

AROUND

THESE PARTS



DUE SOUTH

April 15th

Due South, presented by Thomasville Center for the Arts, is an art, music and food experience featuring artists and performers whose craft aligns with the raw, Americana feel Due South has cultivated. Since its debut in 2011, Due South has been a place where friends can come together to celebrate a love for music and art in Thomasville's evergrowing Creative District. All proceeds go to further Thomasville Center for the Arts education and outreach programs.



SANDY HILL BLUEBERRY FARM

Sandy Hill Blueberry Farm hosts several u-pick weekends between May and July. Find them on Facebook (facebook.com/sandyhillblueberryfarm) or contact them at 229.416.5065.



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EDITOR Anna Kinchen

CONTRIBUTING WRITERS Liz Nogowski, Kristen Traugh, and Anna Kinchen

CONTRIBUTING PHOTOGRAPHERS Shems Hamilton and Anna Kinchen

Address changes, questions or comments should be directed to Southwest Georgia Farm Credit by writing 305 Colquitt Highway, Bainbridge, GA 39817, calling 229.246.0384, or emailing 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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Ginny is an 18 month old black, British Labrador Retriever born in Ireland. She was purchased through Jeremy Criscoe of Whistling Wings Kennels out of Union Grove, Alabama and trained by Tracy Davis of Davis Kennels in Pavo, Georgia. Her proud owner is Hugh Dollar of Bainbridge, Georgia.

WIREGRASS LAND & LIVING March 2023





GET READY FOR A NEW ONLINE AND MOBILE BANKING EXPERIENCE!



YOUR **ONLINE AND MOBILE BANKING EXPERIENCE** IS ABOUT TO GET EVEN BETTER!

We're enhancing our Southwest Georgia Farm Credit online banking portal and mobile app so you can more easily access and manage your loans. This new experience will offer you a refreshed design, streamlined navigation and more!

Get ready to:

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

We'll be reaching out soon with more details about the upgrade and what it means for you.



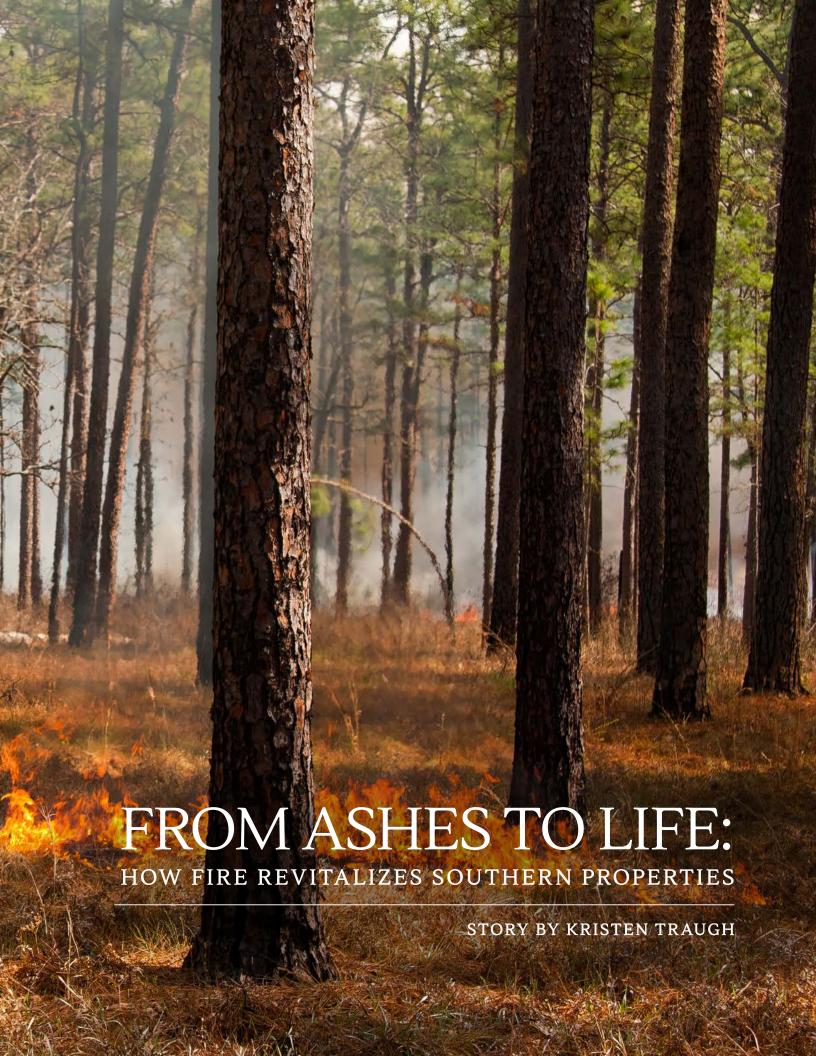


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There's a story from our region that's often told around campfires, in dusty side-by-sides, and during prescribed burning certification classes around us. It goes like this: Once upon a time, in the land of Florida, there lived a landowner who burned his property. He did this to keep his woodlands healthy but all his neighbors thought he was just a little crazy. One day, a massive wildfire approached the town, leaving a path of destruction. The fire reached the man's property and fizzled out. The very grateful neighbors celebrated him and renamed the town after him.

While a little clichéd, this story highlights one of the main benefits of prescribed burning in our local fire ecology. A controlled and regulated fire can prevent a more dangerous wildfire. But many people are surprised to learn of some more little-known benefits. Take ticks, for instance. Lyme disease has increased more than 100% in the past 10 years, not to mention Heartland Disease, Rocky Mountain Spotted Fever, and AGS, the red meat allergy. Large populations of deer and wild hogs also act as hosts for ticks. However, studies show that unburned forests can have up to 10 times the number of ticks than burned areas. Of course, fire will kill ticks, redbugs, and other pests in the short term. More importantly, though, fire changes the tick's environment, destroying the woody brush they climb on and allowing for more wildlife that are not so hospitable to them.

Jon Kohler, the founder of Jon Kohler & Associates, a realty firm specializing in high-quality land, knows this firsthand.

"Growing up, fire was not a part of my parents' culture. They were from up North. But it was part of the local culture. I remember many old timers who were very proficient at burning. These were some of my earliest memories."

In any conversation about land stewardship, Jon is quick to point out that fire is just as natural as water. During pre-Columbus times, natural fires swept from river system to river system before wagon trails became firebreaks. But times were changing.

"During the 1940s," Jon notes, "this group called the Dixie Crusaders came around. They were showing a movie when most people had never seen one before, so it was a big deal. They were telling people they needed to stop burning. People rejected that notion here while other areas of the country embraced it wholeheartedly."

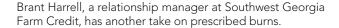
Ryan Simpson of Simpson Forestry in southwest Georgia is one of those advocating for the proper use of fires.

"Fire is just a vital key to good land management. This is what we do to maintain property and qualify as a good steward of the land. It's crucial here. Without it, our quail plantations would not be what they are and our timber tracts would not be what they are either."

Aside from mitigating wildfire risk and preventing ticks, these burns improve the aesthetics of our region by reducing understory mass to allow for plants to flower, creating a better environment for pollinators. Diseases like fusiform rust and harmful pine cone insects like the white pine cone beetle can be controlled by fire. Burning is used to prevent weeds while pine stands are established and can even promote growth when the pines hit the rocket stage.







"It really opens up everything and allows you to take inventory and manage your timber. On my place, we identify hardwoods that may be isolated. We cultivate them, trim them up, and use some herbicide to allow them to produce acorns," he says.

In a habitat where deer graze frequently, some food sources can soon be out of reach for them without fire to restore ground-level growth. It also provides more open spaces for gamebirds, rabbits, songbirds, and insects. Even pyrophilous fungi species, like the Pyronema, flourish after a fire as they consume dead soil organisms and sometimes charcoal itself.

Even on a cellular level, fire is beneficial. Most people associate trees with the sequestration of carbon, cleaning the air, and lowering greenhouse gases. In reality, the roots of grasses are more effective than trees at this and we can create the ideal environment through fire.

Even farmers and ranchers use fire to clear out dead material with low nutrients to make way for higher-value grazing for their livestock and in the process reduce noxious weeds.

Just as important though, are the economic benefits of prescribed burning. Burning creates space for more efficient cruising and harvesting of timber and develops areas for hunting.

"I'd say that 50% of my burns are wildlife-driven due to the amount of recreation we have locally," Ryan mentions. "It's really the cheapest tool landowners have to maintain their property."

The value to the land increases over the years. Jon mentioned an example of two very similar properties with the main difference being that one was regularly burned while the



other was not. The burned property was valued at \$1200 more an acre than the other.

Jon continues, "These properties are like owning a mini-state or national park and are usually managed better than such."

Oftentimes, we see situations where the family patriarch passes away and with him, the practice of prescribed burning. Landowners can get out of the habit of burning.

"It's like having a pool," Jon says. "You pay for pool maintenance even if you don't swim. If you choose not to maintain it, every dollar you save there, you'll have to spend it back on repairs."

What time of the year a prescribed burn happens determines the effects on the land. Summertime burns are necessary to promote seed fall in longleaf stands and for natural wiregrass production. An early fall burn before the frost improves forest health while removing debris. Burns during the winter are used to destroy heavy fuel loads, producing more oak sprouts and fewer wildflowers. Most common, though, are springtime burns, which help grasses flower, improve legumes and limit hardwood competition.

"The cold fronts and north winds of spring are your friends," Jon mentions. "It's a lot better than dealing with the unpredictable winds later in the year."

Georgians implement prescribed burns on 1.4 million acres every year. Therefore, there are many resources for help available.

"We have great support from our local forestry commission offices and we get a lot of referrals from them," Ryan says.

The Georgia Forestry Commission (GFC) can help create burn plans, which include goals, land topography, neighboring land



owners, and, of course, a burn permit. They offer equipment loans for a fee and can help with preparation. The GFC can be on hand during the burn, as long as the landowner is the one who starts the fire. They offer online resources as well to predict fire weather and formulas to calculate the efficiency of the burn. As an added service, prescribed fire manager certifications are available upon completion of the classes.

Additionally, Tall Timbers is a research and conservation database that supports our natural fire ecology. They, along with the NRCS, developed three prescribed burn associations for Central Alabama, Northwest Florida, and Southwest Georgia, respectively.

"Fire is just a vital key to good land management. This is what we do to maintain property and qualify as a good steward of the land. It's crucial here."

— Ryan Simpson, Simpson Forestry

Even with such assistance, prescribed burning doesn't come without complaints.

"There are burn bans driven by population growth. This is done when an area becomes metropolitan. Even Macon has one," Ryan says.

"People always talk about the smoke plumes from burning. It's inconvenient," says Jon. "But our backing fires have a high burn rate and there are fewer smoke particles in the air than from a wildfire burning inefficiently."

Some even suggest that prescribed fires should be a shared cost as a community service. Typically, landowners shoulder all the risk and cost, but the practice can benefit and protect everyone surrounding the property.



"Everything will burn, it's just a matter of time," Jon says. But for those involved in burning, it's an enjoyable time to reconnect with the land.

"In my work as a land consultant, I get to see many people who take pride in their places," Ryan continues. "I have a lot of hands-on customers. There are a lot of what we call generational farms and these owners are very contentious about their kids taking their kids to these properties. I work with one absentee landowner in Sumter County and we try to schedule burns for his son to be a part of. He went from riding on the Polaris and just watching us to driving himself and checking fire lines. Now, we put him on water duty!"

Out on Jon Kohler's personal property called Lick Skillet, he puts himself in what he calls "the six-month burn club."

"My boys get upset if we burn on a school day!" He says.

It's a similar scene on Brant Harrell's land too.

"It's a big ordeal for the weekend. There's a lot that goes into burning to get everything prepared. It's family time for us. I get together with some buddies and we help each other out with burning. It's really a social event here."

Even with all the positive results of prescribed burning, there's one more.

"This is something you can see instant results with," says Ryan. "This is gratification in my profession. And you can see it instantly."

There is a lot of support in the state of Georgia for prescribed burns in our grasslands and forests. Between programs and mentors, wildlife aficionados, and people interested in the local culture, this is one fire that won't be dying out soon.





Southwest Georgia Farm Credit SCHOLARSHIPS

Southwest Georgia Farm Credit is committed to helping ensure a bright future for our rural communities and the agricultural industry through our scholarship program.

Scholarships are provided to deserving high school seniors who live in our association territory in southw est Georgia (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.

The deadline for all applications is 5pm on April 14th, 2023.

Southwest Georgia Farm Credit Scholarship

Three \$1000 scholarships will be awarded to students who show a record of scholastic achievement and who, through their extracurricular activities, exemplify community spirit:

- Scholarship winners are chosen based on overall achievement and accomplishments.
- Applicants must be high school seniors and plan to attend a two- or four-year college on a full-time basis.
- Students must be pursuing a career path in agriculture sciences, animal biology, chemistry, business, accounting, finance, communications, etc. with an interest in a career that is essential to sustaining infrastructure in our small towns and communities.

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. We are looking for a student who has demonstrated these same qualities and intends to pursue a career in agriculture.

Southwest Georgia Farm Credit will award one \$2,000 scholarship:

- Selection will be based on the applicant's record of extracurricular activities, scholastic achievement and demonstration of exceptional character in agriculture.
- Applicants must be high school seniors and plan to attend a two- or four-year college on a full-time basis.
- Students must be pursuing a degree in agriculture, crop production, livestock production, crop and soil science, agricultural technology, agricultural research, sustainable agriculture, or agribusiness.

Southwest Georgia Farm Credit 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:

- Scholarship winner will be chosen based on overall achievement and accomplishments.
- Applicants must be a high school senior who has received an official letter of acceptance to a two- or four-year HBCU or a current dual enrollment student of an HBCU.
- Students must be pursuing a career path in agriculture sciences, animal biology, chemistry, business, accounting, finance, communications, etc. with an interest in a career that is essential to sustaining infrastructure in our small towns and communities.



Get Your Barndo Here!

STORY BY LIZ NOGOWSKI

Just over yonder, where the hill rolls gently into a valley, and before the tree line breaks, sits a mostly constructed half-barn, half-house—an ode to a simpler, quieter life, with all the expected luxury of a plantation lodge or, if you were in Colorado, say, a ski chalet. On this winter day, it's warm inside though the sky is fully exposed, beams holding the sides together, the sun warming the insides of the structure—imagination doing its part to see the fully constructed, fully decorated home come to life.

A barn, by definition, is a large farm building, used for storing grain or hay, or for housing livestock. One definition reads: "a large and unattractive building." As in, "you moved into that barn of a house."

Well, welcome to southwest Georgia, where our bardominiums are anything but unattractive.

It's a Sign of the Times

Allen Corbin, a Relationship Manager for Southwest Georgia Farm Credit, notes that he gets calls every week from people pursuing a lifestyle consistent with the design of a barndominium. "Typically, you'll find a barndo on some acreage, and the buyer is looking for distinct characteristics both in the piece of land and in the construction of what will be their home," he said. "Sometimes, they want to farm. Sometimes, they want the peace and solitude that comes with a minimal floor plan and being surrounded by pasture

or pines. And, there are times when we see someone who likes the idea of a barndo, but in a much more upscale sense—a retreat both in terms of style and location."

Barndomiums are, in fact, homes built of metal or hybrid metal-wood construction, that look like the shape of a barn, and typically have residential-type doors, roofing, windows, and a porch. Often, the aesthetic is rural, country and farm-like. Just as often, you see a new take on an old-style, a fantastic open floor plan; luxurious, high-end finishes that feature sprawling entertainment areas, spa-like bathrooms, and modern kitchens.

"Building and living in a barndo is a definite lifestyle play," Corbin said. "For some, it's a very economical housing choice. Others appreciate that there is often little to no maintenance. What I've seen everyone agree on is that a barndo can be designed to be as warm and homey as you like. The options are endless."

From Tabacco Barn to Barndo

Patsy Davis is no stranger to a rural lifestyle, having been raised in a tobacco barn on her father's farm. Patsy's farm

in Grady County sprawls for acres—the trees beautifully thinned in a plantation style. Her family has owned the farm for generations. Today, she inspects her son's future home—a





barndo--with delight. Layne and Audie Davis, both medical professionals, have spent the past few years researching how to build a barndo—everything from the exact type of metal building to purchase to the benefits of concrete flooring to how to marry the metal and the wood, so to speak. And, perhaps most importantly, exactly where the barndo would be built on Patsy's farm.

Layne Davis, by his nature and profession, likes to get things right the first time. So, his motivation to understand how to build the safest, lowest maintenance barndo possible comes from that place. "We are getting older, and starting to think about retirement," Layne said. "And I just wanted something different. I didn't want to spend my time maintaining a home any more. I never have to paint this, or worry about carpenter bees or termites. And as I was learning, it just became evident to me that this is how you build a house. And this is where we need to be." Audie wasn't sold on the idea instantly. In fact, she recalls telling her husband, "I'm not living in a barn." But with learning comes understanding, and Audie quickly learned that her finishing touches would turn what is truly a metal home into a well-designed, highly functioning and easy to maintain living space.

"When I sat back to think about what I really enjoyed—I enjoy being on a tractor," Layne said. "I enjoy looking in my back yard and seeing deer and turkey. This started to make sense to me."

Finding The Right Builder

Layne connected with Chris King, of Kingdom Builders Construction Management Group in Thomasville. Though he had never managed a barndo project before, he and Layne got started, first purchasing the metal building and working with Jarred Garrett of Hornet Steel Buildings in Adel, Georgia.

"I think we agreed from the start that there would be unknowns, and we anticipated there would be some issues," King said. "Nothing is sequential, like with traditional construction. We got the metal frame up, wood framing, windows in and the metal siding followed by the roof." The home features boxed in windows, a concrete floor (that had to be protected during the construction phase), and no trusses supporting the roof—meaning all of the pressure of the frame of the home goes to the outside, leaving a clean span from floor to roof. Last on the list is plumbing,

electrical, and HVAC in the spacious three bedroom, two and-a-half bath living space.

"Basically, we took a conventional house plan and turned it into a metal house plan," Jackson Browning of BERS, Inc., who was in charge of all metal construction, said. "The steel took four months to fabricate, so understanding your timeline is important."

King noted the importance of working with a metal manufacturer who has experience with specialty metal buildings. "Every piece of metal has a place to go—it's like putting a puzzle together," he said. "If there is one big takeaway from the building process it is that you should work from the bottom-up." Typically, the steel builder you choose will handle side-and-end walls, girts, purlins, anchor bolts and the roof. The contractors handle the foundation, install plumbing and electricity, and spray foam insulation.

Cost

Depending on what you choose to build, a barndo is typically more cost-effective than building a conventional house. Metal homes typically range from \$120 to \$140 per square foot compared to \$180 to \$200 per square foot for a conventional home. And, barndo owners find that their homes are energy efficient, wind-resistent, require less maintenance and plans can often be customized without an architect. Of course, how you decide to finish the barndo can drive-up costs. Audie has spent the last year deciding how the home will be finished—with plenty of storage, closets, custom cabinets and living areas—both inside and out. You should also figure the cost of prepping the land, and the land itself. Layne has spent the past two years working on the land—clearing pines and sweet gums where his nearly finished home now sits.

Financing

Finding a lender willing to finance the land and the construction of the barndo can be challenging. According to Corbin, Southwest Georgia Farm Credit is uniquely positioned to pre-qualify borrowers so they understand exactly what kind of barndo their budget can support. "Financing a barndo is similar to any other home construction process," Corbin said. "We offer a one-time construction-to-perm loan that benefits borrowers by combining construction financing and your permanent mortgage into one loan."

On the Horizon

The Davis Barndominium is nearly finished. Landscaping, which will be minimal, an outdoor fireplace, and all of the work Audie has put into the small details, will come together soon. And from their living room, with the solid glass French doors leading to their own forest, Layne and Audie can spend their retirement enjoying the land where Patsy grew up—and the home that Layne built.







A BIRD'S EYE VIEW

STORY BY KRISTEN TRAUGH

With height comes perspective. Perhaps that is why humans are drawn to climb mountains, fly the skies and maybe even why children are attracted to trees and barn roofs. However that reason is definitely why drones have taken the world of agriculture by storm.

The spraying business in agriculture is a \$36 billion industry, with about \$5 billion going to custom applicators- the men and women with cropdusters, ground sprayers and, now, spray drones.

Drones are not new to the scene for rural landowners. Farmers and foresters have used them for years to gain a bird's eye view of their crops. But spray drones- similar drones controlled from the ground with tanks for solution, a pump and pressurized nozzles to spray- are an entirely new piece of technology.

"We are really seeing a place for these drones especially on small acreage, high cash crop areas. Aerial application or a ground sprayer can't always fit these places," says Simer Virk, Assistant Professor and Extension Precision Ag Specialist at the University of Georgia. He's been involved with drones for around six years and has seen them quite literally take off.

"I'll go talk about precision ag at events in Tifton, around ABAC, or field days. There will be a few there to talk about planter technology. But a talk about drones? There's young kids saying, 'Dad and I are looking at going into business together' and 'How do you get a license?' They have a good interest in technology. This is how we can bring them into ag, get their attention and maybe explore other areas of precision ag."

"There are a lot of people trying out spray drones. We have a word for them. They're called mass adopters. They test, try things out and see what sticks."

One of these tech-savvy mass adopters is Alex Harrell of Flint River Irrigation in Leesburg, Georgia. He, along with his store manager, Johnny Villanueva, are pioneers with drones in the Southern landscape. They mainly deal with the DGI brand of drones. Within this line are three main sizes of spray drones- the T10, T30 and T40, with the numbers referencing the tank capacity in liters. Smaller drones are suited to spraying fencelines and the like, while the largest model has a dry

spreader attachment and spinning disks instead of nozzles, which control the spray droplets to be 90% the same size.

Drone accessories are also on the market.

"We've seen people just take a chemical tote, premix it with water and stick a 12-volt pump in it." Alex says. "But we also have a custom trailer with a holding tank, mixing vats, hose reels, pumps and soon a touchscreen to keep it all together. The key to efficiency is keeping the drone in the air, not on the ground."

"There are as many options as you can dream," Johnny continues. "There's no cookie cutter solution."

Efficiency while flying is also a major consideration.

"When you're doing about 2-gallon work, it takes about six minutes to fly the tank out. Then you're looking at 6 or 7 minutes to charge the battery. It takes three batteries to fly and spray continuously. We're trying to keep everything in sync." Alex says.

Most specifications depend on the tank size, and the gallons per acre for the spray job. But as a general rule, most spray drones are able to work 5-15 feet high and create 10-25 foot swaths. Most can spray between ten and forty acres per hour. They have radar for obstacle detection, which makes a sensitive "bubble" around the drone.

Not as much research has been done on the effects of wind speed and direction with spray drones as there has been with ground sprayers. Drift control nozzles are recommended and the best management practices with ground sprayers also apply here. The performance differs from drone to drone, but more testing is still going on.

Just like our tractors, there are guidance choices available with some spray drones. Basically, there is a WASS option with upgrades available to be similar to RTK.

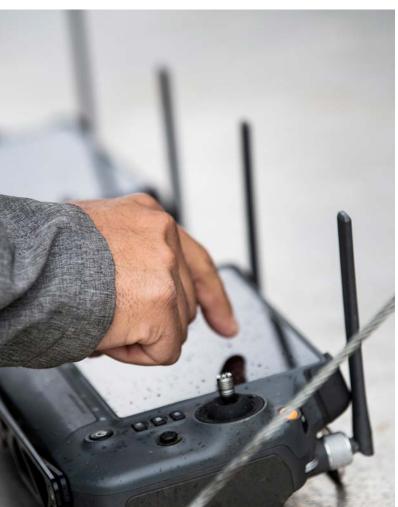
"The technology is growing," notes Simer. "Satellite correction like WASS is good enough for large scale work. For spot spraying or more specialized applications, you can get a base

"There are a lot of people trying out spray drones. We have a word for them. They're called mass adopters. They test, try things out and see what sticks."









station by your spray area to receive correction. NTRIP is also like RTK. You have to be connected to Wifi or the Internet for that correction. But it's really not on the same level as a ground rig. They are heavy, more stable and moving slower while drones are in the air and they hover. I really doubt it is sub-inch accuracy."

However, the spray drones really shine in highly specialized crops, like orchards and vineyards. DGI software includes a fruit tree mode, where you can set a 3D flight path to hover, fly between rows or over the tops of the trees and bushes.

"Drones really improve canopy penetration," Simer explains. "The propellor wash from the top will push the product down into the canopy. This is almost necessary in this application. Drones are a great fit while most orchards have to use air blasts from a sprayer to do this."

Foresters have been accustomed to drones for some time now, using the cameras for efficient timber mapping. But the spray drones are also flown for special herbicide applications on cut over land to prepare for new tree plantings, especially since ground rigs aren't such a great fit for this.

Spray drones have their place on row crop operations as well, particularly in reducing herbicide resistance.

"Drones can treat late season weed escapes," Simer mentions. "Say you have 50 acres or a patch here and there where ground sprayers or aerial application is not efficient. It can be economical to have a drone spray. You can also use them for in season fungicide and insecticide applications; sometimes we call these rescue applications. A cropduster may not be available for the next week or two. Timely application can be the key to make or breaks a crop. Or it can be raining a lot, or you can have elevation challenges where other sprayers are not efficient. I'd rather fly than lose yield."

Some drone models come with a spreader attachment that can be used to distribute cover crop seeds after the main row crops are harvested. In our area, the cover crop planting can be rushed as harvest may still be happening or running late and, in this case, drones can be especially useful. The same attachment can also be used for granular fertilizer.

When it comes to finding a spray drone operator to do custom work on your property, it's best to verify they have proper flight licensing, a chemical applicator license and at least some type of insurance. Many people are new to this technology so Simer recommends making sure the operator knows the optimal settings for good coverage with the drone. Drift, product streaking and obstacles like powerlines can all be potential problems.

If you've decided to purchase a drone, it's important to pinpoint how exactly it will benefit your crop production. Just as with any other spraying, it's essential to keep records of flights and chemical applications. Deciding who on the farm will be responsible for necessary licensing and certifications is also necessary.

"It doesn't matter if you're flying a drone or a plane, you're



still in the air space," Simer reminds. "The basic rules and regulations to fly a drone, not just a spray drone applies. For example, you should have a visual sight of the drone at all times. People get distracted but we have to do our part to be safe and efficient."

The Federal Aviation Administration (FAA) governs the use of spray drones currently. Licenses are divided based on whether a full spray drone weighs more or less than 55 pounds. A private or commercial pesticide applicators licenses is vital for both though.

The benefits certainly outweigh any paperwork, especially to Alex and Johnny.

"I think people are seeing the timeliness of drones. You can be ready to spray very quickly," says Alex.

When spraying, proper drone usage can reduce overspray onto areas near the crop. The mapping and data usually integrate smoothly into farm management programs.

"If you can operate a cell phone," Johnny mentioned, "You can catch on quick. That's what makes this so attractive."

Brian Wilson, a Southwest Georgia Farm Credit relationship manager of 26 years, has had a front row seat on Alex's drone venture.

He says, "Alex and his family have been long-time customers of Farm Credit. We have helped them with buying farm land and equipment. Farm Credit has a good history with them. When Alex said he wanted to develop the drone business, we took a leap of faith with our customer. We are here for the customer, not just the product."

Brian is seeing the same benefits Alex noted, including the "out of the box" mentality.

"We are really seeing a place for the drone between a plane and a self-propelled sprayer. It's something the famer can operate. And as chemical prices increase, it's important to get coverage in the right places. We are expecting the technology and the prices at the entry point to get better. I'm very curious to see where this will go."

Everyone involved seems to have their own opinion on the future of drones, but they all include progress.

"People try to put us in a box of specialized farming," says Alex. "But drones can really be used on large scale applications too. I say in the next five years we will see drones at least in some capacity and then in ten years, it will be a common practice. I think it's the biggest thing to hit ag since GPS guidance."

"The change frightens a lot of established farmers," Johnny agrees. "But we all need to have an open mind. We really haven't even scratched the surface of what this technology can do."

"The technology is still maturing," Simer adds. "I'd say the technology should slowly find its fit in the next three to five years. The spray drone won't disappear but the technology will advance an develop better systems. We will see how it matures and finds its place."

With over 300 million acres in the United States used for crop production, there is certainly a slice of the pie available for custom drone application. Time will tell exactly how big that slice is, but, right now, the sky is the limit for spray drones.

ASSOCIATION NEWS

▼ Welcome to the Team



Jim BrownSenior Commercial Credit Analyst
Thomasville Branch

▼ Promotions



Alea Simmons
Promoted to
Residential
Loan Officer



Brianna CoxPromoted to
Relationship
Manager

▼ Education Young Farmers Through TEPAP

In January, Southwest Georgia Farm Credit had the opportunity to sponsor Parker Heard and Connor Whigham. The TEPAP program is designed to help better prepare agribusiness leaders when facing complex management issues, and challenging economic conditions within their farm operations. Southwest Georgia Farm Credit is proud to support our local farm families.



Parker Heard



Connor Whigham



◀ Fresh from the Farm Grant Program

Southwest Georgia Farm Credit began the Fresh from the Farm Mini-Grant program several years ago with the goal of recognizing our regional producers and their contributions to our healthier lifestyles. This grant is just another way for Southwest Georgia Farm Credit to partner with, promote and support local farmers. The Fresh from the Farm initiative gives 10 grants each year to farmers who own qualifying produce stands. The program provides cash for grant recipients to enhance their marketing and promotions, like buying ads or developing a website and social media presence. Fresh from the Farm applications can be downloaded from our website: Applications are due by April 14th. www. swgafarmcredit.com

Annual Meeting

Southwest Georgia Farm Credit held its Annual Stockholders' Meeting on Tuesday, February 21st at the Bindery at Oakland in Leesburg. The Annual Meeting provided an opportunity for members to review the Association's financial performance, as well as learn about the upcoming year's business plan objectives.



■ Donalsonville Ag Appreciation Luncheon

The Association enjoyed co-sponsoring the Donalsonville/ Seminole County Ag Appreciation Luncheon and Awards Ceremony! 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! Congratulations to the 2023 Ag Person of the Year, XXXXXXXXXX

► Podcast: Here We Grow

Here We Grow is a grassroots podcast by Southwest Georgia Farm Credit, which focuses on education, inspiring growth down on the farm, at home, and in rural communities. New Episodes featuring guest speakers and Southwest Georgia Farm Credit staff will be released every month. Find us on your favorite Podcast App and subscribe!





you're part of something BIGGER

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

\$6.4 Million Cash Distribution to Our Member-Owners

This year, we're returning \$6.4 million in cash to our members as part of our Patronage Program.

Patronage is just one of the advantages of doing business with Southwest Georgia Farm Credit. Our cooperative structure helps us put your needs first.

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

LAND LISTINGS

A COLLECTION of the REGION'S BEST PROPERTIES ONLINE

swgafarmcredit.com/properties-listing

Land For Sale



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

WE MAKE IT EASY.

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



BACON CO - GA

442 acres

\$5,500,000



COHEN LEE ROAD ALMA, GA / BACON CO.

Don't miss this opportunity on this highly productive Blueberry Farm and Packing Facility. This property consists of 112+ Total Ácres Highbush Blueberries, wells, irrigation pond, buildings and Packing Facility. If you are looking for a very nice farm, this is your opportunity. Call us!!

Barfield Auctions Inc.

VINCE BARFIELD

229-679-2223 / vince@barfieldauctions.com www.barfieldauctions.com

297 acres

\$5,200,000



OLD DIXIE SCHOOL ROAD ALMA, GA / BACON CO.

264+ acres in productive berries. 50+ acres with overhead freeze protection and drip. (2) Center Pivots on the remaining 214+/- acres of berries. One 12" Electric Well for Pivots and Drip. 5+ Acre Pond for Overhead Irrigation w/2 Diesel Pumps. Don't let this highly productive farm get away!! Call us

Barfield Auctions Inc. www.barfieldauctions.com

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

BAKER CO - GA

80 acres

\$4,975 per acre



LUNSFORD ROAD LEARY, GA, 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.

Needmore Properties

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

BLECKLEY CO - GA

23 acres

\$7,500 per acre



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 Ga State University. \$7,500 per acre.

Coldwell Banker Free Realty www.cbfreerealty.com

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

BLECKLEY CO - GA

342 acres

\$2,500,000



MACTHOMPSON ROAD COCHRAN, GA / BLECKLEY CO.

Includes a 37 pad RV park and a former 27 hole golf course of which 9 holes and a driving range are being maintained for the campers use. Great for the potential expansion of the existing RV park with the 9 hole golf course being a huge draw. Gorgeous homesites exist with access to many ponds.

Coldwell Banker Free Realty

www.cbfreerealty.com

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

87 acres

\$6,950 per acre



RED DOG FARM ROAD COCHRAN, GA / BLECKLEY CO.

All open pastureland with a beautiful view, over 2,800 ft. of frontage on 2 roads, great location on the north side of Bleckley County, an easy commute to Warner Robins or Macon, and award winning Bleckley County Schools.

Coldwell Banker Free Realty

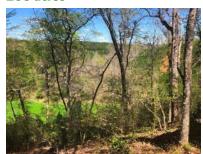
www.cbfreerealty.com

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

CLAY CO - GA

268 acres

\$3,850 per acre



HIGHWAY 39 FORT GAINES, GA / CLAY CO.

This property is set up as a hunters paradise retreat. It consists 4 large food plots along with smaller plots throughout the property. This property has been extensively managed for several years with a protein feed regiment in place. This property has a great turkey population. Call for details

Barfield Auctions Inc

www.barfieldauctions.com

COLE BARFIELD 229-679-2223 / cole@barfieldauctions.com

\$40,500

DECATUR CO - GA

9 acres

LOT 2 BOOSTER CLUB ROAD



BAINBRIDGE, GA / DECATUR CO.

LOOKING FOR 9 ACRES CLOSE TO LAKE SEMINOLE? Look no longer. These 9 acres has 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. Located in Decatur County, Georgi

Premier Group Realty

www.premiergrouprealty.com

BRADY HAIRE 229-726-0393 / bradyh@premiergrouprealty.com

EARLY CO - GA

181 acres \$532,770



31762 HWY 39 BLAKELY, GA / EARLY CO.

TILLABLE ACREAGE & GREAT HUNTING POTENTIAL. Over 100 acres of tillable Faceville & Greenville soils. This property would make a great addition to any investor or farmer's portfolio.Sixty-five acres of woods back up to Gates Branch and provides ample opportunity to enjoy the abundance of wildlife.

Whitetail Properties Real Estate, LLC www.whitetailproperties.com

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

356 acres



\$3,500 per acre

WALNUT FORK ROAD 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.

Webb Properties Inc. www.webbproperties.com

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

310 acres



\$2,350 per acre

HWY 62 & WALNUT FORK ROAD 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.

Webb Properties Inc. www.webbproperties.com

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

GLYNN CO - GA

456 acres



\$2,416,800 per acre

HWY. 99 BRUNSWICK, GA / GLYNN CO.

Near Brunswick, St. Simons and Jekyll Island and the gorgeous beaches and marshes of the Golden Isles of SE Georgia. This area offers many choices of shopping and dining as well. The property has very good interior roads. Hardwood and Pine Timber with 2 ponds on the property. Long Highway Frontage.

Allied Land & Timber Company, Inc. www.alliedlandga.com

THOMAS TAYLOR 800-224-9939 / thomas@alliedlandga.com

GRADY CO - GA

67 acres \$579,000



689 MOORE ROAD CAIRO, GA / GRADY CO.

Good Turkey and Deer Area. Nice creek drain running through property that would make a humdinger of a pond. Consult with a pond builder. You could build a series of ponds on this tract. . Longleaf, Loblolly, Slash. If you'd like to quantify your investment, bring your forester out here.

Crocker Realty, Inc. www.landcroc.com

DANIEL E CROCKER 229-403-6297 / landcrocdan@gmail.com

Explore more of the area's best property listings online:

SEARCH BY TYPE & SIZE & COUNTY

SWGAFarmCredit.com

HOUSTON CO - GA

45 acres



\$16,000 per acre

GILBERT ROAD ELKO, GA / HOUSTON CO.

45 acre mostly wooded land tract with food plots in Elko, GA, Houston County. \$16,000 per acre. County Water/Septic Tank. Will not subdivide. No Mobile Homes/ Manufactured homes allowed to be built, stick built homes only.

Coldwell Banker Free Realty

www.cbfreerealty.com

SCOTT FREE 478-951-3333 / scottfree@cbfreerealty.com

77 acres



\$13,750 per acre

SIMMONS ROAD WARNER ROBINS, GA / HOUSTON CO.

77.68 acre Development Tract available in Houston County. City/County water & septic. \$13,750 per acre. Contact listing agent for details. Property sold as a whole.

Coldwell Banker Free Realty

www.cbfreerealty.com

SCOTT FREE 478-951-3333 / scottfree@cbfreerealty.com

LOWNDES CO - GA

24 acres \$240,000



4090 EZELLE ROAD VALDOSTA, GA / LOWNDES CO.

Fully stocked 13 acre lake with water control structure to maintain water levels. 1,000 SF rental house on the property. Situated in Lowndes County near Valdosta, GA.

Webb Properties, Inc. webbproperties.com

FRANK "BO" BIRD IV 229-883-6502 / fbird@webbproperties.com

MACON CO - GA

25 acres \$97,500



CUTOFF ROAD ANDERSONVILLE, GA / MACON CO.

Looking for hunting or recreational property? This property has 25 acres to hunt on and would make a great place to put a hunting camp. Very secluded area in the woods.

Coldwell Banker Free Realty

www.cbfreerealty.com

SANDRA WALL 478-952-3515 / sandrawall@cbfreerealty.com

118 acres



\$547,500

5696 PINE LEVEL ROAD
OGLETHORPE, GA / MACON CO.
Looking for acreage? Hunting Property?

Looking for acreage? Hunting Property?
Look no further! This all-brick home sits
on 118.24 acres and is ready for you to
make it yours. Home has 3 bedrooms, 3
full baths, large walk-in closet, 2 living
areas, large laundry room, and a game
room that could be used for whatever fits
your family needs.

Coldwell Banker Free Realty www.cbfreerealty.com

SANDRA WALL 478-952-3515 / sandrawall@cbfreerealty.com

MARION CO - GA

34 acres

\$2,850 per acre



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 pine and hardwood timber. The property is also convenient to the Columbus and Americus areas. Don't miss your opportunity to own a nice small tract.

Allied Land & Timber Company, Inc. Alliedlandga.com

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

MARION CO - GA

80 acres \$309,000



0 HWY 352 BUENA VISTA, GA / MARION CO.

Flowing creek, planted pines, grassy fields, mixed hardwoods with natural pine, beautiful homesite, cabin, hunting, wildlife haven, joins large tracts.

Buena Vista Realty

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

buenavistarealty@windstream.net

MCINTOSH CO - GA

17 acres \$825.000



DARIEN, GA / MCINTOSH CO.

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.

Jon Kohler & Associates www.JonKohler.com

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

MITCHELL CO - GA

67 acres \$375,900



KIERCE ROAD PELHAM, GA / MITCHELL CO.

This is a beautiful recreational tract in Mitchell County! Highlights include a 6+ acre pond stocked with fish and there is excellent deer and turkey hunting. Planted pines are throughout. There is paved road frontage & there is an established interior road system. Give Bobby Brown a call to see!

First Thomasville Realty

ftrealty.com

BOBBY BROWN 229-221-3016 / brown@ftrealty.com

PEACH CO - GA

57 acres



\$18,000 per acre

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

122 acres

\$3,200 per acre



GA HWY 39 GEORGETOWN, GA / QUITMAN CO.

This property will not last long with its beautiful mature planted pines, hardwood timber, interior road system and large food plots. This makes this property the ideal weekend retreat. Loaded with deer, turkey, and small game, this makes it a hunters paradise. Call us for details!

Barfield Auctions Inc. www.barfieldauctions.com

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

RANDOLPH CO - GA

152 acres

\$2,850 per acre



WADES ROAD CUTHBERT, GA / RANDOLPH CO.

This property is the highly desired mix of pine timber and beautiful hardwoods spanning from rolling hilltops to bottoms. There is an expansive interior road system throughout the property, established food plots and feeding stations for deer. Do not miss this hunters paradise!

Barfield Auctions Inc www.barfieldauctions.com

COLE BARFIELD 229-679-2223 / cole@barfieldauctions.com

SEMINOLE CO - GA

297 acres

\$2,376,000



JOEL POOLE ROAD DONALSONVILLE, GA / SEMINOLE CO.

This prime income producing farm located in the heart of Southwest Georgia is comprised of 296+/- irrigated acres, for over a 99% water coverage on this property. This is consisting of all electric irrigation well, 5 Tower Valley Pivot and 9 Tower Valley Pivot. This is Prime Investment Property.

Barfield Auctions Inc. www.barfieldauctions.com

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

1050 acres

\$3,700,000



TOM AND BRANDY TRAWICK ROAD IRON CITY, GA / SEMINOLE CO.

1050+/- Acres of fenced pasture, and a small wilderness of mixed pine, Oak Groves, and Cypress Heads. This unique, hard to find property was most recently used as a cattle operation and hunting operation. Formerly known as Hill Top Game and Fish. Near famous Lake Seminole

Crocker Realty, Inc. www.landcroc.com

DANIEL E CROCKER 229-403-6297 / landcrocdan@gmail.com

SUMTER CO - GA

495 acres





GA HWY. 195 AMERICUS, GA / SUMTER CO.

Located in the heart of SW GA Plantation Country near the Lee/Sumter County line. This property has everything you need to hunt world class whitetail bucks, quail, doves, ducks and a large pond offers great fishing. Plenty of income from timber, cropland and pecans. HURRY NOW BEFORE IT'S GONE.

Allied Land & Timber Company, Inc.

Alliedlandga.com

THOMAS TAYLOR 800-224-9939 / thomas@alliedlandga.com

TERRELL CO - GA

390 acres

\$2,065,000



HWY 82 DAWSON, GA / TERRELL CO.

This is a one of a kind property and a rare opportunity to purchase a renowned property within the area. The property consists of a 50+/- acre fully stocked pond, beautiful planted pines. There is an ideal house/cabin site overlooking the pond making it perfect for a family property/weekend retreat.

Barfield Auctions Inc www.barfieldauctions.com

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

665 acres

\$4,600,000



HIGHWAY 49 DAWSON, GA / TERRELL CO.

This one of a kind property has everything one could ask for. Perfectly setup for a private family getaway, corporate retreat or the ideal property for a wedding venue. Please visit our website and see what this property has to offer.

Barfield Auctions Inc www.barfieldauctions.com

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

FINANCING FOR FARMS, LAND & HOMES





THOMAS CO - GA

37 acres \$345,000



US HWY 319 COOLIDGE, GA / THOMAS CO.

DESIREABLE VARIETY (22" +/- Diameter Trees) 4= well on timer. 1,100'+ Road Frontage on US Hwy 319. 6+/- Acre Lake...Property Line to Center. Excellent Fishpond. Attractive Property. Some wooded area behind dam with some harvested areas. Good deer and turkey area

Crocker Realty, Inc. www.landcroc.com

DANIEL E CROCKER 229-403-6297 / landcrocdan@gmail.com

97 acres



\$965,000 2477 GA HWY 188

PAVO, GA / THOMAS CO.

70+/- Acres in Pine Trees and about 20 to 30 Acres in on field/pasture areas and ponds. There are currently 4 ponds on the property. The property has an impressive amount of wildlife: Deer, Ducks, Turkey, and few other critters! Great recreation property for hunting or fishing.

Crocker Realty, Inc. www.landcroc.com

DANIEL E CROCKER 229-403-6297 / landcrocdan@gmail.com

\$7,900 per acre

634 acres



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.

The Wright Group www.wrightbroker.com

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

WEBSTER CO - GA

127 acres



\$2,550 per acre

WILSON POND ROAD PRESTON, GA / WEBSTER CO.

Truly a hunters paradise, full of huge white oaks and hardwood along the scenic ridges with a beautiful creek that bounds the property along one property line. This tract is located in an area of the state that is known for enormous whitetail bucks, and great turkey hunting.

Allied Land & Timber Company, Inc. www.alliedlandga.com

THOMAS TAYLOR 800.224.9939 / thomas@alliedlandga.com

WEBSTER CO - GA

163 acres



Allied Land & Timber Company, Inc. www.alliedlandga.com

\$3,150 per acre

WILSON POND ROAD PRESTON, GA / WEBSTER CO.

This 163 +- acres is stocked with an excellent stand of thinned merchantable pine plantation, approximately 18-20 years old that could be harvested with excellent merchantable valueâ€"interior roads and potential for food plots. Timber evaluation is available upon request. Great Hunting.

THOMAS TAYLOR 800-224-9939 / thomas@alliedlandga.com

BALDWIN CO - AL

1462 acres

\$10,087,800



Jon Kohler & Associates www.JonKohler.com

MOBILE, AL / BALDWIN CO.

Fertile farmland in the heart of booming Baldwin County, Alabama just 30 minutes to Pensacola, FL & Gulf Shores, Alabama! Exceptional ag investment with significant higher and better use potential! Six figure hunt lease income, 450+/- acres under (4) irrigation pivots, and more.

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

JEFFERSON CO - AL

80 acres

\$215,000



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'.

Jon Kohler & Associates

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

LOWNDES CO - AL

254 acres

\$700,000



MONTGOMERY, AL / LOWNDES CO.

Exceptional Hunting Property in a highly desirable area of the Alabama blackbelt! Complete with large greenfields, mature timber, good water, large established food plots, a beautiful dove field and tons of game!

Jon Kohler & Associates www.JonKohler.com

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

GADSDEN CO - FL

825 acres

\$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.

Southern Land Realty www.SouthernLandRealty.com

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

298 acres

\$2,950 per acre



HANNA MILL POND ROAD 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.

Southern Land Realty www.SouthernLandRealty.com

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

GILCHRIST CO - FL

86 acres

\$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!

Barfield Auctions Inc www.barfieldauctions.com

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

JEFFERSON CO - FL

368 acres

\$2,700,000



429 HAY POND ROAD MONTICELLO, FL / JEFFERSON CO.

Hay Pond, one of the most noted gentleman's farms in the Red Hills Plantation belt. It has a 28-acre lake, duck ponds, pecan grove, dove field, quail woods, live oaks, a Grade A glampsite with RV hookups, water, sewer and is extremely game rich.

Jon Kohler & Associates www lonKohler.com

JON KOHLER 850-508-2999 / Jon@jonkohler.com

LEON CO - FL

52 acres

\$517,400



TALLAHASSEE, FL / LEON CO.

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.

Jon Kohler & Associates

www.JonKohler.com

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

EXPLORE RESOURCES SEARCH LISTINGS GET PRE-APPROVED

SWGAFarmCredit.com

MADISON CO - FL

435 acres

\$826,500



MADISON, FL/ MADISON CO.

Flatwoods Timber is a recreational and timber property located in Madison County, Florida in the Suwannee Valley. This tract contains abundant wildlife and beautiful habitat. Flatwoods Timber offers an excellent place for a hunting camp, weekend getaway, or home site.

Jon Kohler & Associates

www.JonKohler.com

WALTER HATCHETT 850-933-7541 / desta@jonkohler.com

80 acres

\$480,000



SE ROLLERCOASTER HILL ROAD MADISON, FL / MADISON CO.

Planted pines, majestic oaks, high flat ground, and gentle rolling hills down to a small pond, these 80 acres are full of North Florida Charm! Multiple opportunities for this land including planted slash pines, private estate or multi-family residence and prime hunting.

Southern Country Realty www.southerncountryrealty.com

CHRISTI ANNETT 850-973-4049 / christi.annett@gmail.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



Bri Cox NMLS # 2442210 BCox@SWGAFarmCredit.com 229.726.9902



Heather Dozier

NMLS # 773941

HDozier@SWGAFarmCredit.com
229.726.9292



Jordan Gilbert
NMLS # 2031607
JGilbert@SWGAFarmCredit.com
229.220.9857



Brant Harrell
NMLS # 700136
BHarrell@SWGAFarmCredit.com
229.254.6359



Mike Harris NMLS # 607732 MHarris@SWGAFarmCredit.com 229.726.7294



Jared Renfroe NMLS # 1499763 JRenfroe@SWGAFarmCredit.com 229.224.8291



Alea Simmons NMLS # 2442211 ASimmons@SWGAFarmCredit.com 229.254.8383



Brian Wilson NMLS # 700140 BWilson@SWGAFarmCredit.com 229.254.6417





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