

Spring 2018

Leader

An AgGeorgia Farm Credit Member Publication



Tragedy to Triumph

The Perry FFA Livestock Barn Fire

Mushroom Manor

Loud Mouth Mushroom Farm

AgGeorgia Celebrates a 30 Year Milestone

Returning Patronage Distributions

Property for Sale



AGGEORGIA
FARM CREDIT



Leader

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

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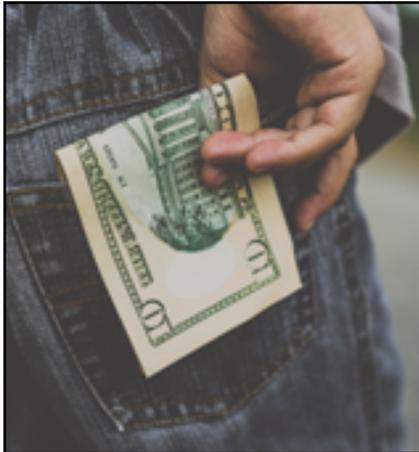


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On the Cover:

Members of the Perry FFA are flanked by AgGeorgia staff (Left) Corey Cottle, Director of Marketing, and (Right) Jed Evans, Relationship Manager in the Perry Office. Also included are advisors Ashley Denton, (Second from left) and Kyle Dekle (Left, Back row). The group is standing in front of the nearly completed replacement livestock barn.

Tragedy to Triumph

Igniting a Firestorm of Support

Article and Photographs by Rhonda Shannon

When Kyle Dekle left Habersham County to become one of four Perry FFA advisors, he never could have imagined he'd be using a word like "historic" so early in his tenure. Less than four months in of learning a new job, new administration, new student body, new set of parents and a new community, Dekle would also learn to cope with a new experience that would tug at nearly every aspect of human emotion. "There's no preparation for something like this," Dekle stated. He would discover the truth of his statement in more ways than one.

Just past midnight on the Friday before Thanksgiving 2017, a police officer was making his routine patrol. He pulled into the DOT station adjacent to the Perry High School farm to fill his vehicle with fuel and as he was getting out of his car, he heard something that sounded like gun shots coming from the direction of the farm. As he drove around to investigate, he could see flames coming from the livestock barn. What he first thought were gun shots ringing out were actually the aerosol cans inside the barn exploding. The officer called the fire department, and although the firefighters were on the scene in a matter of minutes, the heat was so overwhelming that all they could do was keep their distance and attempt to keep the fire from spreading. It didn't take much wind to stir the fire coming from the pole barn with roll-up curtains on the sides. The cows being housed at that location for student livestock projects were in the pasture and escaped the flames, but everything in the barn was lost – the feeders, the supplies and the pigs. There were 55 pigs that perished in that barn, all of varying breeds, financial and time commitments and levels of potential. Just as important, the aspirations of several students lay smoldering in the charred ruins where the barn once stood.



Kyle Dekle

"We're very surprised at all the donations, support and help," said Charley. "We thought 'we're just little ole Perry. No one's going to hear about this.'"

Dekle was contacted around 1:30 a.m. on that Saturday morning and arrived at the school farm shortly thereafter. He, along with advisors Ashley Denton and Dr. Phil Gentry, along with other volunteers, were positioned by the road and along the driveway to keep any students away from the heated remains. The safety of the students was the top priority, as the advisors knew the dedication the kids had shown to their livestock projects and could likely be arriving soon, even on a Saturday morning at the beginning of a holiday week. Charley Lollis, the FFA chapter president, received a text that morning around 6 a.m. "I live less than a mile away and walked there [to the barn] many times even before I was able to drive," Charley said. "My mom woke me up and told me to check my phone. Receiving the news, we headed out the door, still in pajamas. As we all got in the car and drove,



Charley Lollis (back left) and a few of her fellow ag classmates

I just kept thinking, 'Not our barn.' But as we got closer, I could see water on the road from the firefighters' trying to put the fire out." Charley continued, saying, "I saw my ag teacher and her husband blocking the way in. I got out of the car and asked her, 'Is it true?' Although I was standing right there looking at it, I was still thinking there was no way this could happen to us. My ag teacher and I hugged and just stood there and cried. It was a very emotional, sad time. Even both of my parents were crying." Overcome with emotion, Charley had not yet thought about the impending task and responsibility that was about to be required of her as president of her chapter. "I had to relay the message to friends," she said. "It was very hard to be a leader in those times but I had to step up," she admitted.

As more students began to arrive and the fire was eventually brought under control, a meeting was called with the students and their parents at 8 a.m. on that Saturday morning. "We met in the school cafeteria and explained what happened," said Dekle. "We tried to explain what our plan was going forward, but we really didn't have a plan at that point in time." With about two weeks before the state show deadline, the realistic thought was that the show season for the students was over. There was little time to replace all of the 55 pigs and most of the animals in the area, for project purposes, had been bought by the middle of November. "We didn't think there were any left," added Dekle. "They [the pigs] have to be around 6 months of age when you get them for the state show which was the end of February. We were past that window of opportunity." It was probable that, even if the animals could have been replaced, other obstacles would soon ensue. A place to house them, supplies such as feed, whips, brushes and buckets would have to be obtained, and undertaking which would be very expensive. So many things



Above and right: Crews work to rebuild the livestock barn

would need to be considered and organized in a relatively short period of time which made the task seem almost unattainable. “You hear about barns catching on fire,” Dekle said, “and we would caution the kids about being careful with leaving things around. But you just never really envision something like this actually happening.”

As the news of the fire began to spread throughout the community and across state lines, something no one ever envisioned began happening. As early as noon of the same Saturday, telephones and various lines of communication started to reverberate with offers of help – all kinds of help. “When people found out we’d lost all of our show pigs, some were sent to us from all over the country,” said Dekle. “We really don’t know where all they came from.” A truck started loading up a trailer with pigs somewhere in the Midwest and picked up others that were being donated along their way to Perry. In all, there were approximately 120 pigs offered for the students of Houston County. “We thought we’d have 55-60,” Dekle explained. “We finally had to start turning pigs away when we got to a certain number because we didn’t want to be wasteful,” Dekle said. That was just the beginning of the assistance that soon began to surface. The ag center at the Georgia National Fairgrounds instantly opened up the facility and housed the animals from day one. “With no hog farms in the area, there was nowhere to keep them. We wouldn’t have been able to do anything without a place to house the pigs,” Dekle explained. It seemed like the things they were in most need of were miraculously provided at just the right time. “It’s been fantastic. Monetary donations were immediately offered, and AgGeorgia Farm Credit was one of the first to present us with a donation. They handed us a check in person.” Soon, people were sending money and a GoFundMe account was set up. Cards with donations

started coming in, from places as far away as Florida. “We have no idea who they [the donors] are and don’t even know how they found out other than the connections through ag,” said Dekle. “We’ve received a little over \$50,000 in monetary donations, and that doesn’t include the supplies that have been given. That total is probably close to the tens of thousands,” he said.

The outpouring of support from the agricultural community has been remarkable, and came as somewhat of a shock to the students and their advisors. “We’re very surprised at all the donations, support and help,” said Charley. “We thought ‘we’re just

little ole Perry. No one’s going to hear about this.’” But not only did they hear about it, they did something about it. The construction of the new barn has been fully funded. Most of the materials being donated came from Hog Slat, a company out of North Carolina, and local contractors in the community, namely Parrish Construction, who donated their time and expertise toward the reconstruction including labor and some of the materials. Huge show box containers, whips, brushes, feed and water buckets, feeders and watering cups have all been donated and replaced the ones lost. “It’s been amazing how the community has helped in so many ways,” said



A view of the area where the students work with their animals



The trailers used for hauling the students’ animals to competitions



Chapter President Charley Lollis



The sign designating the area for the FFA at the Perry High School

Dekle. “Recently someone called and said, ‘Hey, you’ve got a \$1,000 credit at our store for whatever you want to use it for’. It was donated for the students and we can use it for feed or whatever we need.”

With donations coming in from all directions, amounts and variations, the next challenge was recording them and coordinating their use. The FFA group received welcome assistance from the Houston County Board of Education who played a major role in the recordkeeping. “They made sure we got what we needed,” said Dekle. “With the donations and the construction group, they all worked together seamlessly to make it come together,” Dekle added. “They [the BOE] really stepped up to the plate.” It took effort, organization and willful use of talent, from not only the local community, but the ag community as well, to rebuild and re-establish the facilities. What began as a tragedy filled with anxiety and uncertainty has evolved into gratification and pride in being a part of such a caring community. As the youngest of seven children and the only one from the family involved in FFA, Charley had seen the best of people

exemplified at what seemed to have been the worst possible of times. “I’ve been blessed that nothing this traumatic has ever happened to me. I’m glad it wasn’t

my home, but this was like a second home to me,” Charley explained as she referred to the barn. “I really thought I was done, everything was gone,” she continued. “So

many people poured out love and donations for us to keep going and keep doing. They saw what matters to us.”

The construction of the new barn is nearing completion and has been a labor of love. But this event has been more than just about coming together to rebuild a barn; it will serve as a preface for life lessons these students will remember for years to come. Just as the fire caused loss of beloved animals, physical goods and memories, it also encouraged them to pay it forward in the future. As one of the firefighters who was in the ag class who built that burned barn could attest, rarely does anything last forever and few things stay the same. Supporting the community, coming together in a time of crisis and taking care of fellow human beings far outweighs material things. That’s a lesson we can all heed. ■



Above: A view of the progress on the new livestock barn.



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EASY EQUIPMENT FINANCING

AgGeorgia Farm Credit Celebrates a 30 Year Milestone Returning Patronage Distributions



Article by Corey Cottle and Rhonda Shannon

One of the important benefits of being a borrower of AgGeorgia Farm Credit is the opportunity to share in the cooperative's profits. The general purpose of forming a cooperative is to better meet the needs of a specific group and promote collective success by distributing benefits to members, and the Farm Credit System was established in 1916 for similar concerns. As part of the nationwide Farm Credit network, AgGeorgia not only offers a source of reliable credit to farmers and rural residents, but also provides additional advantages of the cooperative credit system.



“We know how much these distributions mean to our farmers and rural Georgia, and AgGeorgia’s history of returns speaks to our long-standing commitment to share profits with our borrowers.”

Since its inception, AgGeorgia has specialized in lending to agriculture and rural land owners. This specialization separates us from other lenders and allows our employees to truly focus on and understand agriculture. While other lenders may choose which sectors of the market to offer credit, AgGeorgia’s priority remains to offer credit to those within the agricultural and rural sectors. With our mission centering on ag, we won’t enter as other banks have been known to do.

Another benefit of cooperatives is that the members have the ability to set the direction for the association. As a borrower-owner, borrowers are just that – owners of the cooperative. Borrowers vote on their representation by electing a

Here’s how it works:

- Members pay interest to AgGeorgia, and after meetings its obligations, AgGeorgia pays back patronage.
- Patronage is returned in two methods of payment: Cash and Surplus.
- Cash is typically disbursed in March/April of the following year. Over the past four years, we’ve returned 30 percent of patronage paid in cash.
- Surplus is held to ensure your Association is well capitalized to meet your future borrowing needs. Surplus is typically revolved in June of a future year to be determined by the Board of Directors in accordance with the capital management plan. Though patronage is never a guarantee and is subject to Board approval, we do have a track record we are proud of!

Patronage effectively lowers your borrowing cost.

Assuming a 27 percent patronage rate, which is the average return from 2013-2017, you would receive 27 cents in patronage for every dollar of interest paid. That effectively lowers our members’ interest rates by an average of 1.32 percent!



Board of Directors that provide direction to the organization's management team. This board includes experienced agricultural and business leaders who are active in farming and in the rural communities throughout the AgGeorgia territory. These directors are the voice for membership and govern to add benefit and value to the organization and its borrower-owners.

While staff knowledge of ag, ownership of the association and a borrower representative board of directors are all individually great benefits, generally the most anticipated benefit of the cooperative structure is the potential for a share of profits to be returned

back to its members, and AgGeorgia has a proven track record for doing just that. Each year, the board of directors assesses the net income of the Association, and after considering capital requirements, declares an amount to return to the borrowers. The amount each borrower receives is a percentage of interest accrued on their loans in the prior year and has been substantial and consistent. This 2018 distribution marks the 30th consecutive year that AgGeorgia has returned profits to its members through its Patronage Refund Program, with over \$348 million in cash being paid out since 1988. This most recent refund consists of more than \$4 million in cash and over \$9.5 million in allocated surplus, with the surplus portion to be used to maintain the capital position of the cooperative and will be returned to members at a later date.

“Not only are we proud that this year's distribution is over 21 percent larger than last year's, reflecting the health of the association, but we are also excited to be celebrating a milestone of 30 consecutive years of distributions to our borrowers,” said AgGeorgia CEO Jack Drew. “We know how much these distributions mean to our farmers and rural Georgia, and AgGeorgia's history of returns

speaks to our long-standing commitment to share profits with our borrowers.”

The returns have been not only consistent, but greatly decrease AgGeorgia members' cost of borrowing.

“The patronage refund reduces our members' cost of borrowing considerably, this year lowering the average member's stated rate by 1.53 percent,” said AgGeorgia's CFO Carrie McCall. “For every dollar of interest expense accrued by our borrowers in our general portfolio in 2017, 27 cents is being paid back to them.”

Patronage refunds are an excellent method for providing benefits to cooperative membership, as they are directly tied to the health and profitability of the business and to the essential dual role of the borrower-member. These refunds create a mutually beneficial relationship, encouraging and rewarding member investment. AgGeorgia is proud of the 30 year milestone of paying back profits, but even more proud of the daily opportunity to work with the farmers and rural residents of Georgia. ■

For more information on the patronage refund program or on financing programs or options, visit us at aggeorgia.com or call 800-768-FARM.

Year	% of Accrued Interest	Patronage Distribution	Cash Amount
2008	21%	\$17,011,357	30%
2009	18%	\$12,225,832	30%
2010	19%	\$13,014,014	30%
2011	5%	\$3,564,146	23%
2012	8%	\$4,680,755	21%
2013	18%	\$8,948,087	30%
2014	30%	\$13,467,871	30%
2015	27%	\$11,733,287	30%
2016	25%	\$11,184,179	30%
2017	27%	\$13,630,305	30%
10-Yr Avg	19%		

Mushroom Manor

The Loud Mouth Mushroom Farm

Article and photos by Rhonda Shannon

Mitzi Branch loves telling people where she lives. “I’m from Talking Rock, Georgia, population 64.” For the former physical therapist assistant, moving to Pickens County from Knoxville, Tennessee was just the first of many major transitions. She and her husband Scott, a former electronics technician at a 911 center, have owned their property for about three years and have lived on it for half that time. Their 18 acre tract with an older home is not just their residence; it’s also the home for their business, Loud Mouth Mushroom Farm.

Scott was a native of Talking Rock and a graduate of Pickens County High School, and Mitzi had always enjoyed visiting the area. After they had purchased the farm, they’d work all week in Knoxville and drive down to the farm on the weekends, clearing the land and working on the house. They would then drive back to Knoxville on Sunday

afternoons, knowing they would eventually make their way permanently to the farm. They both longed for a simpler way of life and began looking for a kind of farm that would generate money and possibly pay for itself. They stumbled upon (literally) a Morel mushroom one day and when Scott started to pick it up, Mitzi cautioned him that it might be poisonous and Scott instead stomped it. That inquisition spawned the prospect of mushroom farming. From that, they began to educate themselves on the forage that could produce a consumable type of fungus. The couple spent countless hours searching for information about mushrooms, whether in print or on the internet. “Our son thought we were crazy,” Mitzi admits. They learned, networked and were mentored for about two and a half years, absorbing as much information as they could, all while continuing to

work at their salaried jobs. They chose a slow, methodical approach to building the business, knowing they could operate it part-time and it would likely generate enough income to help pay for the property. Over about a year of weekend commutes, they ran electricity, plumbing and cleared the land. Scott worked on getting the greenhouses going to begin the mushroom production and soon after, he realized that he needed help. “I told her [Mitzi] that I’m going to need help and either you’re going to have to step down or we’re going to have to hire somebody,” said Scott. “I needed more people. At that point we decided to try it and see if it would take off,” added Scott. So they sold their nice Knoxville home, most of their household items, and moved into a fifth wheel camper on the farm, putting everything they had into the business.



We haven’t had cable in two years and I don’t miss it,” Mitzi said and then surmised, “Once you get the mushroom bug, there’s no going back.”

—Mitzi Branch

Above: Scott and Mitzi on the front porch of the old homestead

Left: Mitzi explaining the different varieties of mushrooms



Mushrooms growing in the greenhouse

Although their individual roles in the business are not what they expected them to be, their business has and continues to expand. “Going into it, I thought I would be the marketing,” said Mitzi, “but I love being in the dirt and growing the mushrooms. I talk to them. They’re my mush babies,” she said with pride. She added, “Scott is a much better marketer than I am.” They both agree that their focus is quality not quantity and that their products speak for themselves. Since mushrooms are a controlled growth, very perishable food item – they can only hold the mushrooms for two to three days after harvesting – their production is realistically based on only growing what they can sell. Because of what they can and want to produce, “Timing is everything,” said Scott. They have quality control measures in place and with their price point, only sell the best of the best. “The chefs love the farmer-to-chef relationship,” adds Mitzi. Scott makes deliveries and the bulk of their business is restaurants generally in the Atlanta area. They still sell at farmers’ markets in downtown Canton and downtown Woodstock, staying true to where they got their start and the support

“I told her [Mitzi] that I’m going to need help and either you’re going to have to step down or we’re going to have to hire somebody,” said Scott. “I needed more people.”

—Scott Branch

they get from customers there. “Tuesday through Thursday, it’s all day long,” Scott said, referring to deliveries. “Friday is just a make-up day in case I need one. We both work about 16 hours a day,” he added, “and if we need to be harvesting at one o’clock in the morning, we are.” Some of the restaurants in the Atlanta area that serve their mushrooms include Gunshow, Longleaf, Ecco, Saltyard and Empire South, just to name a few, and they have a list of over fifty contacted. They’re working their way to Buckhead, with other restaurants in that

area as their goal. “Sometimes you can’t go out and sell because other restaurants are saying, ‘Hey, I want to be added to your list,’ which is a great problem to have,” said Scott. More and more restaurants are reaching out to them about their products, and as Mitzi stated, “You only have one first impression. If you have a good product, it will sell itself. Anything that is not top-notch, we won’t sell.” With several varieties of the delicacies being seasonal, Scott and Mitzi let that drive their production. They grow more “true to the season” varieties, having hot weather and cold weather assortments. One of the more popular and recognizable mushrooms for the general connoisseur is shiitake. They initially planned not to grow that variety because they thought the market was saturated already, but one chef particularly requested them when he discovered Loud Mouth mushrooms were chunkier and meatier than others he had purchased from previous suppliers.

Since mushrooms are very delicate, minor temperature fluctuations in the greenhouse can prove disastrous. One of the expansions for the farm is a new facility that will have alarms to advise of any issues within



A few of the current containers used to transport their product



Their new facility

the growing area. With Scott's technical background, he utilized a monitoring system by phone that allowed him to control the heat and fresh air exchange in the greenhouse. Once, when the fresh air exchange failed, there were no alerts to let them know and within five hours, and every mushroom in the greenhouse was dead. Luckily, that occurred in the early stages of their production and they used it as a learning experience. "We try to make it that one of us is here all the time, but that's not realistic for longevity," admits Mitzi. The facility is coming along slower than desired, but Scott and Mitzi said they'd rather do it the right way, taking their time and "research, research, research, rather than to make a knee jerk decision and have to spend money on something else," Mitzi said. "AgGeorgia funded us and we have our own very strict plan to get what we want out of that. We've been very productive, and in fact, have done better than expected," Mitzi added.

They're very fortunate to know a heating and air conditioning professional and can do a control system based on each zone. The zone set-up is a prep room, an incubation area and storage which will enhance and regulate their seasonal variety production. In addition to the climate upgrades, their goal is to acquire refrigerated trucks to transport the mushrooms to their customers. Their plan is to work toward three trucks and drivers which will allow Mitzi to stay on the farm and Scott will have more opportunities for interaction with the chefs. Scott can then tailor the distribution to the restaurants specifically to their needs and curate the varieties, sizes and delivery times that will be requested and most beneficial for meal preparation.

So what does the harvest to delivery process entail for mushrooms? First, the tubs for storage and hauling are sanitized and lined with a moisture absorber. The mushrooms are then picked, snapped, weighed and go

straight into the tubs and into the cooler that is kept between 35-40 degrees. They're stored in five pound increments for ease of delivery. Ice blankets keep them chilled during travel, especially in the unpredictable Atlanta traffic.

With Mitzi's medical background, she's very much interested in the medicinal opportunities for the fungi. When the mushrooms get old and lose their marketability, they can be dehydrated or "air dried" to a powdery state. Then they can be used as a dietary supplement in teas, meat rubs or other extremely beneficial health purposes. With this process and for this purpose, nothing of their production will go to waste. "Turkey tail and reishi varieties work very well with chemotherapy," explains Mitzi. "Based on a seven-year study funded by the National Institute of Health, they were found to boost immunity in women who had been treated for breast cancer. It's a non-toxic therapy to boost immune function." Reishi is known

as the mushroom of immortality which has been used for thousands of years, but reserved only for the wealthy shahs and emperors. "In historical accounts, you'd be beheaded on sight for harvesting them," Mitzi said. "This variety was thought to keep you alive forever." Reishi also has polysaccharides which are potential energy sources, can enhance mood, support stable blood sugar levels and promote cardiovascular health, immunity health and prevent degenerative diseases such as heart disease. They are praised for their soluble, long-lasting energy sources, their low glycemic index and their great effect in the intestine, helping reduce colon cancer being effective in hepatic repair (liver function). They've also been proven to treat nausea and other gastric issues. "I love all the medicinal purposes of mushrooms. I'm just a hippy earth-mama," proclaims Mitzi. Another variety, Lion's Mane, is known as the 'smart mushroom.' It crosses the blood brain barriers



A few of the free-range chickens

and rebuilds the myelin sheath in the brain which helps to coat, insulate and protect nerves of the brain and spinal cord. Recent trials have found this may prove valuable in patients with Parkinson's, Alzheimer's and Multiple Sclerosis diseases. Since it can be made in dehydrating powders, too, it can be ingested daily, although not necessarily directly edible, but more as a supplement in teas. "With a history in home health and physical therapy, this one is near and dear to my heart," said Mitzi.

Environmental advantages include the mycoremediation mushrooms, which have enzymes that are helpful in the degradation of a wide variety of persistent pollutants. Their benefits include transforming indus-

Other hobbies are tending to their free-range chickens. As a trial run, they rescued a silkie and a couple of banty chicks. Out of that group that kept one silkie. Then, a friend had a problem with coyotes getting to some of their chickens so they donated them to the Branches. Their brood now is up to 55 chickens, and among their diverse flock, some wound up being loud mouths. One in particular is a buckeye, a cross between a production red rooster and two other breeds deriving from Ohio. This chicken looks for mice and runs under the old house to corner them up and when she can't reach them, she gets really mad and cackles very loudly. "We call it chicken tv – you never know what's going to happen," Mitzi says with a chuckle.

bought farms and started hobby farming. When asked one thing they'd change if they could do it over again, each one of them said they'd wished they'd done it sooner. "That always stuck in my head," said Mitzi, "so I thought, 'you know what?' If this thing goes belly-up, we've got our educations and experience to fall back on, and we can go right back to where we were before. But this has blown up far beyond anything that we thought."

Scott and Mitzi know that with farming, and with their niche commodity, they have to be able to stay true to their roots and be simple in the approach while having the necessary tools and capability to function in society and modern business. "You have



Some of the loud mouth chickens going under the house

trial and agro-industrial wastes into products that can be recycled. They help to break down plastics and other non-biodegradable materials without any harmful emissions. As Scott added, "Mushrooms are something that the both of us have engulfed into our everyday lives."

In addition to their farming operation, they have other projects they enjoy such as working to restore the house on their property that was built in the 1800's. Although not in a habitable state, they both agreed it was an important structure to them. "We found children's footwear inside and that made you start thinking about the human beings that [had previously] lived here. There's a connection and a heritage," explained Mitzi.

That was the idea for their business name, though, which has proven a conversation starter and a recognizable name.

It's apparent that the Branches love what they do and where they've settled, leaving behind the big city and homesteading in Pickens County. They quickly admit that a couple of monumental occurrences spurred them on to their relocation and changes in careers, including their son being diagnosed with cancer and their desire for a lifestyle change. This helped them determine where their priorities were and where they needed to be. With the success of their son's recuperation and their business, they realized the timing for them was perfect. Mitzi described knowing other couples who had retired,

to integrate technology and that love for tradition. That's where we are now," she added. "We sold the house, sold everything that wasn't tied down or couldn't fit in a tow. It's humbling doing that because you realize what you really need in life and it's not a lot. We were strong enough to give up things that are materialistic and not that important to us. That's not for everybody, but for us, we were able to do it. Not every couple would be able to survive in a fifth wheel for a year. It's all or nothing. We haven't had cable in two years and I don't miss it," Mitzi said and then surmised, "Once you get the mushroom bug, there's no going back." ■



Insurance Reminder

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

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

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

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

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

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



AgGeorgia Farm Credit Financial Reports

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



2018

FARM FOCUS

Photo Contest



**Now Accepting Entries
for our Photo Contest**
Your winning photo could be
featured in our 2019 calendar!

Entry Guidelines

- Rural photos within the AgGeorgia service area that were taken between **July 1, 2017** and **June 30, 2018** are eligible.
- Photos should be submitted by **June 30, 2018**.
- Visit www.aggeorgia.com/photos for qualifications, image requirements and prize information.



AGGEORGIA
FARM CREDIT

aggeorgia.com/photos



Association News

AgGeorgia Announces New Board Members & Committee Assignments



Al Rowland



Brian Grogan

AgGeorgia Farm Credit is pleased to announce the election of **Brian Grogan** and **Joe A. (Al) Rowland** to the board of directors. The elections were made by the membership of AgGeorgia at the annual stockholder meetings held across

the state in late 2017. Both new board members accepted committee responsibilities as part of their new roles at the Board's recent annual organizational meeting. Mr. Grogan will serve on the Audit Committee, which is responsible for oversight related to the quality and integrity of accounting, auditing, financial reporting and internal

controls practices of the Association. Mr. Rowland will serve on the Governance Committee, charged with maintaining corporate governance principles applicable to AgGeorgia.

Mr. Grogan is a poultry farmer and also manages an angus/sim-angus cattle herd, grows approximately 70 acres of corn for feed, and produces hay and forage. Mr. Grogan and his wife, Hope, are residents of Calhoun (Gordon County) where he also is a deacon at Oostanaula Baptist Church. They have a daughter, Sarah Mastrangelo (Jon), two sons, Matthew (Lenee Fuller) and Jacob (Grace Roberts), and eight grandchildren.

Mr. Rowland is a row crop farmer with an operation diversified in cotton, peanuts, corn, rye and hay. He also owns and operates a small trucking operation, which transports agricultural products. Mr. Rowland is a graduate of Abraham Baldwin Agricultural College and the University of Georgia, where he obtained a Bachelor's of Science in Agriculture. He resides in Wrightsville (Johnson County) with his children John Allen, Eli and Josey.

New Employees



John Brazel joined AgGeorgia on January 2, 2018 as a Relationship Manager in the Commercial Loan Department. A native of Calhoun County, Georgia, John grew up on a family row crop farm and graduated from Berry College with a bachelor's degree in business administration/marketing and a minor in animal science. His professional

experience includes business development, accounts management and sales training, most recently in the agricultural division of a large equipment sales company.



Leighton "Lee" Lister joined the AgGeorgia family on Jan. 16, 2018 as Relationship Manager in the Cartersville Office. A native of Bleckley County, Georgia, Lee grew up on a family farm that produced soybeans, peanuts and cotton. He graduated from The University of Georgia with a bachelor's degree in agriculture in food science and a master's degree in agribusiness. Before coming to AgGeorgia, he was the Conference Manager for Georgia Future Business Leaders of America.

2018 Grade Promotions

We are pleased to announce the following 2018 Grade Promotions for AgGeorgia:

Michelle Avant, Corporate – Nashville Office, has been promoted to Compliance Specialist.

Jason Cheek, Royston Office, has been promoted to Office Lead/Credit Analyst III.

Adam Dye, Corporate – Royston Office, has been promoted to Regional Credit Administrator/Senior Credit Analyst.

Shelvy Giddens, SAM Corporate - Sylvester Office, has been promoted to Credit Analyst I.

Nick Hartley, Region 3 Corporate - Perry Office, has been promoted to Regional Lending Manager II.

Susan Jones, Rome Office, has been promoted to Office Lead/Relationship Manager I.

Jane Kennedy, Corporate - Perry Office, has been promoted to Administrative Assistant V.

Mary Ellen Levie, Corporate – Perry Office, has been promoted to Human Resources Administrator II.

Angie Martin, Royston Office, has been promoted to Principal Credit Analyst.

Katie McKellar, Washington Office, has been promoted to Loan Processor I.

Jay Murkerson, Corporate - Perry Office, has been promoted to Operations Manager I/Loan Processing Supervisor.

John Peters, Region 4 Corporate - Moultrie Office, has been promoted to Regional Lending Manager II.

Teresa Thompson, Perry Office, has been promoted to Branch Operations Coordinator III.

Steve Vick, Corporate - Moultrie Office, has been promoted to Regional Lending Manager V

NEW Corporate Officer appointments and promotions

We are also pleased to announce the following NEW Corporate Officer appointments and promotions by the AgGeorgia Board of Directors:

Brandie L. Thompson - Corporate, has been promoted to Executive Vice President.

Adam H. Dye - Corporate, has been promoted to Senior Vice President.

Jay Murkerson - Corporate, has been promoted to Senior Vice President.

Mitch S. Adams, Chatsworth/LaFayette Offices, has been named as Vice President.

Adam D. Flakes, Waynesboro Office, has been promoted to Vice President.

Adam D. Hebert, Washington/Sandersville Offices, has been promoted to Vice President.

Susan M. Jones, Rome Office, has been promoted to Vice President.

Jeff R. Prater, Corporate Office, has been promoted to Vice President.

Michelle Avant, Corporate Office, has named as Assistant Vice President.

Jim Brown, Moultrie Branch, has been named as Assistant Vice President.

Tate Bullard, Tifton Office, has been named as Assistant Vice President.

Rebecca Davis - Nashville Office, has been named as Assistant Vice President.

Morgan S. Grizzle - Montezuma Office, has been named as Assistant Vice President.

Josh Hall - Dublin Office, has been named as Assistant Vice President.

Taylor Hartley - Sandersville Office, has been named as Assistant Vice President.

Camille Odom - Perry Office, has been named as Assistant Vice President.

Organizational Board meeting



AgGeorgia Farm Credit held its annual Organizational Board meeting in Buford, Georgia. The board and senior management had an excellent meeting with great expectations for the 2018 business cycle. With the close of 2017, Mr. Bobby Miller and Mr. Guy Daughtrey completed two consecutive terms as Chairman and Vice Chairman of the Board respectively. Bobby and Guy provided the Association and Board of Directors with excellent leadership in governing the Association during their tenure. With their current term expiring, the Board considered the vacant positions of Chairman and Vice Chairman and it is with pleasure that we announce the election of Mr. Guy Daughtrey as Chairman of the Board and Mr. Dave Neff as Vice Chairman of the Board. AgGeorgia looks forward to their leadership in moving forward with 2018 goals, building quality loan growth and solid earnings for our stockholders. Shown is Mr. Miller (left) being presented with the outgoing chairman's gavel and plaque from current chairman Guy Daughtrey (right).



Congratulations and thank you to Mr. Jack Bentley for his service on the board of AgFirst Farm Credit. Mr. Bentley served on this board and represented our district for 8 years. We appreciate his tenure, leadership and support of agriculture. Shown is Bobby Miller (left) presenting a plaque of appreciation to Mr. Bentley (right).



AgGeorgia is deeply saddened by the passing of retired director Mr. James B. Carlton. Mr. Carlton was a retired dairy and poultry farmer from Canon, Georgia and provided dedicated and loyal service to the Association as director for 38 years before retiring from the board in 2015. He died at his home on April 15. We extend our heartfelt sympathy to his wife, Elnora, and the entire Carlton family during this time of loss.

Editor's Note:

AgGeorgia Farm Credit is proud to be involved in the partnership effort described below to deliver higher margins to producers in our state.

Georgia Cattlemen Initiate Feasibility Study



A group of cattlemen in the state of Georgia think that enhanced producer control might mean opportunity for one of Georgia's largest commodities. That's why they want to look at the supply chain and decide if there's a better way to "finish" cattle here and give local farmers the opportunity to grow the estimated \$3 billion industry.

Led by the Georgia Cattlemen's Association, a group of like-minded businesses have commissioned a feasibility study to determine if statewide finishing and processing facilities—which local cattlemen could own an interest in—makes strong economic sense. The University of Georgia's Center for Economic Development and Agribusiness is conducting the study.

Currently, Georgia's cattlemen typically ship their herds to feedlots in the West, so that the cattle can grow to an acceptable market size. The "finishing process," grows a cow by about 450 pounds, and typically lasts

120-180 days, helping to ensure a high quality product for Georgia's beef consumers. Cattle are raised in all 159 counties in Georgia.

"We think that financially, the opportunity to maintain ownership in the downstream process may make sense for area cattlemen," said Will Bentley, Executive Vice President of the Georgia Cattlemen's Association. "Eliminating the cost of shipping cattle out of state, combined with giving farmers the opportunity to own a share of the finishing process, could benefit Georgia's cattle industry. The feasibility study will help us understand if we are on track."

In addition to the Georgia Cattlemen's Association, the Georgia Farm Bureau, Georgia EMC, the Georgia Department of Agriculture, AgGeorgia Farm Credit, AgSouth Farm Credit and Southwest Georgia Farm Credit, are all contributing to the cost of the study.

"We've seen vertical integration work in agriculture for a variety of row crops and other commodities so we think there is the possibility that, with the right business model, it could help grow Georgia's cattle industry," said Richard Monson, president of Southwest Georgia Farm Credit.

"We're looking at this as a way to grow agriculture, the cattle business and to create jobs in Georgia's rural communities," said Keith Kelly of Kelly Products and Farm View Market, located in Madison, Georgia. "This is just the beginning—the study will help us determine if we should keep moving forward."

The feasibility study is expected to be completed during the fall of 2018. ■

For more information, contact Will Bentley, Executive Vice President; Georgia Cattlemen's Association; 478.474.6560; Will@gabeef.org

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



Banks County broiler farm for sale. Six 40' x 500' broiler houses and a 3/2 mobile home, shop and stack house. Owner is currently growing with Mar-Jac. LOI/contract can be acquired for new owner with minimal upgrades. Call Otis Rylee for more info. The Simpson Company - Otis Rylee, (770) 532-9911, otis@simpsoncompany.com



130 acres in Banks County perfect for farm. Part pasture, part wooded, two creeks. Paved and gravel road frontage. County water, electricity, telephone. Easy access to I-85/U.S. Hwy. 441. Great for horses/cattle. \$3,500 per acre. Southern Heritage Land Co., Inc. - Roger Callahan, (678) 617-7550, roger@southernheritageland.com.



588+ Acre farm near I-85/Commerce. Rolling pastures, large hardwoods/pines. Long frontage on Grove River/Beaverdam Creek. Small cabin, county water. Perfect for large cattle/poultry operation. Conservation easement potential. \$5,695/acre. Southern Heritage Land Co., Inc.- Stan Bennett, (770) 654-0491, stancbennett@aol.com.



27+ Acre Poultry Farm near Homer. Two broiler houses, 3300+ Sq. ft. home, large barn, part open, part wooded, creek. Room for expansion. Income/expense info available upon request. \$849,500. Southern Heritage Land Co., Inc. - Stan Bennett, (770) 654-0491, stancbennett@aol.com.

BARTOW



Gorgeous 38.99 acre estate built in 2006 available for sale! Custom built, 3764 sq. ft. home with four bedrooms, three and half bathrooms with three car garage. Home features hardwood floors, master and second bedroom on main, quartz counter-tops in kitchen, two laundry hook ups, partial wrap around porch and much more! Partially finished 3000 sq. ft. basement with garage door, generator panel, compressed air system and high ceilings. Basement also has a bedroom/craft room and a full bathroom. Morton Air Tight insulated 2784 sq. ft. barn with heat/hvac, cement floors, separate electrical meter, gas and septic, built in 2010. Barn/shop also features floor drains, two roll up doors, half bathroom, offices, laundry area with sink, elevated tub/shower combo. 65 percent of the property is fenced with four board black fencing, seven acres is wooded, 10 acres +- is not fenced and there is a wet weather creek in the back of property. Paved 800' driveway to home and barn, fenced pastures, stocked pond, shooting range, nature/atv trails. This property has all the upgrades and so much more! HandH Realty - Leah Harper, (770) 386-1400, leahswoodall@aol.com.

BERRIEN



This property offers good topography with gently rolling hills, pasture land and scattered hardwoods. This property is fenced and cross-fenced for cattle production with fresh water available to each pasture from the 6' well. The 195+/- ac of permanent pastures are planted in TiffQuick Bermuda with a solid establishment. 83+/- acres are utilized for annual grazing plantings. The balance of the land is in naturally wooded drains, natural woodland and ponds. There is adequate shaded areas provided by the scattered hardwoods throughout the property. A real eye-catching cattle farm! THE HERNDON COMPANY - Jon Bollinger, (229) 269-3687, jrbollinger0@gmail.com.

BURKE



Pepperidge is a 116+/- acre farm in Burke County, GA. This farm is currently a working cattle farm with improved pastures that were converted into row crop farm. The land features 75 acres of cropland with approximately 45 acres under irrigation, pond, natural timber, 2,103 sq ft home, barns and shelters, 4 wells: 6' well by the pond and a 2' well. There are 8 grain bins and barns, shelters, and property has very good soil. The property boundary is completely fenced, two one acre fenced pastures, and the 13 acres across the road is fenced also. There is also a 7 stall horse barn on the property. Approximately 41 acres of the land is currently being rented for \$9,000/year. You can easily make this farm your new home, weekend retreat or venture property. Enjoy hunting, farm, horseback riding, camping, four wheeler riding and MUCH more all on your own land! Call today for more information or to set up an appointment to view this great farm. 912.764.5263. Plantation Properties and Land

Investments - Jason Williams, (912) 764-5263, jasonwilliams@landandrivers.com.



White Oak Bluff is an extraordinary 589± acre property located along Walnut Branch in Burke County, GA. As you meander along the superior road system through the planted pines, natural hardwoods, white oaks and hickory trees you come to an extraordinary huge 22± acre lake stocked with bream, bass, catfish and more. The property also features an additional four ponds of approximately two to three acres each. White Oak Bluff's main attraction is its remarkable 3 bedroom 2 bath cabin that has just been totally renovated. Enjoy your morning coffee on the screened porch overlooking the lake while admiring the abundant wildlife right in your own back yard. Among the property there is also a guest cottage with living quarters upstairs and down 3 beds and 2 bath, sleeping up to 12 with a full kitchen an exterior shop. This tract is exceptionally private and would make a great weekend retreat or home site. You will love the calm serenity of the outdoors at this beautiful plantation. Also, enjoy hunting, fishing, four wheeler riding, camping and MORE all on your own land. Call today for more information or to setup a private tour of this extravagant property. 912.764.5263. Plantation Properties and Land Investments - Jason Williams, (912) 764-5263, jasonwilliams@landandrivers.com.



151 acres with home/shop building, 7 miles north of Midville. 70 acres cultivated, 72 acres Wooded. Well, equipment shed, deer, turkeys, quail. Pretty place for a country home or getaway, \$435,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114, shivers@georgialand.com.



112 acres cultivated and wooded, 18 miles west of Waynesboro at Vidette. 47 acres cultivated with farm lease income, planted pines, natural woodland, 2 streams, excellent hunting, pretty place for a rural home, \$276,200, www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114, shivers@georgialand.com.



125 acres wooded, 12 miles south of Waynesboro, old planted pines and old hardwood/pine mix, timber investment with hunting and recreation, \$275,000. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114, shivers@georgialand.com.

CANDLER



Daughtry Farms is a beautiful 209 acre tract located just north of Metter, GA in Candler County. The property features 140 acres of longleaf pine planted in 2014. Additionally, there is a large pond, 13 acre pecan orchard and it is all easily accessed with 500 yards of road frontage right on Highway 121. FandW Forestry - Wade McDonald, (912) 489-1655, wmcDonald@fwforestry.com.

COLQUITT



This dazzling rustic home with 4 bdrms/5.5 baths will capture your heart the moment you enter the gated entrance. Tucked away on 20.15 acres surrounded by planted pines this three story home has been completed with only the finest building materials, appliances, fixtures and exterior amenities. Beautiful open living space with formal dining room, gourmet kitchen with gas stove and wet bar. Second level wrap around porch with wood burning fireplace overlooking the salt water pool and pond with dock and dock house. Basement, workout room, huge upstairs theatre/bonus room. IDEAL PROPERTY FOR HORSES with a 3 stall horse barn and perimeter of property fenced and cross fenced. Large metal workshop and a 5 unit storage building for personal use or income producing business. Call for appointment. MLS#907147. THE SLOCUMB COMPANY - Dena Jackson, (229) 456-3081, denacjp@yahoo.com.



Unique property with approximately 114.59 +/- acres located between Moultrie and Adel . Property consists of a mixture of hardwood, southern pines, pecan trees, barn, pond, and a large wired workshop with plumbing. Also included are two homes with the main home being built in 1995 which offers over 3000 sq ft. with 4 bedrooms/ 2.5 baths. Walk-in closets in all bedrooms. Master bedroom with master bath and a HUGE walk in closet with additional closet for extra storage. Large laundry room and walk in pantry. The farmhouse is situated at the front of the property which offers 3 bedrooms/1 bath, kitchen and living room. Very nice workshop with plumbing and wiring in place that could easily be converted to a guest house or

in-law suite... 4 stall shed for farming equipment. Ideal property for someone looking for a nice recreational tract or farm land. This property is one that you will definitely need to see personally to appreciate all that it has to offer. THE SLOCUMB COMPANY - Dena Jackson, (229) 456-3081, denacjp@yahoo.com.



84.41 +/- acres that offers a little bit of everything!! Approximately 36 acres of cultivated land and 48.5 acres of woodland . The woodland has a mixture of mature pines, gorgeous hardwoods and large magnolia trees. There are several beautiful home sites to build on... Lots of wildlife and deer spotted on this property so deer hunters get your stands and feed ready for fall. New survey is recommended to determine exact acreage and corners of property. MLS 907733. THE SLOCUMB COMPANY - Dena Jackson, (229) 456-3081, denacjp@yahoo.com

COOK



35.76 ACRES of GOOD LAND on VAL DEL RD just outside of Adel 1 Mile Off of US HWY 41 with APPROX. 17 Acres of agricultural land and 19 Acres of Timberland. Whether looking to DEVELOP or just needing some land for your dream home to have a little Privacy, THIS IS IT!!!. With Approx 310 FEET of FRONTAGE you have Plenty of Room. please call today and make an offer!!! THE HERNDON COMPANY - Nathan Smith, (229) 563-4199, nathan@herndoncompany.com.



Barneyville Road - RARE FIND FOR A TRACT THIS SIZE. 205+- Acres. Appx. 55 acres in cultivation that is leased til end of crop year. Brushy Creek goes across the back of the property with part of the land on the other side of the creek. THE HERNDON COMPANY - Graham Fiveash, (229) 460-8359, gfiveash@herndoncompany.com.

ELBERT



152+/- acre farm with 2 ponds, creek, barn and lots of pasture with fencing. Approximately 100 acres are grass. Nice quaint home with 2BR/1.5BA. Enjoy the quiet setting in a great location. Savage Real Estate and Auction Co., Inc. - Kenneth Savage, (770) 718-8297, jksavage@bellsouth.net.

FRANKLIN



26 acres with lots of frontage on Middle Broad River located on McFarlin Bridge Road. Gentle rolling and mostly open. Beautiful piece of property you have to see! \$179,400. Savage Real Estate and Auction Co., Inc. Savage Real Estate and Auction Co., Inc. - Kenneth Savage, (770) 718-8297, jksavage@bellsouth.net.



64.967 acres of mostly open pasture land that lies in Franklin and Madison counties. Property is fenced and cross fenced. Will make a great cattle, horse, goat or hay farm. Easy to walk, front property line is Wildcat Bridge Road and back property line is a creek, in the middle there is a pond. County water and electrical are available. Property has abundant deer, turkey and other wildlife. \$389,760. Burdette Realty - Amanda Smith, (706) 680-1800, amk23@bellsouth.net.

GLASCOCK



287.4 acres of affordable hunting/investment property just outside of Mitchell, GA. The timber was harvested in 2015-2016 and is ready to be

replanted. Great wildlife habitat remains along the two boundary creeks and beaver pond. Won't be available long! Town and Country Real Estate and Investment Company - Beverly Webb, (478) 552-5681, info@galandandhomes.com.

GRADY



The 4 bedroom 3 bath 2 story main house has a breathtaking view of the spring fed, well stocked lake while sitting on the wrap around screened porch or fishing off of your own private dock. Other amenities include a gated entrance, a quest cottage across the lake from the house, a 2 car detached garage, a horse barn with some pasture, 50+/- acres of land with lots of planted pines and beautiful hardwoods that border Barnett's Creek. First Thomasville Realty - Bobby Brown, (229) 221-3016, brown@ftrealty.com.

HABERSHAM



Looking for pasture land? Small farm? Great place for livestock. Convenient to Cornelia and WalMart corridor. Land lays well with creek. Barn and 3/2 brick home. Shop, 300' ft well. Located on 16+ acres. Public water and sewer available. 1180 Chase Road, Cornelia, GA. \$319,900. Keller Williams Lanier Partners - M. Brandon Lovell, (706) 839-7355, brandonlovell@kw.com.



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. Pretty level at the river and slopes upward to building site. Wooded and has protective covenants to maintain property value. \$390,000 (8268070). Shield, Realtors - Bill Camp, (706) 499-4720, bill@billcamp.net.



BREATH-taking 98.46 ACRE TRACT! Approx. 60 percent pasture and 40 percent Timberland. Has small stable w/apartment currently used as horse farm and Hunting. Between Clarkesville and Helen. Marty 770-597-4219. Shield, Realtors - Marty Simmons, (770) 597-4219, martinsimmons@yahoo.com.



NO HOA. No Covenants! 26+ acres with 4-sided Brick Home, FP, and traditional dining room for entertaining. Fabulous master bedroom and bath, split bedroom plan on main level. Terrace level has rec-room/office, work out room and large den. Just enough pasture for that horse you always wanted with running creek. 3-Car garage. \$549,900 (8338119) Ruth 706-499-4702. Shield, Realtors - Ruth Camp, (706) 499-4702, ruth@ruthcamp.com.



36 AC. WITH 2 GREAT HOMES!! Located in Sautee Valley. Approx 1800 ft on Rogers Creek, small pond, barn, pasture and woods. Main dwelling offers 2/3 bedrooms, 3BA's, tongue and groove ceilings, 80 feet of covered porches and view of Lynch Mountain. Masonry fireplace with insert. 2nd home is super cute cottage with 3BR, 2 BA with large covered deck. (8327842) \$850,000 Ruth 706-499-4702. Shield, Realtors - Ruth Camp, (706) 499-4702, ruth@ruthcamp.com.



34 MOUNTAIN-TOP ACRES WITH VIEWS! Wildlife, hiking and riding trails, small pasture, large barn, heated and cooled workshop. Private setting, offering 3BR and large office on main with screened back porch. Terrace level opens to spacious gathering room with additional finished rooms and full bath. Additional 94 acres with mountain lake available. (8310439) \$599,000 Ruth 706-499-4702. Shield, Realtors - Ruth Camp, (706) 499-4702, ruth@ruthcamp.com.



Breathtaking mountain views from this property! 53+/- acres gentle rolling, partially open and wooded with beautiful home sites. Easy accessible from Hwy

441 and Hwy 365. Savage Real Estate and Auction Co., Inc. - Kenneth Savage, (770) 718-8297, jksavage@bellsouth.net.

HALL



117+/- acre farm for sale in Gainesville/Hall County located at the headwaters of Cedar Creek Reservoir (141 acres). 50/50 pasture and woods mix including an 8 acre lake. Also includes a 2,427 sq. ft. house/loft/retreat, 1,288 sq. ft. farmhand home, stable and tack room, pole barn, and three chicken houses (STORAGE ONLY). Beautiful historic property good for recreation, retreat, hunting lodge, equestrian, etc. Cell tower on the property provides for steady income stream. Call Otis Rylee for more info. The Simpson Company - Otis Rylee, (770) 532-9911, otis@simpsoncompany.com.



Gentle rolling acreage in North Hall! Mostly open, partially wooded, very private location but close to town. Beautiful land with numerous building sites for your home! Savage Real Estate and Auction Co., Inc. - Kenneth Savage, (770) 718-8297, jksavage@bellsouth.net.



Spacious Lake Home with 7BR/4.5BA on Lake Lanier. Located on 3.25 acres with three levels of living space! Fantastic lake views and 3 fireplaces, updated tile baths and new flooring. Possibility of subdividing. Savage Real Estate and Auction Co., Inc. - Janie Savage, (770) 654-3513, jksavage@bellsouth.net.

HANCOCK



75 acres hunting tract located on Linton Road less than 5 miles from downtown Sparta. The interior road system has been recently cleared to ease access to Buffalo Creek on the side of the property. This tract is scheduled to be clear cut. Town and Country Real Estate and Investment Company - Beverly Webb, (478) 552-5681, info@galandandhomes.com.



281 Acres. Doc's Farm Hunting Plantation. Only 15 Minutes to Milledgeville. 1,260 sq. ft. - 3BR/2BA Lodge. 40 X 60 Metal Equipment Shed. 1.8 acre Fishing Pond. Second Pond Access. Excellent Hunting - QDM County. Marketable Timber. Long Town Creek Frontage. Several Food Plots and Trails.- Some Cut-Over Land. Excellent Road System. Onsite Security System. LandMart.com - Cole Breiner, (478) 387-5051, cole@landmart.com.



332 Acres - Twin Ponds Plantation. Excellent hunting; Managed for deer and turkeys. New 40X80' metal barn w/ apartment. Apartment: 2 Br/ 2 Ba with full kitchen. 6 acre pond managed for trophy bass. 120 Acres of 20 year old planted pine. 35 acres of 3 year old planted pine. Numerous food plots with deer stands. 5.6 acre beaver pond - duck hunting. LandMart.com - Aubrey Breiner, (478) 454-7980, aubrey@landmart.com.

HART



These 48+ acres in Hart County has everything you are looking for! Pasture that has been fenced and crossed fenced recently, creek, pond stocked with brim and catfish, 84 x 56 hay barn with electricity, tack room and a restroom! But wait, there's more! Paved road frontage, close to town, drilled well and tapped for city water PLUS includes a road side store, formerly Aunt B's Marketplace offers a ton of possibilities! Burdette Realty - Amanda Smith, (706) 680-1800, amk23@bellsouth.net.

HOUSTON



Custom Built Home. 4,784 Sq. Ft. Nestled in the Trees. 2 Story Brick Home w/ 2 Car Garage. Gracious Rooms with Flowing Design. 5 to 6 Bedrooms with Master Downstairs. Cherry Cabinets, Granite and Hardwoods. Brand New Wolf Kitchen Appliances. Recreation Room and Study Upstairs. Plenty of Storage and Extra 3 Car Garage. Enjoy the Backyard Pool Area. Asphalt Driveway on Paved Road. LandMart.com - Bill Breiner, (478) 457-7005, bill@landmart.com.

JACKSON



42+/- acres for sale in Commerce/Jackson County. Located just off of Hwy 98 and Hwy 441. Gently sloping topography with a creek that runs down the middle of the property line. Close to Banks Crossing and Athens, this piece would make a good home site with plenty of seclusion off the road. Call Otis Rylee for more info. The Simpson Company - Otis Rylee, (770) 532-9911, otis@simpsoncompany.com.



149+/- acres of land for sale in Jefferson/Jackson County. Good topography and ≈15 year old planted pines. Established road and food plots on the property with over 5,500' of frontage along Little Curry Creek. Property would make a great recreation, investment or home site tract with development potential down the road. Call Otis Rylee for more information. The Simpson Company - Otis Rylee, (770) 532-9911, otis@simpsoncompany.com.

JOHNSON



176 +/- Acres, PRICE REDUCED. Ohoopsee River Fishing Paradise. 2 Bedroom 1 Bath Camp House. Great for Family Picnics and Gatherings. Full Kitchen and Family Room. Ohoopsee River Frontage. 6 Total Bodies of Water. 3.5 Acre Pond Stocked by the River. 40 +/- Acres in Ponds and Lakes. Planted Pines and Hardwood River Bottom. Deer, Ducks, and Turkey. LandMart.com - Austin Breiner, (478) 414-8419, austin@landmart.com.

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

LAURENS



Little Rocky Creek is 220 +/- acres located along HWY 338 on the outskirts of the small town of Dudley. The upland portions of the tract are in mature pine timber that has been thinned to a residential stocking. The property has frontage on an unnamed creek as well as along Little Rocky Creek. The creek frontage and bottom land is forested in native hardwoods. A mixture of oaks, hickory, and magnolia line the creeks and surrounding flats. Approximately 2,400 feet of frontage along Highway 338 allows for great access while also aiding in future development or division. This property would be perfect for a large estate or division between two or more buyers. Please contact us at 912-764-5263 with any questions you may have or to schedule a time to tour this attractive property. Plantation Properties and Land Investments - Jason Williams, (912) 764-5263, jasonwilliams@landandrivers.com.



Cedar Grove Farm is a beautiful 224±acre working cattle farm in Laurens County, GA. The farm features fenced and crossed fenced pasture with approximately 82± acres under irrigation. Three of the pastures are Tift 85 and the balance of the pastures is Alicia. Also on the property is a 6HP deep well, 60HP 10 well that generates 600 gallons per minute, a 6 tower valley irrigation system, and a 60' x 170' barn that can hold 1,120 rolls of hay in 6' bales. There are a total of 4 ponds on the property in which 3 of them would make for a great duck pond. As of May 3, 2017, there are a total 151 cows, 8 bulls, and 136 calves. The first calf was born on Nov. 5, 2016 and the last calf was just recently born on May 2, 2017. There are approximately 15 cows that are still left to have calves. The working cow pens and squeeze shoots are centrally located in the middle of all the different pastures for ease and convenience of working the cattle and rotating grazing. There is a 1,672 sq ft. 2 bedrooms 2 bath house that was built in 1973 that the sellers currently

live in on the property. This farm will be shown by appointment only. Call 912.764.5263 to set up an appointment to view this beautiful farm. Plantation Properties and Land Investments - Jason Williams, (912) 764-5263, jasonwilliams@landandrivers.com.

LOWNDES



\$4,000 for an acre! 100 acres of farm/plantation land. THE HERNDON COMPANY - DoraLe Smith, (229) 292-4842, realestatebydoralee@gmail.com.

MADISON



95.63 acres of fenced and cross fenced pasture land, stream, double paved road frontage, 2 houses that are rented, property in conservation program. A1 zoning!! \$650,000 Burdette Realty Gerry Burdette 706-207-2820 gerryburdette@aol.com. Burdette Realty - Deborah Burdette, (706) 207-2825, burdettetd@hotmail.com.



111 Acres, 12 acre lake, 5000+ sq.ft. 4BR/2.5BA home. Custom cabinetry, 2 fireplaces, exposed beams, in-ground pool, large barn and large dock. A1 zoning! Burdette Realty Gabe Martin 706-338-3635 gabemartinc21@hotmail.com. Burdette Realty - Deborah Burdette, (706) 207-2825, burdettetd@hotmail.com.



COUNTRY LIVING AT IT'S BEST!!! 3BR/2BA Cape Cod on a full finished basement, 111+ acres of fenced and cross fenced pasture, 3 ponds, large barn/shed, water in each fenced area. A1 zoning! \$750,000 Burdette Realty Gerry Burdette 706-207-2820 gerryburdette@aol.com. Burdette Realty - Deborah Burdette, (706) 207-2825, burdettetd@hotmail.com.



Madison County broiler farm for sale. Farm has three 36' x 400' broiler houses and a recently renovated 4,239 sq. ft. brick residence situated on 22.28±/- acres. Various shops/sheds on the property as well. Owner is currently growing with Fieldale with mass upgrades completed in 2014. Call Otis Rylee for more info. The Simpson Company - Otis Rylee, (770) 532-9911, otis@simpsoncompany.com

PAULDING



60+ rolling acres of farm land near Rockmart. Bold stream, paved road, county water, improved, fenced pasture. Large hardwoods. Abundant wildlife. Near Paulding Forest WMA. Elevated building sites. \$6,500/acre. Southern Heritage Land Co., Inc. - Charlie Lathem, (770) 654-6812, clathem@bellsouth.net.

PULASKI



This property was developed as Silvopasture, combining ready to use pasture land and improvements, with excellent timber and hunting opportunities. 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. Fountains Land - Dennis LeBleu, (229) 343-8013, dlebleu@fwforestry.com.

TERRELL



Holman Creek Woods is 74 acres of secluded southern hideaway. Just past the upland pines the property gently slopes down to exquisite hardwood bottoms along the Ichawaynochaway Creek. The location and mix of timberland provides great wildlife habitat from one end to the other. Holman Creek is a prime example of southwest Georgia recreational woodlands. Fountains Land - Burke Walters, (229) 3435503, bwalters@fwforestry.com.

THOMAS



Approximately 97 +/- acres.. Great farming land with 35 to 40 acres open land, balance in woods and some pecan trees. Currently planted in cotton, and good soil types. Property now in tax conservation covenant program. MLS#907016. The Slocumb Company - Jean Fuller, (229) 985-9331, jbfuller@windstream.net.

WASHINGTON



35.8 acres with 1212 feet of frontage on Highway 242 and 1111 feet of frontage on Dukes Road. 9 acres of the property is in 20+/- year old thinned planted pines with a small fish pond. The timber on the balance of the property has been cut. Property includes two mobile homes, metal building with concrete slab, two wells, and partially fenced with lots of fruit trees. Town and Country Real Estate and Investment Company - Tom Bell, (478) 552-5681, info@galandandhomes.com.



35 acres wooded tract located in southern Washington County. The good interior road system allows you to access most areas of the property. A great hunting tract with an abundance of wildlife, less than 15 minutes from downtown Sandersville and Tennille. Town and Country Real Estate and Investment Company - Beverly Webb, (478) 552-5681, info@galandandhomes.com.



43.14 acres located 14 miles SE of Sandersville, GA just off Highway 242 in Riddleville, GA. Property would be great for a home site, capining or other recreation. Timber was harvested early 2016. Town and Country Real Estate and Investment Company - Tom Bell, (478) 552-5681, info@galandandhomes.com.

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

WEBSTER

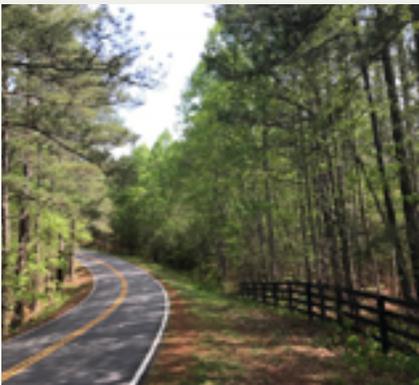


60 acres wooded, GA Hwy 41 and Wilson Pond Rd, Preston, hardwood/pine mix about 12 years old, long paved road frontage on 2 sides, \$85,162. www.GeorgiaLand.com. Shivers Real Estate - Chad Shivers, (706) 833-9114, shivers@georgialand.com.



1370 acre working cattle farm and timberland selling as a whole or 3 separate tracts - GA Hwy 41, 7 miles north of Preston, fenced pasture, wells, ponds, wildlife, \$2,590,970. www.GeorgiaLand.com, Shivers Real Estate - Chad Shivers, (706) 833-9114, shivers@georgialand.com.

WILCOX



78.65 Acres in Wilcox County. Perfect Hunting Tract for Deer, Quail, and Ducks. Mature Pine Timber. Some Cutover with Natural Regeneration. Small Pond - Approximately 1/2 Acre. Surrounded by Timber. Open Areas Previously Used for Food Plots. Located Near the Ocmulgee River. Less than 5 Minutes from Abbeville. LandMart.com - Cal Pipkin, (478) 6093283, cal@landmart.com.

WILKES



The Vinson Ranch is a livestock farmer's dream come true. This gorgeous property has been maintained for the last 10 years by very astute property owners. They have created a gorgeous home overlooking the entire 142+/-acre spread. The pastures have been carefully maintained to provide maximum forage/grazing for the cows and sheep here. This property is fenced and cross fenced with a center alley for moving livestock easily for pasture rotation as well as to the working pens and loading pen. The grazing consists of well established MaxQ Fescue, Tift 85 and Duranta Clover. Water is run to all pastures for clean drinking water for the live stock. There are ample shade trees on the property to provide shelter for the livestock as well as pole barn access. Hay and equipment storage is in the 60'x100' pole barn. Currently this farm is raising registered beef master cattle and meat sheep. Your imagination is your only limit with this property. Additional acreage is available on surrounding properties. One could create up to a 1000 acre+ working cattle operation and timber farm with the additional acreage that is for sale. This property could be easily set up to be completely off the grid. To set up your private tour, call Adam Lee at 803-603-6600. Plantation Properties and Land Investments - Jason Williams, (912) 764-5263, jasonwilliams@landandrivers.com.

For more
information
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these properties,
contact us at
1-800-768-FARM
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Gainesville, GA 30501
(770) 534-5395

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Dublin
826 Bellevue Avenue
Dublin, GA 31021
(478) 27 two to three255

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

Royston
675 Church Street
Royston, GA 30662
(706) 245-6142

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