

Leader

Spring 2022

An AgGeorgia Farm Credit Member Publication



AgGeorgia Gives Back

Staff Members Step-Up with Support

Enjoying the Hard Work of Farming

Kirkland Smith and his longtime love of farming



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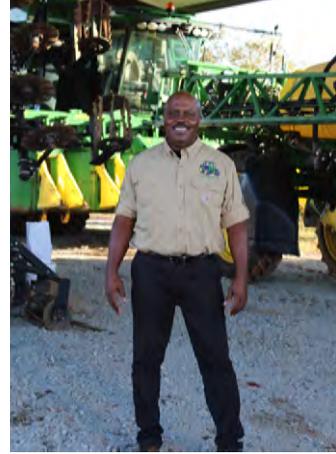
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Email: rshannon@aggeorgia.com.

ON THE FRONT COVER
Kirkland I. Smith of K I. Smith Farms, Inc., in Perry, Georgia, stands with some of his equipment he uses for his “escape.”



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AgGeorgia always has been proud of our staff and the support they offer their communities through sponsorships and attendance to agricultural events. However, we want to share just a few examples of the caring and giving attitudes of our staff that exemplify the conviction of Albert Einstein when he said, “A life lived for others is the only life worth living.”

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“You’ll never meet a more hard-working man.” That’s the description Lee Lister, Loan Officer in the Perry Branch of AgGeorgia Farm Credit uses to describe his customer, Kirkland Smith.

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AgGeorgia Gives Back: Staff Members Step-Up with Support

Article by: Rhonda Shannon

Photographs by: Rhonda Shannon and contributed

With the challenges our nation has faced over the last twenty four months, it would be somewhat understandable if each of us had the mindset of taking care of our individual best interests. Whether shortages in the grocery store or attempts to stay healthy and safe, the extraordinary Covid-19 pandemic, without a doubt has been an opportunity for the demonstration of the best of human compassion and kindness or for the exhibition of the epitome of innate human selfishness. Fortunately, there is always good if you know where to look for it. AgGeorgia always has been proud of our staff and the support they offer their communities through sponsorships and attendance to agricultural events. However, we want to share just a few examples of the caring and giving attitudes of our staff that exemplify the conviction of Albert Einstein when he said, "A life lived for others is the only life worth living." Several of the contributions were made during the past holiday season and assisted families, selected on individual bases or through community partnerships, with necessities and provisions.

DUBLIN

As part of their family traditions, Faith Howard of the Dublin Office adopts two children from the local Laurens County Angel Tree and provides them gifts from their wish lists. She and her family also bake goodies and distribute to those who serve them during the year: bank tellers, mechanics, pharmacists, healthcare workers, etc.

GAINESVILLE

The Gainesville Branch donated \$2,000 toward the Gainesville-Hall Co. Fraternal Order of Police Lodge 41, Annual Shop With A Cop. The donation, along with other companies' contributions, allowed the FOP to provide \$150 gift cards from Target to approximately 50+ families that were in need during the

holiday season. This is the Gainesville Branch's second year donating to this worthy cause. Representing the Gainesville Office was Kimma Mack & Logan Clark, shown presenting the President of the FOP Donal McDuffie, with the check.



PERRY

The Perry Office collected food during the month of December to donate to a local food bank. The donation was made just before Christmas to Loaves and Fishes in Perry. Several staff members of the branch are shown in front of the bags of food at the office before dropping it off, with several others making the delivery.



ROYSTON

The Royston Office and staff sponsored gifts for children on the Royston Police Department's Angel Tree. Not only did AgGeorgia donate to the cause, but almost every employee in the office donated additional funds to purchase the gifts. Shown is a picture of the gifts with the angel tree.



TIFTON

Kandice Mathis of the Tifton Branch adopted a Tift County teenage girl who is in foster care for Christmas. She enjoys art, especially Anime and loves fun comfy socks. Shown are Kandice's nephew and son with the gifts presented to the girl.



Operation Christmas Child, a world-wide mission and project through Samaritan's Purse, was established in 1993 by Franklin Graham. Shoeboxes filled with gifts of toys, school supplies, hygiene items and of course, candy, are collected from all over the United States and sent to demonstrate God's love to children in various foreign countries. Local churches are very supportive of this ministry and serve as district collection points. Every year, Rhonda Shannon from the Tifton Office assists her church Eastside Baptist Church in Tifton during National Collection Week in November. Over 15,000 individual shoeboxes were collected from a several-county area, packed in crates and loaded on a semi-truck trailer by this group of volunteers. This labor of love prepares the boxes for international shipment to children all over the world. Pictured is Rhonda with other Eastside volunteers and the finished product of a filled trailer.



WAYNESBORO

Allie Crockett, the Burke County Young Farmers representative, reached out to the community for donations to help those in need in Kentucky after the December tornadoes. Ms. Crockett had a direct contact that provided a list of things they needed and the Waynesboro Office purchased items to send. Shown in the picture is Benjamin Strickland, Loan Officer in the Waynesboro Office, with Ms. Crockett. Some of the items donated by AgGeorgia staff were blankets, flashlights, toiletries, diapers & wipes, trash bags, Clorox wipes, sanitizer etc.



LAFAYETTE

The LaFayette Office also contributed to the Kentucky tornado relief with their donation of \$1,500 as part of the Chattooga County Young Farmers' collection. Supplies purchased were farming needs for the farmers affected by the tornado. Young Farmer Teacher Lauren Jarrett, in conjunction with Brent Allen, Johnson County Extension Agent and past Chattooga County Extension Agent, collected supplies and money for the area in Kentucky. Brent Allen is originally from the area in Kentucky that was devastated by the storm and he hauled all the farming supplies and donations to his hometown. Shown are Lafayette Office Member Service Representative and Chattooga County Young Farmer member Mandy Hicks presenting the monetary donation to Randy Brinkley, Chattooga County Young Farmer President (middle) and Garrett Hurley, Vice President (right) and a member of AgGeorgia.



MACON

Several AgGeorgia staff members were glad to help Macon County native and NFL star Roquan Smith with his 4th annual Thanksgiving food distribution for his community.



AgGeorgia Farm Credit was a community partner of the event, along with William L. Brown Farm Market, Chick-fil-A, International Paper and Piggly Wiggly.

Roquan, a former UGA football linebacker and now a member of the Chicago Bears professional football team, provided about 75% of the funds to purchase boxes filled with turkeys and fresh produce for Macon County residents during a drive-thru giveaway. All the food was purchased locally and distributed locally. "Roquan has always been a person with a heart to give and he never wanted to forget about his hometown," said Roquan's aunt and Business Manager Shaquwanda Baker, who also coordinated the event. "We know times are hard and he wanted to supplement people's incomes by giving out

Continued from previous page



turkeys and sides for Thanksgiving dinner.” She is shown greeting friends and neighbors from the community.

The 4-hour event also included assistance from Eric Finch, Chief of Police for Montezuma (forefront, shown directing traffic); Dexter McKenzie, Recreations Director for Macon County (background, left, leading traffic with John Deere Gator); volunteer Airmen from Robins Air Force Base and William L. Brown Farms; AgGeorgia staff Corey Cottle, Rachael Crowell, Karina Harrison, Lee Lister, Rhonda Shannon, Tamara Shrable and Teresa Thompson. Also involved were a host of Roquan’s relatives, most who were adorned in Chicago Bears attire, proudly serving their community and representing him. (below)



AgGeorgia is appreciative of our staff and their willingness to give freely with their donations, time or labors for service to the communities in which they live and beyond. Thanks to those who gave us the opportunity for us to work along with them and also offered services to others.



Eric Finch, Montezuma Chief of Police (foreground), Dexter McKenzie, Recreations Director for Macon County (background on the John Deere Gator)



Volunteer Airmen from Robins Air Force Base and William L. Brown Farms (above); AgGeorgia staff Corey Cottle, Rachael Crowell, Karina Harrison, Lee Lister, Rhonda Shannon, Tamara Shrable and Teresa Thompson. (in various shots below)





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Enjoying the Hard Work of Farming: Kirkland Smith and his longtime love of farming

Article by: Rhonda Shannon

Photographs by: Rhonda Shannon and contributed



Gwen & Kirkland beside some equipment under the barn

“You’ll never meet a more hard-working man.” That’s the description Lee Lister, Loan Officer in the Perry Branch of AgGeorgia Farm Credit uses to describe his customer, Kirkland Smith. It’s very evident that Kirkland Smith of K. L. Smith Farms, Inc., is no stranger to work. Located just outside of Perry, Georgia, he re-started a family farm that began with 60 acres and over the last seven years has grown it into 800 acres of row crop production. “I started out slow,” Kirkland explained. “I’d go

buy a bigger tractor and try to get more land [to pay for it].” Currently growing 210 acres of peanuts and 600 acres of cotton, Kirkland would like to increase his production acreage to 1,200 acres, one-third in peanuts and two-thirds in cotton for rotation purposes. With the majority of the land being rented and all of it being dry land, “I have to rely on the Good Lord,” he admits, and further states he’s only had one bad dry year since he began farming in 2014.

Kirkland didn’t grow up on a farm, but every summer as a child he’d spend on his uncle’s farm in Henderson and through that developed a love for agriculture. “We lived in Perry, but I’d spend summers with my uncle who was a full-time farmer,” Kirkland recalls, “and there was always something to do. Pulling weeds or picking squash. I started driving the tractor when I was about 10 years old. Since then, I’ve been hooked,” he admitted. “A lot of people like to go fishing, like to go golfing. Farming is like my escape. It’s hard work but I just enjoy

“I started working with AgGeorgia in 2015,” Kirkland states, “and they have been instrumental in helping me grow. Without them, I could not farm.”

it, it’s enjoyable to me so it doesn’t seem like hard work.” When asked what his favorite part of farming was, he didn’t hesitate for a response. “Being outside in nature, driving tractors, watching something you plant grow and then harvesting it,” Kirkland said and added, “and knowing that you’re feeding and clothing people.” It’s easy to see just how hooked he is, and it’s also likely every farmer can relate to this sentiment on the rewarding aspects of farming.

But what makes Kirkland and his farming operation so unique? Much of it has to do with his schedule when he’s not in the field. As an IT/ICS manager for a major national



Kirkland and Lee Lister discuss the cotton crop during a farm visit

corporation, he is responsible for all the warehouse systems (Information Technology) and inventory control systems (ICS), something he’s done since 1993. “I go all over [the country],” Kirkland explains, “everywhere there’s a warehouse. From California to New York to Cambridge [Massachusetts], even to the two warehouses in Canada.” In addition to this job, he also owns a small tax business and a small landscaping business, both in Perry.

Although he has help from family members that includes his uncle and brother, and additionally a couple of other farm workers, he admits he has to put in long hours and that it’s hard work. “Sometimes I’ll dig peanuts to two o’clock in the morning,” Kirkland says. “It’s hard work - but it’s rewarding.”

Kirkland’s strong work ethic permeates throughout his family. His wife, Gwen, operates her own catering and party planning



Kirkland and his farm workers discuss adjusting the peanut inverter

Continued from previous page



business. Their three children have also been very successful as a testament to hard work; the oldest, Trey, is a graduate of UGA Law and is now a sports agent in Atlanta; the middle child, KJ, is a scholar athlete, a stand-out football player at the University of North Alabama, working toward a Master of Science and Human Performance degree, maintaining a perfect 4.0 GPA; and the youngest, Kirondria, is serving in the United States Air Force. Gwen admits they try to attend every game possible to cheer on KJ and stays busy trying to keep up with their three-year-old grandson, Tatum Blake Smith.

Even with the Smith family's busy schedules, Kirkland looks forward to growing his farming operation. "I'll stop at 1,200 acres," he said with a smile. "I'm going to continue to

grow and want to get up to about 1,200 acres. AgGeorgia will help me build K. L. Smith Farms." Kirkland's strong desire to farm, initiated in those summers spent on his uncle's farm several years ago, has been aided by the bond between Kirkland and Lee. It's very evident their relationship goes well beyond just business. "The diversity of what he [Kirkland] has going on is truly, truly impressive," said Lister. "There's more to farming than just the dirt itself. I'm with Kirkland, year in and year out. I'm here for the good years, I'm here for the bad years. It makes me proud to see when things are working, and it makes me want to work just as hard as he [Kirkland] does if things aren't great." What started with a recommendation from a friend who worked with AgGeorgia for his financing has allowed Kirkland to enjoy his "escape." "I started working with AgGeorgia in 2015," Kirkland states, "and they have been instrumental in helping me grow. Without them, I could not farm."



Putting duals on tractor



Plowing peanuts





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.



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Association News

New Hires



Miley Myers joined AgGeorgia on August 2, 2021, as a Loan Operations Specialist in the Royston Office. Miley is a graduate of the University of Georgia with a Bachelor of Science Degree, Major in Animal Science. She is working toward a Master of Agribusiness Management from Mississippi State University. She has previous business experience as well as ag experience through equine and beef farms, and as serving as a coach for the 4-H horse judging team.



Melinda Corley joined the Perry Corporate Office on September 27, 2021, as Human Resources Director. Ms. Corley received several certificates from Clayton College and State University, including the designation of Certified Staffing Professional from the American Staffing Association and SHRM CP and SHRM-SCP certifications. She has over 25 years of experience, most recently as Human Resources Manager at two credit unions in the Atlanta area. She expects to obtain a Bachelor of Applied Science Administrative Management (Organizational Development) from Clayton College in 2022.



Benjamin Strickland accepted the position of Commercial Loan Officer in the Waynesboro Branch on September 1, 2021. He is a graduate of Georgia Southern University with a degree in Interdisciplinary Studies with an emphasis in Business, and a minor in Public Administration. He has a background in timber, with his family owning a pine tree farm.



Jeremy Register joined the AgGeorgia team on November 2, 2021, as a Commercial Loan Officer in the Cordele Branch. A graduate of the University of Georgia with a bachelor's degree in Agriculture, Jeremy has a background in ag and community connections through his prior position as Dooly County Extension Agent.



Ben Henderson began his AgGeorgia career on September 16, 2021, as a Commercial Loan Officer in the Tifton Branch. Mr. Henderson has experience as a farm worker and has over 10 years' experience in sales and customer service management.



Lee Cowart joined AgGeorgia on December 27, 2021, as a Consumer Loan Officer in the Tifton Office. A graduate of the University of Georgia with a bachelor's and master's degree in agribusiness, Lee was a graduate researcher in ag economics, specifically the H-2A program.



Robert Bramblett joined the Sylvester Office on January 10, 2022, as a Loan Officer. Robert attended Darton College (now Albany State College) with studies in Business Administration and has over ten years of experience in sales.



Madison Bailey joined the Royston Office on February 7, 2022, as a Member Service Representative. Madison has over 3 years' experience in the service industry and also with Royston Animal Hospital.



Patrick Gallagher joined the Moultrie Office as a Consumer Loan Officer on January 10, 2022. Patrick is a 2020 graduate of Valdosta State University where he obtained a bachelor's degree in Business Administration with emphasis on Finance. He has five years of experience in sales and over three years of experience in banking and lending.



Brittany Haley joined AgGeorgia as a Member Service Representative in the Royston Office on February 7, 2022. Brittany has over 10 years of experience in the poultry, swine and equine fields.



Angel Lee joined the Cartersville Office on January 10, 2022, as a Consumer Loan Officer. A recent graduate of Shorter University with a Bachelor of Science of Interdisciplinary Studies, with concentrations in Business Management, Christian Studies and Humanities, Angel has 20 years of experience in banking, management and lending.



Jeffrey Meservey joined the Perry Office on February 7, 2022, as an Accountant. Jeffrey attended Middle Georgia State University with studies in Business Administration/Accounting and has over fifteen years of accounting experience.



Austin Wright joined AgGeorgia as a Consumer Loan Officer in the Cartersville Office on January 10, 2022. Austin grew up working on his family's poultry and dairy operation that included 12 broiler poultry houses and a 400 head Holstein dairy herd. His previous work experience includes outside sales and as a poultry farm manager.



Caroline Perry began her AgGeorgia career on February 7, 2022, as a Member Service Representative in the Gainesville Office. Caroline is a graduate of UGA with a Bachelor of Science in Agribusiness. She has experience in both the poultry and banking industries.



Association News (cont'd)



The Board of Directors and Executive Leadership Team of AgGeorgia Farm Credit recently held the annual organizational meeting. Topics of importance were a review of financials for 2021 and goals for 2022, along with a strategic plan outline for the Association.

During the meeting, past Chairman of the Board Dave Neff was recognized for his two-year service in the position, and newly elected

Chairman Jack Bentley presented Mr. Neff with a plaque and special accommodation for this service.

Mr. Neff was also congratulated by CEO Rob Crain.

Along with Mr. Bentley's election by the Board was Director Glee Smith who was elected as Vice Chairman of the Board.

Promotions

Congratulations for these on their new positions

Tate Bullard has accepted the position of Relationship Manager of both Nashville and Ocilla Branches. Tate began his career with AgGeorgia in January of 2016 and was a former AgGeorgia intern.

Genger Carlan accepted the position as Consumer Loan Officer in the Chatsworth Branch. Genger began her AgGeorgia career in 2016 and previously held positions of Loan Assistant and Loan Processor.

Steve Connelly, former Chief Information & Technology Officer, has accepted the position of Chief Administrative Officer in the Perry Corporate Office. He will coordinate the various implementation teams and provide support to other departments as needed. Steve began his AgGeorgia career in March of 2002 in the IT Department.

Zach Forshee accepted the position as Relationship Manager in our Moultrie Office. Zach began his career with AgGeorgia in September of 2020 and was a summer intern in 2019.

Adam Hebert has accepted the position of Regional Credit Administrator. Adam began his Farm Credit career in August of 2008, having come to AgGeorgia from a sister association. He previously served as a Credit Officer.

Lily Mize of the Royston Office accepted the position of Loan Processor in our Royston Office. Lily began her Farm Credit career on March 16, 2021, as a Loan Assistant in Royston.

Jeff Prater has accepted the position of Senior Information Management Specialist in the Perry Corporate Office. He began his career with AgGeorgia in April of 2011 in the Information & Technology Department and accepts this role to lead that department.

Director elections were held by mail-in ballots with three director positions being included in the vote. Congratulations to these on being elected to a 4-year term: **Patti York**, Hart County, **Bobby Miller**, Hall County, and **Thomas Braziel**, Irwin County.

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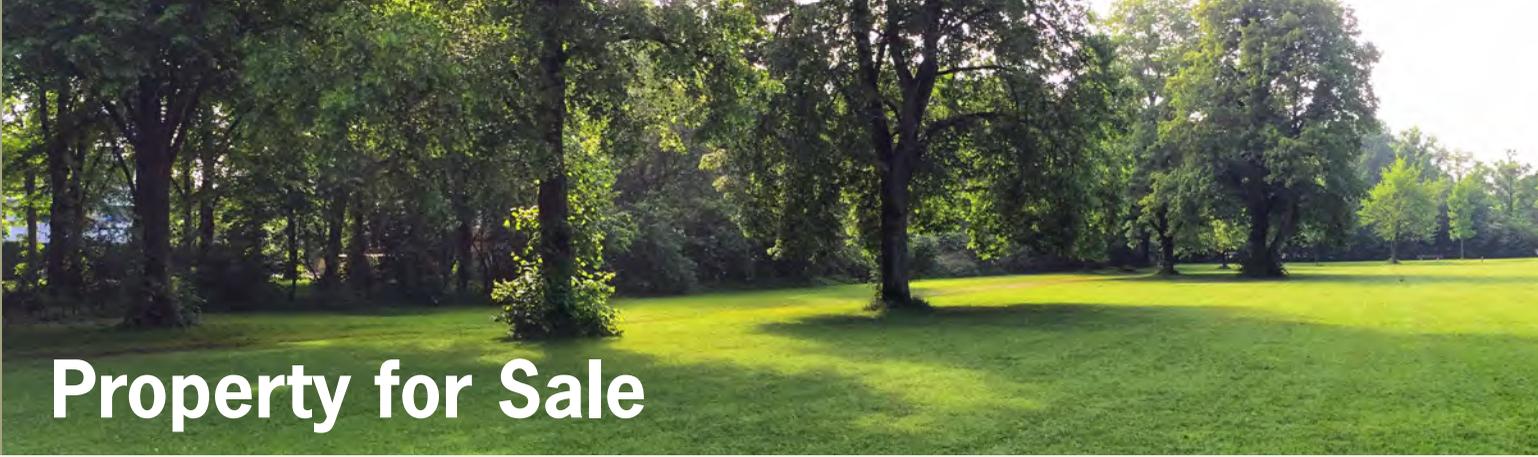
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LandMart.com - Austin Breiner, austin@landmart.com, 478-414-8419.



This wooded 74.799+ acre property offers paved road frontage on Nally Road and has an intermittent creek. This property has a mix of natural pines and hardwoods on the property. Zoned: A-1. Utilities: Power. Great views. (\$261,796) \$3500 Per Acre. George F. Willis, Realty - Raborn Taylor III, rt3@gfwillis.com, 770-382-0058.



Rockfence Road, Adairsville, Georgia 52.52 +/- wooded acres. Ideal for recreation or your next home. Less than 4 miles to I-75 Exit 306. 2,881 feet of paved road frontage. Zoned: A-1 Agricultural. Utilities: Power. (\$280,000) \$5,331 Per Acre. George F. Willis, Realty - Raborn Taylor III, rt3@gfwillis.com, 770-382-0058.

BARTOW



Look no more for the perfect recreation tract or 106.5+ acre home site! Road frontage galore! This property offers an internal creek (meaning you own both sides of the creek.) Connesena Creek runs through this property in a general North South direction. Utilities: Georgia Power, Natural Gas. (\$1,065,000) \$10,000 Per Acre. George F. Willis, Realty - Raborn Taylor III, rt3@gfwillis.com, 770-382-0058.



Stoners Road, Adairsville, Georgia 229 +/- Acres in mature natural timber predominantly consisting of hardwoods. This property would make a great recreational property with hunting, ATViing, Camping, etc. or a large home site. There are existing ATV trails on the property. (\$1,305,300) \$5,700 Per Acre. George F. Willis, Realty - Raborn Taylor III, rt3@gfwillis.com, 770-382-0058.



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.

BLECKLEY



Three separate land tracts available on Barlow Road in Bleckley County. 35-acre tract, 18 acre tract, and 12 acre tract. Coldwell Banker Free Realty - Joe Meadows, joemeadowsjr@cbfreerealty.com, 478-697-3448.



26 acres, development potential, Waynesboro Bypass, across from Burke County High School, 3 phase power, city water, \$338,800. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.

BURKE



42 acres, development property, Waynesboro, West 6th St at new West Bypass, city water, sewer, and natural gas available, \$555,100, will divide. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.



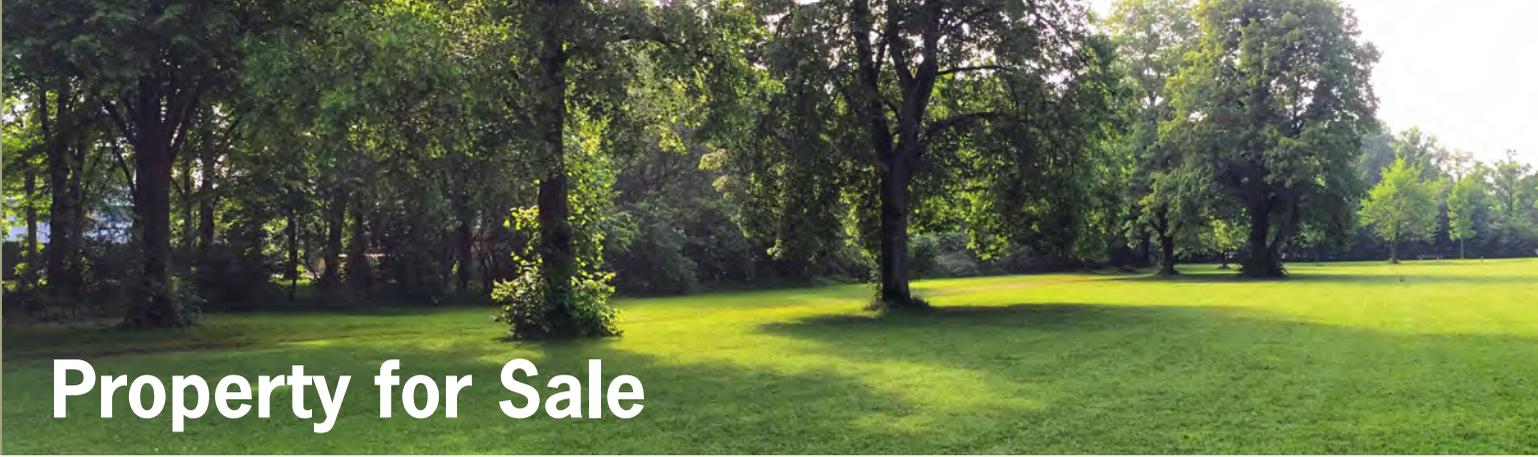
71 acres, Wrightsville, Elk St, wooded with older timber, long frontage on Big Cedar Creek, Georgia Power transmission line easement, \$156,200. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.



19.5 acres, commercial property, Hwy 25 North in Waynesboro, city water, sewer, and natural gas available, \$975,100. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.



16.96 acres, Habersham Church Rd, 15 miles south of Waynesboro, all wooded, older timber, branch, creek, \$65,000, www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.



Property for Sale

CHATHAM



Big Petit Gauke Island is a private island oasis consisting of 30+/- acres of upland with 917+/- acres of marshland, and endless recreation. The land is a mixture of open areas sprinkled with breath taking canopies of mossy oak hammocks, tall pines, cabbage palms and palmettos. Jon Kohler & Associates - Desta Gourley, dncahoon@gmail.com, 850-933-7541.

COLQUITT



7.2 acres located in the city limits of Moultrie GA conveniently located to everything! The possibilities for developing this property are endless! Call today for more information. The Slocumb Company - Dena Pearce, denacjp@yahoo.com, 229-456-3081.

CRAWFORD-FL



Arrowhead Timber consists of approximately 453 acres of high-quality deer/turkey habitat managed for high-end deer and turkey recreation. Super nice condo stands are already in place with excellent food plots and a year-round feeding program. This is great turnkey hunting property. Jon Kohler & Associates - Desta Gourley, dncahoon@gmail.com, 850-933-7541.

DOOLY



69.20-acre land tract available in Dooly County at 1284 Coody Dairy Road. Coldwell Banker Free Realty - Joe Meadows, joemeadowsjr@cbfreerealty.com, 478-697-3448.

FRANKLIN

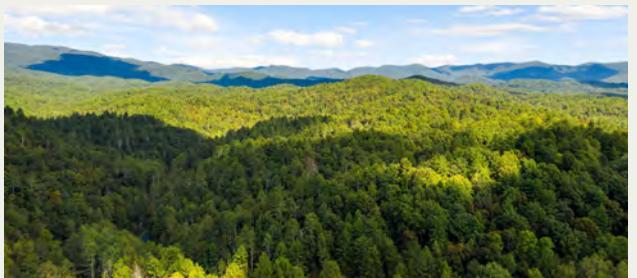


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- 10 Ac Dove Field w/ Power Line
- 26 Ac 20-Year-Old Planted Pine

LandMart.com - Aubrey Breiner, aubrey@landmart.com, 478-454-7980.

GILMER



Chatsworth Highway, Ellijay, Georgia 78.6 +/- Acres with Conasauga Creek frontage. Build your mountain retreat here. This property is entirely wooded with mature timber. Utilities: Power. (\$943,200) \$12,000 per acre. George F. Willis, Realty - Raborn Taylor III, rt3@gfwillis.com, 770-382-0058.



GRADY



Grey Place is 63 +/- acre recreational and Social Storm™ property in the Tallahassee-Thomasville Plantation Belt. It was formerly a portion of Deerwood Plantation. It has been burned and managed for quail, deer, and turkey. There are thick natural edges, summer/winter food plots to draw game in, aged pines and Grey Branch runs through the property. Jon Kohler & Associates - Desta Gourley, dncahoon@gmail.com, 850-933-7541.



Beautiful lake front lot! In north habersham county 5+ acre wooded lot fronts a nice size mountain lake with plenty of fish. Reasonable covenants in a small development make this a special property. Very rare find. (10013592) \$75,000. Shield, realtors - bill camp, bill@billcamp.Net, 706-499-4720.

HABERSHAM



Soque riverfront property! 3 Beautiful flat to rolling acres with a backdrop to over 200 feet of the prestigious soque river. Within walking distance to clarkesville for shopping, theatre, and dining. No hoa fees, no covenants. Near a gated residential river community. A soil test for septic! \$235,000 (10019501). Shield, realtors - ruth camp, ruth@ruthcamp.Com, 706-499-4702.



Beautiful and prestigious Heyden ridge. Heyden ridge is habersham's best kept secret and now you have the chance to purchase some of the best lots in the subdivision. (9037110) \$148,500. Shield, realtors - steve mitchum, steve@stevemitchum.Com, 706-239-8230.



Beautiful estate size mountain lots! In small private development. 5+ Acre lot partially cleared. Located in northern habersham county only minutes from the 441-4 lane. This lot has an abandoned well. \$94,590 (8849571). Shield, realtors - bill camp, bill@billcamp.Net, 706-499-4720.

HALL



163+- acre tract on Ga. Hwy. 323. Property mostly open with areas of hardwoods. Long frontage on Cedar Creek. Several small springs/creeks. Long range views, loaded with wildlife. Great for development with city water, natural gas. Southern Heritage Land Co., Inc. Stan Bennett, stancbennett@aol.com, 770-654-0491.

Property for Sale

HANCOCK



Country Homesite on Lake Sinclair, 7.11 Acres, \$95,000.

- Multiple Potential Homesites
- Frontage on Lake Sinclair
- Located at Back End of Cove
- Easily Launch a Kayak, Canoe, or Jon Boat
- Lake Frontage is Not Dock-able
- Two Creeks Feeding into the Lake
- Tall Pines and Hardwoods
- Part of Sinclair Bluffs Community
- Power Available at Road

LandMart.com - Cole Breiner, cole@landmart.com, 478-387-5051.

JACKSON



Beautiful 180+ acre farm located in Maysville. Almost 120 acres in grass. Country home built in the 1880's. Several nice creeks, loaded with wildlife. Great for horse/cattle farm. Several older barns. Easy access to I-85. Southern Heritage Land Co., Inc. Charlie Lathem, clathem@bellsouth.net 770-654-6812.



280+ acre unique large acreage tract with over 2500' frontage on a 40-acre watershed lake. Part fenced pasture; part wooded. Loaded with wildlife! Great for private compound, corporate retreat, horse/cattle farm. Easy access to I-85. Southern Heritage Land Co., Inc. Stan Bennett, stancbennett@aol.com, 770-654-0491.

JEFFERSON



Belmont Road Ogeechee River Tract - 645± acs with 7,100 ft of river frontage. Roads throughout the tract make it easily accessible. Deer, duck, turkey and hog hunting are all plentiful. The majority of the timber was cut in 2015. However, 160 acres of pine and hardwood merchantable timber remain. Only a few minutes from Louisville and Sandersville. Plantation Properties & Land Investments - Jason Williams, info@LandandRivers.com (912) 764.LAND(5263)

JOHNSON



Outdoorsman's Paradise, 190 Acres, \$3,000/Ac.

- Hunt deer, turkey, ducks, squirrels, or rabbits
- Very secluded backwater pond
- Pasture/Hay field
- Electricity on site
- Working Well
- Great homesite(s)
- Timber with value

LandMart.com - Jimmy Touchberry, jimmy@landmart.com, 478-457-5049.



71 acres Wrightsville, Elk St, wooded with older timber, long frontage on Big Cedar Creek, Georgia Power transmission line easement, \$156,200. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, shivers@georgialand.com, 706-833-9114.



LEON, FL



Mahan Tract is a 51.74 +/- acre tract in Tallahassee, Florida.

A rare opportunity on acreage in Leon County, Florida - this is a great investment property, containing five lots that could be sold, or this could be a great parcel for a homestead. The property is a good candidate for a Conservation Easement. There is also a natural duck pond onsite. Jon Kohler & Associates - Desta Gourley, dncahoon@gmail.com, 850-933-7541.

LOWNDES



91.43 Acres, Hahira, GA. POND, WAREHOUSE, & WORKSHOP.

Some cultivated land. Sm pond in bk, extends to RR. Small hm w/2 BR/1BA, 1078 heated SF. Lots of recreational potential w/trails & hunting available. Metal bldgs are currently used for storage 30x60 w/20x40 canopy & 30x30 shop w/30x30 canopy. Creek on the property on the W side of Union Rd. Close to I-75. The Herndon Company - Suzanne Montgomery, suz.montgomery@gmail.com, 229-561-7725.

MACON



Piney Creek Haven is 135± acres in Macon Co. with a cabin, pine plantation, established food plots, owner constructed box blind stands, planted fruit trees & much more. The effort put into this property over the years will not go unnoticed. Turnkey tracts like this are a rare find in this market. Call us today! Plantation Properties & Land Investments - Jason Williams, info@LandandRivers.com (912) 764.LAND(5263).

MADISON, FL



Warrior Hill is a 2,229 +/- acre high quality recreational and timber property intensively managed for trophy deer, turkey, and waterfowl and has wild quail. It features a 40-acre irrigated Tecomate "food plot," 5-acre floodable duck pond, a bass pond, "condo" hunting stands, and more. Jon Kohler & Associates - Desta Gourley, dncahoon@gmail.com, 850-933-7541.

PEACH



178-acre farm available in Peach County at 430 Pickard Road.

Sitting on the property is a charming 4,245 sq. ft. farmhouse with 3 bedrooms and 2.5 baths with a bonus room and full bath over the 2-car garage. Property has a 7-stall horse barn, 2 run in shelters, and 2 wired workshops. 24 acres is a pecan orchard and 23 acres is row crop farming. Coldwell Banker Free Realty - Scott Free, exccassistant@cbfreerealty.com, 478-218-2600.

WASHINGTON



687± acres in Washington Co. along Francis Bridge Rd. and Salter Rd. Mixture of natural & pine plantation, hardwood, hardwood branch & natural hardwood regeneration. Bordered on the south by Limestone Creek & the northern boundary is Gin Branch. Can be subdivided into two tracts: 300 acres north of Salter Rd. & 387 acres south of Salter Rd. Plantation Properties & Land Investments - Jason Williams, info@LandandRivers.com (912) 764.LAND(5263)

WHITE



10.89-acre Mountaintop Estate Lot! Views of the Appalachian Mountains. Laceola Subdivision, access to 120-acre spring fed lake. Conveniently located 1 hour from Atlanta. 3 platted lots and approximately 4 acres adjacent tract. \$599,000 (10027633). Shield, Realtors - Rose Mariee Allison, rosemariee.allison@gmail.com, 678-776-7437.



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Sylvester, GA 31791
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Chatsworth, GA 30705
(706) 695-0020

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LaFayette, GA 30728
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Quitman, GA 31643
(229) 263-7551

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Tifton, GA 31794
(229) 382-4300

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

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Moultrie, GA 31768
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Rome, GA 30162
(706) 291-6340

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Washington, GA 30673
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Cordele, GA 31010
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Nashville
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Nashville, GA 31639
(229) 686-5081

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Royston, GA 30662
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Waynesboro
176 Highway 80 West
Waynesboro, GA 30830
(706) 554-2107

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Dublin, GA 31021
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Ocilla, GA 31774
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Sandersville
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Sandersville, GA 31082
(478) 552-6922



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