A MAGAZINE FOR AGVOCATES, LAND LOVERS & SOUTHERN DWELLERS SPRING 2022

Wiregrass LAND & Living

3



AROUND

THESE PARTS



LENNY'S FARMERS MARKET

110 North Hampton Street Downtown Americus, Georgia

www.downtownamericus.com/ farmers-market

Lenny's Farmers Market consists of farmers and craftsmen who are local Sumter County growers or growers from surrounding counties. The farmers market is open on Saturdays from 7am-1pm with fresh produce, baked goods, and handmade crafts.



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A uniquely integrated facility with exhibits that wrap around a spectacular, open-air, 90-foot diameter recreated Blue Hole Spring exhibition will give you the full experience of all the unique ecosystems of the Flint River through a variety of interactive exhibits!



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EDITOR Anna Kinchen

CONTRIBUTING WRITERS Julie Bettinger, Anna Kinchen and Jordan Williams

CONTRIBUTING PHOTOGRAPHERS Anna Kinchen and Shems Hamilton

Address changes, questions or comments should be directed to Southwest Georgia Farm Credit by writing 305 Colguitt Highway, Bainbridge, GA 39817, calling 229.246.0384, or emailing landfinancing@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 Burtt, 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



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WIREGRASS LAND & LIVING April 2022







The life of Tarrell Bennett: Ag Expert, Farmer, Confidant, Lender, and Consultant.





e sits behind a large desk, in a corner office in the Bainbridge headquarters of Southwest Georgia Farm Credit. A painting of an old homestead, the place he grew up in Whigham, hangs on one wall. A portrait of his twin grandsons, Kody and Kole, is given unapologetic prominence on another. Vintage tractor replicas fill his shelves. What space is left is dedicated to photos of those he loves, not to mention the snacks he has available for those who stop by to ask a question, or just to say hello.

You can hear Tarrell Bennett throughout the building. His voice booms passionately, his phone resting on his shoulder, his weathered hands moving over paperwork.

He is a businessman, no doubt. But it's his jeans, sun-faded work shirt, and hands—those hands that suggest something else.

Tarrell Bennett is a farmer, first and foremost.

On The Ground Floor

It wasn't long after Bennett graduated from Valdosta State University that his wife, Deborah, saw an ad in the newspaper for a loan officer and suggested that he apply for a position with what was then called Southwest Georgia Production Credit Association. Bennett is quick to credit Deborah for finding him the job that, fifty years later, turned into somewhat of a masterpiece.

Now, as the Association's Chief Lending Officer, Bennett is responsible for relationship building. He's a do-er, a fixer, a master technician when it comes to lending. Some might call him a problem solver but it's more than that.

Amber Moore, Farm Credit's branch operations coordinator, shared interlocking doors with Tarrell for about eight years and saw how genuine he was in every encounter. "Every one of the borrowers that came in, they're his friends," she says. "He's very passionate about their dreams, desires and goals. He wants to see them succeed."

"Tarrell is hands on from the time you think of the loan to the time you pay the loan off," says Tommy Dollar with Dollar Family Farms and Franklin's Spring Creek Ford. "To many people, he is Southwest Georgia Farm Credit."

The Home That Built Him

Bennett's life history is rooted in southwest Georgia. He grew up in a simple four-room home in Whigham—humble beginnings that urged him





towards a place he would call his own someday. He wanted land—dirt—a place where he could farm, have some cows, and get his hands dirty. He remembers making a weekly drive to Bainbridge for supplies, and that's where he met Deborah Lynn. After earning degrees in business management and marketing, he married, served in the National Guard, and started with Farm Credit in the summer of 1972.

Farming and Family

On a cool spring morning, Bennett looks out over the pasture that surrounds his home, greeting the familiar sunrise with appreciation. He takes it all in, noting one of his heifers nursing her newborn spring calf in the dewy distance. "This," he says. "This is what it's all about right here."

Bennett and Deborah raised their two daughters on this property--carved out of an 80-acre tract that had been in Deborah's family well over 100 years. He acquired another six tracts around it—a total of 356 to whom he lends money. He puts himself in his borrower's shoes. And when he ends his day, he heads home to check on his calves "up the road." Deborah knows she'll see him in an hour or two, just before dark.

Family Traditions

Bennett is not afraid to collect sweat on his brow or put in the work himself. These characteristics are something he passed along to his two daughters. He taught them how to drive a tractor, work livestock, and clear land, which included picking up roots one Christmas morning, something his now grown daughters will never let him forget.

The youngest, Erin, says, "There was always work to be done, but my most favorite words to hear were 'Come on, let's go ride!' I would go with him to livestock sales during the summer, equipment sales on the weekends, and visit farms and businesses. No matter where we went, he knew someone; and he normally ended up helping them before we left."

"I understand what it means when you get too much rain, or not enough rain. Or a hurricane, tornado, or hail damages a crop. I share in that worry. I'm having the same experiences all the farmers in these parts are having."



acres—which he farms. And, he still owns 50 acres in Grady County that belonged to his grandfather, Clayton Ulmer, which has also been in the family over a century.

It's land Bennett wanted from his early days. And it's land that helps him relate to those who buy it, farm it, and earn a living from it.

"I understand what it means when you get too much rain, or not enough rain," he says. "Or a hurricane, tornado, or hail damages a crop. I share in that worry. I'm having the same experiences all the farmers in these parts are having."

That devotion to the land and personal drive to accomplish something earns praise from those

Bennett's daughter, Celeste Burke, says, "Daddy wants a plan," whether it's for Friday night supper, clearing land or working out a financing deal for his customers. "He is always willing to explore any new ideas and will do everything possible to make plans work."

Now, Bennett is sharing his knowledge with Kody and Kole, the two grandsons he welcomed three summers ago. A colleague or two may have noted a change to Bennett's laser-focused demeanor in the time since the boys came along. The center of Bennett's world now pivots around the twins and what fishing trips and tractor rides he can fit in.



"Peanuts are what made southwest Georgia. It's what has paid the bills over the years. We farm corn, cotton, cattle, whatever. But most all of us are peanut farmers that do these other things." "Because Tarrell is also a farmer, he understands the challenges that face the local agriculture industry and our customers," says Southwest Georgia Farm Credit CEO Paxton Poitevint. "He has been able to couple his real-life farming experience with his professional lending experience to provide invaluable advice in areas that are critical to the survival of the family farm." Among them: crop diversification, ownership in vertically integrated cooperatives, and conservation programs.



Farming and Lending

Bennett was on his way to see a client when a farmer called, wanting to make a payment on his loan. "I'm going to swing by the house," Bennett said. "Just bring it by. Do you know where I live?"

Not unusual, say those who know Bennett well. He makes his business personal. It's a trait that has kept him going strong right into his 50th year with Farm Credit.

Bob Holden, a farmer, businessman, and long-time Southwest Georgia Farm Credit board member, says Bennett's knowledge and experience are what separates him as a lender. "He continually has some of the best crops in southwest Georgia and is open to helping anybody and sharing that knowledge," says Holden, who owns Grady Ranch in Cairo with his son, Bobby Holden. He became a Southwest Georgia Farm Credit customer three years after Bennett started. "Tarrell and I have seen a lot in the Farm Credit System," he says. He considers Bennett to be one of the best crop and livestock consultants in the area. "Farmers trust him," Holden says. "Anything that has to do with agriculture, he's the man to see."

Saving Family Farms

The propensity to create a plan and pursue his interests benefits operations other than his own. Bennett has worked hard these past 50 years to secure the idea of the family farm. He understands the importance of legacy and mentoring the next generation. His optimism for agriculture has touched Like most farmers in the region, Culverson was affected by Hurricane Michael, which ripped through the southwest Georgia area in 2018. Bennett opened the door for the young farmer's membership in a shelling cooperative and helped him navigate the financials related to that new venture, despite his recent hurricane losses, preserving the farming operation. And, Culverson wasn't even a customer at the time.

Tommy Dollar says that's not unusual. "Most people don't know the things Tarrell Bennett does behind



generations of dreamers, like himself, who want land; who want to grow; who want to raise their children in this rural lifestyle.

Many of Bennett's lending relationships run three or four generations deep. When times are good and when times are challenging, Bennett is about solutions.

"Tarrell saved my farming career," says Stevens Culverson, who is now on his 12th crop and represents the newest generation of farmers in his family—fourth on one side and six on the other. the scenes to make the young farmer succeed. He's an advocate for people and they don't even know it." He doesn't like the fanfare, Dollar says, he just wants people to succeed. "Tarrell is a depth of knowledge. He's a brain trust."

Peanut Fields Forever

In many ways, Bennett is the eyes and the ears for farmers, especially when it comes to peanuts. "Peanuts are what made southwest Georgia," he says. "It's what has paid the bills over the years. We



farm corn, cotton, cattle, whatever. But most all of us are peanut farmers that do these other things. So anytime anything rotates around peanuts, it gets my attention."

Kim Rentz, who produces peanuts and cotton and owns a small cattle operation, says "Tarrell knows what my business is and he knows what's working for some people and what's not working for others. And he gives you his perspective."

Rentz, who served as Chairman of the Board of Directors at Southwest Georgia Farm Credit for eight years, respects Tarrell's innate knowledge. "It's not just bank knowledge but a working knowledge and he keeps increasing it."

Glenn Heard's operation in Brinson is a third generation family farm and he's on his 42nd crop. "More than anything else, Tarrell being a farmer and being involved with a farm helps him relate to us. And more than that is the service. He's all about service. He makes sure we've got what we need."

Heard says Bennett stays up-to-date on peanut programs and the industry, but adds, "It's comforting to know if I miss something, Tarrell's gonna see behind me and say, 'Hey, have you thought about this or that?'"

Tilling the Bill

Bennett has remained alert to changes in the federal farm bill and crop insurance coverage. When he sees something that might affect his customers, he passes the information along for them to make their own decision for their particular operation.

In 2002, when the USDA temporarily suspended the peanut quota system, Bennett recognized an opportunity for farmers to buy additional base acres. It was a calculated risk, and he could offer no assurances, but felt it might be right for some farms that could do it without putting their entire operation in jeopardy. It turned out to be a good strategy for farms that participated, and the entire community benefitted.

Center pivot irrigation came to southwest Georgia around the same time that Bennett became a lender and Farm Credit offered financing for the systems. Bennett encouraged farmers to tap into the opportunity, which turned out to doubly bless farmers who added center pivot irrigation when the state instituted a moratorium on new wells. Irrigated farmland continues to be in high demand and rents for a premium.

"The moratorium basically happened overnight. Nobody anticipated it," Bennett says. So, his early work getting systems in place continues to boost farm profits in the region.

Shoulders of Giants

Bennett has served as a mentor and had his own. One of those was the late Tom Maxwell. "He was the smartest uneducated person I've ever known," Bennett says, "and loaded with common sense and work ethic."

Tom's son Paul Maxwell remembers Bennett as being part of the family. So, in 2002, when Tom told his son he was retiring effective the next day, Paul quickly called Bennett for financing. The opportunity would mean taking Paul's operation from 100 acres to 1,500 but Bennett was reassuring and encouraging.

That deal won Paul Maxwell's loyalties and he says now, "Everything I have financed usually ends up (at Farm Credit). I don't know how to borrow money from someone who doesn't know what they're talking about."

Connector of Dots

These days, Bennett doesn't have to go out and get business, the business comes to him. For example, he was one of Scott Lewis's customers when he operated an aerial agricultural service. He knew Bennett was also with Farm Credit and asked if he thought it would be a good fit for a citrus operation Lewis wanted to launch.

Lewis told his wife later he felt Bennett's trust. "It was an exceptional banking experience. He made it so easy for me—and for my wife," Lewis says. "It was one of the best decisions I've ever made."

And, so we honor him

This July will mark Tarrell's 50th year with the Association. It's the same day his twin grandsons turn three. He will likely not take the day off. But chances are, his Farm Credit family will celebrate him and his own family will have a "fry," complete with pond brim and coleslaw and potatoes. His motherin-law, Miss Cleo, has earned some specially-made hush puppies. And the boys, well, they just want to be with Pa, riding in the tractor, stopping to stick a line in the water. These are, after all, the best of times.

Julie Strauss Bettinger contributed to this story.







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WE SHARE OUR PROFITS AND OUR MISSION. OUR SUCCESS IS YOUR SUCCESS.

\$7.7 Million Cash Distribution to Our Member-Owners

SINCE 1991, THE ASSOCIATION HAS DISTRIBUTED MORE THAN \$101 MILLION IN MEMBER DIVIDENDS.

Everything we do at Southwest Georgia Farm Credit has our membership at its core. 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.

A 2021 Patronage refund was approved by the Southwest Georgia Farm Credit Board of Directors. Along with a competitive presence in the marketplace, this dividend effectively lowers the cost to borrow.

Patronage distributions are at the discretion of the Board of Directors

DIARY_{of}a DARY

Story by Anna Kinchen





Jeb Johnson, 32, of Cairo, Georgia, is a fifth-generation dairy farmer who operates Johnson Ranch, a dairy on 600 acres, with his father. Although no two days on the dairy are the same, Jeb along with his family, have spent the last century refining dairy operations from one family operator to the next.

HERD MENTALITY

The Johnson's dairy legacy started in 1922 in Miami, Florida with Jeb's great-great grandfather, E.J. Melton. Tales of the days when Mr. Melton milked by hand, never missed a day on the job, and milked through the ruble of the 1926 hurricane are shared generations later. In 1948, E.J. purchased a tract of land in Grady County, Georgia adjacent to the property his son-in-law, William Eugene Bowman grew up on. The property would be home to his new heifer operation. As the city of Miami grew, the Miami dairy was forced to relocate in Delray Beach, Florida. In the mid-1960s, William Eugene Bowman turned the Delray dairy over to his four children before moving permanently back to South Georgia.

In 1988, Johnson Ranch was erected in Grady County by Jeb's father and uncle. Thirty-four years later, the transition of the dairy from father to son is fully underway. The former Brookwood School graduate attended Bainbridge College and the University of Georgia before taking his role as the successor of his family's legacy. "This is always what I wanted to do," says Jeb. "I had years of experience on the dairy before I attended college. I spent two years at UGA where I focused on dairy science and vet science. But I attribute my knowledge and understanding to what I have learned from my dad, my peers, industry professionals, and the first-hand experiences I have had on the farm. Growing up on a working dairy is like baptism by fire. You won't forget your mistakes and you will undoubtedly learn from them."

Johnson Ranch is comprised of eight employees, inclusive of Jeb's father, Bobby, who has no plans to slow down any time soon. "Retirement is not an easy concept for farmers because we view our work as both a job and a way of life," says Bobby. It is engrained in our genetic makeup. To separate ourselves from the farm and the vital work we do feels unnatural. However, I have full faith that the dairy is being properly managed by Jeb and our incredible employees. I am proud of Jeb and I am glad he is choosing to take over." Jeb also attributes the success of the dairy to his dedicated staff and the commitment of his family. "We run the dairy together. My dad, my mother, and my wife are the three hardest working people I know. To live this life you have to understand it and tackle challenges together. My wife and my mother hold everything together at home, while working full-time jobs themselves. The hurdles and long hours associated with dairy life are not for the faint of heart. We all make sacrifices to live this dream." Jeb shares a 3-year old son, Cade, and newborn, Max, with wife, Heather.

"Jeb is a go-getter and extremely optimistic. He works hard and wants to grow the business." Heather acknowledges that her role in the dairy is a supportive one. She frequents the dairy with their son in tow to bring lunch, take a ride on the tractor or watch milking from the steps in the parlor. "I have been emotionally invested in the business the last 10 years. Half of my heart is there." Heather eludes to the harsh schedule and demands of the industry. "I share my husband with the dairy. The personal sacrifice is time spent together. Dairy wives hold their own. There are no holidays and you learn to keep things moving at home. It's hard for anyone to understand our way of life unless they are part of the dairy world, too. It takes patience and understanding. It is a labor of love."

HOLY COW

The Johnson Ranch in Grady County started out with a Double 8 parlor and 50 cows transforming and expanding over the years to a Swing 18 Parlor, 600 cows, 600 acres, and a 700 sand-bedded free-stall barn. Modern-day amenities include protection from the elements, fans, and misters to ensure the cows enjoy an optimum environment yearround. "It's like a big-ole cow hotel. Each cow has fresh, clean bedding and food."

Jeb's day begins at dawn and he arrives on-site shortly after dropping his son off at daycare. His typical daily routine puts him home between 7pm and 8pm. His daily activities include herd management, chopping silage during harvest season, and providing solutions to unexpected issues when they arise.

The dairy employs a total of eight people who work in two seven-hour shifts, 7 days a week. Cows are milked, 18 at a time, twice in a 24-hour period each day. "Cows don't take holidays and you cannot miss a milking." Dairy cows need to be routinely milked to maintain their health and to continue producing. Not milking a lactating dairy cow can attribute to infections and pressure build up in the udder which can cause severe discomfort.

The first milking begins at 7:30AM and finishes at 3:30PM. The second milking begins at 6:30PM and finishes around 3:30AM. There is a three-hour resting stage or more for the entire herd between each shift. Manning the milking parlor is no easy task. While the cows know the routine, it's important to make sure the equipment is secured properly and has been kept up with maintenance. While the cows are milking, there's plenty to be done around the barn:











sanitation, stall cleaning, food preparation, silage chopping, and crop rotation. All tasks considered, team work makes the dream work.

It's the dairy's best practice to test each and every tank of milk for impurities. The dairy produces 45,000 pounds a day of rich, delicious milk. That is 36,628 gallons a week. That product is purchased by the co-op, Southeast Milk. From there, majority of the products are converted into fluid milk and cream for butter and ice cream.

The Johnsons live within minutes of the farm and have a tendency to want to keep things moving. There is always something that requires extra attention but they don't mind. It's all in an honest, hard day's work.

The Johnson family hopes to optimize operations in the future by adopting new technology. "I would like to venture into robotics," says Jeb. "Specifically, an automated feed pusher. And I am looking into monitor collars for the herd which give me an analysis on the health of each individual cow. I can leverage that data and anticipate the needs of my herd instead of waiting for physical signs."

MILKING IT FOR ALL ITS WORTH

Owning and operating a successful dairy may have its rewards but it also comes with its fair share of risks and hardships. "The health of our herd is our number one priority. That means we have a local vet on call and feed supply becomes a never-ending concern."

Jeb shares that major expenses incurred include feed and labor. "We do outsource some of our feed that is subject to inflation and limited availability." The Johnsons bring in minerals, citrus pulp, soy bean meal, ground corn, and cotton seed. But matching home-grown forage to grain supply is a long-term solution to changing commodity prices and supply chain issues as they incur. The dairy recently hired Jeb's brother-in-law, Cuy Harrell IV, to manage the production of row crops to produce additional feed.

The U.S. dairy industry continues to grapple with the ripple effects from the COVID-19 pandemic and the market's reaction to unprecedented uncertainties.

Jeb acknowledged that when the pandemic hit, there was a significant amount of milk that could not be marketed.



Even though there was consumer demand in stores, other entities like restaurants, resorts, and caterers in the hospitality industry world-wide halted orders. The supply chain disruptions in global markets effected the dairy's bottom line. "We could not stop milking. But we were not getting paid for our product either." The result? "Product was discarded. It was very hard to stomach seeing it all disposed without an effective use. My dad had never seen anything like it before in his career."

However, Jeb goes on to say that he loves his career, enjoys working with family, and feels positive about the dairy industry. "The best part of my job is that I get to work with my dad every day. It's not always rainbows and butterflies but we get along really well. It took me a very long time to understand why he wants things done a certain way. It's because he has learned through experience and I have much to gain from it."

Jeb also believes that there is opportunity in the marketplace for dairy to expand and sees it as a necessity. "I think we could do a better job educating the consumer on how nutrient-rich real milk is and the benefits it has over other imitation products." "Jeb is an exceptional, hardworking, young dairy farmer," says Allen Corbin, Relationship Manager with Southwest Georgia Farm Credit. "He does his best every day to make sure he has a quality herd so that he can produce the highest quality product. He understands the importance of taking care of the little things in his dairy business so that he maximizes his milk sales and profits. His drive, partnered with the generational knowledge of his family, will take him far."

WORKING WITH THE RIGHT PARTNER

It takes strategy, compassion, dedication, and strength to keep up with the long hours and demands of owning a dairy operation. Tight cash flows, federal regulations, inflation, cost of production, supply chain disruptions, commodity pricing, and complex succession matters burden dairy professionals with worry. However, a productive and successful dialogue with an experienced ag lender to discuss these challenges can open the door to success.

"Having the support of Allen Corbin and Southwest Georgia Farm Credit has provided me an opportunity to grow as a young farmer in the dairy industry," says Jeb.

Allen recommends that talking early and talking openly with a financial advisor is key to reaching growth objectives. Lenders will have varying criteria that guide their decisions, so make sure you choose someone that understands your long term goals.

"Southwest Georgia Farm Credit has over a century of lending experience allowing me to provide my customers with a clear plan that will aid one's operation and profitability. I'm available to discuss credit needs such as operating lines and equipment upgrades."







Along Georgia Highway 84 in Iron City sits The Peach Depot, a historic landmark and community staple built for the purpose of providing fresh produce to locals and travelers alike.

The Peach Depot was originally built as a train depot in the 1890's along the railroad tracks. Today, the building exhibits old-world charm and patina with a tin roof and original heart pine floors. The Peach Depot, further aged by years of vacancy and hurricanes, will once again open its doors this spring to offer the seasons' ripest fruits, freshest vegetables, homemade peach ice cream, and southern hospitality.

Under new management, The Peach Depot is being operated by Southwest Georgia Farm Credit Appraiser, Vic Hunter, and his growing family. "I was at a baseball game in April of 2021 when Mr. John Emory Trawick, owner, approached us about taking The Depot over," said Vic. "The building is part of my wife's family history. Her elders played a role in helping the business get established when it first opened. Kati worked there as a young child up until she graduated high school."

Vic is no stranger to agriculture. He grew up in a family of produce farmers and has been with Farm Credit for five years. Vic and Kati's combined experience and family ties to The Depot made reviving the business more attractive. "Mr. John Emory trusts us to re-open it, care for it, and run it like he did. We are a family operation. We see benefit in raising our children (twins Ella and Eden and newborn Luke) in an agricultural environment and teaching them how to earn a dollar while meeting the needs of our neighbors," Vic said. The Hunter family launched a series of renovations last spring that included updates to the kitchen and plumbing. Their first season ran from May to July 4th. "In our second year, we are focused on growing our operations with the addition of five or more employees. We are eager to grow our customer base and online visibility. We sell a large majority of our produce to locals but want to take advantage of opportunities to attract others. Regardless, we intend to create a close bond with our customers and anticipate their needs," said Vic.

With plans to re-open in May, the Hunter family intends to sell peaches, watermelons, cantaloupes, sweet corn, peppers, onions, tomatoes, potatoes, green beans, peas, butter beans, squash, okra, and of course, homemade peach ice cream. "The peaches and homemade ice cream are our number one seller. Our ice cream recipe has not changed in 30 years!"

Although the Hunters plant and harvest some of their product themselves, they also source goods and produce from all over the tristate area, effectively supporting other growers in the region. "The peaches and homemade ice cream are our top sellers. And we know that our originality and family tradition will always keep The Peach Depot in the hearts of everyone that resides in or passes through Iron City."

THE PEACH DEPOT

US-84, Iron City, Georgia 229-254-9967 Facebook: www.facebook.com/ThePeachDepot



ASSOCIATION NEWS







Grace Austinson Human Resources Associate

Laura Wiggins Loan Administrator

Tara Singletary Client Relations Specialist

2022 Southwest Georgia Farm Credit's Annual Meeting

Southwest Georgia Farm Credit held its Annual Stockholders' Meeting on Tuesday, February 22nd at the Bindery at Oakland in Leesburg. The Annual Meeting provides an opportunity for members to review the Association's financial performance, as well as learn about the upcoming year's business plan objectives.





Two New Directors Join Board



William A. "Andy" Bell III

Roland E. "Eric" Cohen

Donalsonville Ag Appreciation Luncheon

The Association enjoyed co-sponsoring the Donalsonville/ Seminole County Ag Appreciation Luncheon and Awards Ceremony with Three Notch LMC and SunSouth! The Donalsonville Chamber of Commerce hosted a great event where the community was able to come together to celebrate agriculture. The Seminole County Young Farmers' Association cooked as well as catered a delicious meal! Attendees enjoyed a wonderful presentation by The American Peanut Growers Group to see what changes and growth are coming for their company! Mrs. Edwina Skipper was awarded the 2022 Ag Person of the Year and it was well deserved!

Georgia FFA Blue & Gold Gala Sponsorship

Southwest Georgia Farm Credit was a proud sponsor of the Georgia FFA Blue & Cold Gala on March 4th at the Mercedes Benz Stadium in Atlanta! The 15th Annual Blue & Cold Gala is an event where industry leaders, agricultural advocates, and supporters of Georgia FFA all come together from across the state to enjoy a night supporting Georgia agriculture. Our employees enjoyed an exceptional evening of fundraising in support of our future Ag leaders. The funds raised from the Blue & Gold Gala support our Georgia FFA Members through postsecondary scholarships, award program sponsorships, and leadership opportunities.

Southwest Georgia Farm Credit Employees Tour Leatherbrook Dairy Farm

Our Southwest Georgia Farm Credit employees had a fantastic trip to Adam Graft's dairy, Leatherbrook Holsteins, in Americus. "Adam is building a legacy one day at a time," said Credit Analyst Nicole Hays. "He is constantly finding ways to streamline his operation and improve his processes. And, he shared his time and insights about the industry with our team, so that we have a greater understanding of where the dairy industry is heading."





Jordan Williams, Marketing Intern, Shares His Experience



Jordan Williams Marketing Intern "While pursuing a Communications Degree in my last semester of college at Albany State University, I've had the opportunity to intern at Southwest Georgia Farm Credit and work alongside the Marketing Department to further develop my skills and gain experience in a professional work environment. Through writing my first article for the Spring edition of the Association's Wiregrass Land and

Living Magazine, I learned what goes into producing and publishing a regional publication. Writing a script for a radio commercial, producing a monthly internal Association e-newsletter, drafting press releases, and designing brochures and social media content are just a few things I've managed during my time here. This internship has provided me with the opportunity to have hands-on work experience and has exposed me to the important role agriculture plays in rural America. Agriculture touches everything we do in our everyday lives from the clothes we wear to the food we eat. I know that my experience at Southwest Georgia Farm Credit will help me succeed in my future endeavors."

ASSOCIATION NEWS

Board Members Holden and Rentz Retire

Southwest Georgia Farm Credit honored Mr. Kimbley D. Rentz, Chairman, and Mr. Robert L. Holden, Sr., for their many years of dedicated service to the Association. They retired from the Board in January.

Mr. Rentz joined the Board of Directors in 2013. He has been a lifelong farmer and advocate for Georgia agriculture. Mr. Holden joined the Board in 1987, later serving on the AgFirst Farm Credit Bank Board of Directors from 1995 to 2010. Mr. Holden served as AgFirst's Vice Chairman in 1997 and Board Chairman in 1998. Like Mr. Rentz, Mr. Holden has been a lifelong producer and strong voice for Georgia farmers.

"Mr. Rentz and Mr. Holden have served this Association with honor and integrity," said Paxton Poitevint, CEO, Southwest Georgia Farm Credit. "Their passion for agriculture and our rural communities helped lead

employee, Barbara Clark,

Branch Operations Coordinator in 1994

Administrative Office in

Bainbridge, Georgia. In

2001, she added financial

Barbara Clark Retires



Barbara Clark Accountant

reporting and loan accounting to her responsibilities.

"I plan to relax, spend time with my family, join the gym, spend time in my pool, crochet, read books, and travel. I will be able to participate in the trips with the women's group at the Church," said Barbara Clark when we asked what her plans were after retirement.

our organization through the good times and the challenging times. They have served our members faithfully and have provided leadership and counsel to our management team."



Bob Holden, Kim Rentz, Paxton Poitevint

Association Proudly Supports United Way

Southwest Georgia Farm Credit was honored to support the Bainbridge-Decatur County United Way Campaign in December. United Way supports a coalition of charitable organizations throughout the community that focuses on the building block for a good life: education, income, and health.



Fred Rudbeck, and Threasa Hall.

DIGITAL SOLUTIONS

We know you don't have enough hours in your day. Southwest Georgia Farm Credit provides easyto-use digital tools for the customer on-the-go. We provide round-theclock availability and customer service through our AccountAccess app and Mobile app. It's your account information securely at your fingertips, wherever you are.

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 and Tax Documents

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We've partnered with Rocket Mortgage to offer you the speed and flexibility of something bigger with the personal service and expertise of our Farm Credit team!

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FOR

SALE





Amanda Gates Mortgage Originator NMLS 1555387 Thomasville, Georgia 229.254.8622



Jordan Gilbert Mortgage Originator NMLS 2031607 Bainbridge, Georgia 229.493.0141



SWGAFarmCredit.com

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

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BAKER CO - GA

80 acres

LUNSFORD ROAD LEARY, GA / BAKER CO. Located just north of Milford, Georgia on

Ichawaynochaway Creek, this 80.57-acre tract has 0.25 miles of creek frontage. There is also a large slough on the property that provides excellent duck hunting. The property has mature pines (longleaf, shortleaf, slash, and loblolly). You will find abundant deer, turkey, and gopher tortoises on the property. Present owner has property in a Permanent Conservation Use Agreement.

\$4,975 per acre

BOB DUTTON 229-439-1837 / bdutton@needmoreproperties.com

BLECKLEY CO - GA

23 acres

Needmore Properties



www.cbfreerealty.com

MILES ROAD COCHRAN, GA / BLECKLEY CO.

23.5 acre all wooded land tract. Great development potential. Good house site or recreational tract. Adjoins the Cochran city limits and close proximity to local schools and Middle Georgia State University.

\$7,500 per acre

Coldwell Banker Free Realty

JOE MEADOWS 478-697-3448 / joemeadowsjr@cbfreerealty.com

CLAY CO - GA

185 acres



South Georgia Land and Timber www.landandtimber.net

JULIAN MORGAN 229-881-2779 / julian@landandtimber.net

CRAWFORD CO - GA

453 acres



Jon Kohler & Associates www.JonKohler.com

\$1,202,888

MACON, GA / CRAWFORD CO.

Arrowhead Timber/Mathews Creek recreational tract consists of approximately 453 acres of high-quality deer/turkey habitat managed for high-end deer and turkey recreation, located in Crawford County, GA - one of the top-producing counties in the state of Georgia for quality bucks. Super nice condos.

WALTER HATCHETT 850-508-4564 / walter@jonkohler.com

DECATUR CO - GA

248 acres



ERA Simpson Realty marlaames.com



Coldwell Banker Brock Realty

17 acres



Coldwell Banker Brock Realty

9 acres



Premier Group Realty www.premiergrouprealty.com



CLIMAX, GA / DECATUR CO.

Located in the heart of southwest Georgia only minutes from the quaint town of Bainbridge. This property is less than an hour from Tallahassee, Florida, Thomasville, Georgia, and Dothan, Alabama, which allows you plenty of dining and shopping. Make it your home, workplace or personal hunting tract. Or all three!

MARLA AMES 229-220-2532 / marlasames@gmail.com

\$199,900

14.95 ACRES HWY 27 ATTAPULGUS,, GA / DECATUR CO.

This beautiful tract has a keypad gated entrance to the property. The property is wooded but could easily be cleared to make a perfect homesite. Close proximity to Bainbridge and Tallahassee. Call Gina McKenzie with Coldwell Banker Brock Realty today!

GINA MCKENZIE 229-328-6858 / gmckenzie@cbbrockrealty.com

\$155,900

COOL SPRINGS ROAD BAINBRIDGE, GA / DECATUR CO.

Located 13 miles from Bainbridge with convenient access to Lake Seminole and the Flint River. A perfect homesite location! Land is unrestricted and does not contain any covenants offering numerous uses. A survey is available. Call today!

AJ BAILEY AND TYLER INLOW 229-220-9655 / 229-726-9680 / ajbailey@cbbrockrealty.com

LOT 2 BOOSTER CLUB ROAD BAINBRIDGE, GA / DECATUR CO.

LOOKING FOR 9 ACRES CLOSE TO LAKE SEMINOLE? Look no longer. These 9 acres have the advantage of being close to Lake Seminole and to the GA/FL line. Very beautiful area perfect for that get-a-way or permanent home site buy now and build now or buy now and build later.

229-726-0393 / bradyh@premiergrouprealty.com

\$40,500

BRADY HAIRE

This 185 +/- acre tract is planted pines (3 yr) with 2 hardwood bottoms and 3/4

\$341,325

mile of highway frontage. The pines are on good soil and growing good. The hardwood bottoms provide great cover and food for wildlife and show potential pond sites. Before you buy take a look at this one.

DOOLY CO - GA

36 acres



Allied Land & Timber Company, Inc.

US 41 N VIENNA, GA / DOOLY CO.

Beautiful 36 acre mini farm would make a great small farm, hunting tract or building site for a new home. The property consists of rich cropland with excellent soils, a small pecan orchard, and good interior roads which allow the property owner to access most of the property by vehicle. Near I-75.

THOMAS TAYLOR 229-759-1023 / thomas@alliedlandga.com

119 acres

Alliedlandga.com



SVN Saunders Raiston Dantzler www.saundersrealestate.com

\$8,400 per acre

\$133,116

820 JALAPPA BYROMVILLE, GA / DOOLY CO.

119+/- acres with 50+/- acres of Improved pasture, 5+/- Ac. Duck Pond, Deer and Turkey Hunting. Many possibilities for Homesite with Cattle Pens and cross fencing. Run cattle, convert to horse rarm, vineyard, or farmland. 20 Miles to Georgia Agricultural Center in Perry and I-75 just minutes away.

> CARSON FUTCH 863-559-0800 / cfutch@sreland.com

DOUGHERTY CO - GA

26 acres



RE/MAX of Albanv www.carriehutchinson.net ALBANY, GA / DOUGHERTY CO. *25 ACRES*PRIVACY*SERENI-

TY*POND*RARE FIND* Pristine tract of land in GEORGIA! Private well and electric connected. Beautiful spring fed pond! Well suited property for a home site, farm, hunting land or just a getaway. Installed irrigation ready for your crops. Minutes from town, but you'll feel miles away.

CARRIE HUTCHINSON 229-344-4992 / carriehrealtor@gmail.com

EARLY CO - GA

181 acres



Whitetail Properties Real Estate, LLC www.whitetailproperties.com

DANIEL FOWLER 229-561-5097 / daniel.fowler@whitetailproperties.com

EARLY CO - GA

GRADY CO - GA

356 acres



Webb Properties Inc. www.webbproperties.com

310 acres



Webb Properties Inc. www.webbproperties.com

47 acres



First Thomasville Realty ftrealty.com



Jon Kohler & Associates www.JonKohler.com

\$3,500 per acre

WALNUT FORK RD. BLAKELY, GA / EARLY CO.

165 acres of mature planted pines with 142 acres of cropland. The balance of the property, 60 acres +/- of hardwood bottoms. Excellent soils with an abundance of wildlife.

FRANK "BO" BIRD IV 229-561-0195 / fbird@webbproperties.com

\$2,350 per acre

HWY 62 & WALNUT FORK RD. BLAKELY, GA / EARLY CO.

310-acre prime hunting and potential timber production tract fronting spring fed dry creek. Large hardwood stands border the entirety of dry creek providing excellent habitat for deer and turkeys. Can be purchased with an additional 356-acre tract containing well managed pine stands and cropland.

FRANK "BO" BIRD IV 229-561-0195 / fbird@webbproperties.com

\$164,500

000 STAGE COACH ROAD AND HWY 111 CAIRO, GA / GRADY CO.

This 47.24 acre tract in Grady County is a perfect income producing property. It is ready to be set up for cows - currently, it has been leasing out for farming rights. There is an agriculture covenant through December 2027. Call Danny Powers or Jason Brinson for more details!

DANNY POWERS & JASON BRINSON 229-221-8412 (Danny) / danny@ftrealty.com

\$475,000

CAIRO, GA / GRADY CO.

Grev Place is a recreational and Social Storm property in the Tallahassee-Thomasville Plantation Belt. It was formerly a portion of Deerwood Plantation. Grey Branch runs through the property and has been burned and highly managed for guail, deer, and turkey.

> JON KOHLER 850-508-2999 / jon@jonkohler.com

63 acres \$532,770

238 HARDWOOD AKERS LANE

\$250,000

HOUSTON CO - GA

77 acres



Coldwell Banker Free Realty www.cbfreerealty.com

679 acres



SVN Saunders Raiston Dantzier www.saundersrealestate.com

MARION CO - GA

34 acres



Allied Land & Timber Company, Inc. Alliedlandga.com

302 acres



Buena Vista Realty

\$679,499.99

THOMAS TAYLOR

SOUTH HWY 41 BUENA VISTA, GA / MARION CO.

Planted pines, hardwoods, and open pasture areas. Two streams, small pond. Excellent hunting. Paved road frontage. Excellent tract for future homesite tracts. Campground nearby. Low taxes.

CLAUDINE MORGAN 229-649-8118 / buenavistarealty@windstream.net

17 acres

\$13,750 per acre

WARNER ROBINS, GA / HOUSTON CO.

77.68 acre Development Tract available

in Houston County. City/County water &

septic. Contact listing agent for details.

478-951-3333 / scottfree@cbfreerealty.com

\$3,250 per acre

SIMMONS ROAD

OAKY WOODS RD

frontage.

GA HWY. 41 S

BUENA VISTA, GA / MARION CO.

This beautiful property is in a great

location south of Buena Vista would

make a nice homesite or small mini farm/hunting tract. Covered with natural

and Americus areas. Don't miss your

opportunity to own a nice small tract

229-759-1023 / thomas@alliedlandga.com

pine and hardwood timber. The property is also convenient to the Columbus

KATHLEEN, GA / HOUSTON CO.

The property has a great internal road

timber value with 431± acres of mature

hardwood and pine mix and 248± acres of hardwoods along the river bottom.

The property also has 2.5± miles of river

system for access with several established food plots. It also offers substantial

Property sold as a whole.



Jon Kohler & Associates www.JonKohler.com

6 acres



MAYHAW ROAD

Over 6 acres of unrestricted, cleared land in a beautiful country setting. Survey is available. Located 10 minutes from Donalsonville or Colquitt, 15 minutes from Blakely, and only 35 minutes from Dothan, AL. Everyone knows level land is where to make plans! Call your favorite **REALTOR** and be the first!

Coldwell Banker Brock Realty AJ BAILEY AND TYLER INLOW 229-220-9655 / 229-726-9680 / ajbailey@cbbrockrealty.com

MITCHELL CO - GA

128 acres



Whitetail Properties Real Estate, LLC 229-561-5097 / daniel.fowler@whitetailproperties.com www.whitetailproperties.com

70 acres



Whitetail Properties Real Estate, LLC 229-561-5097 / daniel.fowler@whitetailproperties.com www.whitetailproperties.com

\$227,500

DANIEL FOWLER

WIREGRASS RD CAMILLA, GA / MITCHELL CO.

canopy into 40 +/- acres of tillable Wagram soils. Mature hardwoods surround the tillable field and provide a buffer from neighboring properties. Property could remain in cultivation or be great for pine tree production or a pecan orchard.

DANIEL FOWLER

Beautiful entrance through hardwood

\$825,000

DARIEN, GA / MCINTOSH CO.

MCINTOSH CO - GA

MILLER CO - GA

Create your own island estate and build the home of your dreams on this 17-acre wooded waterfront Black Island property. The property is located just over the causeway and tucked down a gravel lane canopied with gorgeous oaks and pines with incredible 180 degree views of the water.

> LORI WELDON 229-977-6065 / lori@jonkohler.com

> > \$39,000

COLQUITT, GA / MILLER CO.

\$416,000 FLATS RD

CAMILLA, GA / MITCHELL CO.

GREAT HUNTING POTENTIAL! 90 acres of mature hardwoods border the 38 acres of tillable ground featuring Norfolk & Wagram Soils. This would make a great hunting tract for the recreational buyer as well as a dual-purpose tract for the investor. Surrounded by large landowners.

TOM TUGGLE

SCOTT FREE

478-297-5471 / tom.tuggle@svn.com

\$2,850 per acre

PEACH CO - GA

\$18,000 per acre

57 acres



HIGHWAY 42 Byron, ga / Peach co.

Lots approved with water and sewer. Sewer already partially installed.

Coldwell Banker Free Realty www.cbfreerealty.com

JOE MEADOWS 478-697-3448 / joemeadowsjr@cbfreerealty.com

QUITMAN CO - GA

215 acres



Frontier Land Co

130 ANDREW SLAUGHTER RD GEORGETOWN, GA / QUITMAN CO.

Parcel Number 270000500. Great access by county road, power, well on property, old barns and sheds. Property is covered in timber except for food plots. Deer, turkey and pig are plentiful. 10 minutes to great fishing at Lake Eufaula, restaurants and shopping. Will divide by county road.

\$407,815

AL ROBERTSON 229-321-0733 / allenjrobertson@hotmail.com

RANDOLPH CO - GA

390 acres

\$1,000,000 CENTRAL JUNCTION ROAD CUTHBERT, GA / RANDOLPH CO.

Beautiful tract located in Randolph County, Ga. This farm has190 acres of irrigated land, income producing with electric pivots. It has a 3.5-acre pond and is an ideal cattle farm or row crop farm. It is loaded with wildlife. This would make for the perfect ideal retreat for the avid sportsman.

VINCE BARFIELD 229-679-2223 / vince@barfieldauctions.com

215 acres

Barfield Auctions Inc.

www.barfieldauctions.com



Barfield Auctions Inc www.barfieldauctions.com

\$3,200 per acre

BROOKSVILLE ROAD BENEVOLENCE, GA / RANDOLPH CO.

This is a Hunter's Dream. This property is loaded with wildlife, has planted pines and hardwood bottoms. There are multiple streams that feed into Little Ichawaynochaway Creek. There are established food plots. This is a perfect weekend retreat for the avid sportsman. Give us a call!

COLE BARFIELD 229-886-2117 / vince@barfieldauctions.com

RANDOLPH CO - GA

TAYLOR CO - GA

25 acres



Barfield Auctions Inc

www.barfieldauctions.com

160 acres

15 acres



Allied Land & Timber Company, Inc. Alliedlandga.com



Barfield Auctions Inc www.barfieldauctions.com

634 acres



The Wright Group www.wrightbroker.com

\$160,000

GA HWY 41 SHELLMAN, GA / RANDOLPH CO.

This is a great Irrigated and Manicured Pecan Grove with a prime location in Randolph County, Ga. This will not be on the market long, it is a great income producing property and would make an excellent investment. Please call us for details.

COLE BARFIELD 229-886-2117 / vince@barfieldauctions.com

\$425,000

COLD CREEK ROAD BUTLER, GA / TAYLOR CO.

160 acres in one of the top producing Georgia counties for trophy deer, turkey, duck, along with great fishing. The property offers an interior road system that allows you to access the large, established food plots with deer towers and fruit trees along with the balance of the land in pine/hardwood.

THOMAS TAYLOR 229-759-1023 / thomas@alliedlandga.com

TERRELL CO - GA

THOMAS CO - GA

\$60,000

KENNEDY POND ROAD PARROTT, GA / TERRELL CO.

This is an ideal property for a weekend getaway. It has mature hardwood and pine timber. It will make a beautiful home site with just minutes form Albany, Americus and Columbus, Ga. Please call us for details.

COLE BARFIELD 229-886-2117 / vince@barfieldauctions.com

\$7,900 per acre

THOMASVILLE, GA / THOMAS CO.

This unique 634± acre family holding is not your average farm. Managed over the years as a working cattle operation, property has been fenced and cross fenced with 350 acres of open land. Three ponds, grain silos, barns, and multiple wells. Wildlife component to include quail, deer and turkey.

HUNTER DREW 229-224-6910 / hunter@wrightbroker.com

CHAMBERS CO - AL

370 acres



Jon Kohler & Associates www.JonKohler.com

VALLEY, AL / CHAMBERS CO.

The ChattaValley Farm is approximately 370 beautiful acres on the Chattahoochee River, uniquely located inside the city limits of Valley, Alabama and less than 2 miles from Interstate 85. Geographically, its location is directly between Montgomery, AL and Atlanta, GA.

\$1,572,500

TIM JAMES JR. 334-652-4517 / tim@jonkohler.com

\$215,000

JEFFERSON CO - AL

80 acres



Jon Kohler & Associates www.JonKohler.com

BIRMINGHAM, AL / JEFFERSON CO.

Beautiful 80 acres of mature hardwood timber located 10 miles from downtown Birmingham. Plenty of wildlife utilizing this urban timberland tract with rolling topography giving it a larger feel. Elevation ranges from 540' to 680'.

> TIM JAMES JR. 334-652-4517 / tim@jonkohler.com

MONROE CO - AL

452 acres



Jon Kohler & Associates www.JonKohler.com

FRANKLIN CO - FL

370 acres



SVN Saunders Raiston Dantzier www.saundersrealestate.com

\$1,017,000

CAMDEN, AL / MONROE CO.

The Buena Vista Hunting & Timber Property is 452 acres located in North Monroe County in an area highly desirable for hunting, timber, and recreational pursuits. Significant hard cost have already been absorbed by the previous owners. Smaller divisions of the , 452 acres are available.

> TIM JAMES JR. 334-652-4517 / tim@jonkohler.com

\$1,649,000

NORTH SHORE BAY RD EASTPOINT, FL / FRANKLIN CO.

Proximate to Apalachicola and surrounded by nearly one million acres of state and national forest. Nearly two miles of frontage along Whiskey George Creek. Navigable waterway to the Gulf.

BRYANT PEACE 229-726-9088 / Bryant.peace@svn.com

GADSDEN CO - FL

825 acres



Southern Land Realty www.SouthernLandRealty.com

298 acres



Southern Land Realty www.SouthernLandRealty.com

GILCHRIST CO - FL

86 acres



Barfield Auctions Inc www.barfieldauctions.com

320 acres

JACKSON CO - FL



Allied Land & Timber Company, Inc. Alliedlandga.com

\$3,500 per acre

HIGHWAY 90 QUINCY, FL / GADSDEN CO.

This is an 823-acre timber/recreational tract situated less than 15 minutes west of Tallahassee in eastern Gadsden County Fl. The property is comprised of a mixture of valuable upland mature pine plantation and gorgeous virgin hardwoods with over 3 miles of river frontage along the Little River.

LUKE MURPHY 850-385-3000 / Luke@SouthernLandRealty.com

\$2,950 per acre

HANNA MILL POND RD QUINCY, FL / GADSDEN CO.

It is bordered by Telogia Creek and Hurricane Branch. The two creeks surround beautiful quail woods and deer habitat to create an incredibly beautiful pond. Nestled in between a high fenced game preserve and old tobacco farms Twin Creeks is the perfect recreational property. Call today.

ROB LANGFORD 850-385-3000 / Rob@SouthernLandRealty.com

\$13,500 per acre

HWY 342 BELL,, FL / GILCHRIST CO.

Great Development Property located in Gilchrist, Florida. This property is offered divided or as a whole and would make an ideal Home Site or for and investment. This property has Paved road frontage on Hwy 342 and dirt road frontage. Please call for more information!

BILL WILKINS 229-881-3276 / vince@barfieldauctions.com

\$2,250 per acre

PITTMAN HILL ROAD MARIANNA, FL / JACKSON CO.

This beautiful property is in an excellent location with nice pond, good creek and frontage on Pittman Hill Road. The property offers good hunting for deer, turkey and ducks and has good recreational potential along with great fishing in the pond.

CHIP HANCOCK 229-759-1054 / chancock@alliedlandga.com

LEON CO - FL

52 acres



Jon Kohler & Associates www.JonKohler.com

TALLAHASSEE, FL / LEON CO.

\$517,400

Rare opportunity on acreage in Leon County. The property has .6 miles frontage on Mahan Drive and is located in a great neighborhood. A former a cattle operation, the property has been ditched and drained. Currently, the land is naturally wooded. Incredible potential with natural duck pond onsite.

ERICA & JON KOHLER 850-459-8733 / erica@jonkohler.com



Jon Kohler & Associates www.JonKohler.com

SARASOTA CO - FL

\$3,135,000

SARASOTA, FL / SARASOTA CO.

Sarasota Ranch is a $190 \text{Å} \pm$ acre working cattle ranch located in Sarasota County, Florida. This ranch is an excellent glimpse at old Florida. It is perhaps the perfect blend of recreation, beauty, and income production. The surrounding properties are some of the most historic cattle ranches in Florida.

> COLE SCHWAB 850-838-7680 / cole@jonkohler.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, 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.



Tarrell Bennett NMLS # 700134 TBennett@SWGAFarmCredit.com 229.254.6345



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



Brant Harrell NMLS # 700136 BHarrell@SWGAFarmCredit.com 229.254.6359



Mike Harris NMLS # 607732 MHarris@SWGAFarmCredit.com 229.726.7294



Brian Wilson NMLS # 700140 BWilson@SWGAFarmCredit.com 229.254.6417



305 Colquitt Highway Bainbridge, GA 39817



