

Leader

Summer 2018

An AgGeorgia Farm Credit Member Publication



Georgia 4-H
Programs with a Purpose

FFA
Continuing the Legacy of AgEd

AGAware
AgGeorgia Hosts Educational Workshops

Property for Sale



AGGEORGIA
FARM CREDIT



Leader

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

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ON THE COVER:

A salute to agricultural education in the classroom and beyond

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Table of Contents



For over 100 years, students all over Georgia and the nation have received instruction on how to be productive in the work force of tomorrow. With modest beginnings, a handful of children in the Newton County, Georgia school system volunteered to participate in an after-school program that was the concept of G. C. Adams. The program would focus on ...

Page 4

- 4 Georgia 4-H: Programs with a Purpose
- 8 FFA: Continuing the Legacy of Agricultural Education
- 11 Insurance Disclosure
- 12 AgGeorgia Hosts Educational Workshops
- 14 Intellectual Capital
- 16 Association News
- 18 Property for Sale



In 1928, the Future Farmers of America chapter at Statham High School got its beginning. Using the model of Henry Groseclose who formed the first Future Farmers group in Virginia (FFV), the Barrow County, Georgia group organized with an advisor-teacher of vocational agriculture, a slate of officers and membership total of just less than 25 young men. This group became ...

Page 8



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Page 12

Georgia 4-H:

Programs with a Purpose

Article by Rhonda Shannon, Photographs submitted

For over 100 years, students all over Georgia and the nation have received instruction on how to be productive in the work force of tomorrow. With modest beginnings, a handful of children in the Newton County, Georgia school system volunteered to participate in an after-school program that was the concept of G. C. Adams. The program would focus on ways to increase the yields in the young men's corn crop, and in 1904, the first club of its kind in Georgia was established. The success of the

inaugural Corn Club soon would be followed by the formation of a Canning Club, teaching girls proper vegetable canning techniques. Today, countless instructional clubs are included in this largest youth leadership organization in Georgia, spanning county lines, social statuses and economic structures to service its approximately 170,000 members. This club is 4-H.

The four H's of the green four leaf clover logo symbolize the development of the head

(to think, plan and reason), the heart (to be concerned with the welfare of others, accept the responsibility of citizenship and develop positive attitudes), the hands (to be useful, helpful and skillful) and health (to practice healthy living, enjoy life and use time wisely). The pledge that members recite at each gathering such as club meetings, conferences and events incorporates these four components not only of the 4-H emblem but more importantly the ideals: I pledge my head

Students learn about gardening.



The mission of Georgia 4-H is to assist youth in acquiring knowledge, developing life skills, and forming attitudes that will enable them to become self-directing, productive and contributing members of society. This mission is accomplished, through “hands on” learning experiences, focused on agricultural and environmental issues, agriculture awareness, leadership, communication skills, foods and nutrition, health, energy conservation, and citizenship. For more information on programs offered through Georgia 4-H or to donate, volunteer or become involved, log on to www.georgia4h.org.



Sue Chapman, Associate State 4-H Leader

to clearer thinking, my heart to greater loyalty, my hands to greater service and my health to better living for my club, my community, my country and my world.

As part of the Cooperative Extension system, 4-H clubs found a home in extension when the system was created in 1914 with the Smith-Lever Act. This legislation extended outreach programs through land-grant universities to educate Americans about advances in agricultural practices and to help increase ag productivity. Today, cooperative extension continues to serve the educational and developmental needs of communities. Sue Chapman, Associate State 4-H Leader, put it simply that extension is designed “with the goal of taking research of the university out to the people.” Sue continues, “We are partners with Fort Valley State University, an 1890 land-grant institution. Extension includes Agriculture and Natural Resources programs, Family and Consumer Sciences programs, and 4-H and Youth programs.” There are Extension agents and educators in every county in Georgia, and the 4-H program is offered in all 159 counties. Land-grant universities were established when states were given public land with the stipulation that whether sold or maintained for profit, the proceeds would be used to establish at least one college that would teach agriculture and mechanical arts. This legislative mandate for land-grant colleges helped extend higher education to broad segments of the U. S. population.

The land-grant colleges in Georgia are Fort Valley State University and the University of Georgia.

Originally designed to reach and benefit adults through the education and productivity of their children, the various clubs in 4-H are competition-driven to motivate members to reach the highest levels of achievement possible. Taught and mentored by adult staff and volunteers, club meetings are held after school or in many cases, during school hours as part of the educational curriculum. With club membership typically beginning as early as fifth grade with in-school programs, 4-H is in most of the state school systems, with the exception of the larger urban areas. A few of the more popular facets of programs currently offered through 4-H are healthy living (where students learn healthy eating habits and physical activities), shooting sports that include BB gun, archery, air pistol, and shotgun competitions, STEM programs, and performing arts (of which Clovers and Company singing group is a part and Clovers Etc. provides opportunities for individual performers). Livestock projects are also still a popular segment of the 4-H experience. Clover Buds, a pre-club program offered for K-3rd graders, is also offered at some local extension offices for fun, educational activities.

Several conferences or councils for high-school age members are held year round that provide opportunities for students to teach other students about their project,



Arch Smith, State 4-H Leader, Director of 4-H

and are all student-led and student-focused workshops. They also do service projects and are encouraged to participate in citizen engagement or citizenship. “A big annual meeting, the State Council, was recently held at Rock Eagle where high school 4-Hers came in. At the end of the council meeting, there’s a ceremony that involves them pledging to vote, which is a civic obligation,” explains Chapman. The students are encouraged to get engaged not only on a local and state levels, but national as well. “We also have a connection to the National 4-H Council who has a facility in Maryland,” Chapman continues. “A group soon will be attending [the Maryland facility] for what’s called Citizenship: Washington Focus and a national conference that’s held there. It gives us all a chance to interact with other 4-H members from all over the country.”

There are five 4-H centers in the state with conference facilities and equipped with guest accommodations and recreational areas. Burton is on the coast at Tybee Island; Fortson is just outside metro Atlanta; Camp Jekyll is located on the south end of the island; Rock Eagle is on the edge of Oconee National Forest near Eatonton; and Wahsega is in the mountains of north Georgia near in Dahlonega.

“The extension system was created with the goal of taking research of the university out to the people, to that end, we are partners with Fort Valley State University, an 1890 land-grant institution.”

—Sue Chapman

article continued on next page

The facilities can be rented for events such as sports camps and group retreats, or corporate or private functions such as weddings or family reunions. Tideland Nature Center is also a 4-H facility located on Jekyll Island that is not available for rent but is a day-use facility for the general public and school groups. The summer camping program hosts more than 9,000 students and 5,000 chaperones in a given year, providing education, fun and interaction. Chaperones that attend are a mix of staff and volunteers which are screened through background checks and other methods for student safety. Volunteer training is available and with some programs, is a requirement, as is certification for some programs. Outside the summer months, the centers are open almost year round with environmental education programs, which serve more than 40,000 school students annually.

The organization continues to expand its programs, developing them to appeal to all children. One growing outreach program is the Military Teen Leadership Summit. This is an extensive program designed for children with military parents that mirrors regular 4-Her activities but with a military slant. Supervised and coordinated by an on-staff military specialist, these camps are held nationwide to provide specialized skills. The coordinator and members can relate to other participating students on similar circumstances associated with military

“Georgia 4-H has something to offer to all young people and we must continue to increase our capacity to help young people to achieve their full potential.”

—Arch Smith

families and can relate to each other as it pertains to their individual situations. They are mentored on some of the same topics as other 4-Hers such as leadership and healthy living, but theirs can also include issues specific to understanding what their parents and other family members may experience as military members. The program is very popular in areas of the state where military bases are located. “This program represents our diversity and our dedication to provide a program for all children regardless of their interests or situation,” said Chapman.

Another expansion is a partnership with Mercer University on the Macon and Savannah campuses where students can visit the Mercer School of Medicine. The university’s mission is to grow rural doctors, and to do so, introduces rural 4-Hers to Mercer Medicine. The students visit the campuses and have observed basic medical procedures and interact with medical students currently enrolled. The students are also introduced with the association

of medicine and technology, specifically in viewing episodes of tele-medicine. This process is used beneficially in long-distance communications and diagnoses. This partnership is relatively new, having been in existence for about a year and a half, and most of the students participating in this program are not quite old enough to commit to a college. However, the possibility of prospective 4-Hers becoming Mercer Medicine medical students and returning to their familiar rural settings to provide health care is extremely promising.

As with most organizations, the 4-H staff has determined future plans and goals and has been diligently working towards them. Arch Smith, State 4-H Leader and Director of 4-H, states, “In order for Georgia 4-H to reach more youth, we are committed to increasing our use of volunteers, which requires increased training and certification of volunteer leaders. Georgia 4-H has something to offer to all young people and we must continue to increase our capacity to help young people to achieve their full potential.” Other short-term planning includes focusing on the facilities, renovating their centers and making them more popular. Also on the horizon is using distance learning with keeping agents up to date on various topics. All this will be made possible through funding from state general assembly allocated funds, from the University System of Georgia, facility rental income, and through private and individual donors and the 4-H Foundation. With approximately 170,000 active 4-Hers in the state of Georgia, funding can sometimes prove to be a daunting task. Supporters like AgGeorgia realize the vital role this program plays to the youth and future leaders of our state as well as the indispensable value that the UGA Extension provides to Georgia’s rural residents. Through monetary contributions, volunteerism, advocating and encouragement to this essential group, we can certainly be sure their legacy will continue to be Making the Best Better. ■



A student participates in a judging competition.



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FFA

Continuing the Legacy of Agricultural Education

Article by Rhonda Shannon, Photographs submitted

In 1928, the Future Farmers of America chapter at Statham High School got its beginning. Using the model of Henry Groseclose who formed the first Future Farmers group in Virginia (FFV), the Barrow County, Georgia group organized with an advisor-teacher of vocational agriculture, a slate of officers and membership total of just less than 25 young men. This group became chartered in January of 1929 and was the first FFA chartered chapter in Georgia. Now celebrating over 90 years in existence, not only has the school and chapter experienced monumental changes during this time but so has the FFA organization itself.

FFA was established and designed to train boys to become better farmers under the aid of the Smith-Hughes Act. The act was adopted in 1917 and named for Senator Hoke Smith and Representative D. M. Hughes, both of Georgia, who introduced the proposed legislation that would provide federal aid to states for the purpose of promoting pre-collegiate vocational agricultural

education for ag and industrial trades and for home economics. The Act, as it was argued by legislators, would have an extremely positive role in several facets of the American lifestyle: by adapting to the real needs of children, promoting industrial efficiency and national prosperity, decreasing labor and social unrest and promoting a higher standard of living for the workers. The Act combined prior legislative actions with granting the educational system to do its job properly. Through this Act and the diligence and commitment of those involved in agricultural education, the state finished the 2017-2018 school year with 333 FFA chapters and had additional requests for 2018-2019 school year. Today, Georgia's FFA membership is the 3rd largest in the nation, behind only California and Texas, with a membership of just over 42,000. It's estimated that approximately 60,000 students in Georgia (including FFA members) are being educated through the agricultural education programs. "Even if students don't get involved or stay involved



Ben Lastly is the Executive Secretary of the Georgia FFA Association

in FFA, they're at least getting exposed to agriculture," says Ben Lastly, Executive Secretary for Georgia FFA.

One way for that exposure to ag is the organization's three-part education model encompassing classroom instruction, supervised agricultural experiences and the FFA. "This model puts agricultural education classes in high schools, has some type of personal experimental learning project away from school and includes FFA involvement," explains Ben. "The three component model have all 3 [parts] the same size and overlapping – classroom (instruction), SAE (supervised ag experience), FFA (the leadership). Not all of those students in agricultural education will be in FFA," continues Ben. "Some middle



Members attend an area leadership training session

“FFA has something for everyone, regardless of demographics, class standing or economic situation. I’ve seen it turn lives around as it prepares students to be better contributors to the communities.”

—Ben Lastly

school students have a 9-week experience [in AgEd] and don't think about it again. Some will stay in FFA because they want to compete in the various activities. Since FFA is not a club, the expectation is if students are in an ag class, they have an SAE and they join FFA.” In addition to the SAE which provides students opportunities to apply occupational and academic skills, students can participate in Career Development Events (or CDE). CDE is the competition segment where members can compete as teams or individuals in categories ranging from livestock judging teams to parliamentary procedures to communications to mechanics. “One of the favorite things about our program, and I went through it and it changed my life, is I’ve seen it from a member perspective [in his home state of Oklahoma] and now from an educator’s perspective. FFA has something for everybody. If you’re the high-achieving valedictorian student we can challenge you and educate you, even if you don’t make a career in agriculture. If you leave knowing where your food comes from, we’ve helped you,” Ben said. “If it’s a student who doesn’t like school, maybe is mechanically inclined, or maybe you’re somewhere in the middle, we genuinely have something for every student. It may be ag research, water quality, working on a farm. We need young people wanting to go into production ag but that’s not all that we appeal to,” continues Ben. “FFA has something for everybody regardless of demographics, class standing or economic situation. I’ve seen it turn lives around as it prepares students to be better contributors to the communities.”

Some of the changes FFA has experienced in its 90 years were seen as necessary for the organization to keep pace with societal change. In 1965, FFA and New Farmers of America, an association for African-American males, ceased to be two separate organizations and merged into one. In 1969, females were allowed into the



Governor Nathan Deal signing State Bill 330, Georgia Agricultural Education Act, with State Representative Robert Dickey (left), Mrs. Deal (center) and State Senator John Wilkinson (right) watching along with FFA members.

membership. “It began slowly,” said Ben, “but today, females are very involved in FFA.” Not only were the faces of the membership changing, the scope of the organization was as well. Seeing changes occurring in agriculture and the diverse opportunities emerging for the profession, FFA realized a need to adapt its appeal in order to include all students. In 1988, with a motion and approved vote at the national convention, the decision was made to operate by the name FFA. “It was a wise decision, realizing we encompass a lot of agriculture. Our constitution and charter was not adjusted and still reads Future Farmers of America. The emblem is the same with minor adjustments. We maintain our roots in production agriculture, and will always strive to produce farmers; but we are producing all sorts of agriculturalists who will help feed our world,” explains Ben.

Other changes are the inclusion of middle school students to the Agricultural Education

program. Middle grades are typically 6-8 grades and those being reached and taught about agriculture may teach 500-600 students in school year. “Most every student in those grades will have a business class, ag class, computer class, health or PE,” says Ben. “Once they realize they like it or brother/sister was involved in FFA, they’ll request an ag class. We’re more and more away from the farm, more and more youth have no ties to that. The younger we can start connecting them to it, the better for us all.” Keeping in that mindset, Ben was excited about one of the next things coming for ag ed - getting started with elementary level students and introducing agriculture to them. “This will be invaluable,” said Ben. Governor Nathan Deal signed the legislation entitled “Georgia Agricultural Education Act,” an idea proposed by students and members at Gordon Lee High School and championed by Senator John Wilkinson and State Representative Robert

article continued on next page

Dickey. Senate Bill 330 passed unanimously in both the Senate and House on February 20, 2018 and March 15, 2018, respectively. Governor Deal, in a special appearance at the Georgia FFA Convention in Macon, signed the bill on April 27, 2018 on stage in front of the 5,000 students and teachers in attendance. An application from interested schools will be submitted for approval as part of the process for the six pilot schools that will be chosen to participate.

Something that has not changed with FFA has been their commitment to educating students in Georgia about agriculture. Students can participate in a leadership conference in Washington, DC, a five day event to learn how to become effective leaders with the knowledge and confidence to act in ways that help their schools, community and country. Civic engagement and activity is the capstone of this event and the participants are encouraged to apply what they have learned in real, hands-on service activities. In addition, two FFA camps are located in Georgia, one in Covington and the other in Fort Valley, where education, training and competition is always in season. Open year round, FFA events include competitions and learning conferences for students at different

age levels. There are Discovery conferences targeted to middle school FFA members, named for the degree that can be obtained by that age group. There are a few conferences where the middle and high schoolers are integrated, which has its advantages, but typically the students that attend do better when they're with their peer group. Other training events include FFA state officer retreats and adult education training. When the camps are not occupied with FFA or aged events, they can be rented for private events such as church groups, family reunions or corporate events. Although the camps do get some funding from the State, they are primarily self-sufficient and the rental fees subsidize that funding and help offset the expenses incurred.

Over the past 90 years, FFA has seen changes occur and has become acclimated to them. The origin of the organization in Barrow County's Statham High School is no longer in existence, but its legacy lives on as the story of the first Georgia FFA chapter. While the Statham FFA chapter is no longer in existence, Barrow County is home to three FFA chapters: including Winder-Barrow, Apalachee, and Russell Middle. The membership of FFA has expanded beyond

the original establishment and ideals, and programs have evolved past just production agriculture. As Socrates said, "The secret of change is to focus all of your energy, not on fighting the old but on building the new." With the benefits and possibilities available to members, FFA is certainly aiding in building the next generation of agricultural enthusiasts with the best skills and abilities through leadership and education to grow and enhance this industry that's crucial to everyday life. AgGeorgia is a proud supporter of FFA and the preparation it provides students for developing their potential through life in ag, life in their community and life in their chosen profession as they are Learning to Do, Doing to Learn, Earning to Live, Living to Serve. ■

For more information about getting involved in Georgia FFA or Georgia Agriculture Education, donating or rental facility inquiries, log on to georgiaffa.org.

Learning to Do, Doing to Learn, Earning to Live, Living to Serve. —The FFA Motto



Students attend the Washington Leadership Conference in Washington, DC



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.

AgGeorgia Hosts Educational Workshops

AGAware® Programs held Annually



Article and Photos by Corey Cottle & Rhonda Shannon

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

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

Since 2015, AgGeorgia has sponsored two of these workshops per year free of charge to participants who learn practical procedures to be financially ready to begin or grow their operation. Classes have been held in Calhoun, Clarkesville, Fort Valley, Perry, Tifton, Valdosta, and Waynesboro in prior years. In 2018, over 40 people attended the two sessions, held in Hull and Rome. Experienced lenders and agricultural specialists provide invaluable information and training in these classes, with hands-on case studies of real-life farming operations and circumstances. ■



Class held in Fort Valley



Class held in Valdosta

Those interested in attending future workshops should check www.aggeorgia.com/agaware in early 2019 to see class locations and dates. If you have a suggestion for a location to hold a future AGAware workshop, or are involved with a group such as Young Farmers or local Cattlemen's chapter that have members interested in attending as a group, contact Corey Cottle at ccottle@aggeorgia.com.



Class held in Hull



Class held in Perry



Class held in Calhoun

Intellectual Capital

By Dr. David M. Kohl

There is an old saying that “to get started in farming and ranching, you either have to inherit land from family, marry into it or be lucky enough to have a generous, rich neighbor gift it to you.” It is tempting to look at successful producers who have a considerable amount of land and think that anyone could be successful with such a head start. Some producers who lack access to capital without land equity can become discouraged or frustrated. This is particularly true among young and beginning farmers.

What strategies can you employ when hard collateral, such as land, is not available? How can an individual build a case for financing when their collateral consists of soft assets, such as equipment, machinery, inventory or management potential?

The answer may start with intellectual capital, which includes less tangible aspects of the business, such as the ability to plan, strategize, execute and monitor results. Whether it is a young producer, entrepreneurial startup, an individual leasing most of the asset base or a business in transition, intellectual capital is crucial in building soft collateral.

Intellectual capital is increasingly becoming a significant factor as more land and equipment assets are leased. Current trends demonstrate a focus on controlling assets rather than owning assets.

How can one build intellectual capital, or soft asset collateral, when farm real estate equity does not exist? The first element would be to build a strong business plan using clear,



David Kohl received his M.S. and Ph.D. degrees in agricultural economics from Cornell University. For 25 years, Kohl was professor of agricultural finance and small business management and entrepreneurship in the Department of Agricultural and Applied Economics at Virginia Tech, Blacksburg, Va.

written ideas. The plan should detail the short- and long-term goals for the business, family and personal life. This process appears to be basic, but it requires thinking through priorities and allocating capital, time and talent resources to their highest and best



There is an old saying that “to get started in farming and ranching, you either have to inherit land from family, marry into it or be lucky enough to have a generous, rich neighbor gift it to you.”

use. Monitoring progress can be used to ascertain whether equity is being built. This trend analysis can be useful in building a case to lenders and investors for additional borrowing or capital if the business is in growth mode.

Projected cash flow, production plans and operating schedules linked to a marketing plan are critical. Knowledge of payment schedules, timing of costs and operating capital needs are the intellectual horsepower that can be invaluable in soft collateral assets. To top it off, a cash flow analysis and sensitivity testing of various levels of production, marketing, prices and cost can provide the boundaries of possibilities.

Regularly monitoring results is an important part of intellectual capital. The

difference between planned and actual outcomes can be determined using variance analysis. This process allows producers to adjust the business plan with changing conditions not only in the business, but also at the macro level.

For example, a young farmer started his enterprise with a used pickup truck, lots of energy, ambition and a well-thought-out business plan on rented ground. Within five years, he had paid for his equipment and livestock loans with earned profits. These assets, along with a proven track record, were used as equity to acquire land assets with borrowed funds. In this particular case, the individual's and spouse's commitment to a modest lifestyle and dedication to working side-by-side with their agricultural lender

were a win-win situation when land equity was non-existent.

Intellectual capital will make a significant difference in the agribusiness world, particularly considering shifts in consumer demand and market volatility. Sometimes it appears business owners who own a lot of land have a head start. However, this often leads to complacency and lack of focus on intellectual capital and management intensity. This is why it is often said that “the first generation makes it, the second generation holds the business and the third generation loses it.” Why? The hard assets, such as land, can be transferred, but the critical element of intellectual capital is often not transferred to the next generation. ■

This is why it is often said that “the first generation makes it, the second generation holds the business and the third generation loses it.”



Association News

New Hires



Zeke Carithers began his AgGeorgia career on June 11, 2018, as an Account Specialist in our Royston Office. He is a graduate of the University of Georgia with a bachelor's degree in Risk Management and Insurance.



Lindsey McLendon joined AgGeorgia on June 11, 2018 as Loan Assistant in the Nashville Office. Lindsey is a native of Berrien County and has previous business experience. She and her husband, Michael, live in the Nashville area with their two sons, Macon & Luke.

Promotions

The following corporate officer appointments were recently announced by the AgGeorgia Board of Directors:



Ryan T. Hardin of the LaFayette Office has been appointed Assistant Vice President. Ryan has served AgGeorgia as a Credit Officer and Relationship Manager during his two year employment.



Rhonda Shannon, of the Marketing Department, has been appointed Vice President. Rhonda has served AgGeorgia in various positions during her fifteen year employment.

2018 Intern Program

Our 2018 intern program included four students who were scattered at offices throughout the AgGeorgia territory. At the conclusion of the program, the interns learned policy and procedures, experienced differences in branch portfolios and were assigned projects that were presented to senior management at the end of the intern program. Jack Drew, CEO, congratulated them on a successful summer. Shown from left are Karey Dills, Leanne Chafin, Victoria Robbins and Morgan Hart.



Stockholder Advisory Council


We are pleased to announce that a Stockholder Advisory Council has been created for the sole purpose of working with the Board of Directors by offering nonbinding input, advice, support and advocacy. Their input will strengthen the success of the Association in areas to include, but not limited to, services, reputation, corporate branding, community outreach and Association promotion. In providing this service, the Council may be provided with certain function related resources, if any, within legal parameters, as it fulfills its duties authorized and approved by the Board of Directors. The Council currently

consists of sixteen stockholders who are customers of AgGeorgia, were recommended by their local branch and officially appointed by the Board. The Council members will serve

on a voluntary or non-compensated capacity. The term of their service will be limited to a three year period. The Councils consist of the following members:


Russell Butler – Brooks County
Will Cabe – Franklin County
Justin Castleberry – Forsyth County
Greg Davis – Tift County
Ben Hadden – Glascock County
Walt Harpe – Crisp County
Justin Hart – Colquitt County
Scott Knight – Laurens County

James Lyles – Catoosa County
Steve Newberry – Jefferson County
Jake Nix – Gordon County
Matt Perfect – Houston County
Rachel Reece – Gilmer County
Howard Sanders – Oglethorpe County
Tim Sumner – Worth County
Blake Wilson – Irwin County




Thank you to all who participated in our
2018 Farm Focus Photo Contest.


Visit aggeorgia.com/photos
to view the winning entries, as well as all finalists.



1st Place



2nd Place



3rd Place

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.

BALDWIN



\$98,500.00, 57.3 Acres. Great Hunting Property, Trails to Ride ATVs, Areas for Food Plots, Natural Mixed Timber, Big Deer Killed on the Property, Deer & Turkey, Camper Included, Surrounded by Large Acreage, Good Road Frontage, Less than 20 minutes Outside of Milledgeville, 1 Hour 45 Minutes to Atlanta. Call Austin Breiner with LandMart.com at (478) 4148419 or email austin@landmart.com.

BANKS



Great property with easy access to I85. 30.45 acres of wooded land on Hwy 59 with 1500 ft of paved road frontage. Great for hunting, small farm, build your new home. \$210,105. Call Gerry Burdette with Burdette Realty at (706) 207-2820 or email gerryburdette@aol.com.



PRICE REDUCED! 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. Reduced to \$2,990/acre. Call Roger Callahan with Southern Heritage Land Co., Inc. at (678) 617-7550 or email 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/horse/poultry operation. Conservation easement potential. \$5,695/acre. Contact us for video link to view. Call Stan Bennett with Southern Heritage Land Co. Inc. at (770) 654-0491 or email stancbennett@aol.com.

BARTOW



270+/- Wooded Acres with Moore Branch (interior creek) on the property. There is a mix of natural pines and mature hardwoods. Ample road frontage. Good interior road system. Zoned: A-1 (Agricultural Bartow County – Yes, you can build a house on it). Utilities: Electric Topography: Rolling to Steep. This property is great hunting tract. \$4,000/acre. Call Raborn Taylor III with George F. Willis Realty at (678) 313-5090 or email rt3@gfwillis.com.



261.52 Acres. A spring fed pond and approximately 58 acres of open land in several fields and the balance in a mix of pine and hardwood timber. Beautiful land for your home site, horse farm, or hunting property. Approximately 2,847 feet of frontage on Iron Hill Road and 3,362 feet of frontage on Mullinax Road. Utilities: Power & Water. Topography: Level to Rolling. 14 miles to Cartersville, 55 miles to Atlanta, 13 miles to Rome. Up to 261+ acres available for purchase. No mobile homes, no modular homes, & no commercial poultry operations. Call Raborn Taylor III with George F. Willis Realty at (678) 313-5090 or email rt3@gfwillis.com.



BURKE



DIVIDABLE, ESTATE OWNED! 157.55 acre property mostly in hardwoods. Seller will sell as a whole or offered divided as a large parcel. Zoned: A-1. Utilities: Power & Water. Topography: Rolling to Sloping. Approximate 3,600+ft of frontage on Satcher and John Kay Road. Property is currently enrolled in a CUVA (Conservation Use Valuation Covenant). Communication Tower and 1 acre are not included in the sale. No commercial poultry operations allowed on property. Call Raborn Taylor III with George F. Willis, Realty at (678) 313-5090 or email rt3@gfwillis.com.

151 acres with home, 7 miles north of Midville. 70 acres cultivated, 72 acres wooded, wildlife food plot areas, 30-60 metal building constructed 2005 with 1800+/- sq ft finished living space inside (2 levels), 40-60 equipment/storage shed with electricity, pretty place for a country home or a getaway, with farming, hunting, deer, turkeys, and whistling Bobwhite quail, \$435,000, www.GeorgiaLand.com. Call Chad Shivers with Shivers Real Estate at (706) 833-9114 or email shivers@georgialand.com.



125 acres wooded, Alexander Munnerlyn Road off US Hwy 25. 12 miles south of Waynesboro, 72 acres old planted pines, 50 acres old hardwood/pine mix, timber tract with hunting and recreation; convenient to Waynesboro. \$275,000, www.GeorgiaLand.com. Call Chad Shivers with Shivers Real Estate at (706) 833-9114 or email shivers@georgialand.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+/- acres 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! Call Jon Bollinger at (229) 269-3687 or email jon@herndoncompany.com.



208 acres Georgia Hwy 24, Sardis, 18 miles southeast of Waynesboro. All wooded, majority of timber harvested 2013, possible pond site, 3 streams through property, 100 ft wide power transmission line easement (Georgia Power Company), good road system. An excellent hunting/recreational tract with a lot of cover for wildlife and great locations for food plots. Could be replanted in pine trees for faster timber growth. Potential for solar development, \$299,000, www.GeorgiaLand.com. Call Chad Shivers with Shivers Real Estate at (706) 833-9114 or email shivers@georgialand.com.



Daughtry Longleaf Woodlands is a unique rural property located just north of the quant town of Metter, Georgia. It is conveniently located just 5 miles north of Interstate 16. The property features a large 30 acre pond, several smaller ponds, a 13 acre Pecan orchard and an aesthetic longleaf pine plantation enrolled in the CRP program with nine annual payments remaining. Call Lowell Samples with F&W Forestry Services at (229) 883-0505 or email lsamples@fwforestry.com.

CHATTOOGA



59.88 acres on Talliaferro Springs Road. 2,600 feet of Chattooga River frontage. Open pasture, planted pines, hardwoods. Located in the Appalachian Mountain foothills. Call Beverly Webb with Town & Country Real Estate and Investment Company at (478) 552-5681 or email info@galandandhomes.com.

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

CHEROKEE



This 393 +/- acre timber and recreation tract has been in the same family for over 100 years. This property consists of approximately 121 acres of approximately 18-year-old planted pines that have had their first thinning and the remaining 272 acres consists of mature upland hardwoods. There are beautiful long range views from the property. No zoning in Cherokee County, Alabama. Topography: ranges from level to steep. Call Raborn Taylor III with George F. Willis, Realty at (678) 313-5090 or email rt3@gfwillis.com.

COLQUITT



90.28 +/- ACRES in Colquitt County. Excellent location. Open cultivated field, pond and paved road frontage. Call Johnny Slocumb with The Slocumb Company at (229) 456-3081 or email slocumb@windstream.net.



20 acre tract of land lies on the south side of Highway 319 North between Norman Park and Crossland. This tract has creek frontage and lays out well for development as a commercial tract, residential tract, mobile home park, or other multiple uses as zoning would permit. The mobile home consists of 2 bedrooms, 2 baths, a window heat & air unit, and a metal roof. The master bath tub needs repair but overall the mobile home is in good condition. Call Johnny Slocumb with The Slocumb Company at (229) 985-9333 or email slocumb@windstream.net.



Unique property with approximately 94.5 +/- acres located between Moultrie and Adel.

Property consists of a mixture of hardwood, southern pines, pecan trees, pond, and a large wired workshop with plumbing. The custom built home offers over 3000 sq ft. with 4 bedrooms and 2.5 baths, walk-in closets in all bedrooms. Master bedroom with a large master bath and a HUGE walk in closet providing plenty of space for everyone! Excellent size laundry room with cabinets and utility sink. You will never run out of space for storing food and canned goods in the walk- in pantry which is just off of the open kitchen designed for a chef with two stoves, TONS of cabinet space and large center island for preparing meals and entertaining family and friends. Relax on the screen porch overlooking the manicured property and pond! You will enjoy the peace and quiet this property has to offer. This property can also be purchased with additional acreage and a two bedroom farmhouse. Call Dena Jackson with The Slocumb Company at (229) 456-3081 or email denacjp@yahoo.com.

COLUMBIA



272 acres, OWNER FINANCING AVAILABLE. Newman Road and Browns Road, 7 miles west of Grovetown, just outside Harlem City limits, all wooded, recent timber harvest (not clear cut), good road system, Little Kiokee Creek flows through the property, large acreage tract in developing Columbia County, \$552,900, www.GeorgiaLand.com. Call Chad Shivers with Shivers Real Estate at (706) 833-9114 or email shivers@georgialand.com.

COOK



ABSOLUTELY AMAZING!! The possibilities are endless!! First, you must see this incredible aerial video that highlights it all (<https://vimeo.com/163482600>). 33+/- acres of paradise!! Main House w/ 2 living areas, large masonry stone FP, dining room, 17x10 loft sleep area, 29x14 loft entertainment area, open plan w/ a view of the pool. KT w/ a new Jenn Air downdraft stove & custom wood cabinets. Spacious master suite w/ jetted tub, double sinks, separate shower & a walk in closet. Additional bathroom & bedroom, laundry room w/ folding table & an oversized garage. 22x20 Pool House w/ a full kitchen, sitting area & bathroom. Pond House w/ a living room, kitchen, dining area & BR/BA. 42x28 Stables w/ tack room, drive through loading area & 4 stalls. 36x20 wired workshop w/ a 12x20 ofc. Over 3200 Sq Ft of decking, stocked pond, shooting range, fenced pasture. Owner is a licensed agent in the state of Georgia. Call Buddy Bumgarner with The Herndon Company at (229) 560-8418 or email bbumgarner@herndoncompany.com.



RARE FIND FOR A TRACT THIS SIZE. 205+/- Acres. Approximately. 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. Perfect location for hunting and recreation. Create your own private getaway minutes from I-75 North of Adel. Call Graham Fiveash with The Herndon Company at (229) 460-8359 or email gfiveash@herndoncompany.com.

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

ELBERT



152 acre farm with pasture and fencing. Established pasture with bermuda grass. 2 ponds, creek with waterfall and rapids. Dairy barn has been converted to quaint 2BR/2BA home. Call Kenneth Savage with Savage Real Estate & Auction Co. Inc. at (770) 718-8297 or email jksavage@bellsouth.net.



3 Log Cabins & 103 Acres. Hulmes Chapel Road. Unique property for use as a Family/Corporate Retreat with rental income potential. Three log cabins are completely furnished and have 2 bedrooms, 2 baths, large open living/dining and kitchen area, Central H/A, covered front porch, septic tank. Property is heavily wooded with natural pine and mature hardwoods; open areas for food plots. A spring-fed stream runs through property. Ideal hunting tract; fishing in pristine Lake Russell is only minutes away. DrinkardRealEstateSales.com. Call Eddie Drinkard with Drinkard Real Estate Sales, Inc. at (706) 318-3636 or email eddie.drinkard@gmail.com.



Broad River Bluff. 68 Acres, PRICE REDUCED \$2,295/AC. Timber, Hunting, River Frontage. Access: Fronts on Hwy. 77 with 1,200 feet frontage on Broad River. Adjoining 45 acres also available with frontage on Jones Ferry Road. Tracts can be bought as 113 acres or separately. Beautiful homesite, hardwood hills and river bottom, excellent deer and turkey habitat. Convenient to Elberton and 1 hr. to Athens. Managed stand of merchantable pine timber for future income. Ideal hunting tract. Drinkard-RealEstateSales.com. Call Eddie Drinkard with

Drinkard Real Estate Sales, Inc. at (706) 318-3636 or email eddie.drinkard@gmail.com. Elbert



Lake Thurmond Family Retreat, ELBERT COUNTY, GA (Elberton), 192 Acres \$745,000. Access: Reeders Road PRIVATE DOCK PERMITS ! A Nature Lover's Dream. This waterfront property has it all. Over 11,000 ft. Corps of Engineer frontage on Lake Thurmond/Clark Hill. Private dock and under brushing permits available. Over 11,000 ft. of Corp of Engineer frontage on Lake Thurmond/Clark Hill. The cleared home sites bordering the Corps line are a short distance to the water. DrinkardRealEstateSales.com. Call Eddie Drinkard with Drinkard Real Estate Sales, Inc. at (706) 318-3636 or email eddie.drinkard@gmail.com.

FRANKLIN



Great cattle farm with pasture and creek, pond and lots of road frontage, 45.18 acres. Gently rolling, located approximately 3 miles to I-85 & Lavonia. \$299,900. Savage Real Estate & Auction Co., Inc. Call Kenneth Savage with Savage Real Estate & Auction Co. Inc. at (770) 718-8297 or email jksavage@bellsouth.net.



64.97 acres of mostly open pasture land in Franklin and Madison county. Property is fenced and crossed fenced. Back property line is a creek and property has a pond. \$350,000. Call Amanda Smith with Burdette Realty at (706) 680-1800 or email amk23@bellsouth.net.



PRICE REDUCED! 39.76 Acre farmland/recreational tract: Close to Lavonia of I-85. Good paved road frontage. County water. Open pastureland for horses, cattle. Lays well for poultry houses. Nice stocked pond. Large hardwoods, good residential building site. Deer/turkey. \$3,950/acre. Call Charlie Latham with Southern Heritage Land Co. at (770) 654-6812 or email clatham@bellsouth.net.

GORDON



BANK OWNED! MAKE OFFER! 121.02+/- Acres with frontage on 2 roads, just south of Fairmount. This property is mostly wooded with a mix of pines and hardwoods, and there is a small amount of level pasture on the property. This would make great timber investment, homesite, or hunting tract. Utilities: Electric & Telephone. Topography: Level to Sloping. \$5,000/acre. Call Raborn Taylor III with George F. Willis, Realty at (678) 313-5090 or email rt3@gfwillis.com.

GRADY



40 Acres Pine Level Rd, \$140,000. This is one of the best looking, clean, longleaf and wiregrass mid-size tracts that I have ever seen! (That is a big statement!) Young planted Longleaf in front and back. Blackwater pond in the middle of the property. good wood duck pond and yes, I did see the fish! Take a walk across the dam and you will enter a canopy of mature longleaf and walk on a forest floor of wiregrass. The western border has a live water feature in a forested creek area that is part of the headwaters of the Little Tired Creek System. Very

Ducky Looking. Soil Map looks good.. lots of home sites. Impressive deer scrapes and rubs on property. Good looking farming area. Not many homes in the immediate area. This is one to look at. 8+/- mile north of Cairo. Call Daniel Crocker at (229) 403-6297 or email landcrocdan@gmail.com.

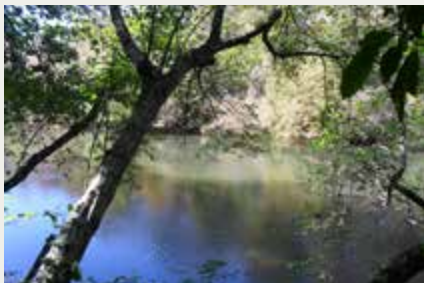


55.5 Acres Ridge Road, \$300,000. All kind of stories to tell. Beautiful old wood floors with reclaimed wood from some of Pelham's more notable buildings. Bricks and Old Doors all have stories to tell from Old Theaters to 100+ year old church. Stories! The home has a large open living area with Wood Burning insert in fireplace. Quartz Counter Tops. Charming, Warm, Cozy, Unique. Call Daniel Crocker at (229) 403-6297 or email landcrocdan@gmail.com.

HABERSHAM



This is a combination of two parcels of property. You have numerous beautiful home sites to choose from and great mountain views. Property is easily accessible from Hwy 365 and 441. Close to schools and shopping but still very private. Call Kenneth Savage with Savage Real Estate & Auction Co., Inc. at (770) 718-8297 or email jksavage@bellsouth.net.



BEAUTIFUL! 10+ 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. Call Bill Camp with Shield Realtors at (706) 499-4720 or email bill@billcamp.net.



LET'S GO TO THE COUNTRY! On 12.9 acres, only 5 minutes to town. 4BRs/4.5BA, office, formal DR, keeping room, FP, finished terrace level, large covered porch/sunroom, rocking chair front porch. Perfect for horses and gardening. \$559,000. Call Ruth Camp with Shield Realtors at (706) 499-4702 or email ruth@ruthcamp.com.



36 ACRES WITH 2 GREAT HOMES!! Located in picturesque Sautee Valley. Approx 1800 ft on Rogers Creek, small pond, barn, pasture and woods. Main dwelling offers plenty room to roam with 2/3 bedrooms (large loft can be used as a bedroom), 3BA's, tongue and groove ceilings, 80 feet of covered porches and view of Lynch Mountain. Masonry fireplace with insert. (12" block foundation). 2nd home is super cute cottage with 3BR, 2 BA with large covered deck. Call Ruth Camp with Shield Realtors at (706) 499-4702 or email ruth@ruthcamp.com.



34 MOUNTAIN -TOP ACRES WITH VIEWS! Wildlife, hiking and riding trails, small pasture, large barn and heated and cooled workshop. Tranquil, 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. Call Ruth Camp with Shield Realtors at (706) 499-4702 or email ruth@ruthcamp.com.

HALL



Beautiful Mountain views from this GORGEOUS, mostly wooded property. There is some open space. Property is just minutes from town but feels like your out in the country. Plenty of road frontage. Property consists of three parcels for a total of 20.66+/- acres. Call Kenneth Savage with Savage Real Estate & Auction Co., Inc. at (770) 718-8297 or email jksavage@bellsouth.net.



Gently Rolling Land! Mostly open with some wooded. This property is gorgeous. Close to town however very private with a country feeling. Upscale homes in the area. So come build your dream home. Numerous building sites. 28 Acres \$ 476,000. Call Kenneth Savage with Savage Real Estate & Auction Co., Inc. at (770) 718-8297 or email jksavage@bellsouth.net.



Beautiful 41 acre wooded tract in Northeast Hall County located on Belton Bridge Road. Property has a gravel road access through it. Several creeks traverse the land several excellent homesites are available. Property is in the conservation tax district. Priced at \$12,500/acre. Call Doug Carter with Don Carter Realty Co. at (770-) 539-4867 or email doug@doncarterrealty.com.

HART



This 48+ acres has everything you need! Pasture that is fenced and cross fenced, creek, pond stocked with Brim and Catfish, 84x56 hay barn with electricity, tack room and restroom! Paved road frontage, close to town, drilled well and tapped for city water plus a road side store. \$300,000. Call Amanda Smith with Burdette Realty at (706) 680-1800 or email amk23@bellsouth.net.

JACKSON



PRICE REDUCED! 146+ Beautiful Acres in Jackson County near Maysville and I-85. Almost 100 acres in improved pasture. Long paved road frontage. Over 4500 ft. on Chandler Creek and long frontage on N. Oconee River. High elevation point for building home. Perfect for horse, cattle, poultry farm. Lots of wildlife! \$8,500/acre. Call Laquita Lunsford with Southern Heritage Land Co. at (770) 654-1897 or email laquital@bellsouth.net.

JOHNSON



50 wooded acres on Meeks Cemetary Road with pond. Two open fields. Call Zack Webb with Town & Country Real Estate and Investment Company at (478) 552-5681 or email zack@galandandhomes.com.

LAURENS



\$2,100 per acre, 213.5 Acres, 20 Miles to Downtown Dublin. Mature Planted Pine, Hardwood Bottoms, 2,988 Feet of Road Frontage, 1.89 +/- Acre Pond, Electricity On-site, Deer, Turkey, Hogs, and Fish, Offers Both Timber Value & Hunting Opportunities, Easy Paved Road Access but Still Secluded/Private, Surrounded by Timber and Ag Tracts. Call Jimmy Touchberry with LandMart.com at (478) 457-5049 or email jimmy@landmart.com.

LINCOLN



BANK FORECLOSURE, PRICE REDUCED! Lincolnton. \$264,851 179.56 Acres \$1,475 Per Acre Terrain: Rolling. Access: Tabernacle Church Rd., paved road. **BANK READY TO NEGOTIATE !!** Convenient to Lake Thurmond. 1.5 miles to boat ramp. Excellent hunting and recreational tract. Hardwood drain creates a potential pond/lake site. Part in 10 year old planted pines for future income. Balance in pine and hardwood regeneration. Open area for wildlife food plot, lots of deer and turkey. Paved road frontage on Tabernacle Church Road just off GA. Hwy. 79. DrinkardRealEstate.com. Call Eddie Drinkard with Drinkard Real Estate Sales, Inc. at (706) 318-3636 or email eddie.drinkard@gmail.com.

LOWNDES



Approximately 75+/- Acres with plenty of road frontage 1495 FT on HWY 135. Also Frontage on and Wrights Road, Land has been plantation cut with 30 pines to an acre. Currently zoned E-A on East side. Call today for plat & more information. Buy now before land prices and interest rates go up. Perfect land for blue berries! Call Nathan Smith with The Herndon Company at (229-) 563-4199 or email nathan@herndoncompany.com.

MADISON



49.75 acres open and wooded, Bluestone creek frontage, pond, great home site. Property in Land Covenant program. Property has been used for

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

farming in the past few years. A1 zoning. \$273,625. Call Gerry Burdette with Burdette Realty at (706) 207-2820 or email gerryburdette@aol.com.



95.63 acres of pasture land. Fenced and cross fenced, stream, double paved road frontage, near shopping and I85, 2 farm houses that are rented. A1 zoning and in conservation. \$650,000. Call Gerry Burdette with Burdette Realty at (706) 207-2820 or email gerryburdette@aol.com.

MITCHELL



Barrow Ave (GA Hwy 93) 53.81 ACRES Pelham, GA 31779. List Price: \$315,000. A Whole lot of Value packed into the 53.8 Acres! 2 homes, Large Storage Shed. Pecan Trees, Hwy Frontage across from County High School. Road Frontage is likely to transition into another use given the proximity to the high School. Part of property within City limits. Small Pond on Property. Some Standing Pine Timber. Farmland is currently in an AG Covenant and will need to be assumed. 707 Barrow Ave is approximately 2220 Sq ft and 709 Barrow Ave is 1051 Sq Ft and the Hatchery Building/ Storage is 3,280 Sq Ft. Good level Ground leased for farming. Property would make a good Dove Field, Homes have been used as rentals at \$400.00 and \$300 per month. Great tract to divide once out of AG Covenant. Call Daniel Crocker with Daniel Crocker at (229) 403-6297 or email landcrocdan@gmail.com.

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. Call Dennis Lebleu with F&W Forestry Services at (229) 343-8013 or email dlebleu@fwforestry.com.

TALIAFERRO



279.7 Acres, One of a Kind Property. 3200 +/- Ft. of Ogeechee River Frontage, 20 Acres. Field Spans Entire River/ Excellent Hunting: 5 Acre Pond Full of Fish, 175 Acres of Old Growth Timber (mostly Hardwood), 100 Total Acres of Pasture Managed for Deer and Turkeys for 25+ years, Waterfowl opportunities in the pond or river. Call Aubrey Breiner with LandMart.com at (478) 454-7980 or email aubrey@landmart.com.



Little River Hunting & Timber FOOD PLOTS PLANTED. Call Eddie Drinkard with Drinkard Real Estate Sales, Inc. at (706) 318-3636 or email eddie.drinkard@gmail.com.

THOMAS



Great farming land. 57 acres of rolling crop land, Balance in timberland, with 7280 feet of paved road frontage on Palmer Road. Cropland currently rented for \$115.00 per acre. There are 2 wells on the property. Seller retains 2017 rent. Property in covenant program until 2022. Call Jean Fuller with The Slocumb Company at (229) 985-9333 or email jbfuller@windstream.net.



Patterson Still, 44 acres \$1,000,000. 44 +/- Acres conveniently located on the edge of the city limits. A very good-looking tract from the home that sits on the corner to the expanse of pasture to the pond that sits directly in the center of the property. Property is zoned R-1 which offer a good many possibilities. The property is designated as being Crossroads Neighborhood Commercial as part of the county's comprehensive land use plan. Call Daniel Crocker with Daniel Crocker at (229) 403-6297 or email landcrocdan@gmail.com.

For more information on financing options
for these properties, contact us at
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or online at aggeorgia.com



66.57 Acres Hansell Chastain Rd, \$352,821. If ever there was a property for a fine home, this would have to be it! A signature Red Hills property: Wire Grass and Long Leaf Pine, Rolling Red Clay Hill, Just a good-looking property. Amazing tract for Deer and Turke. Call Daniel Crocker with Daniel Crocker at (229) 403-6297 or email landcrocdan@gmail.com.

TIFT



367 Acres. Very rare farm sale in area, two non-adjointing tracts, approximately 258 acres tillable, approximately 210 acres under irrigation, 5 ponds totaling over 20 acres, reinke center pivot irrigation, all electric, 75, 40, & 15 hp cornell pumping units, tobacco, corn, cotton, peanuts, watermelon, vegetables, paved and dirt road frontage. Call Cal Pipkin with LandMart.com at (478) 609-3283 or email cal@landmart.com.

TWIGGS



\$136,000.00, 65.3 Acres. Myrick mill woods, mature trees, marketable timber, pines & hardwoods, plenty of oaks, off the main road on dirt access road, lots of deer & turkey signs, excellent hunting, Very Private, Easy Access from Macon. Call Cole Breiner with LandMart.com at (478) 387-5051 or email cole@landmart.com.

WASHINGTON



125 acres Hazard Road: 24 acres of open file Creek. Balance is cut-over. Rolling topography. \$1,550 per acre. Call Tom Bell with Town and Country Real Estate and Investment Company at (478) 552-5681 or email info@galandandhomes.com.



242.65 acres on Panther Branch Road. 140 acres in 2002 planted pines, 25 acres open, food plots and natural regeneration, 25 acres hardwoods and 53 acres swampland. 2 beaver ponds. Call Tom Bell with Town & Country Real Estate and Investment Company at (478) 552-5681 or email info@galandandhomes.com.



2630 Tennille Oconee Road: 47+/- acres just outside city limits. Includes darling farm house, barn, open and wooded land. Call Beverly Webb with Town & Country Real Estate and Investment Company at (478) 552-5681 or email beverly@galandandhomes.com.

WEBSTER



\$950/acre. 249 acres Fox Creek Rd, 9 miles north of Preston, 28 miles west of Americus, 38 miles southeast of Columbus, majority of timber harvested 2008, stream through property, great hunting/recreational tract, or could be cleared for pasture, \$236,770, www.GeorgiaLand.com. Call Chad Shivers with Shivers Real Estate at (706) 833-9114 or email shivers@georgialand.com.

WHITE



57 Candy Land, Cleveland - Own vacation property in a gated resort in the N Georgia Mountains. Enjoy Club House, Members Lodge, Water slide, Miniature golf, outdoor & indoor swimming pool, horseback riding, fishing on a 50 acre lake. Call Bobbie Elrod with Vip Realty at (770) 639-4805 or email bobbie.elrod@aol.com.



Haydens Walk, Cleveland. 1 Acre unobstructed year around mountain views in the North Georgia Mountains, waiting for your dream home or vacation cabin. Rent the cabin when you are not using it, let the cabin pay the mortgage. Call Bobbie Elrod with Vip Realty at (770) 639-4805 or email bobbie.elrod@aol.com.



Hogan Rd, Cleveland 16 acre horse farm for the person that enjoys entertaining. 4 Bedroom/3 Bath, lighted riding ring, creek, barn w/6 stall, wash bay, tack room, veterinarians room, craft room, garden area, fruit trees, In-Law-Suite, several utility shelters, Property can be used for wedding venue, winery, equestrian center for children etc. Watch the beautiful sunsets, year around Mountain views. Call Bobbie Elrod with Vip Realty at (770) 639-4805 or email bobbie.elrod@aol.com.



58 Sunset View, Cleveland 2784 sq ft . Mountain country Home on 6 acres w/ creek (horses allowed) granite counters, 3 + bedroom/ 2 bath. Master on main, 2 living room, Office, screen porch, wrap around deck, large porch, work shop, garden area. 400 sq ft cottage. Call Bobbie Elrod with Vip Realty at (770) 639-4805 or email bobbie.elrod@aol.com.



BEAUTIFUL! 20 Wooded acres close to Hwy 384 and 115 on private paved road. Mountain views at top and creeks and spring heads at bottom. ATV trails and abundant wildlife with 12x12 hunting shack and camp area. Underground utilities and restricted covenants. \$189,000. Call Bill Camp with Shield, Realtors at (706) 499-4720 or email bill@billcamp.net.

WILKES



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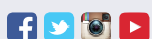
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