

A MAGAZINE FOR AGVOCATES, LAND LOVERS
& SOUTHERN DWELLERS

FALL 2023

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LAND & *Living*

AROUND

THESE PARTS

AG APPRECIATION LUNCHEON



The annual Ag Appreciation Luncheon is a way to say “thank you” to those who provide our food and fiber. Bainbridge-Decatur County Chamber of Commerce will host the annual luncheon on Thursday, November 9th. For more information, visit: bainbridgechamber.com

SOUTHWEST GEORGIA TINSEL TRAIL



The Southwest Georgia Tinsel Trail is a festive display of LIVE Christmas trees at the Earle May Boat Basin in Bainbridge, Georgia. We invite you to experience this joyful display of holiday spirit by taking a stroll through the display or driving your vehicle, as Tinsel Trail is accessible by foot or by car. Southwest Georgia Tinsel Trail connects to the Lights Along the River Christmas light display that winds along the banks of the Flint River. Enjoy an evening in Bainbridge and celebrate the holiday season!

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Take in the beautiful surroundings of Birdsong Nature Center at this open-air concert on Saturday, November 11th starting at 6:00 PM. Featuring Jason Byrd, southern comfort foods are paired with cigars and spirits that are sure to keep you warm. Southwest Georgia Farm Credit is a proud sponsor of Whiskey in the Woods. For tickets please visit: thomasvillearts.org

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LAND & Living

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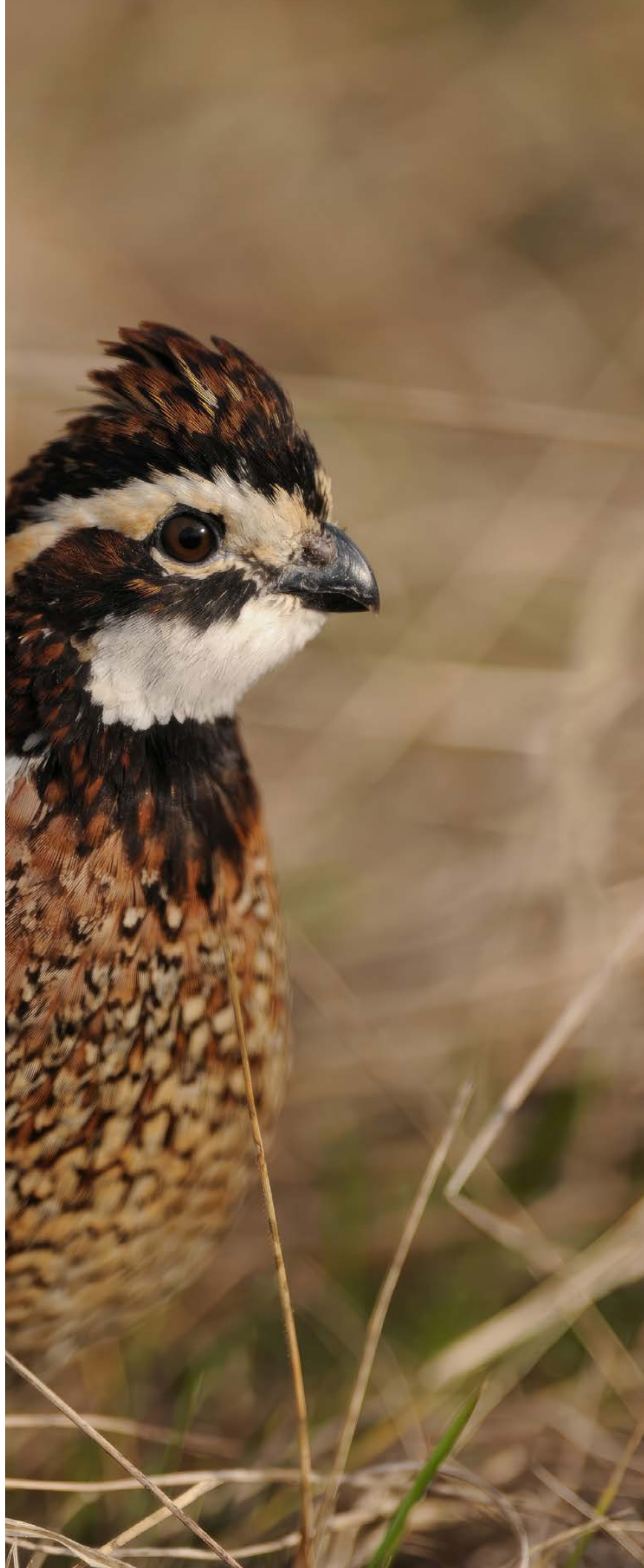
COMING HOME

As an offshoot of American Peanut Growers Group, American Peanut Ingredients (API) is a new 140,000-square-foot facility specializing in traditionally shelled peanuts and roasted peanuts in various forms. Learn how API is helping farmers and growing a south Georgia community one peanut at a time.

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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.

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A CENTURY OF LENDING FOR

FARMS, LAND, & HOMES



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A photograph of a family of four walking away from the camera on a dirt path through a dense pine forest. The father, on the left, is wearing a patterned shirt and jeans, pointing towards the trees. The mother, on the right, is wearing a patterned shirt and khaki pants, holding hands with the daughter. The daughter is wearing a black top and jeans, and the son is wearing a bright green shirt and dark pants. The forest is filled with tall pine trees and the ground is covered in grass and pine needles.

A HUNTER'S TROPHY

STORY BY LEE HATCHER

“Trophy buck.” The term is tossed around loosely in the deer hunting community all the time. Except, what is a trophy buck? There is a great deal of misconception when it comes to this term. To one person, a trophy may qualify as a buck over 150 inches, or three years of age or older. To another, it may be a spike buck. At the end of it all — it is said that a trophy is in the eye of the beholder.

Family Traditions

For so many of us here in South Georgia, hunting was introduced to us at a young age. We more than likely grew up waking up at the crack of dawn during the fall and winter months to slip into our camouflage, riding in the passenger seat out to the hunting property. When arriving, you gently close the truck door so you do not spook any animals that might be around. Then quietly making your way to the deer stand to sit in the cold breezy wind, waiting on that big buck to make his appearance.

Many wonder and ask the question – what is it that draws you into the woods? Some will be surprised to learn what drives a person to hunt. Hunting is much more than showing off your latest trophy. Hunting is a way to build character, integrity, and stewardship. It is enjoying the solitude of being in the outdoors. A place where you can think and calm your mind, to step out of the always on-the-go pace of life that so many of us get caught in.



Relationship Manager, Billy Billings is an avid hunter. His passion for the outdoors is contagious. “Hunting for me is an avenue for getting out into God’s great creation. There is nothing like sitting in the pitch-black darkness and watching the world come alive around you,” said Billings.

From Vision to Reality

Buying a piece of rural property is a dream for many people. For some, it’s the prospect of starting a hobby farm. Others envision the perfect hunting property where they can bring their family on the weekends to hunt. There then comes a time in their life where they are determined to make the dreamy vision turn into a reality.

For the Mitchell and Demott family, that is exactly what they were after. Somewhere they could escape to and have an ongoing project to work on. Bucky and Donna Mitchell reached out to their nephew and niece, John Hunter and Jodie DeMott, about purchasing adjoining tracts to what they will inherit one day.

In 2021, Mr. Mitchell reached out to Billings to gather some more information about a piece of property they were interested in purchasing. It was 111 acres with established planted pines on the property. Bucky calls this land the ‘total package.’ It has an abundance of wildlife, which makes excellent hunting for all seasons.

One evening the family went to scope out the property one last time.

“We sat on the pond dam to watch the sunset and right then and there we fell in love,” said Bucky Mitchell.

Within 30 days, it was a done deal with papers in hand and the land was now all theirs.

“That is what I enjoy most about being a Relationship Manager - helping individuals find their dream property. It is important to be knowledgeable of all the properties available to assist my customer with their search. You

know that your customer is going to make so many memories on their property and it just feels good to play a small role in that,' said Billings.

Keeping Up

In many ways stewardship is the most rewarding part of doing something positive for wildlife because it requires becoming involved with your land, as well as understanding it. Getting your hands in the soil and your feet in the water often helps in appreciating the fact that it is there.

Land stewardship is a journey that lasts as long as you own the property, regardless of whether you make a living off the property, live there, or only visit it occasionally. Stewardship is one of the most rewarding things you will ever do, and it is something that your grandchildren and their children will appreciate and thank you for.

Good land stewardship is built day by day while spending time on your land observing the various events in the natural world. Together, the Mitchells and Demotts do prescribed burns and work on clearing out the unwanted vegetation in the pond. Prescribed burns are a vital key to good land management. It's crucial to do so in South Georgia. The fire will destroy ticks, redbugs, and other pests short term but in the long run it creates space for more efficient cruising and harvesting of timber and develops areas for hunting.

The property is a 30-minute drive for John Hunter and Jodie from their house and only a 5-minute drive from Bucky and Donna's. It takes dedication and lots of hard work from both families to keep up the property. After



a full day of work from their primary jobs is, when they will ride out to the property to make sure everything is in order. From making sure, the food plots are not becoming overgrown, battling gnats and of course always being mindful of where they step. They don't consider this a job or work, they look at it like a lifestyle..

An Outdoorsman Dream

Throughout the year, Bucky and John Hunter are keeping up with the trail cameras they have set up on the property, constantly having to change out the batteries to make sure they don't miss any great pictures of the wildlife they see through the pictures. Of course, sometimes all they catch on camera are raccoons or foxes, but when they get that notification that the camera has caught movement and see that mature buck - it shoots a wave of excitement through their bones.

It was the late evening of Wednesday, November 16th in 2022, when John Hunter made his way to his deer stand to sit still in the cold November air waiting on the buck, he had only seen on his trail camera to make an appearance. On their property, they hunt the perimeter of a 45-acre "safe space" of planted longleaf pines. Close to the deer stand is where they plant long and narrow food plots.

After waiting for a little over an hour, out of the left side of the property walk out the 9-point whitetail buck he has patiently waited for. Getting into position slowly to be sure not to spook the buck, John Hunter takes a deep breath, gets his sight in his scope right, and pulls the trigger. That feeling of the adrenaline running through your body never gets old. Each deer you shoot, you still hold that excitement in your heart.

John Hunter immediately calls his Uncle Bucky to tell him about his amazing shot. As soon as Bucky answers the phone he hears, "I think I am about to have a heart attack, I got him!" Making his way out of the deer stand to go find his trophy. After loading the deer in the back of his pickup truck, they headed home to get the buck ready to go to the local deer processor and the taxidermist.

Everyone's answer is always different when asked, "Why did you decide to mount your buck?" The response of Mr. Mitchell was, "Some are worth mounting, especially the ones you know you'll never surpass." Behind every mount, there is always a story to be told. A flashback of an exciting time in your life that will be passed down to the next generation.



From left to right: Bucky Mitchell, Donna Mitchell, Jodie DeMott & John Hunter DeMott





NOTE TO SELF: PURSUE FARMING WITH PASSION

STORY BY ANNA KINCHEN



Note to Self: If in pursuit of farming success, one does not apply passion, then the farmer risks savoring the full reward of his efforts, denying himself the sweetness of the life that comes tethered to hard work and sacrifice.

Commitment to agriculture requires a trade-off few can comprehend. The passionate farmer is the perspective farmer. The long hours and grueling tasks are not his focus. Instead, it is the limitation of a sunrise and sunset to put in an honest day's work, the birth of a new calf, the sturdy new fence protecting his herd, a healthy green pasture with a home overlooking it, a much-needed rain, a barefoot greeting from his children at suppertime, and a bowl of cream 40's on the dinner table. If you ask any veteran farmer to what he owes

his success, he will say his family, not his labors. And if you ask him what the reward was, he will say a lifestyle parallel to none.

To a clever few, the road to success is easier when it is paved with passion, perspective, curiosity, determination, off-farm income, and a little help from family. And Clayton Self, a young and beginning farmer in Quitman County, seems to have that all figured out.

Self Road to Discovery

Born and raised on acreage to roam in Georgetown, Georgia, Clayton developed a deep understanding of agriculture at an early age. The original Self family farm, occupying approximately 1,182 acres, was purchased in



1982 by Clayton's grandfather, Larry Robert Self, and father, Matthew Self. Larry was a successful sharecropper North of Eufaula. He recognized the potential of the land and saw it as a sound investment.

Matthew Self, Clayton's father and Quitman County Probate Judge, fostered Clayton's interest for agriculture early on by including him in daily tasks. "Dad first bought some cows in 2001," said Clayton. "My twin sister and I were only five years old. We started every morning bottle feeding the calves. As I grew older, I made sure they were fed in the winter and helped protect them from the coyotes. I loved my childhood; it was full of adventure. I was driving a tractor as early the age of seven."

Matthew also taught Clayton the value of ag diversification. The family farmed an additional 5,000 acres of cotton, peanuts, corn, and soybeans over years before transitioning into commercial ag spraying and logging business. The one constant was cattle.

"Clayton has always been hard working and he has always been passionate about animals," said Matthew.

Clayton admits he finds the nature of farming easy to enjoy. The actual nature of it – being outdoors, tending to the land, caring for the herd, growing feed. But his dream of becoming a full-time farmer would require more than just passion, it would require a plan buoyed by support on and off the farm.

Digging into the Data

It seems hard to imagine not being deterred by industry data when recent news so often focuses on climate woes, rising agricultural input costs, crop losses, trade wars, and high interest rates. The obstacles for ag professionals are many, but one data point requires attention: their rising age.

According to the USDA 2022 Census of Agriculture, the average age of a U.S. farmer is 58 and only 9% of American farmers are aged 35 years or younger. Family farms accounted for 96% of all U.S. farms, collectively producing \$318 billion worth of agricultural products.

As legacy producers retire, our nation needs the next generation of producers to take on the important business of providing food, feed, fuel, and fiber for a growing population. While the problematic statistics are available for all to see, few see it as a priority, and fewer answer the call to farm as a solution.

Yet, the benefits of farm life are not always connected to a dollar sign. Clayton Self sees the culture and community of agriculture as strong and opportunistic, an environment of unique perspectives, good work ethic, emotional intelligence, and a great life for a family.

*Buy low and sell high, but
make sure you have a passion
for the life, for the animals.
If you do what you love,
it's not work.*

—Clayton Self

Herd Steps

After attending Abraham Baldwin Agricultural College, Clayton returned to Georgetown to work for his father's logging operation. In the years that followed, Clayton met and married Alex Bush from Eufaula, Alabama, and continued to lend a hand on the farm whenever he could. But Clayton had dreams to grow something for himself, too.

In February of 2023, Clayton and Alex discussed purchasing a small herd of cattle all their own. Following discussions with his father and confirmation from his ag lender, Clayton placed his bets on a small herd of registered Herefords and one Brahman bull. He

purchased 17 cows from TCC Farms in Adairsville, Georgia and 2 cows from Dothan Livestock. Clayton fondly reflects upon making that trip with his wife, Alex. "We were so excited and grateful."

One of the most recognizable breeds of cattle across the United States is the Hereford. According to the Hereford Cattle Society, The Hereford does it all, whether that's in the beef herd, as a terminal sire or suckler cow, these adaptable cattle can work for you. The Hereford is recognized across the world as an efficient, hardy and productive animal, which produces superior beef.

In a Day's Work, In A Life's Plan

These days, Clayton is busy raising a family; a one-year-old son, Robert, and three-year old daughter Riley Beth, with wife Alex. Clayton desires for his young family to know the same adventure and enjoy the same perks of life on a farm that he was exposed to. In addition to building their forever home and farming on the family acreage, Clayton puts in a full day's work at a local food processing plant which serves as the main source of income for his young family. When he clocks out, Clayton begins his second job, if you can even call it that.

"When I make it back home to the farm, I slide into clothes I can get dirty in," said Clayton. "I load the family up on the atv and we ride fences, check cows or get a little work done in the tractor. There is no place I'd rather be."

With tight profit margins, Clayton strives to do as much as possible with the help of family, even if it means working on their own equipment. "My wife helps check on the cows while I am at my day job." Also included in the family responsibilities are pulling and tagging calves during labor and worming and de-horning. They also put in long hours growing their own coastal Bermuda hay, rye grass, oats, and millet for grazing.

As of summer of 2023, Clayton personally owns 24 head of cattle and four calves, with the remaining heifers to produce calves in the early fall. He has 70 acres of corn and 100 acres peanuts planted with his father and brother-in-law. He relies on a John Deere 7230 Tractor, John Deere 7320 tractor, John Deere 4840 tractor, and center pivot irrigation to get the job done.

Clayton plans to scale his pastures and grow his herd to 100 head of registered Herefords, which the family's acreage can accommodate. But he is not in a hurry.



Four generations of Self men pictured left to right: Robert Self, Clayton Self, Matthew Self, Larry Self



Clayton and Alex Self visit their small herd with children Riley Beth and Robert.

Clayton believes that little by little, a little becomes a lot. Efficiency before growth is important in the ag industry. And his patience and determination will ensure his agricultural success for many years to come.

"I eventually want to produce F1 Braford's which are ½ Brahman and ½ Hereford. They call them tiger stripes and they fetch higher price at sale."

One of Self's current hurdles is all the rain and how it effects his grass and grain. He worries about the cost and availability of supplementing feed in the winter months. He also grows concerned about heat. "South Georgia heat and humidity can be miserable, and it makes working cattle more difficult. The hotter it is, the more aggravated the cows and I are."

Yet, Clayton takes it all in stride and does his best to manage a full-time job, farming, and family. Time management is key. And he undoubtedly owes a degree of his success to the connective tissue of family ties, accessible leadership and readily available resources he has at his boot tips. It may be part of his heritage, but make no mistake, farming is a choice Clayton makes every day.

"Buy low and sell high, but make sure you have a passion for the life, for the animals," said Clayton. "If you do what you love, it's not work."

"Clayton wants to grow the herd, increase the acreage," said Matthew. "We all do. But Clayton is doing it smartly, taking his time. And he is keeping his family as his priority. I have preached that to him. He is truly living the dream."

The Lending Connection

What we're really discussing here is a farm in transition. A defining milestone of opportunity when the pursuant young farmer wins the faith of the generation before and has earned his right to take on the reigns of responsibility through experience. And through that transition, the next generation (Clayton and Alex's children) will gain exposure to the profession and lifestyle that initially bonded Clayton's grandfather to the property all those years ago.

New farmers need money to get going, and most enter the profession thanks to access to land or capital. There's also the added cost of equipment, a large upfront investment. So naturally, not everyone is positioned to make a start in agriculture on the right foot or start at all for that matter. It is a tough industry riddled with

uncertainty over weather, labor issues, yields, and market prices. So, by comparison, not every lender is positioned to understand the unique complexities of a farming operation or eager to provide financing to those getting started.

Clayton's father, Matthew Self, built a strong relationship over many years with Southwest Georgia Farm Credit's Relationship Manager, Brant Harrell. That relationship grew to include Clayton. "Brant is experienced and passionate about farming. He understands cattle and is always available to take my call. More importantly, he is patient with my questions and understands the business better than most."

"The Self family are some good, hard-working folks that deserve success," said Brant Harrell. "I knew Clayton and was aware of his strong agricultural ties. But he came to me with enthusiasm and an excellent business plan which was encouraging. It was obvious that Clayton and Alex wanted to build something as a family, and I can relate to that. They wanted to start small with good genetics and had a plan to raise some offspring to increase their herd size slowly or sell some off as replacement stock. Seeing a young farm family like them gives me hope for the future of the ag industry."





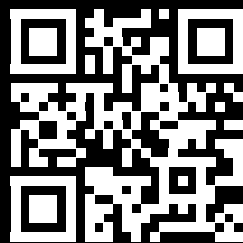
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COMING HOME

PEANUTS AND PEOPLE IN DONALSONVILLE, GEORGIA

STORY BY KRISTEN TRAUGH

Home is such a powerful concept, especially for those of us with roots in small rural towns. Some people are fortunate to find fulfilling careers serving the interests of their towns, while others must commute to work in other cities or move away. The lives of some take them in a curving arc, and they end up eventually coming back home.

Donalsonville, Georgia, is one of those small towns in our region that people always want to come

back to. The fertile farm lands, nestled against Lake Seminole and other neighboring rural towns, yield cotton, peanuts, corn, produce and strong family-based values.

According to the last census, Donalsonville is home to about 2800 people. For a thriving economy, towns like these need businesses and opportunities to employ the population.

One of those essential businesses, American Peanut Growers Group (APGG), is a grower-owned limited liability company for the purchasing of peanuts located in the area. Over 160 farmers bought shares representing one ton of peanuts to be delivered. Given the prevalence of irrigated land among their shareholders, APGG is known for the exceptional quality of their crop. The company sells peanuts to most American peanut product manufacturers and even sells to other countries.

APGG was brought to life in 2001 after the end of the quota system. Their first crop in 2003 consisted of about 56,000 tons. Since then, this unique business model has grown exponentially and they now represent 90,000 acres in southwest Georgia.



“We have 241 employees when you include American Peanut Growers Group, the API, kind of a new project we are moving into, and then we also have a feed mill that employs about 10 people... So 241 employees in a town of 2800 people, that’s almost 10 percent of the town...This is a pretty significant workforce.” Says Neal Flanagan, president and CEO of APGG, in a recent interview with Southwest Georgia Farm Credit.

As an offshoot of APGG, American Peanut Ingredients (API) is a facility specializing in traditionally shelled peanuts and roasted peanuts in various forms.

API hosted its grand opening on June 26, 2023. Many local farmers, board members, local politicians and dignitaries attended. Guests toured the new state-of-the-art facility and enjoyed a seafood lunch. The property is well cared for, with plenty of parking and lanes for the semi-truck traffic coming and leaving. The building itself is comfortably designed to house the many offices used to oversee this work.

API is unique in that the section of the building handling raw peanuts functions separately from the ready-to-eat, processed product area. Most notable were the lengths the management designed to keep the peanuts clean. Even the textured concrete floor has a coating on it to stunt microbial growth. The facility is also equipped with an extra air handling machine to maintain positive air pressure, keeping outside air from blowing in the building.

Jeremy Mayes, the general manager of API, brought his over 20 years of experience in this industry to the table in creating a positive work environment full of opportunities for employees’ growth.

For him, location is a key to success.

“Similar facilities can be found in urban areas. That’s usually due to available workers and the transportation needed to move product. Here, we work with local growers with the peanuts right here.” Jeremy says.

API’s Maintenance Supervisor, Zach Morris, has a background in ag equipment and previously worked as a Lieutenant firefighter.

“I have two little girls and I wanted to be home every night. This isn’t like a job I’ve ever had before. There’s a lot to it; we do a lot of preventative maintenance—daily, weekly, annually and quarterly.” Zach explains. “But I don’t see myself living anywhere else.”

Trip McDonald of Blakely, Georgia, also found a work



home here after returning from college at Georgia Southern University. He works as the customer service logistics manager, coordinating with API’s buyers and overseeing the supply chain.

“This group of people I work with made me want to come back home. I couldn’t have any better bosses.” He says.

After a childhood of frequent moves, Haley Pitts has also settled in Donalsonville with her family. Haley works as the Quality and Food Safety Manager, ensuring that API is compliant with regulations and participating in training programs.

“This was a chance to develop a program instead of inheriting one and that’s every food safety manager’s dream. I am responsible for the development and implementation of food safety here. I make sure we have ready-to-eat controls in place to ensure wholesome and safe products.” Haley explains.

“I worked for the Georgia Department of Ag on the regulatory side and I really loved that job.” Haley continues. “I was able to take my knowledge of that industry and move to the private sector. I jumped at the opportunity to live in a small community with a slower pace of life.”

The opportunity to work at API as a forklift operator was a “no-brainer” for Irvin Smith. He was working in Dothan, Alabama, and switched to an evening shift to allow him to care for his mother. At API, he works with 2,200 pound bags of processed peanuts and a massive system of racks that he calls his “big Rubik’s

cube." Irvin is responsible for storing these and loading semi trailers.

"There won't be any retiring. I'm thankful for the opportunity to work here close to home. I'll retire when Jeremy retires!" Irvin says.

Some people even find their new home in Donalsonville. Bertille Smith is an example of that. She works as API's Research and Development Specialist, creating peanut-based products from a customer's specifications. Her lab boasts a miniature production line, but with an air fryer in place of a roasting apparatus.

Bertille attended an ag engineering school in her native country of France, where she specialized in the food industry and interned with farms and companies. She met her husband while he was working on his master's in France, and then joined him in Florida.

"This was what I wanted to do when I started my studies." She says. "It's not just one task but I get to do several things. My degree taught me to do many things. Starting my career where I get to learn and do many different things is so cool."

While she hadn't had a peanut butter and jelly sandwich prior to her joining the peanut industry, her passion and understanding for research is instrumental to API.

The local farming community has also benefited greatly from APGG and now API also. The location of these facilities makes transporting their crop more convenient and less costly for growers.

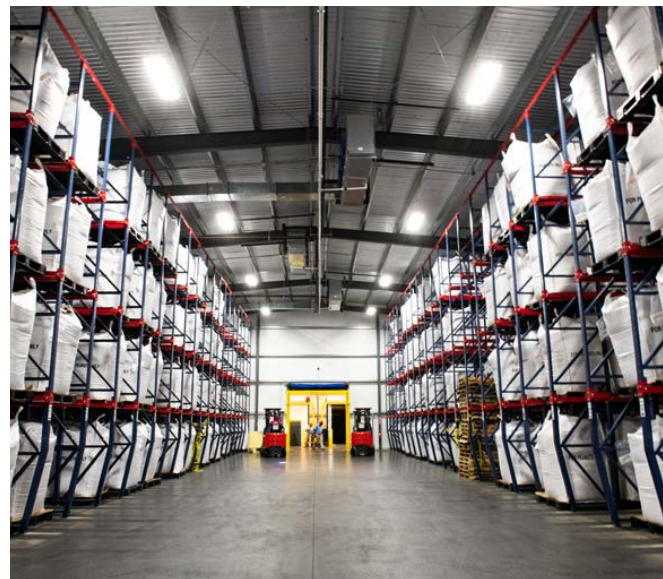
Mark Hanna is an owner of Hanna Farming Partnership with his wife and sons. He began farming in 1983 and was one of the original members of APGG. They soon realized the limiting factor of APGG was the capacity it could hold.

"Our management team came up with the concept of marrying a new shelling plant with an ingredient plant into a single facility, and two years later, here we are." Mark says. "The underlying goal is for our actions positively affecting our members. There are many opportunities out there for our group. Horizontal integration on the supply side is a logical step."

He's not the only one who sees the opportunity in such integration. Jared Renfro, a Southwest Georgia Farm Credit Capital Markets Officer, has a client base rooted in agribusiness.

"Besides being an economic boon to our area, this vertically integrated facility will provide our producer members a continued home for their peanut crop. Southwest Georgia Farm Credit, in keeping with our mission, is proud to be instrumental in providing the necessary capital to our members that will help contribute to the continued success of APGG, API, and the Southwest Georgia area." Jared mentions.

Businesses like API are vital for our small towns, agribusinesses, farmers and local families. They provide services usually found in cities without the added travel, cost and time away from home. API in particular also supports an industry essential to our nation, towns and farms by securing a safe and abundant food supply.



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ASSOCIATION NEWS

▼ Employee Spotlight



Brian Roberts

New Relationship
Manager



Jay Lanier

Promoted from
Intern to Part-Time
IT Specialist



▲ Southern Regional Technical College Scholarship

Sean Matthew Brooks has been named the inaugural recipient of the Southwest Georgia Farm Credit scholarship at Southern Regional Technical College. This \$1,000 scholarship, specifically for the Land, Forest, Wildlife Management Technology Program, is designed to help students cover the cost of tuition and fees. Brooks, from Thomasville, is a second-year student who hopes to help fight wildfires upon graduation.

“Sean has availed himself of every opportunity afforded to him here at SRTC,” said Dr. Jeremy Green, Program Chair. “He understands the importance of building relationships and exemplifies leadership skills.”

The Land, Forest, Wildlife Management Technology program is a sequence of courses designed to prepare students for careers at public and private wildlife preserves & plantations and as Conservation Rangers (Game Wardens).

“The ultimate goal is for our students to enter the workforce with a strong foundation to build upon,” said Elizabeth Harrell, SRTC Land, Forest, Wildlife Management instructor. “This program prepares students for a career in wildlife land management, prescribed fire, and heavy equipment use. We also work with other SRTC programs like Veterinary Technology and Welding to expose students to the principles behind emergency bandaging in the field and welding safety. We develop conservation stewards who are employment-ready upon graduation,” Harrell added.

Graduates of this program earn an Associate of Applied Science Degree in Land, Forest, Wildlife Management Technology and can enter the workforce immediately or seamlessly transition to the Bachelor of Science in Natural Resource and Conservation Management program at Thomas University. In-state tuition is offered to Florida residents in Leon, Gadsden, and Jefferson counties in Florida. For more information about this scholarship, contact Christina Reneau at CReneau@southernregional.edu.

▼ Annual Meeting Notice

Southwest Georgia Farm Credit will host its Annual Stockholders’s meeting Tuesday, February 20th, 2024 at The Bindery at Oakland, 445 Oakland Parkway, Leesburg. Registration will begin at 6:30 PM for stockholders and their guests, and the Business Meeting will begin at 7:00 PM. The meeting will include the Association’s annual report from management and directors, election of one Association director and election of the 2024 Nominating Committee.



▼ We Tip Our Hats to Agriculture

Our Association celebrated Farm Credit's 107 years of support and lending experience to rural communities and agriculture with a hat swap across our six branches. Today, more than ever, we're proud to serve the credit and financial needs of farmers, ranchers, land owners and home owners across the country. **#HappyBirthdayFarmCredit**



HATS OFF TO 107 YEARS!

▼ Fresh from the Farm

Through the Fresh from the Farm initiative, Southwest Georgia Farm Credit will provide grants totaling \$5,000 (\$500 each) to 10 qualifying Farmers' Markets, produce stands, or small operation growers located in the Association's 21-county territory. Each grant recipient will receive a check for \$500 and 250 reusable shopping bags for distribution to their market shoppers.

APPLICATIONS AVAILABLE ONLINE

Visit SWGAFarmCredit.com/services/fresh-farm to download an application.

APPLICATION DEADLINE

February 1, 2024

COMPLETED APPLICATIONS

Mail

Southwest Georgia Farm Credit
Attention: Fresh from the Farm
305 Colquitt Highway
Bainbridge, GA 39817

Email

Info@SWGAFarmCredit.Com



▲ Dr. Kohl Webinar Recap

Southwest Georgia Farm Credit partnered again with agricultural experts to benefit young, beginning, and small operation farmers through an educational webinar. The association held the webinar "Business and Financial Tools for Turbulent Times" on August 25th.

The speaker, Dr. Dave Kohl, is an academic Hall of Famer in the College of Agriculture at Virginia Tech, Blacksburg, VA. Dr. Kohl has keen insight into the agriculture industry gained through extensive travel, research, and involvement in ag businesses. He has traveled over 10 million miles; conducted more than 7,000 presentations; and published more than 2,500 articles in his career. Dr. Kohl's wisdom and engagement with all levels of the industry provide a unique perspective into future trends.

Dr. Kohl discussed business and financial tools along with practical wisdom that can place the odds of business success in the farmer's favor. "Today's economic environment appears to have a surprise around every corner. Geopolitics, military action, pandemic, changes in consumer trends along with trade, and the status of the economy must be incorporated into business decision-making."



Scholarships Awarded to Regional Students

Our mission to serve rural Southwest Georgia.

In a continuing commitment to serve rural America, Southwest Georgia Farm Credit will present five area high school seniors with scholarships to pursue their college educations. Our scholarship program helps ensure a bright future for our rural communities and the agricultural industry for many generations to come.

Scholarships are awarded to deserving high school seniors who live in the Association's 21-county territory (Baker, Calhoun, Chattahoochee, Clay, Decatur,

Dougherty, Early, Grady, Lee, Marion, Miller, Mitchell, Quitman, Randolph, Schley, Seminole, Stewart, Sumter, Terrell, Thomas, and Webster County).

Public, private, and home-schooled students are all eligible.

Selections for all winners will be based on the applicant's record of extracurricular activities, scholastic achievement and demonstration of exceptional character in agriculture.

NEW! SOUTHWEST GEORGIA FARM CREDIT TECHNICAL SCHOLARSHIP

One \$1500 scholarship will be awarded to a student or GED graduate wishing to gain a certificate, credential, or two-year degree in the following fields: welding, carpentry, construction, plumbing, electrical, HVAC, automotive, transportation, healthcare, etc.

Scholarship winners are chosen based on overall achievement and accomplishments.

Applicant must be a high school senior, high school graduate or have a GED equivalent.

Applicant must be pursuing a degree, credential, or certificate in a technical or vocational trade.



Preparing Students for a Successful Future

HBCU SCHOLARSHIP

One \$2000 scholarship will be awarded to a student who shows a record of scholastic achievement and who, through his/her extracurricular activities, exemplifies community spirit. Applicant must be a high school senior who has received an official letter of acceptance to a two or four-year HBCU or is a current dual enrollment student of an HBCU.

SOUTHWEST GEORGIA FARM CREDIT SCHOLARSHIPS

Two \$1500 scholarships will be awarded to students who show a record of scholastic achievement and who, through their extracurricular activities, exemplify community spirit. Applicants must be high school seniors and plan to attend a two- or four-year college on a full-time basis.

DUANE WATSON SCHOLARSHIP

Southwest Georgia Farm Credit will award one \$2,000 scholarship to the Duane Watson Scholarship for Exceptional Character in Agriculture. The Duane Watson Scholarship for Exceptional Character in Agriculture was created in honor of the late Duane Watson, who measured the value of the life he lived, by helping others. He did so, not seeking recognition, but because he genuinely cared about other people and wanted to brighten their day. He cherished his faith, family, friendships and farming. Duane demonstrated valuable qualities that we hope to continue to see in the youth of the future: Hard working, honesty, integrity, humbleness, generosity and responsibility. Applicant must be a high school senior and plan to attend a two- or four-year college on a full-time basis to pursue a degree in agriculture. See list of qualifying degrees online.



DEADLINE

The Deadline for submitting all applications is February 1, 2024.

Applications are available online through the Association's website:

SWGAFarmCredit.com

Please submit applications by mail to:

Southwest Georgia Farm Credit
Attention: Scholarship Committee
305 Colquitt Highway
Bainbridge, Georgia 39817

Or by email to:

Info@SWGAFarmCredit.com

Subject Line: Scholarship Application – *Your Name*



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SWGAFarmCredit.com



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