are full-time farmers, owning & operating their own Pilgrim’s Pride breeder farm. It’s been rewarding watching these “kids” grow and mature personally and professionally. I take



Mitch walks with the Alsobrook children, Luke and Harper, and their dog on the farm

“A lot of this is very close to my heart,” Jessica said, “and it’s something that we’ve wanted. Land for the chicken houses and land for our kids to enjoy. To be able to look out our window and not be claustrophobic. We love farm life down to its very core.”



Continued from previous page

The entire Alsbrook family is involved in their poultry operation along with dad Steven in the background

great pride knowing I work for an organization that provides an avenue of growth and sustainability for our Georgia farmers, just like the Alsbrooks.”

Fictional character John “Hannibal” Smith from the 1980’s show *The A Team* was quoted frequently as saying, “I love it when a plan comes together.” The plan certainly came together and could vividly describe the working relationship between the Alsbrooks and Mitch. Both were mutually willing to learn and mutually willing to work together. And from that, a wonderful professional and

personal relationship was formed. “The way AgGeorgia has impacted or helped us get where we are is that they took the relationship manager role past what it was. They became family,” said Jessica. “And they cared about this project as much as we did. It wasn’t just about a paycheck.” AgGeorgia takes pride in assisting young, beginning and small farmers, takes pleasure in their progress and is proud of what they do in agriculture production. We also enjoy being able to witness another generation of farmers getting their start. For the Alsbrooks, it was about all the plan

coming together and much more. “It was about continuing the lifestyle of farming in this generation and doing it with our whole hearts,” explained Jessica. She continued, “We spent years trying to make contacts, trying to figure out how to get the money, and we had people just fill us with hot air. If you want to do this, if you want to do any farming, on a large scale or small scale or any scale, call AgGeorgia because you’re going to succeed. Why would you not?”

To hear from the Alsbrooks and watch some of the interview, visit www.aggeorgia.com/poultry.



Association News

New Hires



Tessa Wright joined AgGeorgia as a Loan Assistant in our LaFayette Office on November 2, 2020. Tessa has financial experience from another institution.



Cecil "Dereck" Sumner began his AgGeorgia career on Wednesday, December 16, 2020 as Relationship Manager in the Tifton Office. Dereck has over 17 years banking experience.



Sharon Neidlinger joined AgGeorgia on Monday, January 4, 2021 as Loan Processor in the Waynesboro Office. Sharon has over 21 years of banking experience.



Christy Pope joined AgGeorgia on Monday, January 4, 2021 as Administrative Assistant in Sales & Marketing in the Perry Corporate Office. Christy was recently promoted to Human Resources Administrator. She is a graduate of the University of Georgia with a Bachelor of Science in Education.



Jennifer Lamb joined AgGeorgia on January 7, 2021 as a Sr. Associate Accountant in the Perry Corporate Office. Jenny has an extensive background in business, with experience in accounts payable and payroll, in addition to owning her own floral business.



Kole Clark joined AgGeorgia on Tuesday, January 12, 2021 as Credit Officer in the Perry Branch. Kole is a graduate of Georgia Southwestern State University with a bachelor's degree in business. He was a prior intern with another Farm Credit association in Georgia.



Janine Elliott joined AgGeorgia on February 11, 2021 as Loan Assistant in the Cartersville Office. Janine has several years of business experience.



Dannah Frost began her AgGeorgia career as Loan Assistant in the Sandersville Office on February 11, 2021. Dannah is from the Sandersville community and will be an asset to that office.



Elizabeth Benefield joined AgGeorgia on February 15, 2021, as General Counsel for the Association. Elizabeth has legal expertise and previous experience with AgFirst Bank, Carolina Farm Credit and as an independent attorney.

Promotions



Genger Carlan, Chatsworth - Loan Processor. Genger was previously a Loan Assistant and joined AgGeorgia in December of 2016.



Whitney Diers, Moultrie - Loan Operations Supervisor. Prior to this promotion, Whitney served as Accountant and Loan Processor after joining AgGeorgia in November of 2016.



Brooke Dove, Royston - Loan Processor. Brooke was previously a Loan Assistant and joined the Association in July of 2017.



Lesley Hurst, Perry Corporate - Human Resources Administrator/ Training & Recruiting. Lesley was previously a Loan Assistant in the Perry Branch and joined AgGeorgia in July of 2020.



Rhonda Shannon, Tifton – Marketing Manager. Rhonda’s previous positions included SMM Originator, Loan Officer and Marketing Specialist. She has been employed with AgGeorgia since October of 2003.



Cindy Smith, Clarkesville – Loan Operations Supervisor. Cindy has been with the Association for 32 years and previously served as Accountant.



Charlotte Taylor, Royston - Loan Processor Supervisor. Charlotte was previously a Loan Processor in the Royston Office and joined AgGeorgia as a Loan Assistant in June of 2007.

Retirements



Teresa Saggus, Loan Assistant in the Washington Office, retired after 31 years of service to Farm Credit. She began her career with North Georgia Farm Credit, a predecessor association of AgGeorgia.



Becky Carroll, Senior Accountant in the Perry Corporate Office, retired on 11/30/2020 with 28 years of service. She began her career at Farm Credit of Central Florida in Lakeland in March of 1992 and worked with AgGeorgia for approximately 10 years.



Jack Drew, Chief Executive Officer in the Perry Corporate Office, retired on 11/30/2020 with 39 years of service. He originally was hired by AgFirst Farm Credit Bank in Columbia in August of 1981 and soon received a permanent position in Tifton with Federal Land Bank Association, a predecessor to AgGeorgia. Jack was an excellent leader and through the various positions he held during his tenure, guided AgGeorgia well.



Tim Dean, Chief Appraiser in the LaFayette Office, retired on 12/1/2020 with over 33 years of service. Tim began his AgGeorgia career in November 1987 as an appraiser with North Georgia Farm Credit in the LaFayette Branch Office. North Georgia Farm Credit was a predecessor association of AgGeorgia.



Steve Yearata, Chief Credit Officer/Capital Markets & SAM in the Perry Corporate Office, retired on 12/1/2020 with 35 years of service. Steve began his AgGeorgia career in April 1985 as a Loan Officer with South Georgia Farm Credit Service in the Moultrie Branch Office and held various positions during his service. South Georgia Farm Credit was a predecessor association of AgGeorgia.



Sarah Williams, Loan Assistant in the Dublin Office, retired on 12/31/2020 with over 31 years of service. Sarah began her Farm Credit career at Central Georgia Farm Credit Service in Dublin.



Linda Currie, Loan Processor in the LaFayette Office, retired on 11/30/2020 with over 34 years of service. Linda began her Farm Credit career at North Georgia Farm Credit Service in LaFayette.

Board of Director Elections



Teel Warbington

Due to COVID-19, concerns relative to the virus necessitated a move from in-person stockholder meetings to mail-in ballots. A big thanks to the Board, stockholders, and all the candidates for their understanding and patience as we embarked on a new process for voting.

The period for receiving ballots ended on 11/24 and the results were tallied and certified by an independent agency. We were thrilled with a response rate of 12.75% for the 4 director positions expiring 12/31/2020. The following candidates were elected to serve a 4 year term for AgGeorgia:

Position #2	Position #5	Position #9	Position #13
Frank Wright	Dan Raines	Guy Daughtrey	Teel Warbington

Congratulations to Mr. Daughtrey, Mr. Raines and Mr. Wright on successfully being re-elected to the AgGeorgia Board, and we welcome Mr. Warbington as a new AgGeorgia Director.

Our sincere thanks to Mr. Billy Clary for his outstanding service to our Association, its stockholders, and our employees. Mr. Billy had been a board member of AgGeorgia and predecessor associations since 1986, and provided tremendous leadership and wisdom to our Board and Association.

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AGGEORGIA  NMLS# 627367  SPRING 2021

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



Two house breeder farm on 41+/- acres in Banks County for sale. Seller retiring from the industry. Good opportunity to be your own boss. Call Otis Rylee today for more info! 706-870-0621. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com



Seven house broiler farm located in Banks County with custom 3,200 SF home and inground pool. Farm is growing with MarJac on a 5-week bird and houses need no known updates. Well-taken care of property. Take a look soon before this one gets away! Call Otis Rylee at 706-870-0621. The Simpson Company of Georgia, Inc. - Otis Rylee, (706) 870-0621. otis@simpsoncompany.com

BARTOW



Spectacular short, and long range, views showcase this private, heavily wooded 178.97+- acre tract of land. A magnificent Georgia trout stream, winds through the middle of the property. A 50 foot bridge allows for easy access to the entire property. This property can be divided into either an 85 or 94 acre parcel. George F. Willis, Realty - Raborn Taylor III, (770) 382-0058. rt3@gfwillis.com

BURKE



1039 acre timber and hunting tract with deer, ducks, turkeys, and hogs. Older planted pines and hardwood/pine mix, 214 acres in Savannah River swamp, food plots and fields, 15 acre beaver pond, extensive road system, Georgia Power transmission power line right of way, paved frontage on River Road, \$2,399,575 (\$2300/acre). www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com

CHATTAHOOCHEE



467 acre timber investment tract and wildlife paradise with deer, turkeys, and hogs roaming the scenic hills, open hardwood bottoms, and numerous food plots. 8.5 miles southeast of Cusseta, all wooded with old hardwood/pine mix, extensive road system and ATV trails, creek and streams, \$934,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com

COLQUITT



WAITES RD - *UNDER CONTRACT* 194.5 +/- Acres ½ mile north of Roundtree Bridge Rd, on Waites Rd, Colquitt Co., Ga. 40 +/- acres in cropland, balance in pine and hardwood timber (current timber cruise

available), good soil types and excellent dirt road frontage. Price: \$642,000. The Slocumb Company - Johnny Slocumb, (229) 985-9333. slocumb@windstream.net



SWIFT CANTEEN RD - 196.49 +/- Acres 1 mile E of Sigsbee on Swift Canteen Rd, Colquitt Co., Ga. 66+/- acres in cropland, balance in pine and hardwood timber (current timber cruise available), good soil types, excellent road frontage, and divided on the south side by the Ochlocknee River. Price: \$543,000. The Slocumb Company - Johnny Slocumb, (229) 985-9333. slocumb@windstream.net



ROUNDTREE BRIDGE RD - 131 +/- Acres 2 miles NE of Ellenton on Roundtree Bridge Rd. Colquitt Co., Ga. 47+/- acres in cropland, balance in pine & hardwood timber (current timber cruise available), excellent soil types, excellent road frontage, and small frame house with deep well. Price: \$524,000. The Slocumb Company - Johnny Slocumb, (229) 985-9333. slocumb@windstream.net



Stunning home conveniently located between Colquitt County and Thomas County w/ 25.82 +/- acres. Two-story 4 bdrm, 3.5 baths. Exterior amenities include a guest house/pond house, 20X 30 wired workshop, manicured yards, mature plantings, and planted pines. The land is ideal for horses, farming,

Property for Sale

hunting, and much more. The Slocumb Company - Dena Pearce, (229) 456-3081. denacjp@yahoo.com

COOK



15.1+ Acres At SW Corner Of Exit 32 Interchange. I 75 and Old Coffee Road, 1029 ft. Frontage on I 75. 398 ft on Old Coffee Rd. Legal Description To Be Determined from New Survey. Additional acreage may be available. 3 phase Electric Power, city water and sewer available .9 acres cleared and in cultivation. The Herndon Company - Graham Fiveash, (229) 460-8359. gfiveash@herndoncompany.com

ECHOLS



With two miles of frontage along the world-famous Suwannee River, this 1,490.13± acre property features an ideal blend of recreation, timber and river frontage. With an old Florida feel, there is something special about this place that can only be found on the blackwater of the Suwannee. Available: \$3,799,831. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com

FANNIN



265 +/- acres in Fannin County, Georgia bordering the United States National Forest's Cohutta Wildlife

Management Area. Pack Creek runs through the property. The timber has been cut off the property. Topography: Varies – level at the creek to steep. George F. Willis, Realty - Raborn Taylor III, (770) 382-0058. rt3@gfwillis.com



This property is mostly in mature white pines with some mature hardwoods. Patterson Creek runs through the property. There is an old home site and barn site on the property in a small cleared area near the creek. Property is located on a paved county road near the end of the road. Topography: Varies – level at the creek to steep. George F. Willis, Realty - Raborn Taylor III, (770) 382-0058. rt3@gfwillis.com

FRANKLIN



Greer Farm offers pasture and more pasture on top of that. Roughly 100 acres of the +/- 140 acre farm sits in beautiful rolling pasture land. The property is naturally divided into two separate adjoining tracts, which can be bought together or separately. Southern Land Exchange - Travis Ebbert, (706) 614-8840. tebbert@southernlandexchange.com

GORDON



Sportsman Paradise. 790.57 +/- Acres offering a 7 +/- acre pond, mature timber consisting of natural pines of hardwoods, pasture, and 2 creeks. There is a good internal road system on the property. Topography: Rolling. Utilities: Power. George F. Willis, Realty - Raborn Taylor III, (770) 382-0058. rt3@gfwillis.com

GRADY



Located in the Red Hills Plantation Belt, between Tallahassee and Thomasville, Magnolia Ridge offers unlimited recreational opportunities for the outdoor enthusiast in close proximity to fine dining and shopping. At 993.6 +/- acres, Magnolia Ridge is a sportsman's paradise with spectacular quail, duck, deer and turkey hunting. Available: \$5,800,000 Jon Kohler & Associates - Walter Hatchett, (850) 508-4564. walter@jonkohler.com

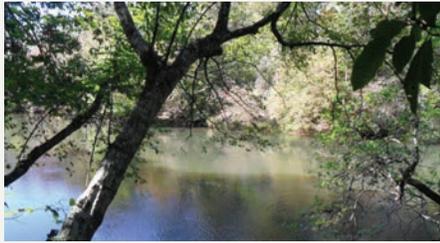
HABERSHAM



BEAUTIFUL LAKE FRONT LOT, In Northern Habersham County. This 5+ Acre wooded lot fronts a nice size mountain lake with plenty of fish. Reasonable covenants an a small development make this a special property. truly rare find. (8909843) \$82,900. Shield,



Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net



BEAUTIFUL! 10.19 Acre Tract of Land with over 360 feet of Chattahoochee River Frontage. Located in Southern Habersham County and good access to Hwy 365/985. Wooded and has protective covenants to maintain property value. Currently in the 10 year conservation program to reduce taxes and buyer to continue this program. \$210,000 (8851386/8851721). Shield, Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net



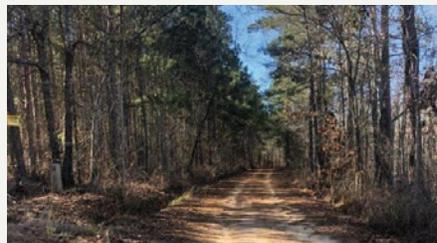
PRIVATE PARADISE IN THE MOUNTAINS! This recently renovated cottage is waiting for you! 3BRs with sleeping loft! Soaring fireplace in the living room! Property offers 42 acres which meets the National Forest and a babbling creek for property lines. Mountain views possible. Located in small gated mountain community (8904276) \$464,000. Shield, Realtors - Ruth Camp, (706) 499-4702. ruth@billcamp.net



CHARMING LODGE STYLE HOME!! Offering fishing in the Soque River for trophy trout. Exposed beams, tongue & groove walls and ceilings w/2 FP's. 3BR's,

office on main, large open kitchen, keeping room and spacious gathering area. Detached carriage house offers 2 Bedrooms, living and dining. (8469842) \$1,995,000. Shield, Realtors - Ruth Camp, (706) 499-4702. ruth@billcamp.net

HANCOCK



268 acre historic Clark's Mill Pond property, 45 Perfect sized hardwood and planted pine tract in a relatively secluded location. This property has several food plots with box stands in place. A nice creek originates on the property and several spring creeks and drains cross through creating the perfect habitat for hunting or hiking. Southern Land Exchange - Mark Costello, (706) 2075850. mcostello@southernlandexchange.com

JEFFERSON



268 acre historic Clark's Mill Pond property, 45 acre pond with fishing and duck hunting, old flooded timber surrounding the pond, planted pines, Duhart Creek, restaurant building that could be converted to a home, old grist mill building. Super retreat for fishing and hunting, or lease the property out for income. \$782,700. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



Gibbons Tract is 360± acres outside of Louisville, GA. It has two cultivated fields totaling 55± acs, 55± acs merchantable pine plantation, 159± acs pine & hardwood mix & 77± acs previously harvested. Excellent habitat for wildlife and loaded with deer and turkey signs. Great timber investment, recreational tract, home site or weekend retreat. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND (5263). info@LandandRivers.com



Hardeman South is 553± acs outside of Louisville, GA. Ideal timber investment with over 300 acs planted pines ranging in age from 5-23 years old. The land drops off towards the back of the property where it meets the Ogeechee River creating a habitat full of wildlife. Perfect recreation tract with great fishing, hunting, and trails for ATV riding! Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND (5263). info@LandandRivers.com

JOHNSON



71 acres wooded with a creek, Wrightsville, older hardwood/pine mix, long frontage on Big Cedar Creek, Georgia Power transmission power line easement; hunting, recreation, timber investment, \$156,200. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com

Property for Sale



Established Hay Field or Great Home Site, 25.81 Acres, \$89,705. Established Hay Field. Home Site. Power at the Property. Flowing Branch on the Property. 840+/- feet of paved road frontage on Hwy 15. 944+/- feet of road frontage on H Pope Road. LandMart.com - Jimmy Touchberry, (478) 457-5049. jimmy@landmart.com

JONES



Little Cedar Creek Hunting Preserve is a 328 ac. tract offering excellent timberland ownership opportunities and recreational potential in Jones Co., GA. There are 130 ac. of 23-year-old pine plantations and 74 ac. of 2-year-old pine plantations. The tract is listed for sale at \$821,125. For more info, contact George Peake at 478-972-2971. F&W Forestry Services/Fountains Land - George Peake, (478) 972-2971. george.peake@fountainsland.com

LAURENS



Pine Hill is 89± acs in Dublin, GA. Great opportunity for commercial development. Located along Hwy 441 & I-16 w/ approx. 1,400 ft of frontage on Pinehill

Rd. Hotels, restaurants, and gas stations all in close proximity. Approximately 40 acs is cultivated & remainder is wooded in a mix of planted & natural timber. Can be divided into 2 tracts. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND (5263). info@LandandRivers.com

LINCOLN

Dry Fork Creek, Lincolnton, GA. Home Sites or Development Property, 57 acs., \$170,000. Conveniently located off Thomson Hwy. Frontage on 2 public streets provide opportunity for multiple homesites or development. Heavily wooded with hdwd. and pine. Dry Fork Creek forms part of boundary line. New plat. www.DrinkardRealEstateSales.com. Drinkard Real Estate Sales, Inc. - Eddie Drinkard, (706) 318-3636. eddie.drinkard@gmail.com

LONG



Sassafras Plantation is a 3191 ac. former commercial quail hunting preserve in Walthourville, GA. Tract 1 is 422 ac. at \$1,375,000. Tract 2 is 1428 ac. at \$4,284,000. Tract 4 is 418.5 ac. at \$1,564,000. Tract 5 is 759 ac. at \$2,277,000. Tract 6 is 162 ac. at \$500,000. For more info, contact Wade McDonald at 229-407-0224 or wmcDonald@fwforestry.com. F&W Forestry Services/Fountains Land - Wade McDonald, (229) 407-0224. wmcDonald@fwforestry.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 Lots of recreational potential with trails and hunting available. The Herndon Company - Suzanne Montgomery, (229) 561-7725. suz.montgomery@gmail.com



LOOK NO FURTHER! This beautiful 5.4 acre tract is located just minutes outside of Valdosta and is ready for you to build YOUR FOREVER HOME! This property has mature timber including Pine and Oak trees. Buy today and build tomorrow! The Herndon Company - Jake Howell, (229) 356-3670. jake@herndoncompany.com



Great development location!! County water and sewer. Property is located next door to Dollar General and is cleared and ready to be built on. The Herndon Company - Nicky Balanis, (229) 560-9459. njbalanis@hotmail.com



MACON



Highway 26 frontage. 3 miles from Oglethorpe, GA. Good mix of open and natural forestland Southern Land Exchange - Garrett Williams, (706) 296-5365. gwilliams@southernlandexchange.com

MADISON



Four Ponds, Pastureland, Mature Hardwoods and Creek!!! Meadow View Farms is ideal for the individual or family looking to establish a horse or cattle farm. Meadow View features four ponds, 57 acres of pastureland, mature hardwoods and county water. This property includes frontage on three roads: East Paoli, Pine Valley Farms and Hwy 72. Zoned A-1. Southern Land Exchange - Jesse Johnson, (706) 614-4855. jjohnson@southernlandexchange.com

NASSAU



Quail Creek is one of largest high-fence recreational properties in North Florida at 1,726 +/- acres. Offered turnkey, the property features a seven-bedroom main lodge, a 10-acre stocked pond, and is exceptionally managed for quail, deer, and turkey. Located just 48

minutes from the Jacksonville International Airport. Available: \$7,750,000. Jon Kohler & Associates - Lori Weldon, (229) 977-6065. lori@jonkohler.com

OGLETHORPE



Unique Timberland Investment, 729.65 Acres, \$2,500 per acre. Big Contiguous Property. Invest in Real Assets. Long River Frontage. 1.4 Miles on Broad River. Beautiful Hardwoods Along River. Mix of Mature Hardwoods & Pines. Merchantable & Pre-Merchantable Trees. Planted Pines from 7 to 24 Years Old. Diverse Wildlife Habitat. LandMart.com - Austin Breiner, (478) 414-8419. austin@landmart.com

PICKENS



228.29 +/- Acres with a mixture of mature timber (mostly hardwoods) and pasture and a stream. Property offers long range views. Topography: Rolling to Steep. George F. Willis, Realty - Raborn Taylor, (770) 382-0058. rt3@gfwillis.com

PUTNAM



Belle's Timberlands is 111 ac. with timber potential and paved road frontage in Putnam Co., GA. Most of the property is considered upland or lowland. 72% of the tract has recently been harvested. The tract is listed at \$294,150. For more info, contact Nathan Fountain at (229) 343-8033 or nfountain@fwforestry.com. F&W Forestry Services/Fountains Land - Nathan Fountain, (229) 343-8033. nfountain@fwforestry.com



Little River Forest is a 167 ac. tract perfect to create a semirural retreat in Putnam Co., GA. Approximately 85% of the land is considered upland. The tract is fully wooded in natural timber, with the majority being around 15 years old. The tract is \$458,000. For more info, contact Nathan Fountain at (229) 343-8033 or nfountain@fwforestry.com. F&W Forestry Services/Fountains Land - Nathan Fountain, (229) 343-8033. nfountain@fwforestry.com

TALIAFERRO



2 Ponds & 2,000+ Ft. of River Frontage, 216 Acres, \$2,900 per acre. 2,030 Ft. of Frontage on Little River. 2 Ponds. 60 + Acres of Old Hardwood. 70 Acres of Old Fields. Several Creeks and Streams. Great Location in the County. Power On Site. Agricultural and Recreational Potential. Hunt Turkeys, Deer, Hogs and Ducks. Multiple Cabin Sites. LandMart.com - Aubrey Breiner, (478) 454-7980. aubrey@landmart.com

Property for Sale

TAYLOR



Flint River Plantation, 2024 Acres, \$2,750 per acre. Turn-Key Hunting Plantation. 3 Miles Flint River Frontage. Fertile Soils and Diverse Wildlife Habitat. Intensive Trophy Management Program. Healthy Population of Mature Bucks & Turkeys. Excellent mix of Pine Uplands, AG Fields & Bottomland Hardwood. 5 Bdr/3 Bth Lodge & 3 Bdr/2 Bth Cottage. LandMart.com - Bill Breiner, (478) 457-7005. bill@landmart.com



At 460+/- acres, Fairway Forest features a blend of recreation, timber and security. The property has great hunting, massive amounts of timber, ponds, a lodge and bunkhouse. Offered turnkey, this property is conveniently located 10 miles from Perry, with great coastal communities nearby. Available: \$1,250,000. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com

THOMAS



Fort Dallas is a one-of-a kind Thomas County trophy buck powerplay. The 182 +/- acre farm is situated in a plantation and farmland belt and is only 20 miles to downtown Thomasville. A rare tract with excellent diversity, the property has trophy whitetail deer and turkey, waterfowl, and good timber returns. Available: \$700,000. Jon Kohler & Associates - Jon Kohler, (850) 508-2999. jon@jonkohler.com



IRRIGATED PECAN ORCHARD - DESIREABLE VARIETY, 6+/- Acre Lake. The perfect property if you want to build a home on the water, have a small first class irrigated orchard to manage, a place to fish and watch the sun set. Room for several homes without re-zoning. Good deer and turkey area. 7 miles North of Thomasville. Crocker Realty, Inc. - Daniel Crocker, (229) 403-6297. landcrocdan@gmail.com

TWIGGS



Prime Hunting 20 Minutes from Macon, 72.41 Acres, \$2,150 per acre. Prime Hunting Opportunity. Hardwood Timber & Recreation. Great Location. 20 Min. from Macon. Signs of Wildlife Everywhere! Flowing Creek Cuts Across Tract- Hardwoods Cover Majority of Tract. Towering White Oaks- Some Natural Pines. Hunt Deer and Turkeys. Power at Road. LandMart.com - Cole Breiner, (478) 387-5051. cole@landmart.com

WASHINGTON



Gin Branch is 407± acs in Washington Co. with a mixture of planted pine, hardwood bottoms, natural regeneration & 3 ponds. Gin Branch crosses the property along with another smaller secondary stream. These bottoms are lined with a mixture of oak, tupelo & various other hardwoods. Well stocked pine plantation that have undergone their 1st thinning. Plantation Properties & Land Investments - Jason Williams, (912) 764-LAND (5263). info@LandandRivers.com

WHITE



20 Wooded acres close to Hwy 384 and 115 on private paved road. Mountain views at top and creeks and spring heads at bottom. ATV trails and abundant wildlife with 12 x 12 hunting shack and camp area. Underground utilities and restricted covenants. \$189,900 (8909331LL/8909536AF). Shield, Realtors - Bill Camp, (706) 499-4720. bill@billcamp.net

WARREN



This property is the diamond you've been looking for with 3170+/- feet of paved road frontage and 4 ponds located throughout the property. There is an old 1940's farm home that has been used as a deer camp in the past with several old outbuildings that could be repurposed using the old wood. Call Mark Costello to view! Southern Land Exchange - Mark Costello, (706) 207-5850. mcostello@southernlandexchange.com



494 acre timber investment tract and hunting property with pretty, rolling topography, creek, and easy access. 1 and 2 year old planted pines, Dyers Creek flows through the property, extensive interior road system, long road frontage, \$887,300. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114. shivers@georgialand.com



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Gainesville, GA 30501
(770) 534-5395

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

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

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

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

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

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

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

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

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

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

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

Sandersville
775 Sparta Road
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