

A MAGAZINE FOR AGVOCATES, LAND LOVERS
& SOUTHERN DWELLERS

SPRING 2024

wiregrass

LAND & *Living*

AROUND

THESE PARTS

TIFT PARK COMMUNITY MARKET



Tift Park Community Market is a group of vendors that get together each Saturday, including artisans, craftsmen and farmers. Enjoy a walk in Tift Park while visiting each booth to see what they have to offer! Open 9 am–1 pm every Saturday in Albany.

Location:

*N Jefferson St & 5th Ave
Albany, GA*

MARK'S MELON PATCH



Just because it's no longer fall doesn't mean you can't still enjoy Mark's Melon Patch! They offer a variety of farm fresh produce, jellies and jams, syrups, pecans, peanuts, sauces, candies, and more. Strawberry season is just around the corner, so get ready for picking fun and refreshing treats!

Location:

*8580 Albany Hwy
Dawson, GA*

PROVIDENCE CANYON STATE PARK



Often referred to as Georgia's "Little Grand Canyon," Providence Canyon makes for some of the most breathtaking views and photographs in the state. With plenty to do like camping, hiking, and picnicking, this is one attraction you'll want to check off your bucket list ASAP!!

Location:

*8930 Canyon Road
Lumpkin, GA*



wiregrass

LAND & *Living*

PRESIDENT Paxton Poitevint

BOARD OF DIRECTORS William A. Bell; John M. Bridges, Jr.; Lee Bush; Roland E. Cohen; James H. Dixon, Jr.; R. LaDon Durham; Tom Harrison; and Ted Milliron

EDITOR Anna Kinchen

CONTRIBUTING WRITERS Anna Kinchen, Liz Nogowski, Kristen Traugh, Miranda Walden

CONTRIBUTING PHOTOGRAPHERS Shems Hamilton, Anna Kinchen

Address changes, questions or comments should be directed to Southwest Georgia Farm Credit by writing 305 Colquitt Highway, Bainbridge, GA 39817, calling 229.246.0384, or emailing info@swgafarmcredit.com. Copies of the Association's Annual and Quarterly reports are available upon request free of charge by calling 1.866.304.3276 or writing Ryan Burt, Chief Financial Officer, Southwest Georgia Farm Credit, 305 Colquitt Highway, Bainbridge, GA, 39817, or accessing the website, SWGAFarmCredit.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 Reports to Shareholders within 90 days after the end of the fiscal year. Annually the Association publishes its Annual Report on its website when it sends the Annual Report to the Farm Credit Administration. 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. Southwest Georgia Farm Credit NMLS #6914



INSIDE

THIS ISSUE

06

THE POND PRIMER

Writer Kristen Traugh interviews pond experts across the state to discuss ecology, pond construction, maintenance, stocking, and conservation.

12

TRAVELING FOR TURKEYS

South Georgia hunter, Jake Jeter, shares his passion to hunt America's trophy longbeards and his pursuit of the US Super Slam.

18

MERRITT PECAN CO.

Learn about this homey south Georgia store with an entire pecan operation behind its handmade treat-lined shelves.

22

BUZZWORTHY BUSINESS

South Georgia bee keeper, Mark Lashley, details his golden journey to hive success and shares knowledge and resources for beginners.

32

ASSOCIATION NEWS

Stay up to date and read the latest news and opportunities from Southwest Georgia Farm Credit.

35

FINDING HOME

Southwest Georgia Farm Credit's Residential & Lifestyle Lender, Lee Hatcher, details her own journey to home ownership and encourages other first-time home buyers to take the leap.

WIREGRASS LAND & LIVING

March 2024



FARM CREDIT
SOUTHWEST GEORGIA

MAKE IT *yours.*



A CENTURY OF LENDING FOR
FARMS, LAND, & HOMES





Here We Grow is a grassroots podcast by Southwest Georgia Farm Credit focused on education and inspiring growth down on the farm, at home, and in rural communities.

We hope to take our listeners beyond the scope of agriculture and into the real life stories and conversations taking place in Southwest Georgia. Whether you are farmer or farmHER, agvocate, land lover, or southern dweller, we have industry experts and homegrown leaders ready to share their knowledge with you. Each podcast contains industry insights, advice, and resources for your agribusiness and rural living toolbox.

www.SWGAFarmCredit.com/Podcast



**IT'S HERE! EXPLORE OUR
NEW ONLINE AND MOBILE
BANKING SERVICE!**

**YOUR ONLINE AND MOBILE
BANKING EXPERIENCE
JUST GOT BETTER!**

We enhanced our Southwest Georgia Farm Credit online banking portal and mobile app so you can more easily access and manage your loans.

This new experience offers a refreshed design, streamlined navigation and more!

- Enjoy a consistent look and feel across all your devices.
- Use our new mobile app on the go to manage your loans or access funds from your line of credit.
- Schedule unlimited current and future-date payments.
- Access up to 25 months of billing statements and transaction history.
- Add co-borrowers to your account so your business partners can help you manage your loans.
- Benefit from enhanced login features that keep your online sessions safe and secure.



SWGAFARMCREDIT.COM



FARM CREDIT
SOUTHWEST GEORGIA

A top-down view of a pond. The water is dark, and the surface is covered with numerous lily pads. Many of the lily pads are green, but many others are brown, yellow, or orange, indicating they have fallen or are in the process of decomposing. The leaves are scattered across the entire frame, creating a textured, organic pattern.

THE POND PRIMER

STORY BY KRISTEN TRAUGH

A GLANCE AT POND ECOLOGY, CONSTRUCTION,
MAINTENANCE, AND CONSERVATION



Most of us have fond memories around ponds. Maybe we remember the chase for elusive trophy bass or hollering for help to grumbling adults when fishing lines became tangled in tree branches. Either way, ponds can be a beneficial asset for families and landowners. They can be a staple for fishermen, people who want to enjoy wildlife, or landowners looking to increase the value of their property.

Here in the South, ponds are popular sources of water for deer and other animals, especially during dry months. Some pond owners drain their water to plant food for ducks and create hunting opportunities. Others harvest fish, which are caught for personal use or sold. Some people with ponds simply appreciate knowing where their food is coming from and how the fish were produced. For those looking at supplemental income ideas, ponds are necessary for growing bait fish to sell.

“We have built ponds for property owners where the plan was to develop the land around the pond,” says Jed Griggs of Griggs and Sons Construction Inc. “It doesn’t have to be huge either. I built one in Houston County, [Georgia] that wasn’t more than five acres, and now if you ride by it, they have built million-dollar homes all around it... People like to look at water.”

In agriculture, ponds have a starring role in providing an aboveground water source for crop irrigation and livestock. But for those of us with limited space, backyard ponds or koi ponds are great options. Water features like fountains can be designed and added to make dramatic effects too.

Designing a Pond

If you’re ready to make your pond dreams a reality, location is of utmost importance. Ideally, ponds work best in areas that are bowl-shaped so you can take

advantage of rainfall instead of pumping water out of the ground. Wells, though, can be used where natural water sources are nonexistent or aren’t reliable such as during a drought. Streams or natural underground springs can be an added bonus.

Above all, soil type matters the most. You can have a prime location without the proper soil and vice versa if you’re not careful. Builders will typically look for a 70/30 mix or 70% sand to 30% clay. The clay will be spread into the bowl as a sealant to hold water.

Juston Stone owns Stone’s Aquatic LLC in Valdosta, Georgia, and spends a lot of time helping people build and fix their ponds. He suggests considering liners if you don’t have the correct amount of clay.

“You’ll spend more money pumping water constantly in a pond. Spend the money on a liner and be done with it. It’s a one-time cost while you’ll have a monthly fee that never ends for pumping water,” Juston says.

Liners work best on ponds three acres in size or smaller and most ponds with liners are usually an acre to an acre and a half. A larger pond requires bigger equipment and, therefore, a higher cost to install the liner.

When you decide on your pond’s location, you’ll need to apply for a permit through the United States Army Corps of Engineers (USACE).





Another factor to consider is the pond depth.

"I'd recommend eight foot or deeper. It may cost you money upfront but it will save you money in the long run," Juston mentions. "A four- or five-foot-deep pond is really too shallow. It's job security for me to be cleaning the pond. That depth will usually have too much vegetation from the sunlight."

Most pond vegetation occurs naturally. But, if you want to create nursery habitats for fish, research native water plants, like the American lotus, dollar bonnet, and water willow. It's best to avoid adding submerged plants and focus instead on species that are easier to control.

Even the slope on which your pond descends can affect fish populations since many species use shallow areas as a spawning location.

Maintaining the Pond

Just as with anything, caring for a pond requires some hands-on maintenance and Jonathon Pritchard definitely has experience with that. As the Public Fishing Area Manager of Silver Lake Wildlife Management Area in Bainbridge, Georgia, Jonathon supervises over 530 acres of water between the ponds, wetlands, and Carolina bays there aside from serving as a private pond consultant.

"The most important thing to do as you're building a pond, is, as a property owner, figure out where you want to be five years or so after the pond is built. Management goals are the most important

part. There is no one-size-fits-all for pond management," Jonathon says. "If you know where you're going, you know where to start."

Most Southern fishing ponds are managed for trophy bass, but, unfortunately, that isn't as easy as throwing some adult fish in the water. Water quality is the foundation of the pyramid to get to the trophy bass at the top. Tests can be done to check the alkalinity, hardness, and other metrics of the pond. Proper alkalinity can prevent wild pH swings, which can cause major issues. Ideal pH levels in a pond range from 6.5 to 9. Hard water is also a positive benefit as it provides minerals for fish health. Even common problems like excessive filamentous algae can be traced back to water quality. Good water will even encourage the growth of beneficial algae known as phytoplankton.

Phytoplankton are microscopic floating plants that are at the bottom of a pond's food chain. Next are the zooplankton, which feed on the phytoplankton and serve as the main food source for small fry.

"Green water is good when it comes to fish management. That green is there because there is phytoplankton in the water column," says Jonathon. "It's just like any terrestrial ecosystem. The base of the food chain is the plants. If you have a good environment for these plants to thrive, anything above them has a greater chance of being healthy."

Just like in production agriculture, water-soluble fertilizer can be used to increase phytoplankton populations. But there is a threshold for that too.

Many excessive vegetation problems can be solved with herbicide treatment, followed by introducing grass carp to maintain the results. There is a palatability index for grass carp based on the vegetation they prefer to eat. Experts do instruct not to use fish food where carp are as they “will eat you out of house and home” as Juston says, and will lose their taste for plants.

Once you have an established environment for the fish, forage fish species like bluegill, threadfin shad, and sunfish can be introduced. Bass enjoy a varied diet of multiple forage species. This is usually done in the fall so the fish can have a chance to spawn before adding bass during the next spring. As your fish population grows, it’s essential to monitor their health by looking for fuzzy white spots from an Ich fungal infection or any open sores.

Jonathon sums the process up this way: “All of this is going to increase that good algae production, the phytoplankton production. If you’ve got a strong base, then the next step on that pyramid is the zooplankton. The zooplankton feed on the phytoplankton and they are what the small fish will be eating. So we’re stepping up into that next step. Smaller fish feed bigger fish, and they feed really big fish and then you end up with an eight-pound bass.”

Problems in the Pond

If you’ve acquired a pond that needs some help, it can feel like a daunting task. Solutions are fairly simple though, even if they may involve heavy equipment.

“If you have a problem, get it fixed before it becomes expensive,” Jed recommends.

A common problem of debris in the water can have several solutions depending on time, cost, and pond condition. Trees, especially pine trees, are usually the culprits here. Sap-laden pine needles are notorious for floating on the water’s surface for months before sinking and decomposing slowly. As matter decomposes, it can affect the pond’s oxygen level. Dredging and sludge removal, while it can get expensive, offer immediate results. Some people add freshwater microbes to help decomposition over time. Dock-mounted underwater blower fans are also used for creating underwater currents and preventing the accumulation of debris.

“It usually comes down to this,” Juston states, “Do you have more time or money?”

Juston Stone has built a business around ponds needing help and teaching classes to assist people with them. When Juston’s family purchased a pond property, he was hooked.

“My wife and I talked and prayed about it and we bought our first boat. Six months later, we were ready to buy our second boat!” Juston says.



Now these aren’t average boats either. Juston uses them in areas with excessive vegetation and he calls them “skidsteers on water.” These boats are outfitted with twin props and a front-end loader to gather water vegetation. He can harvest about half an acre per day with his smallest boat, working up to a forty-foot barge with a conveyor mechanism for bigger lakes. This process can get ponds and the animals in them back to a healthier state.

Building Your Own Pond

Fortunately, South Georgia locals are well-versed in anything having to do with water. When Southwest Georgia Farm Credit’s Senior Relationship Manager Brian Wilson was ready for a pond, he called Jed Griggs.

“It’s just a fun process. It’s like building a house,” Brian explains. “You get to see all the different steps and then you can start the interior design and really make it yours.”

Jed appreciated the chance for creativity on Brian’s project.

“It was an absolute pleasure working with Brian on his pond,” he says. “The only complaint I have is his place is the rockiest place I have ever built a pond in my life! We made several structure piles around his pond using the rocks. It turned out very nice. I’m proud he let me work on it.”

According to Brian, the feeling is mutual.

“Even after he was done, Jed came back and brought his kids to see the pond. He took pride in his work and that meant a lot to me,” Brian says.

Whether you're interested in purchasing a property with water, on the water, or adding some water, Brian suggests reaching out to a Farm Credit Relationship Manager.

"Ponds are unique to each landscape. They tell a story and they paint a picture. Each one is different and there are a lot of options. Sometimes ponds need to have dams repaired or be able to pump water for irrigation. Every situation is unique," he says.

Based on studies done by American Forest Management, ponds can increase the value of bare land by 6%, with a range of up to 42%. They found that pond properties spent 20% less time on the market waiting to be sold.

Brian explains it this way: "What would be more expensive: a house on the beach or one several blocks away from the beach? It's always the access to water. All the things that make a beach or a lake appealing can come with a pond. Water adds value through opportunity."

The Pond Calendar

Spring/Summer- When your water temperature warms to sixty degrees, it's time for a heavy dose of fertilizer. We have a long growing season in our region, so this will promote the initial algae bloom. Jonathan uses a Secchi disk to monitor phytoplankton populations. This simple test marks how far sunlight penetrates the water; when you have more algae, light will not be able to reach as far. Jonathan aims for a depth of twenty to thirty inches.

"Some people say 'the first of every month, we're going to fertilize.' I just kind of let the pond tell me when it needs more fertilizer," he says.

Be mindful that, during spring, fish are spawning and their body conditions may drop. Females are busy producing eggs, while males are building and guarding nests. They can be prone to more infections and illnesses at this time.

Once you have your pond chemistry and forage species established, you can add small fingerling bass here too.

Fall/Winter- Jonathon feeds fish year-round, but he does decrease the amount he feeds as the water gets cooler. This is also the time to stock your forage fish species.

"Fall is really your time to make any water quality amendments," he says. "We usually lime the ponds at about two tons per acre. Just like with row crops, lime acts as a pH buffer and makes nutrients bioavailable in the ponds. We load the lime with a tractor onto a pontoon boat and wash it off with a fire hose basically. If you don't have something like that, you can spread it on the edges of your pond.



TRAVELING FOR TURKEYS

STORY BY KRISTEN TRAUGH



NATIONAL WILD TURKEY FEDERATION & JAKE JETER

A passion to hunt America's trophy longbeards

“THAT’S ONE OF THE MAIN REASONS
I ENJOY DOING IT: STEPPING FOOT IN
ALL THOSE DIFFERENT PLACES, SEEING
HOW THE WOODS CHANGE IN EVERY
STATE. IT’S REALLY SOMETHING!”

Jake Jeter





There is many a Southerner's heart that quickens at the sound of a turkey gobbling in our Georgia woods. If that describes you, then you are certainly not alone. Every year, over two million turkey hunters take to the hills and hollows of their properties in search of a trophy bird. This sport and lifestyle has such a following that the National Wild Turkey Federation (NWTF) has even designated several levels of goals for dedicated hunters. One of these hunters is in our own backyard.

Jake Jeter is a Faceville, Georgia native who is currently in the midst of working on a United States Super Slam title through the NWTF. This rigorous title involves harvesting one bird of the four subspecies per state with the exception of Alaska. The NWTF records and certifies each slam harvest, making for the ultimate test of hunting skill. To this date, 16 individuals have registered their U.S. Super Slams. Jake aims to join their ranks shortly.

Recently, the film crew for Chasing 49, a brand that focuses on turkey hunting and conservation, followed Jake on one of his hunting adventures in the Western U.S.

WL&L: Can you give us a brief history about yourself and how you got started in turkey hunting?

JJ: I started turkey hunting when I was about nine years old. My brother had done it a little bit, and he wasn't a professional turkey hunter or anything, but he harvested one and it struck my interest. I started hunting when I was about four years old, before I could even tote a gun, and I'd go duck hunting with my dad. I hunted my first deer when I was five and my first duck and dove at six years old. At about nine, I started turkey hunting and the first three years of it, I never harvested one. Everything that could ever happen, went wrong. It was a struggle! But when I first took my turkey, that was one of the most memorable hunts I've ever had.

WL&L: It took you a minute to get started, but once you did, you had it!

JJ: Oh, yes, my dad never turkey hunted and my brother only did it a little. I ended up meeting with Keenan Adams. He was one of my brother's really good friends. He was an avid turkey hunter and he





ended up taking me. I harvested my first one with him. Jumped out of a ground blind, landed on a big snake, it was a whole ordeal! I'll remember it for the rest of my life for sure.

WL&L: Could you tell us about the Chasing 49 documentary and what you're doing with them?

JJ: Chasing 49 is a documentary series for the NWTF. It follows along with guys who are chasing their United States Super Slam. I got into it when I knew one of the camera guys who was filming it. Another guy was finishing his Slam for that year and my buddy called and told me they were looking for another guy who was chasing his Slam. He asked if I would be interested and I said, 'Oh absolutely!' I was already traveling to turkey hunt anyways so it was a no-brainer for me. The next year, I got hooked up with them. We have our clothing sponsors, camouflage sponsors, boot sponsors, shotguns and turkey shells. They sent everything I needed and we planned out a trip.

We flew out to Washington state the first year I was with them. We hunted Washington, Oregon, Idaho and Montana. That's some of the most beautiful country I've ever seen in my life!

WL&L: How has the show and process changed since you've been there?

JJ: There's a lot of people doing it now. But there's, I'd say, 25 or 30 that's working at it now. It may be

more than that. But when I started, there was under 15 people who had actually accomplished it.

WL&L: How's your Super Slam coming? Have you made it through all of it?

JJ: No, I'm about halfway. I've killed birds in 24 states so far.

WL&L: That's quite the accomplishment!

JJ: I've still got a ways to go! That's one of the main reasons I enjoy doing it: stepping foot in all those different places, seeing how the woods change in every state. It's really something!

WL&L: With all the travel, I'm sure you have a lot of stories. Is there one especially memorable one you'd like to share?

JJ: With every turkey you hunt, you learn something. Hunting in different states helps you become a better hunter all-around. The turkeys in South Georgia are nothing like the ones in the Northeast or Northwest. We in the Southeast have the hardest turkeys to hunt in the whole country. The ones who live around here are very educated because we have so many turkey hunters. You get a lot more access to private land out West because the people view them as a nuisance. They don't care so much about them out there but I guess it's because they've never eaten one!



THE SLAMS

Grand Slam- Four U.S. subspecies

Royal Slam- Grand Slam and the Gould's

World Slam- Royal Slam and the Ocellated wild turkey

Canadian Slam- Eastern and Merriam's in any Canadian province

Mexican Slam- Rio Grande, Gould's and Ocellated wild turkey in Mexico

U.S. Super Slam- One wild turkey in every state except Alaska

I can look at a picture of a turkey I harvested; it doesn't matter when. I can go back in my mind and remember every hunt and where it was. When you do it, it's burned into your memory.

WL&L: Speaking of land, how do you think we as landowners could take bigger steps towards conservation and providing a good environment for turkeys? What do you see in our area of the country?

JJ: Adding in chufa food plots is a big deal that really helps out turkeys a lot. Burning is also one of the main things you can do. You don't want to burn too late unless it's really overgrown. You don't want to burn prime nesting habitat too late in the year. Burning in February and early March gives them a good open area to scratch around and strut. You need it to have some cover too so they can build a nest nearby.

WL&L: Do you have any favorite gear or hunting tips to share?

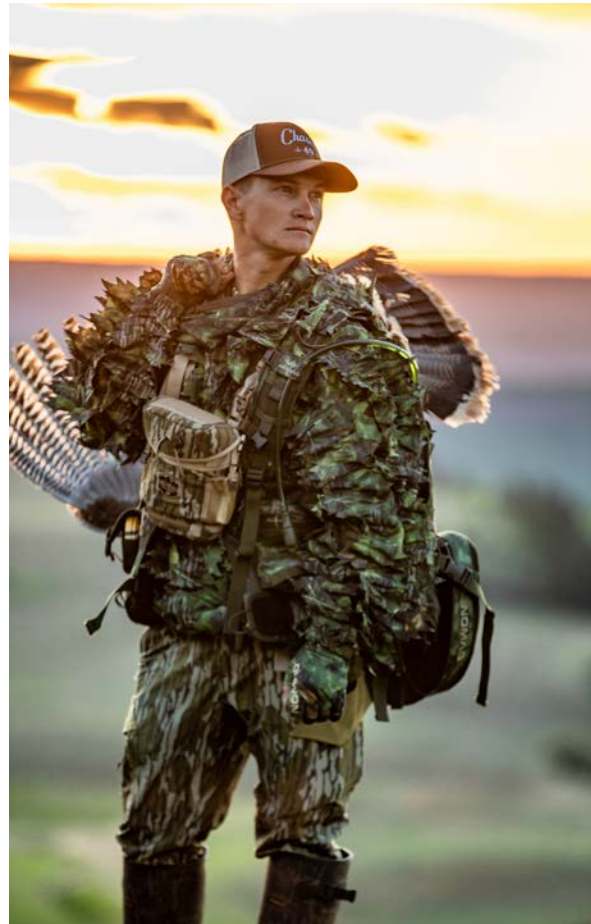
JJ: I love using a crystal call and a Wingbone. A Wingbone is a call that a lot of old-time hunters used to use and it fell off for a long time. It's come back now. It's got a very unique sound to it and I've had a lot of success striking turkeys with the Wingbone. I finish them with a mouth call though.

I harvest a lot of turkeys early but most have been from 10 in the morning until 2. Early, they will have hens with them but they'll be lonely later in the morning. When they get lonely, they're a lot easier to hunt!

WL&L: That's very interesting! Do you have any advice for someone who would like to get into turkey hunting?

JJ: Patience is key. When it comes to calling, less is more. A lot of these guys get impatient and start calling a lot. Turkeys have a sixth sense to them and they'll shut up and disappear like a ghost.

Learning the woods and the topography of where you hunt is important. If you watch and listen to the turkeys, they usually use higher ground to get hens and then fall off to the bottoms if you're in a hilly area.



But definitely don't call every time they gobble. Let them know where you're at and then sit back and wait on them.

WL&L: What are your future plans for hunting and maybe a career?

JJ: I work with my dad and we build custom cabinets right now. But hunting is one of those things where I will see where it takes me. I'm having fun traveling and meeting really good people along the way. We'll see where it goes.

WL&L: It sounds like you're on the right track. In all your travels, what brings you back home to hunt? Besides us having the hardest turkeys to hunt?

JJ: After Hurricane Michael, it's been a lot tougher on the turkeys. Our woods really got destroyed. The hardwoods, the pines, it's what I grew up on and it's always been one of my favorite places

to hunt. The woods are going to come back, hopefully, in my lifetime.

WHERE TO WATCH

You can find the documentary featuring Jake called "Go West Young Men" on YouTube.

<https://www.youtube.com/watch?v=e-XKHp5jrHM>

Whether you are new to the sport of turkey hunting or have been at it for years, owning and developing your own slice of turkey habitat can be an enormously rewarding experience. Southwest Georgia Farm Credit relationship managers have the know-how and resources to make those dreams a reality. They can assist in land purchases and through the steps of land improvements. So come springtime in South Georgia, your heart can flutter with every gobble.



Merritt



PECAN CO.

& GENERAL STORE



ICE



Merritt pecan co.

STORY BY LIZ NOGOWSKI

“We meet a lot of people around the coffee pot. We try to listen to their needs.”

—Tammy Merritt

The wooden A-Frame building sits on Highway 520 in Weston, Georgia, almost halfway between Columbus and Albany. In fact, it's the only stop on that long stretch of road—a road lined with pecan trees and farms in either direction. Regulars stop in the store for a cold Pepsi and a heaping helping of jumbo boiled peanuts. The non-regulars can't help but stop. It's a place from yesteryear, with tin signs hawking Buffalo Rock Ginger Ale and Mule-Hide Roofs. If you love those childhood memories of old-fashioned candies, you can find a package of Necco Wafers right next to a Georgia-Grown jar of pickled asparagus or peach chutney.

Some “regulars” make the trip but just once a year—stocking up on pecan pies (freshly made that morning) for the holidays, or some chocolate pecan fudge, which smells as heavenly as it tastes.

Welcome to Merritt Pecan Company & General Store, where Richard and Tammy Merritt have built their lives—and their business.

“You know, the reality is that people needed a bathroom break as they traveled on this road,” said Tammy Merritt. “And while they're here, they like to



shop. We get a lot of repeat customers, and we've built some wonderful relationships over the years.”

Richard has been farming since 1977. Merritt Pecan was formed in 1980, starting out as a small buying point for local pecans. Over the years, the store has grown, as has the buying point. But one thing that has never changed is that both he and Tammy listen to their customers. “We meet a lot of people around the coffee pot,” Tammy said. “We try to listen to their needs.”

The storefront is what you see as you ride by, along with some of the 1,350 acres of pecans that Richard manages. The store itself serves as the gateway to an entire pecan operation behind the shelves of brown sugar pound cakes, local honey and BBQ sauces of every variety. Their office, which the pair has shared for years, is where Richard handles the operations of the cleaning and shelling plant and Tammy manages all of the e-commerce—online orders that come from all around the world.

Behind the office is a commercial kitchen, with ovens that bake 24 pies at a time, and cooling



“I’ve been baking since I was about seven years old. I love the rhythm of it.”

—Tammy Merritt

racks for all of the sweets—cakes, pies and candies. “There’s a method to my madness,” Tammy explains. “I’ve been baking since I was about seven years old. I love the rhythm of it. When I get into work in the morning, it’s the first thing I do.” Tammy bakes about 4,000 pecan pies a year.

Next to that is shipping, where employees, some of whom have been there for decades, ensure the products get to their customers. And behind that is where the pecans are shelled—including Richard’s pecans and nuts from other pecan growers—more than a million pounds of pecans each year. Richard says that every pecan season is different—“sometimes the stars align and sometimes they don’t.” Regardless, the Merritts have found ways to keep their business thriving, through online mail orders and digital marketing.

Listening Is What They Do Best

It was in 1992 that the Merritts decided that they really needed to add gas pumps at their store. The road often travelled had far too few opportunities for a break, never mind fuel. Later, they noticed that often their customers were on their way to or from a medical appointment and sometimes struggled with the bathroom door, especially if they were using crutches. Now, their doors open automatically. They also added an AED—an Automatic External Defibrillator—which is a device that can deliver an electric shock to heart attack victims. Tammy got certified to use it in case their store was the closest place for help.

“You know,” Tammy said, “GPS doesn’t work around here. So, for people who might get lost, we still sell an Atlas so that people can find their way.”

If you’ve not been to Weston, a road trip might be in order. Bring the grandkids. Get yourself some corn salsa and maybe a jar of spiced pickled peach halves.

Don’t leave without a pecan pie. You’ll become a regular.





BUZZWORTHY BUSINESS

STORY BY ANNA KINCHEN



Dadant



Do you enjoy fruits, vegetables, and nuts, along with a variety of options at your grocery store? If so, you can thank a special kind of pollinator, the honeybee, for diversifying America's dinner plates. Honeybees are essential to maintaining food production in North America today. According to the U.S. Department of Agriculture (USDA), honeybees help provide one out of every three bites of food Americans eat. Although small, these tiny titans are big business.

These social and hardworking insects produce six hive products – honey, pollen, royal jelly, beeswax, propolis, and venom – all collected and used by people for various nutritional and medicinal purposes.

Honey, of course, is the most well-known and economically important hive product. The U.S. Department of National Agriculture Statistics Service (NASS) reports that honeybees made 157 million pounds of honey in 2019. With the cost of honey at \$1.98 per pound at the time, it was valued over \$339 million.

Honeybees also produce a mixture called propolis, better known as “bee glue,” from the sap of trees and buds. This sticky resin collected by the bees is used to seal cracks and drafts, repair the hive, and provide defense for their immunity. Propolis has an antibiotic trait that also keeps the hives healthy, which is why it is also used to make medicine. According to the National Library of Medicine, current antimicrobial applications of propolis include formulations for cold syndromes (upper respiratory tract infections, common

cold, and flu-like infections), wound healing, and treatment of burns, acne, and neurodermatitis.

Beeswax is another important hive product, which is popular for making candles, artists' materials, and leather as well as wood polishes. The pharmaceutical industry also uses the substance as a binding agent, time-release mechanism, and drug carrier. Beeswax is also one of the most used waxes in cosmetics.

But the greatest importance of honeybees might not be a product of the hive at all, but more of the service the bees themselves provide to the agriculture industry – their work as crop pollinators. The agricultural benefit of honeybees is estimated to be between 10 and 20 times the total value of honey and beeswax. A USDA report from 2017 shared that honeybees pollinate \$15 billion worth of crops in the United States each year, including more than 130 types of fruits, nuts, and vegetables making it indispensable to U.S. agriculture.

It was all these things and more that ignited an interest in an Ag Education teacher in South Georgia and led him to chase the sweet rewards of beekeeping.

A Hive of Knowledge

In 2015, Ag Educator Mark Lashley, attended a breakout session at the Georgia Ag Teachers Mid-Winter Conference (GVATA) on — you guessed it — honeybees. “I was very intrigued with the process of beekeeping, and it seemed like a manageable side business or hobby,” said Lashley. He obtained his Bachelors of Agriculture Science from the University of Georgia in 2011 and began teaching at Central High School in Carrollton, Georgia. A fellow teacher was already hobbying in beekeeping and helped answer his more immediate questions.

Over two years, Lashley consumed as much golden knowledge as he could. He was given ‘The Beekeeper’s Bible’ by a student and turned to the endless library of YouTube tutorials and social media hobby groups for resources. He also relied on a phone mentor – a state bee inspector with the Georgia Department of Agriculture. In 2017, Lashley returned to his hometown of Bainbridge, Georgia, and took a role as the Ag Educator at Bainbridge High School. At the same time, he purchased his first set of nucleus colonies of Western honeybees as an after-hours hobby. He spent approximately \$500 on four hives containing five frames of bees, honey, pollen, and brood. A ‘brood’ is a frame of pupating bees. A ‘hive’ can consist of one to four separate bee boxes.

When asked what made him feel ready for the task, Lashley explained, “I don’t know if you are ever fully ready to start beekeeping. Most people that get into it find a deal on a hive and take the leap,



“BEE MANAGEMENT IS VERY
IN-DEPTH. YOU JUST DO NOT
GO OUT AND GET HONEY.”

Mark Lashley



not realizing how easy it is to fail that first year. Bees require year-round tending and observation.” Having done a healthy amount of research, Lashley still lost four out of five hives his first year.

“Bee management is very in-depth. You just do not go out and get honey. Controlling viruses and parasites that attack the honeybees is a major part of ensuring the success of the hives and the long-term sustainability of your operation. All that said, it’s amazing to witness the work of a honeybee and enjoy the benefits of raw honey.”

Bees are subject to an increasing number of stressors such as pests, diseases, and pesticides. According to Lashley, everything wants to attack a bee inclusive of two main parasites – the Varroa Mites and Hive Beetle. An article written by the University of Georgia’s Bee Program says Varroa Mites are invisible to the naked eye and feed on developing bees, spread disease, and lay their eggs inside the cells of the colony. Most infested colonies die within one to two years if no action is taken. Small Hive Beetle larvae tunnel through combs, ruining the structure and killing bee brood. They also defecate in the honey, causing it to ferment and become unpalatable to the bees. In bad infestation cases, bees will simply abandon the hive altogether.

Placing hives in sunny areas on nonpermeable or dry soils helps control pathogens as well as taking preventative measures which include lowering exposure to pesticides and promoting good nutrition. This calls for practices such as sugar supplementation.

Lashley monitors his hives daily and ensures their survival by feeding them high fructose corn syrup in the winter season when there is less plant diversity. “Pollen is their protein. Honey/syrup is their source of carbs. Bees take in golden rod pollen between September and October and make winter stores on it. They also take in the wild radish that grows around here in the winter, if accessible.”

It Takes a Colony

In addition to a knowledgeable beekeeper, it takes a whole colony of hard-working bees to have a successful honey harvest.

According to the FDA, a honeybee colony is a highly organized society made up of three kinds of adult bees – workers, drones, and a single queen — each with specific roles. Worker bees, also known as the foragers, are sexually undeveloped females and under normal hive conditions don’t lay eggs. As suggested by their name, worker bees

are the hive's laborers, performing all the tasks needed to maintain and protect the colony and rear the young bees. Despite being the smallest physically, they are by far the largest in number, making up nearly all the bees in a colony. A worker bee's life span ranges from six weeks in the busy summer to four to nine months during the winter.

Drones are male bees that are on standby for mating with a virgin queen, should the need arise. For the drones, death instantly follows mating. They number from a few to several thousand and are usually present only during late spring and summer.

As the lone sexually developed female in the colony, the queen's only function is to lay eggs. She mates only once with several drones and remains fertile for life. According to the National Honey Board, a productive queen can lay 3,000 eggs in a single day. The queen has an average productive life span of two to three years. When she dies or her productivity declines, worker bees raise a new queen.

Proper Framework

In the Spring of 2018, Lashley took his remaining hive and split it into five smaller hives and purchased four new queens to great success. Next, he purchased thirty-five hives and essential

equipment from a retiring beekeeper out of Pensacola, Florida. He noted that his initial investment of \$2,000 would run closer to \$8,000 today.

As his knowledge of beekeeping grew and his operation progressed, Lashley moved from bottom boards to a palletized system to store his hives off the ground – four-way pallets – four hives per pallet. Today, he manages up to 350 hives outside of his employment as an Ag Educator and Advisor for the Decatur Young Farmer's Chapter. He has transitioned from a hobbyist to a 'sideliner.' "I am much smaller than a commercial beekeeper."

Lashley runs several yards of approximately 12 pallets containing 44-48 hives each, across multiple locations near his home on the edge of Decatur County. His county home adjacent to agricultural fields rotating crops, mustard grass, and occasional wildflowers, ensure there is plenty of food accessible to his hives year-round. "I allocated a place towards the back of my yard that is close to a water source and gets full sun. Good sun exposure can help control the Hive Beetle, providing a better opportunity for the bees to be successful. But that summer sun sure is harder on the beekeeper," Lashley chuckled.





A Keeper's Guide to Equipment

There are a few necessities required if you are interested in becoming a beekeeper, too. Mark Lashley recommends the following:

- A Suitable Location
- A Consultant – Mark cannot stress enough the benefit of having a trusted and experienced beekeeper to consult with.
- Boxes with Lids, also known as brood chambers and/or honey supers.
- Excluders – These keep the queen confined to the bottom portion of the box, so she does not lay her eggs in honey.
- Frames – There are eight-frame and ten-frame boxes. Lashley uses ten frames per large box.
- Bee Suit – Bee suits, jackets, and hoods protect you from getting stung.
- Bottom Boards or Pallets – Allows separation from the bottom of the box and ground.
- Smoker - The most valuable tool for working bees. A smoker calms bees and reduces stinging. Pine straw, grass, and burlap make good smoker fuel.
- Hive Tool - Ideally shaped for prying apart supers and frames.
- Feeders - Holds sugar syrup that is fed to bees.
- Skid Steer – For moving whole pallets of bee boxes.
- Flatbed Trailer – For moving pallets to new locations.

New Hobby, Minor Pains

Consider this strong investment advice: Anyone who keeps bees will inevitably get stung! Lashley expresses little concern over being stung by the tenants he shares his property with. "Either I am used to them or they are used to me. The reaction seems to diminish over time. Thank goodness, I am not allergic! Bees don't want to sting you."

He stresses that working an aggravated hive with no protective gear is not good for the keeper or the hive. Why? Consider what actually happens when a honeybee stings you. First, the stinger pierces your skin and injects venom. This can cause sharp pain, swelling, and even an allergic reaction in some people. But did you know that a bee stinger is barbed? The barbed stinger is meant to anchor into your skin after it has been used. When the bee flies away, the stinger separates from the body of the bee, causing the bee to die.

A fact that he says most non-beekeepers find interesting is the pheromone bees release when they sting you. "Oddly enough, it smells like bananas." That pheromone attracts and alarms the other bees, letting them know there is a problem, an intruder. This is why you may get stung more than once if you are close to a hive.

Lashley recommends these tips for reducing aggravated swarms and stings. First, use protective gear and a veil. Second, consider opening your hives on warmer days when the majority of the worker bees are out foraging. Last but more importantly, consider using a smoker to control them. "Honeybees communicate through touch and smell. Smoke breaks up their communication abilities and can also cause them to gorge on honey, resulting in calmer behavior."

Sweet Rewards

"Everyone does it for the honey." And quite possibly the honey money.

Lashley built a honey house on his property – a 20x30 enclosed shed that is home to his processing equipment. He works with two centrifuge extractors that sling the honey of the cells located on the hive frames. He can harvest up to thirty frames per extractor. The honey then goes into a sump (water-jacketed tank) that will hold up to twenty-five gallons of honey in it. The sump cleans the honey allowing the wax to float to the top for easy removal. Lashley then pumps the honey from the sump into 55-gallon barrels (equivalent to 650 pounds) for storage.

On average, Lashley's honeybees produce 8,000-10,000 pounds of sweet, golden honey each year. He admits that based on FSA stats, his numbers



How Honey is Made

Bees eat two types of food, both of which come from flowers. "Enzymes in the bees' stomachs break this down into the simpler sugars. The simple sugars get stored inside of a honeycomb cell. The bees then fan their wings to evaporate the water content of the nectar, creating sweet honey. Once the honey is the correct consistency, the bee will seal the honeycomb cell with a wax capping. We harvest the honey by collecting the honeycomb frames and scraping off the wax cap that bees make to seal off honey in each cell."

are below the county average compared to reports from the Farm Service Agency (FSA).

"You can send off honey samples to conduct pollen counts. Pollen counts indicate where your bees gathered their pollen. When no single floral type presents itself, such as a cotton blossom from a cotton crop, or tupelo from tupelo trees, the honey is labeled as wildflower. Tupelo trees are almost exclusive to North Florida, so the majority of what I produce is wildflower."

At first, Lashley marketed his honey to friends and family. He also utilized Facebook as a tool to get the word out. He now sells his product by the jar, but also sells those 55-gallon barrels, wholesale, to buyers across the region. KGD Produce in downtown Bainbridge, Georgia, and Jones Country Meats in Whigham, Georgia are two locations where you can purchase his honey.

If you would like to sample the product before you buy it, Lashley recommends you try the

cast iron skillet cornbread and honey at The American or a cold pint at Southern Philosophy Brewing, both located in downtown Bainbridge. The skillet cornbread served with Lashley's special honey has been a menu staple for the last seven years. Southern Philosophy Brewing, on the other hand, uses Lashley's honey as a natural sweetener in some of their brews.

"Both the owners of The American and Southern Philosophy Brewing take pride in and are known for sourcing quality, fresh ingredients. Have you been to those places? Man, their stuff is great! And I deeply appreciate that they support several local farmers, not just me."

The Great Migration

University of Georgia's Extension Agency shares that in the United States, the added value to agriculture from honeybee pollination is more than \$9 billion annually, and many beekeepers earn extra income from renting their bees for pollination. This buzzes true for Mark Lashley.

Following a conversation with a fellow beekeeper in 2018, Lashley learned about the extra income earned from shipping hives West to pollinate California almond orchards and has been participating in the man-made bee migration ever since. Lashley is one of many who work with California-based bee brokers to negotiate personal

hive rental fees each year. Come February, when the almond bloom begins, a large percentage of Lashley's bee hives are shipped to southern California where the hives are coded, tracked, and placed in orchards across approximately 50 miles. "Southeastern beekeepers ship close to two million hives to pollinate approximately 900,000 acres of almond trees every year. It is one of the biggest ag migrations in the country."

Lashley's bees pollinate the almond orchards until mid-March, after which his hives are shipped back to his production yard for assessment and loss. He notes, "It's a high-risk, high-reward scenario. The average hive loss is around five to ten percent. Of the 144 hives I ship, I could lose up to 14. And that loss is not insured or covered by the broker, nor the almond farmer."

Pollinating Southwest Georgia

In addition to the work Lashley's bees put into honey production and pollinating the almond orchards, he occasionally provides pollination services to Southwest Georgia farmers.

Upon return from their West Coast adventures in March, the hives are split, new queens are introduced (when necessary), and Lashley works to get his hive numbers back up. Prep work for honey production quickly follows. Lashley's 'honey flow' begins mid-April and lasts to the first week of June, depending on the wildflower crop. Overlapping, pollination for the squash, zucchini, and cucumber crops begins in May and lasts until June. "It can take up to two hives per acre to pollinate those crops. It can take up five hives per acre on blueberries."

Cotton pollination (cotton blossoms) takes place from mid-July to late August. "Cotton does not require bees to pollinate, and I typically do not get compensated for that. But the bees thank me with sweet cotton blossom honey when there is a field nearby."

The Bees Knees

The phrase 'bee's knees' might have been invented as a spoof, or slang expression, but it has developed through the ages to mean exceptionally great, excellent, high quality, or outlandishly good. Could they have been describing the taste of a honeybee's most popular product all along?

Maybe the next time you spy a roadside produce stand promoting fresh honey, you note a hint of sweetness in your local brewed IPA, or you sop your southern-made cornbread in gooey richness, you can say with conviction, and a little more appreciation, "Yall! That honey is the bee's knees!"

And all beekeepers will say, "Amen!"





Membership Has Its Rewards

OUR COOPERATIVE STRUCTURE ALLOWS US TO MAKE A CASH DISTRIBUTION TO OUR MEMBER-OWNERS HELPING FAMILIES, FARMS, & COMMUNITIES

This year, your Association will return \$6.4million in cash to our members as part of our Patronage Program. Patronage is just one of the advantages of doing business with Southwest Georgia Farm Credit. Our cooperative structure helps us put your needs first.

We understand that the benefits we offer make an impact on local ag operations as well as the rural communities they help support. We have a shared purpose to rally behind agriculture, small business, and the rural lifestyle we all appreciate. Together, we are stronger. Together, we grow.



ASSOCIATION NEWS

▼ Celebrating Our Team



Miranda Walden
Marketing & Communications Coordinator



Russell Lowe
Commercial Credit Analyst



Lee Hatcher
Residential & Lifestyle Lender

▼ Thomasville Community Impact Awards

The Association is grateful to be the Presenting Sponsor for the Thomasville Community Impact Awards hosted by the Thomasville Chamber of Commerce. This year's winner of the Covey Award was presented to a long-time voice in agriculture, Lindy Savelle of JoNina Farm and Georgia Crown Citrus!



▼ Donalsonville Ag Appreciation Luncheon

Southwest Georgia Farm Credit continues to be a proud sponsor of the Donalsonville/Seminole County Ag Appreciation Luncheon and Awards Ceremony each year. The Donalsonville Chamber of Commerce hosted a wonderful event at the Lions Hall where the community came together to celebrate agriculture.



▶ New Thomasville Branch

Southwest Georgia Farm Credit is proud to announce our newest location! Due to growth, we acquired a new Thomasville branch and moved from 137 East Jackson Street to 1215 East Jackson Street. We are committed to serving our Thomas County farmers, landowners, and homeowners. Drop by today for a visit, or give us a call at (229) 226-2660!

▼ Supporting Small Farmers Through Grants

Southwest Georgia Farm Credit continues to recognize and support local produce stands by awarding a total of \$5,000 in grants each year. Ten qualifying farmers are chosen to each receive reusable shopping bags and \$500 that can be used to invest in their marketing and other business needs. This year's recipients were:



Shon Holsey
Holsey Farms



Gabe Lowry
Good Hope Gardens



Qaijuan Willis
Lenny's Farmers Market



Austin and Katie Matthews
Lone Pine Produce



Justin Everitt
Randolph Collective, LLC



David Hopkins
Hopkins Farms



Anne Mu'min
Sisters and More Produce



Mark Daniel
Mark's Melon Patch



Fulton Bell, Sr.
Bell's Stop and Shop Produce Stand



Kelsey Harrell
KGD Produce



◀ Southwest Georgia Farm Credit 2024 Annual Meeting

Southwest Georgia Farm Credit held its Annual Stockholders' Meeting on Tuesday, February 20th at the Bindery at Oakland in Leesburg. The Annual Meeting provided an opportunity for members to review the Association's financial performance, as well as learn about the upcoming year's business plan objectives.

ASSOCIATION NEWS

▼ Southwest Georgia Farm Credit Announces Scholarship Winners

To help ensure a bright future for rural communities, as well as the agricultural industry, Southwest Georgia Farm Credit presented several scholarship opportunities for graduating students. This year, the Association offered five scholarships, totaling \$7000, to exceptional applicants planning to attend a technical program or a two- or four-year college on a full-time basis.

We're proud to announce that recipients of the 2024 Southwest Georgia Farm Credit scholarships include:



Kell Donalson
Bainbridge
High School



Emma Heard
Westwood
Schools



Radhe Patel
Pataula Charter
Academy



Mykala Eckler
Monroe Comprehensive
High School



Mason Wilson
Miller County
High School

► Cairo High School Business Pathway Excursion

Southwest Georgia Farm Credit team members collaborated with other Grady County organizations to provide training for Cairo's College and Career Academy students. The goal of the event was to present information and resources to Georgia's future workforce and prepare them for their professional futures. The Business Pathway field trip took place at the newly constructed Collins Place event venue in Cairo. Students conducted mock interviews, participated in a Q&A with a panel of professionals, heard from several organizations regarding work opportunities in the area, and participated in a formal lunch.



► Educational Webinar With Dr. Kohl

Southwest Georgia Farm Credit is partnering again with agricultural experts to benefit young, beginning, and small operation farmers through an educational webinar. The association will host the online webinar with Dr. Dave Kohl on Friday, April 26th from 11 AM to Noon. Register by sending our team an email to info@swgafarmcredit.com

▲ River Town Days

Southwest Georgia is a proud sponsor of River Town Days, a community festival in Bainbridge, Georgia. The event featured children's rides and activities, free stage entertainment, a marketplace. The event is envisioned as an opportunity to bring together Southern talent, folklore, and artistry to the banks of the beautiful Flint River and create an atmosphere of connectivity and culture. www.rivertowndays.com



FINDING HOME

MOVING FROM RENTING TO OWNING

When her monthly rent payment started to increase, and she knew her money was growing someone else's asset, Southwest Georgia Farm Credit's Residential & Lifestyle Lender Lee Hatcher decided she'd had enough. Not only was the apartment she was renting too small and crowded, she was ready to move her young, and soon to be growing, family to a home of their own.

"I had really only been in the workforce a year before I decided to try to buy a home," Lee, who works in the Association's Thomasville office, said. "I was working in (Southwest Georgia Farm Credit's) marketing department at the time, and honestly, my first question was, 'am I credit-worthy?'"

Not unlike most first time home buyers, Lee was skeptical about finding a home that would suit her needs. Beyond ensuring her credit was going to be acceptable to a lender, interest rates, inventory, and understanding exactly how much house she could afford, were just a few of the questions she needed to get answered. And, perhaps just a bit of anxiety was starting to set in.

"I was tired of pulling up to that apartment every night," Lee said. "I was paying a lot of money for something that would never be mine. I was very motivated to find a house that I could make a home."

Lee started her home buying journey with one question for Jordan Gilbert, a Southwest Georgia Farm Credit Residential & Lifestyle Lender who has worked with numerous buyers just like Lee. "I went to Jordan and asked her if she thought I was ready to buy a home. Could I do it? And Jordan told me yes, and explained the process. And from there, I was on my way.

"I think I have a really good understanding of both the motivations of a first time buyer and the emotions," Lee continued. "I was pretty naive about the process. But what the experience taught me is that now, as a lender, I can walk someone through this journey—hold their hand—to get them into the home they want and need."





Lee said the process is simple and easy, and shares a few tips to get started.

1. The most important thing is to get pre-approved. Your lender will provide you with a pre-approval letter which is a document stating that the lender is tentatively willing to lend to you, up to a certain amount. This lets you, the seller, and your Realtor know that you can secure credit—and how much house you can afford.
2. Know your credit score. You can check your credit score for free at annualcreditreport.com.
3. Take some time to collect your financial documents. You'll need proof of employment and income tax returns. You may also need savings and checking account statement.
4. Think about your down payment. Numerous programs are available offering down payment assistance, and some loans require as little as 3% down. There are also some loan products that offer 100% financing.
5. Finally, ask yourself, am I totally ready for this responsibility? "Yes, this is a big decision, and so totally worth it," Lee said. "Your home is typically the biggest investment you'll make in your lifetime. So, be thoughtful, but not fearful."

Next, get to know the market. Lee offered this advice:

1. Remember that real estate is ever-changing, Lee advised. It will benefit you to keep an open mind and be flexible.

2. Do some research about inventory on the market in the area you want to live in. Visit Zillow or Homes.com.
3. Work with a Realtor who understands your budget and timeframe. Your Realtor will be your biggest advocate. Lee noted: "Just because you are a first time home buyer, it doesn't mean you are not worthy of someone's time or attention. You are worth the time so find a Realtor who truly wants to help you."

The closing of your loan should be simple, too. When everything has been done correctly, you simply show up and sign your documents. "I left the closing with keys in-hand," Lee said. "It was an emotional moment."

Two more pieces of advice Lee shared. "I always ask my clients about their boundaries," she said. "What is your real budget? How long do you have to look for a home? Do you need to be close to family? There is no point in being house-poor, or living too far from your job or the infrastructure you rely on. So, be honest with yourself and share that information with your Realtor."

And, finally, Lee said it is important to trust your gut. If something is out of the ordinary, or you can't make sense of it, it might be a good idea to seek some additional professional advice, or pass on the opportunity. "Trust that you'll know when the right house comes along, at the right price," she said.

Are you a first time homebuyer ready to get pre-approved? Call Lee Hatcher at 229.254.8383 or email at LHatcher@SWGAFarmCredit.com.

Your *dream* home awaits.

As mortgage rates are dropping nationwide,
now's the time to get pre-approved!



Jordan Gilbert
Mortgage Originator
NMLS# 2031607
229.220.9857



Lee Hatcher
Mortgage Originator
NMLS# 2542476
229.254.8383



SWGAFarmCredit.com



LAND LISTINGS

A COLLECTION of the REGION'S BEST PROPERTIES ONLINE

swgafarmcredit.com/properties-listing

Land For Sale



We know you're looking for land to call your own. Begin your search for properties on our website, and while you're there, get your financing started online, too.

WE MAKE IT EASY.

No fuss. No complications. Pre-approval in minutes.

APPLY ONLINE

SWGAFarmCredit.com



RELATIONSHIP MANAGERS

Here to help you grow.

We are Relationship Managers. Our job isn't just to make you a loan; it's to help you grow your business, find and buy the perfect hunting tract, or finance or lease your equipment. We help borrowers develop business plans, strategize their long-term success, and find opportunities to enhance their businesses. It's so much more than making a loan—it's a team committed to you.



Billy Billings
NMLS # 1781902

BBillings@SWGAFarmCredit.com
229.220.0372



Ragan Brown
NMLS # 1581388

RBrown@SWGAFarmCredit.com
229.254.6391



Matthew Burch
NMLS # 2233723

MBurch@SWGAFarmCredit.com
229.220.8917



Allen Corbin
NMLS # 775580

ACorbin@SWGAFarmCredit.com
229.220.1291



Jordan Gilbert
NMLS # 2031607

JGilbert@SWGAFarmCredit.com
229.220.9857



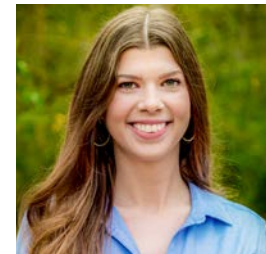
Brant Harrell
NMLS # 700136

BHarrell@SWGAFarmCredit.com
229.254.6359



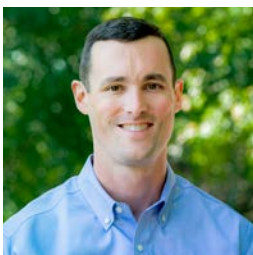
Mike Harris
NMLS # 607732

MHarris@SWGAFarmCredit.com
229.726.7294



Lee Hatcher
NMLS # 2542476

LHatcher@SWGAFarmCredit.com
229.254.8383



Jack Hittinger
NMLS # 2494227

JHittinger@SWGAFarmCredit.com
229.254.5585



Jared Renfroe
NMLS # 1499763

JRenfroe@SWGAFarmCredit.com
229.224.8291



Brian Roberts
NMLS # 2496842

BRoberts@SWGAFarmCredit.com
229.938.6888



Brian Wilson
NMLS # 700140

BWilson@SWGAFarmCredit.com
229.254.6417



305 Colquitt Highway
Bainbridge, GA 39817

PRSR STD
US POSTAGE
PAID
RAPID PRESS
PERMIT 904

