

A MAGAZINE FOR AGVOCATES, LAND LOVERS
& SOUTHERN DWELLERS

SUMMER 2021

wiregrass

LAND & *Living*

Porch Pride

Find Home Inspiration with a
Look at Southern Porches

Rural Rise

A Look at the Region's Rising
Property Value and Competitive
Approach of Buyers

A Call to Cattle

A New Era of Cattlemen Share their
Industry Insights and Experience

Sweet Corn Recipes

Taste the South Georgia Summer
with Inspiring Sweet Corn Recipes

The Fight in a Farm-her

Sown in the fields of Southwest
Georgia: Women who are Making
their Mark in Agriculture



FARM CREDIT
SOUTHWEST GEORGIA

Around *these* Parts



Land of the Free

Celebrate Independence Day safely and make sure to visit Explore Georgia for a list of great places to visit throughout the summer.

www.exploregeorgia.org



It's U-Pick Season!

Visit Georgia Agritourism's website for a great list of u-pick operations in our region.

www.georgia-agritourism.org



River Town Days

River Town Days is a family-friendly community festival located in Bainbridge, GA, just one hour from Albany, Thomasville, Tallahassee, and Dothan! The event will feature children's rides and activities, free stage entertainment, a marketplace featuring multiple types of vendors, including food vendors. August 28th-29th.

www.rivertowndays.com



wiregrass

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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 Burt, Chief Financial Officer, Southwest Georgia Farm Credit, 305 Colquitt Highway, Bainbridge, GA, 39817, or accessing the website, SWGAFarmCredit.com. The Association prepares an electronic version of the Annual Report which is available on the Association's website within 75 days after the end of the fiscal year, and distributes the Annual Reports to Shareholders within 90 days after the end of the fiscal year. Annually the Association publishes its Annual Report on its website when it sends the Annual Report to the Farm Credit Administration. The Association prepares an electronic version of the Quarterly report within 40 days after the end of each fiscal quarter, except that no report need be prepared for the fiscal quarter that coincides with the end of the fiscal year of the institution. Southwest Georgia Farm Credit NMLS #6914



Not on our mailing list? Email us at LandFinancing@SWGAFarmCredit.com



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ON the COVER | Al and Nell Breedlove welcome SWGA Farm Credit to their beautiful home in Dawson, Georgia. Read more about their southern porches on page 30.



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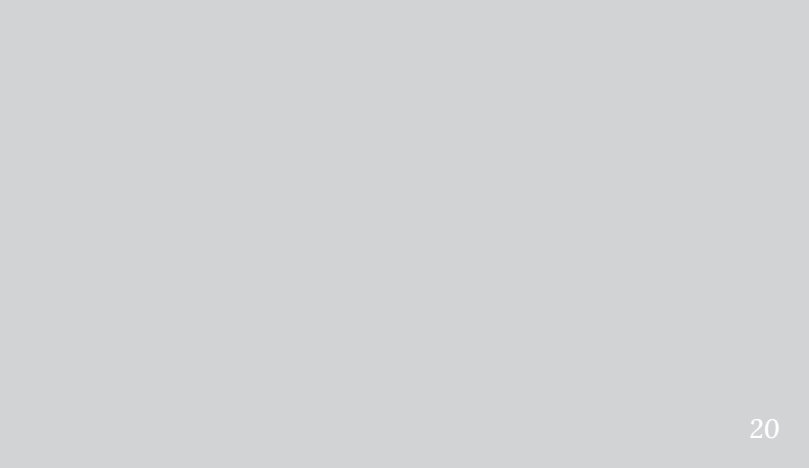
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The background of the entire page is a photograph of a rural landscape at dawn or dusk. The sky is filled with soft, golden light from a low sun, creating a hazy atmosphere. In the foreground, a dark-colored cow is grazing in a grassy field. A wooden fence runs across the middle ground, and a line of trees is visible in the distance. The overall color palette is warm, dominated by yellows, oranges, and browns.

A CALL TO CATTLE

A new era of cattlemen

by Julie Stauss Bettinger

One thing about the cattle business you should know:
It takes all kinds, and every operation is unique.
Just like the animals they manage.

Tripp Bridges

Thirty-three-year-old Tripp Bridges admits he didn't listen as closely to the advice given in the beginning stages of what is now Rock Road Cattle Company.

"Early on I was told some things by big cattlemen that I didn't agree with," he says. "Well, they were right. Experience is an expensive school, but fools like me just won't learn any other way."

Bridges and his wife Katie launched their business six years ago. "We bought 45 or 50 Red Angus mama cows." Bridges' full-time job is financial planning, and he says the cattle operation was supposed to be a kind of hobby, a side gig. "But I've got this disease. I can't do anything halfway."

Around the fall of 2018, they sold off the mama cows and went whole hog into the stocker and feeder operations. "I felt like I could do more volume." He now runs about 350 feeder cattle through, three or four times a year. "It has grown into one heck of a side gig."

Bridges has been around farming and his uncle's cows all his life, so it wasn't totally foreign. And his hope is that their two-and-a-half-year-old son Lanier, and any future kids, will benefit from their cattle operation by learning the value of how to do things, how the world really works. That's what he learned from his parents, he says, "And it's hard to do that through a financial planning office."



Tripp Bridges manages his cattle operation in Miller County.

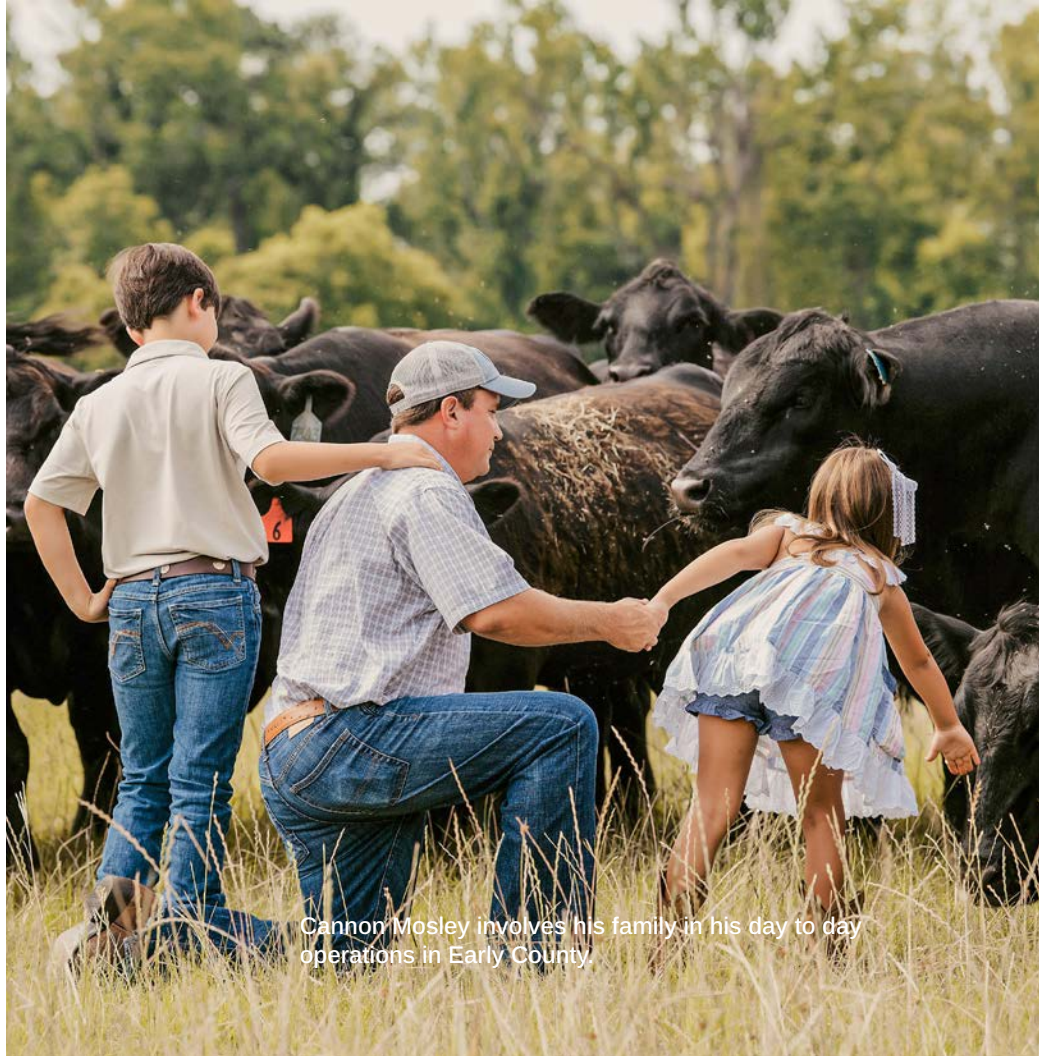
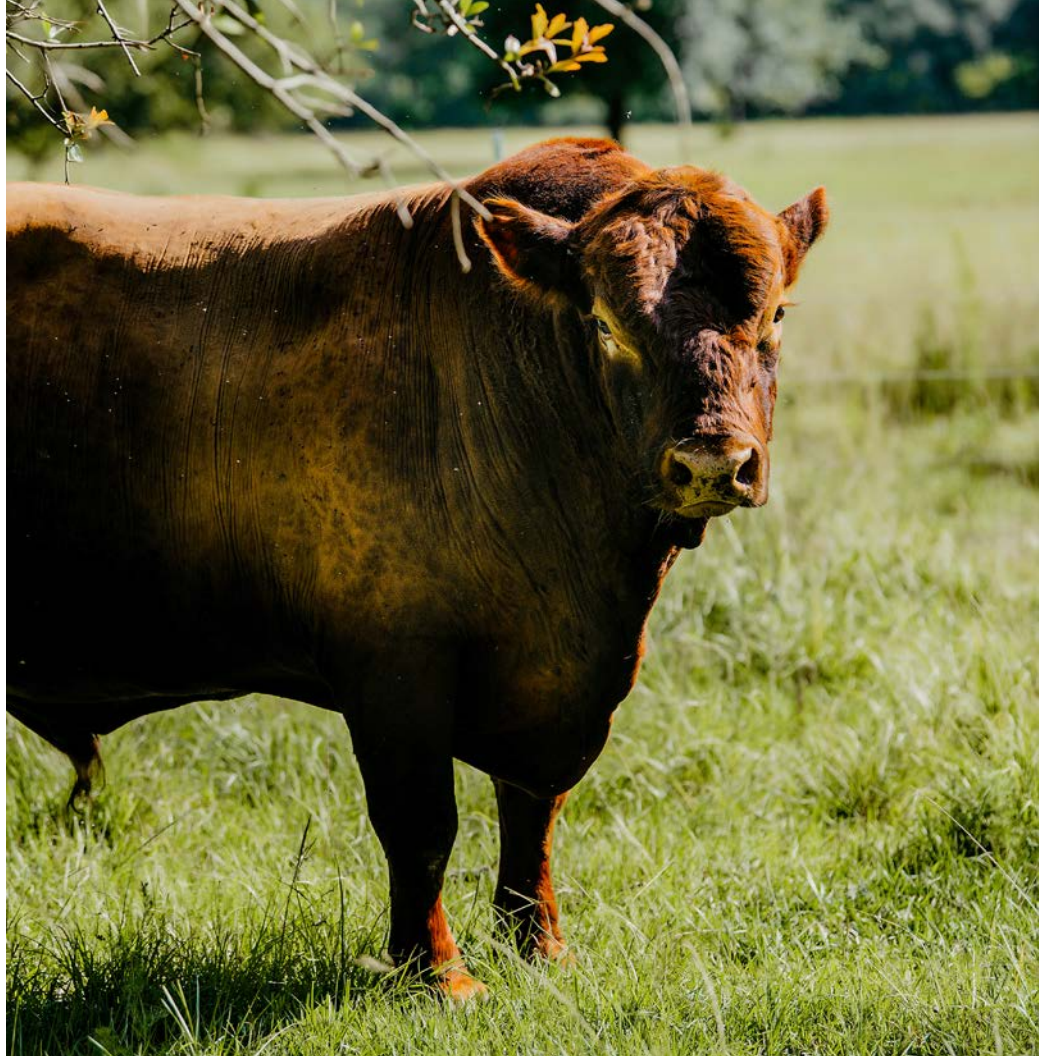
Cannon Moseley

Thirty-nine-year-old Cannon Moseley was introduced to the world of cattle early on through his grandfather, who owned a stockyard. He recalls an ag teacher, Ms. Mary Ellen Hicks, encouraging him as well. After graduating from Abraham Baldwin Agriculture College in 2006, he bought 30 head.

Two years later, he and his father-in-law started buying cows together and got up to 700 head. "And I was also farming peanuts and cotton. I had to cut back on something, so I cut back on row cropping." He now has 450 to 500 mama cows as well as 250 to 300 acres of peanuts, 50 acres of silage and 200 acres of summertime grazing.

Along the way, Moseley has continued to seek out those in the business in all aspects of the operation. At one point, he connected with fellow cattleman and Southwest Georgia Farm Credit Chief Lending Officer Tarrell Bennett for financing advice and more. "I was young and the banks just kind of limit a young person to grow," he says. "Tarrell restructured a couple of things for me."

Moseley's Hentown Farms has since grown into a full-fledged family business as his wife Ali, an accountant, takes care of the books. "And I've got my nine-year-old son Gatlin sitting in the truck with me right now," Moseley says his son is a pretty good tractor driver and equipment man. "He wants to be a boss man." Meanwhile, their five-year-old daughter, Ruby, is smitten with the baby calves and has decided she'll be a barrel racer when she grows up. "She's a cowgirl," he says.



Cannon Moseley involves his family in his day to day operations in Early County.



Hugh Dollar spends a hot summer day weaning calves in Bainbridge.

Hugh Dollar

"Every now and then I have a calf that its mother can't or won't feed. I'll bring the calf home for my new wife (Allison) to bottle feed. I guess she is part of the operation now, too. It's easy to get attached to certain cows when you hand raise them."

Dollar is the fourth generation in his family's agriculture business, but the first generation in cattle. The 34-year-old says from a young age he was passionate about farming. "When I was in college, I used to call Dad and ask for updates on the farm. That was the only way I would stay in college." After finishing his associate degree, he went to work for Dollar Farm Products as well as Dollar Family Farms, which was mostly row crops.

"I went into my Dad's office one day and he and Tarrell (Bennett) were talking. Dad said, 'Sit down,' and told me, 'I want you to get into the cow business.' I said, 'You never wanted to do anything with cows.' And he said, 'You're right. I don't want to. I want you to.'"

Shortly after that meeting, Hugh Dollar

met with Chief Lending Officer Tarrell Bennett, filled out the paperwork, "and in one month, I had 200 head." In discussing those early days, Hugh says "If I could offer any advice, it would be to consider your long term goals first, listen to your seasoned cattlemen, start small, always source your cattle from a reputable seller, and diversify your cattle operation. Don't just choose a cow/calf operation over stocker operation. Blend the two together to help cash flow."

Dollar specializes in registered Angus. "I do stockers and cows on gain," he says. "I run around 150 head in the summer and get up to 1,200 to 1,500 in winter." He also farms 4,000 acres for Dollar Family Farms.

He loves all aspects of farming, but Dollar says he especially likes cattle. "Row crops seem easy," he says. "Each day with cattle is a new day. Always prepare to receive a call that the cows are out and a fence needs mending." Those types of challenges are somehow attractive. "I never thought I would enjoy it as much as I do. It is different, it feels more like mine—something I can hang my own hat on."

Zach McLendon

No matter how you get into it—family or otherwise—it seems you're never alone in the herd. There's a community of cattlemen willing to assist.

When Zach McLendon was growing up, he told anyone who would listen, "One day I'm gonna have me a herd of cows." Neither of his parents were in agriculture, but he spent every spare moment at his grandparents' farm. "Starting around 11 or 12 years old, when school let out for the summer, I'd pack up and stay there. Every now and then, I'd see Mom and Dad on weekends. Spring break, I didn't go to the beach, I went down to the farm."

After graduating from Abraham Baldwin Agricultural College with a degree in Diversified Agriculture, McLendon continued to talk about his dream. He worked for Nutrient Ag Solutions, then AgPro, then went back to Nutrient Ag Solutions. "The best thing about it, I always knew I'd get back home. I knew it would take time." It took eight years.

The thirty-year-old went into business with his grandfather. "I kept aggravating

him enough and he said, 'I don't see you giving up at all.' And I said, 'No sir.'" Upon receiving blessings from his grandfather, McLendon launched his cattle operation in August of 2020.

McLendon and his wife, Janalyn have a five-year-old daughter, Faylee Jane. He named the business "FJ Cattle" after her. "She's right in the mix with all of them. She's kind of the boss lady."

McLendon now has about 25 mama cows and 25 stockers and says he continues to learn from his fellow cattlemen. "I call one guy with an issue I'm having, and he'll give me an answer. Another will give me a completely different one. I'll hear 10 different ways of how to solve a problem. You just have to see which one works for you. If it doesn't, next time you try something different."

McLendon has a full-time job in sales for DFP Ag Services and runs cattle after hours, but says, "I don't regret any of it, I've learned something in all of it."



McLendon checks his pasture and grazing cattle in Faceville, Georgia.

Max Lewis

Third generation cattleman Max Lewis says he's also found that advice in the business can come from people like family members and Southwest Georgia Farm Credit Relationship Manager, Dean Daniels.

"It doesn't matter if they have 10 cows or 1,000—it seems like there's always something new that nobody's ever seen," Lewis says. "It never seems to happen the same way twice."

Thirty-one-year-old Lewis has a partnership with his father that includes a herd of about 150 mama cows on a combined 500 acres, with four poultry

houses, a litter spreading side business and 120 acres of hay. "My wife Paula is in the business," he says. "She has to keep me going." Their son Max Lewis IV is five years old and their daughter, Willa, is three. "The kids think it's all fun now, they're ready to go."

Lewis says for those considering cattle, it's always best to ask a few people who have been there. "I believe most of the ag industry wants to see others succeed, whether livestock or row crops." Everybody wants to see their neighbor do well, he says.

"You want your stuff to look the best, but it doesn't hurt if your neighbor's looks just as good."





WISDOM FROM THE PASTURE

Tarrell Bennett, *SWGA Farm Credit Chief Lending Officer and lifelong cattleman*

"First of all, you have got to like cattle to be successful with cattle. If you don't enjoy them, don't do it. I would say if you want to do it, and you feel like you've got a passion for being in the cattle business, talk to somebody that you respect. It needs to be a cattle producer, someone who is older, a more mature person that you respect. And listen to what they have to say. Also speak to a loan officer who understands the cattle business."

Max Lewis, *lifelong cattleman, Max Lewis Farms*

"It's important to make a plan and have goals. Most of the time after you've made that plan, you can throw it away. By lunch, that's changed, or you've come up with a better plan. It takes flexibility."

Cannon Moseley, *lifelong cattleman, Hentown Farms, since 2006*

"If you want to be in the cow business, it's an 'all the time' job. You're never gonna clock out. It could be two in morning, and the cows got out. Or calves being born. It's all the time. Also, you've got to keep your cows full. It takes a lot to fill a cow up. Once their belly gets empty, it takes a day or two to fill it back up."

Tripp Bridges, *Rock Road Cattle Company and Senior Partner, Capital City Strategic Wealth*

"You make or lose money at the purchase, not when you sell them. If you pay too much for a cow, it will take you a lot longer to get your money back. Also, make sure you have a plan. It's way too much work to be a hobby and if you don't have a plan, it's a hobby."

Hugh Dollar, *Dollar Cattle Company, since 2013*

"Pay attention to that last cow. That one that stands in the back, holding her head up and watching you—that's the one you need to worry about. Take her to the sale barn. Your bones will thank me."

Dean Daniels, *SWGA Farm Credit Relationship Manager and lifelong cattleman*

"A wise cattleman builds relationships with other cattlemen—family or otherwise—says SWGA Farm Credit Relationship Manager Dean Daniels. "I'm a cow man," he says. "I like all ag, I like row cropping. But my favorite is cattle."

Zach McLendon, *FJ Cattle, since 2020*

"Never expect to get more out of anything than what you put into it."

CHICKEN PUB SALAD

Chef Gallagher Dempsey

Southern Philosophy Brewing

www.southernphilosophybrewing.com

Marinated wood-fire chicken breast

Lettuce

Cherry tomatoes

Avocado

Long Farms sweet corn

Bacon

Sweet Grass Dairy Asher Blue Cheese

House-made buttermilk ranch dressing



TASTE SOUTHWEST GEORGIA



SWEET SUMMER CORN

BY ANNA KINCHEN

WHAT IS BOTH GOLD AND COMES WRAPPED IN SILK?

Lend me your ears because sweet summertime is here and that means sweet corn season is among us! As if the last day of school wasn't notice enough, bright green stalks reaching for blue bird skies symbol the start of easy and delicious summer living. When you are from a place like Southwest Georgia, seasons are just as much measured by the change in temperature as what you put out on the dinner table.

A ping of my work email alerts me that a precious farmer has gifted our Bainbridge branch staff a crate or two of golden tassels . . . "help yourself" it reads. Trying hard to limit my beggar's share, I grab enough for our family of four, a few extra for my son who would claim that sweet corn deserves to be its own food group. I smile thinking of his sun-kissed face and toothless grin helping himself to another cobb after a long and

exhausting day at the neighborhood swimming pool—a sight that reminds me of a little girl that was raised much the same. Simply boiled, buttered, and salted is the way we like it. So crisp, buttery and sweet it's sinful. Surely, there are not many greater food joys than this.

I often joke that when it comes to corn I am like Bubba in the movie *Forest Gump*, when he shares all the





RED SNAPPER AND SWEET CORN CEVICHE

Chef Tyler Thomas

The American

www.theamerican.business.site

Red fish from Apalachicola

Lime juice, orange juice, lime zest

Sweet corn (charred on grill), poblano peppers
and cucumbers from Long Farms

Shallots

Chili powder

Heirloom tomatoes

Served on fried tortilla

Topped with fresh cilantro and coconut

ways shrimp can be enjoyed. Raised in a southern farming family, I have eaten corn every way possible known to mankind. Creamed corn, grilled corn, corn casserole, corn dip, corn salsa, etc. To taste fresh sweet corn is to feel like you have been gifted one of the earth's most precious delicacies. Its uncomplicated goodness and crowd

pleasing nature makes it great for a dinner table staple.

These days especially, the time goes as quickly as it comes. Be advantageous and taste the summer with these delightful recipes offered by some of our favorite regional restaurants who promote local growers.

SWEET CORN STUFFED SHELLS

Chef Siobhan Poole

Sios

www.facebook.com/siosbainbridgega

Sweet Pac sweet corn
Marscepone cheese
Parmesean cheese
Pasta shells
Basil butter cream sauce
Topped with heirloom tomatoes, bacon,
& Panko® bread crumbs

THE RANCH IS ON FIRE PIZZA

Chef Gallagher Dempsey

Southern Philosophy Brewing

www.southernphilosophybrewing.com

House made sourdough
Bradley's hot smoked sausage
Long Farms sweet corn
Jalepenos
Red onion
Cheese
Buttermilk ranch dressing
Cooked in wood-fired pizza oven



the picnic

Or dining al fresco as the fancy people would say.



A state of mind. Unplanned. Casual. Messy. American.

What's on our blanket



Got milk?

Rock House Creamery's 2018 Flavor of Georgia winner, this chocolate milk is pure silk. Pasteurized but not homogenized (it helps your body with digestion!) this delicacy is made with the dairy's creamline whole milk, one of the most natural forms of the splendid drink. "It's so rich, you should drink it from a shot glass," says Relationship Manager Brian Wilson, who treats himself to a bottle whenever he visits Farmview Market in Madison, GA. Cheers!

Farmviewmarket.com



Smash it up!

Get out your charcuterie board and add a dabble of Orange Smash from JoNina Farm in Ochlocknee, GA. This spread, which pairs perfectly with goat cheese and an earthy cracker, hints at some fig and maybe a berry or two. Add a glass of bubbly and oh la la! A local, favorite appetizer in minutes!

GeorgiaGrownCitrus.com



It's a year-round nut,

especially when you consider adding pecans to a fresh endive and pear salad, or a parfait dish with creamy Greek yogurt and berries. But nothing says summer like homemade ice cream—butter pecan preferred!

Bostickfreshpecans.com



Summer's specialty!

The Mayo Sandwich is ideal all froufrou with lightly toasted sourdough bread, bacon and a slice of onion. But we prefer a sun-ripened on the windowsill tomato, about to burst with color and flavor, thickly sliced and slapped between two pieces of white bread, slathered with your favorite mayo, (don't forget a dash of salt!) dripping over the kitchen sink as you dive in. It's the only way to eat it, really...

Sunripecertified.com



You bring your own weather to a picnic.

—Harlan Coben



ASSOCIATION NEWS

▼ Meet Our New Team Member



Jalisa Phillips
Loan Administrator
Dawson Branch

▼ Intern Shares Experience

"I had the opportunity to intern at Southwest Georgia Farm Credit this summer. Heading into my junior year, it was important for me to gain some work experience in a professional, business environment. While I've worked my way through school, and played football at Albany State, I wanted to gain working knowledge of finance and business. In a few short weeks, I met the team and realized that everyone here is determined to make the people around them better. Farm Credit thrives on providing an excellent customer experience, and I saw that every day. I spent most of my time with the credit team—learning the five C's of credit—character, capital, capacity, collateral and condition. I also spent time in the marketing unit, experiencing up-close what it's like to produce *Wiregrass Land & Living* magazine and creating dynamic social media posts. I learned how important agriculture is to our local economy and how Farm Credit plays a role by providing credit to farmers and farm businesses and rural property owners. I'm thankful for the opportunity to learn and grow." —Randy Fillingame



▼ Southwest Georgia Farm Credit Distributes \$7.2 Million in Profits to Customers

Southwest Georgia Farm Credit distributed \$7.2 million of its 2020 profits in cash to its member-owners. Over the last 20 years, the Association has returned more than \$93.7 million in patronage distributions.

"It reduces my overall cost to borrow. With the patronage dividend, I am borrowing at a really good interest rate." —Steve Brock

"It's a great day when you get your Patronage check in the mail. We always apply it back to our operating loan which lowers our overall cost to borrow. It is one of the many advantages we appreciate in doing business with SWGA Farm Credit." —Van Hornsby

▼ Farm Credit Announced Partnership with Rocket Mortgage

When you're looking to buy a home or refinance your existing home, there are times when you want the trusted, personal service right in your neighborhood, and there are other times when you want the speed and digital flexibility of something bigger. Now, Southwest Georgia Farm Credit gives you both!

We're excited to announce that we're partnering with Quicken Loans to revolutionize mortgage lending in Southwest Georgia while staying true to our promise to provide unparalleled customer support, quick service, and great rates and terms.

Speak to a member of our team and discover why we're the right choice for all of your mortgage and refinancing needs! 229-493-0921

ROCKET
Mortgage
by Quicken Loans

▼ Young & Beginning Farmer Webinars

Gary Matteson has more than 30 years of experience in the farming and agriculture industry. He leads the Farm Credit program serving young, beginning and small (YBS) farmers and ranchers at the Farm Credit Council, the System's national trade organization. Mr. Matteson coordinates efforts within Farm Credit's nationwide network and among many national organizations to ensure that YBS farmers have the opportunities they need to success. Watch his informational webinars at your convenience. Send an email to info@swgafarmcredit.com to register for access. Topics include: Cash Flow and Risk Management

► Association Announces Fresh from the Farm Grant Winners

The Fresh from the Farm initiative gives ten grants each year to farmers who grow for or own qualifying produce stands. The program provides cash for grant recipients to enhance their operations or marketing and promotions, like buying ads or developing a website and social media presence. Grant winners also receive 250 reusable shopping bags each to give to customers. This year's grant recipients include: Bell's Vegetables in Preston, Friday Free Produce in Bainbridge, Graca Farms in Americus, Johnson's Produce in Donalsonville, KGD Produce in Bainbridge, Lenny's Farmers Market in Americus, Mark's Melon Patch in Dawson, Randolph Collective in Cuthbert, Thorn's Patch in Pelham, and A Better Way Grocers in Albany.



▼ SWGA Farm Credit Scholarship Winners

"We are very proud of all of the students in Southwest Georgia who excel in academics, extracurricular activities, and community service," Paxton Poitevint, the CEO of Southwest Georgia Farm Credit, said. "That so many of our applicants came so highly recommended speaks to the success of our local schools, their mentors and their families. The winners of Southwest Georgia Farm Credits' various scholarships exemplify leaders on a successful track to make a positive impact in our rural communities. The vitality of our region relies on this next generation. We are excited to see what the future holds for these very deserving winners."

Recipients of the 2021 Southwest Georgia Farm Credit scholarships include Ari Patterson of Bainbridge High School, Jade Isler of Baconton Community Charter School, Katie Sheppard of Southwest Georgia Academy, Morgan Kitchens of Southland Academy, and Weston Powell of Bainbridge High School.



Ari Patterson
Bainbridge High School



Jade Isler
Baconton Community Charter School



Katie Sheppard
Southwest Georgia Academy



Morgan Kitchens
Southland Academy



Weston Powell
Bainbridge High School

GETTING STARTED

FSA Preferred lending for young, beginning, small, minority and veteran Farmers.

By Liz Nogowski



If you're new to farming, one of the major hurdles to overcome is buying your own land. Farm land is expensive. Add in the costs of inputs, labor, and equipment, and often times, buying your first piece of dirt seems out of reach. But there are programs that can help you acquire that sought after tract without touching the savings you've built up along the way. The Farm Service Agency (FSA) offers two excellent programs that beginning farmers can take advantage of.

FSA's 50-50 Loan Program

This program, called the Direct Farm Ownership Joint Financing Loan, provides assistance for beginning farmers with a loan that is structured with FSA and a commercial lender. FSA lends up to 50% of the cost or value of the property being purchased. Southwest Georgia Farm Credit, a FSA Preferred Lender, provides the balance of the loan funds, with our with a FSA guarantee. The advantage of this loan is that the new producer doesn't have any out-of-pocket costs.

FSA's 50-45-5 Loan Program

Also called the Direct Farm Ownership Down Payment Loan, this loan partially finances the purchase of a family-sized farm or ranch. This loan doesn't provide 100% financing; rather, it requires loan applicants to provide 5% of the purchase price of the farm. In this case, Southwest Georgia Farm Credit finances 50% and the additional 45% is FSA financed. What's interesting is that beginning farmers do not have to identify themselves as a minority or woman, and minority and women loan applicants do not have to be beginning farmers. One caveat: loan applicants may not own more than 30% of the average size farm at the time of application. The applicant may exceed the 30% after the loan is closed.

"Beginning farmers need to get comfortable working with a lender from the start," said Tarrell Bennett, Chief Lending Officer, who has helped countless farmers get started over his nearly five decades of lending. "Understanding your financial picture is important. Keep good records. Both FSA and Farm Credit are committed to helping beginning farmers become landowners. The key is to pay attention to your finances from the start, and establish a relationship with a lender you trust," Bennett said.

Need more info? Email us at LandFinancing@SWGAFarmCredit.com.

**Ready to talk to a Relationship Manager today?
Call us at 229.493.0921**





You'll be harvesting before you know it.



Are you ready?

Farm Credit **EXPRESS** is an equipment financing program, offering both loans and leases on-site to farmers and land owners. Ask your dealer about Farm Credit **EXPRESS** today!

With Farm Credit Express financing, you can:

- Purchase new and used equipment.
- Lock your rate for 60 days.
- Your approval is good for one year—so close your loan when you're ready.
- Benefit from our Patronage Program. We share our profits—reducing your cost to borrow.



Need more information?

Ragan Fretwell
229.254.6391



FARM CREDIT
EXPRESS



Normal credit and underwriting requirements apply. New customers incur cost of one time stock purchase. Member Dividend distributions are at the discretion of the Board of Directors.

THE FIGHT IN A farm-her

**YOU'LL FIND THEM AT ALL LEVELS, SOWN IN THE FIELDS OF SOUTHWEST GEORGIA:
WOMAN WHO ARE MAKING THEIR MARK IN AGRICULTURE.**

Their stories are as diverse as the crops they yield. *Wiregrass Land & Living* decided it was time to celebrate their strengths and determination, plus showcase the beauty they bring to the world of agriculture. These story portraits offer a glimpse of what it's like to be a female in farming communities today.

RAGAN FRETWELL, RELATIONSHIP MANAGER

"All the women I work with that are successful don't sit around comparing themselves to men. They just get out and work hard because they have families to take care of, and that's all they know. I had no idea about agriculture when I started 18 years ago. I didn't even realize that a center pivot went in a circle. But I can go out and work with my peers and it doesn't bother me that I'm usually the only woman around. At the end of the day, I know I'm giving my customers more than what they'll get from my competitors."

BILLY BILLINGS, RELATIONSHIP MANAGER

"My mother, Lindy Savelle, has a citrus grove and nursery, Georgia Grown Citrus, LLC and also helped start the Georgia

Citrus Association. She's found more varieties of citrus that can make it in this climate. If you ask my mom's husband, Perry, or me who we work for, we'll tell you it's her. (I'm an unpaid employee.) And I have many women-owned, women operated farms and ranches in just about every agriculture sector I cover. Women play a huge role in every good, successful farm."

MIKE HARRIS, RELATIONSHIP MANAGER

"My wife Sara and I bought a farm in Lee County and manage 50 head of cattle. We've run as many as 200. We both have full-time jobs; she works as a Farm Loan Specialist at USDA/ Farm Service Agency. The reason we work so hard is because we want our three kids to be involved in agriculture. Our 11-year-old daughter took to the horses right away. Being a money man, it's hard to allow that dream to keep draining the account, but I know that's one thing she'll stay with. What I want my daughter to know is that she can do anything in ag she wants to do; she does not have to be behind the scenes. Right now, she wants to go to vet school at Michigan State and intern with reality TV star 'The Incredible Dr. Pol.' That is her plan."



JAN JONES

DECATUR/GRADY COUNTY

Fifth generation farmer Jan Jones says she tries to learn from her dad and others to be a good steward of the land and her family's legacy. "And leave my corner of the world better than I found it."

"Fifth generation farmer Jan Jones says she tries to learn from her dad and others to be a good steward of the land and her family's legacy. "And leave my corner of the world better than I found it."

I'm a fifth-generation farmer and our family's been on the same land for 100 years. I work with my father, Jerry. My operation is Jan Jones Farm, and Dad's is Jerry Jones Farm. I recently grew my acreage to 170, all non-irrigated, so I generally grow peanuts and cotton. This year I decided to grow corn, which is a pretty big risk.

I also have a herd of 30 commercial beef cows, and I'm very proud of them.

When I first began this career about eight years ago, I was very dependent on the relationships my dad has cultivated throughout his life, and I still am. Choosing to be a farmer was a big step into the unknown for me and having this supportive network of agricultural professionals has been crucial to my farm's success.

I have branched out a bit and made a few additions of my own. In particular, there's a local machinery and welding shop nearby whose owner has always taken an interest in what I'm doing on the farm. Mr. David was one of the first people to accept that I was a "real" farmer without any questions or skepticism.

Both of my grandmothers helped on their family farms. Witnessing their life-long hard work and dedication to helping their farms succeed has always inspired me to put the same amount of effort in whatever I do.

There have been many male farmers that have encouraged me. One that stands out is one of my neighbors, Mr. Kerry Dean.

There's a dirt road that connects our farm to his, and there's rarely a day that we don't stop and "speak a while." It would have been easy for Mr. Kerry to leave me out of those exchanges, but he never has; he's always made me feel like an important part of the conversation.

I definitely had chores on the farm growing up. My sisters and I were the heads of the "Pigweed Pulling Crew" every summer, and we always picked, boiled, and sold peanuts at my uncles' meat market, Jones Country Meats. I don't remember helping with the day-to-day care of the livestock, but I do remember bottle-feeding a few calves whose mothers either couldn't or wouldn't nurse them. All of those chores and jobs—with the exception of weed pulling—were lessons in responsibility and dedication. (The only thing I learned from pulling pigweeds was that they were evil, monstrous weeds, and they still are.)

Dealing with the fallout from Hurricane Michael has been the biggest farming hurdle I've faced so far. The hardest and most discouraging part was that I (and many other farmers) had really good crops that year until the storm blew them all away. Instead of harvesting in a dusty peanut field, I bogged through mud until Thanksgiving, and I watched all of my cotton rot in its bolls. It was heartbreaking. But if I can make it through that harvest season, I think I can make it through just about anything!

Every spring when I plant a seed in the ground, I'm taking a risk and saying a prayer that I'll have a decent enough crop at harvest to keep the farm going year after year. Farming is a lesson in faith and hope that your seeds will sprout and grow plants that thrive, that you'll get rain when you need it and sunshine when you don't, and that the Lord will hold you in the palm of His hand throughout the year.



LINDA WHIGHAM

CAIRO/GRADY COUNTY

Raised on a farm, she thought there might be something better. But Linda Whigham says now, “There’s no better life than raising your kids on a farm. They learn things and don’t even realize they’re learning it.”

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Me and my husband Johnny were both raised on a farm. We grew produce and I picked okra and squash and helped take it to the market. I fed cows in the afternoon, I did errands and hauled peanuts. I told Daddy I wasn’t going to do that when I got married. Then I wound up married to a farmer.

Johnny went to work for my daddy, who farmed several thousand acres. When we got married, he ventured out on his own. I went to cosmetology school and was a licensed hairdresser. My husband told me one day, “I need you on the farm.” It was quite a big transition.

My daddy never put me on a tractor, but I wound up on a tractor.

We farmed about 34 years under the name J&L Farms. We grew corn, cotton and peanuts. Then my husband got sick with colon cancer in 1999. If it hadn’t been for our community, I don’t know what we would have done. They came and helped us get our crop in; whatever we needed, they were there for us.

We had a friend show up at our house, get on our tractor, and hook up the bottom plough. My son called and asked, “Where’s Daddy gonna put the peanuts this time? Where do we turn ground?”

There’s just not enough appreciation to let them know how you feel. They’d come and talk to him, trying to do it just like he

wanted. He’s pretty picky on how he’d want it done. He could plant straight as an arrow; he didn’t need a GPS.

In 2005, he cut back and we farmed 50 acres at the house and both got jobs. I went into tractor sales and have been with Ag-Pro 15 years.

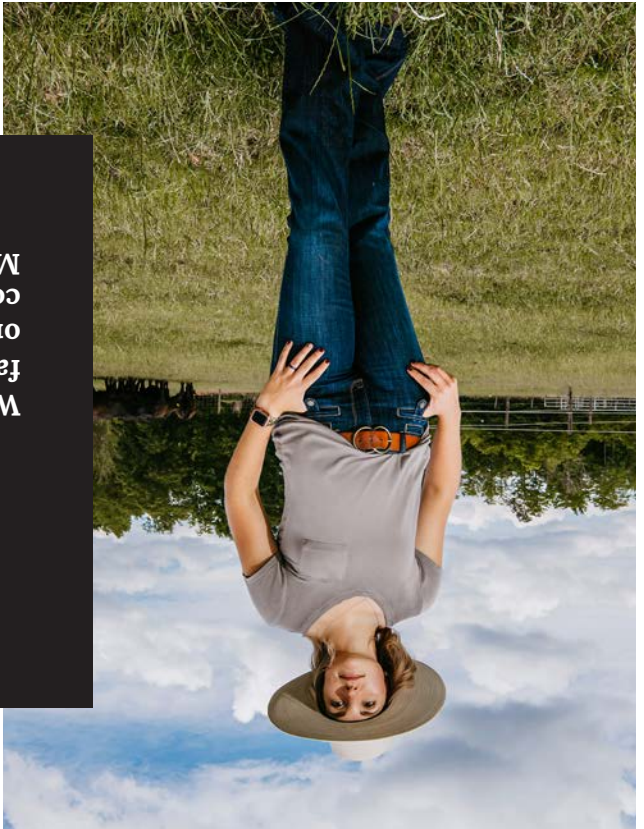
I wouldn’t take anything for being able to raise my kids on a farm. Both my kids know how to work. They learned responsibility. When my daughter or son came home from school, my daughter would get supper for us and son would get on a tractor; whatever he had to do.

Johnny and me were raised five miles apart. We’ll be married 50 years this October. We always got along good. When you’re pushed for time, trying to get crops in, you might get on each other’s nerve. But you can’t take everything personally. You’ve got to go to work, got to get it fixed.

There are a lot of husband/wife teams in this community. You have to have a determined personality. You have to be committed to do it and not let the ways of the world impact you. Year after year, you thrive and you put that seed in the ground and you tend it like your babies. When things turn out and you’re able to pay your bills back, that’s a good feeling.

You’ve got to have the want to and determination; you can’t fake this; you’ve got to be strong and trust your people. Every time you put that first seed in the ground, you’re gambling and praying that the good Lord is gonna take care of you and help you through this crop.

Even through the sickness my husband’s been through, the good Lord has taken care of us. We’re still here.



MEGAN VERNER

LEESBURG/LEE COUNTY

When she finds female role models in farming, Megan Verner doesn't idolize or compare. "I try to figure out how can I collaborate with her, be involved in her circle. More like, 'How do I learn from her?'"

When she finds female role models in farming, Megan Verner doesn't idolize or compare. "I try to figure out how can I collaborate with her, be involved in her circle. More like, 'How do I learn from her?'"

I grew up on a horse farm in Covington, Georgia. We had chickens, cats, dogs and we bred horses. I showed hunter/jumpers and I knew I wanted to live out in the country; I knew I wanted to marry a farmer.

I went to college in New Mexico on a full equestrian scholarship. Being a student athlete, I didn't get to come home much. The last year or so, my dad kept telling me I should "come home and just marry Adam." Dad bought hay from Adam's family farm; they were the largest hay reseller in the area. They also had about 300 mama cows and two chicken houses.

My senior year when I came home for a visit, Dad let himself run out of hay, so that's how I met Adam. We've been married 10 years and we've been together 12.

When Adam's family farm sold, we bought cows out of our dispersal. We've got 25 acres and lease property. Our VF Livestock is mainly cows, registered Hereford and registered angus. We have four donor cows right now that we're flushing and putting in embryos. Adam and I are really particular about our cattle, we only want to push out the best.

I've had a lot of part-time jobs. One of them was selling two-year-old bulls. The guys started calling me directly and after a while, they didn't even come in anymore, they just let me pick out their bulls.

A group of us cattle producers had a sale together. The gentleman handling it wanted to retire, so Adam and I decided we could do

it. We had 60 bulls we were in charge of for six months, with the sale in November. The next year, Adam took a job away from the farm and I had to learn on the fly about taking care of all these bulls by myself. These were all male producers and here I am the only female, taking care of all their bulls. There was a lot of testing and a lot of tears along the way. But I did it through perseverance.

I learned that from an early age. My fifth-grade year, I could no longer hide my learning disability. I feel like my whole life's been hard because of it. I don't know how to do it any other way. If it wasn't for horses and my parents, I would not be who I am today. Right now, I teach at a career academy and do bookkeeping for another farmer and do all the books for a tractor dealership where Adam is managing partner. And we have two little girls, a six-year-old and three-year-old. My husband jokes that he never knows on a daily basis where to find me.

My grandmother was an Iowa State Senator into her early 70s. My mom is also a super strong female. She's made her mark helping nonprofits around the country. She's 71 and still working full-time, easily 16 hours a day.

My Dad also encouraged me growing up. If you talked to him for five seconds, he'd be pulling out the phone to show you pictures of me and my favorite horses. I was involved in every aspect of the horses, including vet care. I practiced on the cows what I learned from them. One thing we've found is if cows are more comfortable, we get a better embryo. When I noticed some were lame (joint pain), I told our vet, "We inject horse stifles, why not inject cow stifles?" It worked. The way I look at it, these ladies give their all to us, we should give back to them.



TRACI ERICKSON

LEESBURG/LEE COUNTY

So many in the current generation don't understand how much agriculture drives the world. Traci Erickson believes farmers and ranchers deserve better. "I can't imagine living a life where I don't pass that on and instill that in our children. It's up to us."

So many in the current generation don't understand how much agriculture drives the world. Traci Erickson believes farmers and ranchers deserve better. "I can't imagine living a life where I don't pass that on and instill that in our children. It's up to us."

My husband Marty and I both work full time jobs in ag. He's a feed production manager, doing custom mixing, and I work full time as a finance manager in the ag division for Flint Equipment Company.

We launched our own cattle operation, E3 Cattle, last year. We own about 20 acres of land now with 10 head. I look back and think, How crazy are we, starting in a pandemic? But it was now or never.

I came from an extended farming family in the Moultrie area. Marty grew up in cattle, went to the University of Florida and has a degree in animal science. He's worked at a dairy; all he's known is cattle.

When we got married, we knew what we wanted to do— it's our passion. We wanted to build on it to pass on to the next generation. We have five boys, twins age 24, a 20-year-old, one thirteen-year-old and one nine.

With our cattle operations, Marty and I have always had that mutual respect between us. We talk about everything that goes on with it. We know our goals, we know where we're headed. My husband is probably my biggest encourager. And with my positions at work, he's constantly been my backer, "You can do this."

My parents were not farmers, but I grew up a country girl in the Albany area. I knew I wanted to do something that involved ag. That's who I was, that was my passion.

I came at a young age into the ag world. I started (at Flint) when I was 28. We have a lot of older generation farmers and even

with the younger farmers, I was a newbie. It's like two strikes: a young 'un and a female.

Both the cattle operation and ag finance are a man's world. You've got to fight to find your place in there. It takes a strong-willed person to live and make it work and gain respect.

After I work all day with men, I go home and am with my boys. All I had was a sister. I went from one sister to nothing but boys. But we have chickens and they're my girls. It's just, "Can I please get a female in here somehow?"

My biggest role model was my mom. This year, she's four years cancer free. Watching her go through that and seeing what she did and the attitude she had. All her life she's been a fighter and an encourager. She is absolutely a role model.

In my finance job, I see numerous farming women or farmers' wives. We're almost like this community; we all respect each other and have each other's back. We know what we're going through. We're more like family. With each individual female, you can see different strengths and weaknesses, but as a whole we make it work.

My boss has been a huge encouragement. I was initially hired as an assistant, then assistant finance manager and was promoted under him to be finance manager. He's supportive when I need to get time off to go to a cattle sale. Or, "The neighbor just called, the cows are out." He says "Just go take care of it."

I have a passion for our farmers. I know that during the day I can help these farmers get what they need to be successful in their environment, produce a row crop, raise cattle. I work every day to help these guys and girls do what they need to do, because I'm on that flip side going home.

And it's really not a job, it's a lifestyle. It's your lifestyle, it's what you live and what you love. Day in and day out, you're not coming in and punching a clock to get a paycheck. It's making a life that's worth living.



JENNIFER BLOUNT

EDISON/CALHOUN COUNTY

Georgia born, Jennifer Blount purchased a ranch in Wyoming and struck out on her own. Now she's bringing ideas back to SW Georgia. "I would love to see some kind of a co-op processing facility. We can pull from Florida, Georgia, Alabama, Mississippi, Tennessee, South Carolina, and have it centrally located."

Georgia born, Jennifer Blount purchased a ranch in Wyoming and struck out on her own. Now she's bringing ideas back to SW Georgia. "I would love to see some kind of a co-op processing and finishing facility for cattle. We can pull from Florida, Georgia, Alabama, Mississippi, Tennessee, South Carolina, and have it centrally located."

Through Down Time Ranch, LLC, we operate a cow/calf operation, hay and timber. We have two farms, 1,250 acres total; 225 of that is irrigated. And we have 250 head of cattle.

We've been running a commercial cow herd and getting into the F1s. We bought registered Brahma bulls, and it's our first-time breeding with them. We AI'd 100 cows. What we're trying to do is breed some of the hair off and make them more heat tolerant. The F1s are a demand out west.

Before this, I was in Wyoming. (My business and life partner) Coleman Massey and I have been together 20 plus years. He has a trucking company that runs from Georgia to Wyoming and back. We had a 7500-acre ranch and ran a cow/calf operation. We had an irrigation pivot and raised alfalfa hay.

I was born in Stone Mountain, Georgia and grew up in Dalton. I'm adopted and my father's family had a dairy. I have wonderful memories going to the dairy and watching the cows being milked and loved the smell of the feed mill.

Mom and dad started a semi-trailer repair business and leasing business in Dalton.

Coleman and I wanted to get back closer to home and we looked all over the state for property. When we got to Edison, we pulled into the drive and we knew that's where we wanted to be. I could see through the trees and see what it could look like.

We bought our properties in 2015. Our south farm had been in the Killingsworth family for 100 years. But nobody has lived on the property since 1967.

We own all of our cleaning equipment and we just got going. Where do you start? Anywhere makes a difference. We started cleaning and clearing, putting in new fencing.

Everyone opened their arms to us and made us feel welcome. They've made us a part of the community and we've done things around here to be a part of the community.

The FSA, NRCS, and Diverse Power have been very, very helpful. They've made numerous trips to the farm to work with us. James Miller is our ranch foreman.

When Hurricane Michael hit, just like everyone else, we were devastated. We worked so hard and everything crashed down on top of us. You wonder, How am I going to clean it up? What am I going to do with the loss of timber?

We lost a lot of old hardwood and pines in what I call the Way Back Farm in the northern part of the county. I had planned on leaving it to more of a recreational piece, more of a habitat. I had to take a step back. It took a few months to realize all would be OK and to look at things totally different on the north farm. We came to the conclusion it's going to be a beautiful place to raise cattle.

I always try to look at the upside of things: Don't look back, look forward. And make things better.

Every day in ranching presents new challenges. No matter where you are. You wake up in the morning and have a plan, walk outside the door, come back in the evening, and realize, I started out to do this, but other things took precedence to get things done.

Life is a risk, but you have to just get out there and do it.

**“I don’t know of a prettier
place you could live than
Southwest Georgia.”
—Bobby Brown**





RURAL RISE

By Julie Strauss Bettinger

Rural Land Values Are on the Rise As People Seek The Luxury of Wide Open Spaces.

Like many real estate brokers, Rob Langford has more buyers looking for land in Southwest Georgia than landowners looking to sell. That means he has to get creative.

This past spring, he reached out to the son of a landowner he knew. "I texted and told him the market's tight, prices are up, demand is up, can you talk to your dad about selling?" The reply was swift: We're interested. "I met with the dad, listed 110 acres and—boom—sold it in 17 hours."

That pretty much sums up how deals are getting done in the current real estate climate. "It's not a feeding frenzy, but there's a sense of urgency," Langford says. "Part of that is because of the limited inventory." More often than not, offers are coming in over the listing price, creating more of a bidding environment. And once a prospective buyer misses out on a property or two, they don't want it to happen again.

Bobby Brown, who's been in the timber business since 1970 and real estate since 1993, agrees. "A good tract of land that comes up doesn't last." His firm, First Thomasville Realty, also handles non rural residential. "Last year was the highest land sales I've ever seen and it's continued into this year," he says. "Listings sell in a heartbeat."

Buyers are coming from as far away as California and also from up north. Climate has a lot to do with it, but more so the pandemic

influence, he says. "I think we all feel a lot different than we did (before COVID)."

Younger, well-informed buyers SWGA Farm Credit Relationship Manager Brant Harrell has seen SWGA Farm Credit land prices continue to rise over the past 18 months, and that's generally driven by high demand and low inventory.

"The pandemic changed the way people are doing activities," he says. "They've been forced out of public places, forced to wear a mask to go to Disney World. They're realizing there's more to life than that hustle and bustle. When they get on a tract of land by themselves, they're more in control of what's going on. It can't be taken away."

A unique trend Harrell sees is younger buyers in the market, in their early to mid-thirties. That's likely due to the growth of people working from home, he says. They might be new to land buying, but they're still particular. "They're doing it smart, researching and talking to their CPAs. They're figuring out this is an investment. It's a blue-chip investment."

Relationship Manager Brian Wilson agrees. "We're seeing a lot more educated buyers. They're looking to rake pine straw, have pastureland, irrigated land or a lot of pecans." They're also looking at conservation programs offered through the USDA.

Wilson confirmed the pace of sales, as well. He has been in business 24 years and feels that this has been his most active year in land financing to date.

Prospective buyers may be wondering, Is there a way to improve your chances of getting a good quality tract? The best advice is to be ready by getting pre-approved for financing. "That way you have a pre-approval letter in hand," says Allen Corbin, Relationship Manager in the Association's Thomasville office. "So, when you put that offer in, you have confidence you can get a loan."



a *Mother's* agenda

Dollar store crafts are real saviors as the temperatures heat up. Hands on activities like coloring, finger painting, sidewalk chalk, puzzles, magnet tiles and Play-Doh keep them busy.

Day-time excursions include trips to the local library, nature trails, community playgrounds and u-pick operations.



in the *Kitchen*



Strawberry Scones

- 2 cups A/P flour
- 1/2 cup sugar
- 2 1/2 tsp baking powder
- 1 tsp cinnamon
- 1/2 tsp salt
- 1 stick butter or 1/2 cup butter frozen
- 1/2 cup for heavy cream +3 tbs for brushing top
- 1 large egg
- 2 tsp vanilla extract
- 1 1/2 cup of chopped fresh strawberries

Press dough into an 8-inch disc and cut with a sharp knife into 8 wedges.

Brush scones with remaining heavy cream and for extra crunch, sprinkle with coarse sugar.

Arrange scones 2-3 inches apart on baking sheet and bake for 20-25 minutes at 400.

Simple Vanilla Icing

- 1 cup confection sugar
- 2-3 tbs of milk or cream
- Splash of vanilla flavor



in the *Garden*



Michelle and her family will be harvesting peppers, squash, cucumbers, tomatoes, and herbs from their garden all summer long.

Michelle's AMERICAN DREAM

Lifestyle & garden expert, Michelle Burke, is back to share her summer plans!

by Anna Kinchen

In case you missed it, Michelle Burke breathed new life into our Spring issue of **Wiregrass Land & Living** magazine. Introduced as our lifestyle and garden expert, this plant loving, home cooking wife and, homeschooling mother of two, shared her personal journey about starting life out with Southern roots, finding success in the city, and being drawn back to a place and a pace that is more familiar. Audiences fell in love with Michelle just like I did during our first encounter. Undoubtedly, she has a story to tell and we intend on giving her the opportunity to share her enthusiasm for all things simple and southern over the next several issues.

As Michelle and I enjoyed lunch overlooking our charming town square, we shared life stories, discussed interests, and used each as a sounding board for new ideas. Her passion has a way of igniting a flame within you and her personality is a refuge for creating a space in which to share. The once sleepy small town that surrounded us was humming with chatter, construction and growth. The dreadful veil of seclusion and fear from the pandemic was lifting to a refocused appetite for community development and togetherness. The announcement of a new candy store and a farmers market, a new this and a new that, reminded me of stories my grandparents told me about the good ole' days when rural communities like ours were thriving. The quiet renaissance that had only been an undercurrent for years was now proudly on full display. Hence, our conversation that day re-centered time and again on resilience, reconnection, and revival.

When I asked Michelle to share what her ideal family summer would be like, it wasn't that her agenda was groundbreaking as much as it was comfortable and familiar. They would reconnect with friends and family following a year of social distancing. They would make peach ice cream. They would finger paint and play in the water hose to wash off. They would make terrariums and harvest vegetables from the back yard garden. They would visit a local farmer's market and pick sunflowers. And at some point, they would plant their toes in the sand and breathe in the salty air of the Emerald Coast. Yes, they were ready to travel.

What Michelle described to me was the American dream. The life she was getting back to living, the revitalization of our rural region, the investment in local infrastructure, the downtown block parties, the full boat ramps, the crowded neighborhood pools, the smell of charcoal on Saturday afternoons, the summer family reunion—it's all a part of something bigger. And it is something you will find a heck of a lot quicker in small town America where the lines between making a living and living life are blurred. Maybe, just maybe, we are getting back to the way things were, to the way things are meant to be. And it is not a new concept; it is a renewed focus on what matters most.

Michelle enjoys her freshly made strawberry scones with Natalie Kirbo—Rural revivalist, serial home rehabber, Airbnb host, real estate agent, blogger, and Ford F100 owner. Check out her social media page: [@goodmorningbainbridge](#)



Recipe on Page 28



HOME INSPIRATION

PORCH PRIDE

By Julie Strauss Bettinger



IS THERE ANYTHING MORE INVITING THAN A HOME WITH A COVERED FRONT PORCH AND TWO ROCKING CHAIRS BY THE DOOR? NOT IN THE SOUTH.

But these days, porches have taken on a whole new meaning. Think of it as a silver lining in the pandemic, as we expand our living spaces to include the great outdoors.

To learn just what goes into these coveted spaces, we visited with a few SWGA homeowners known for having enviable porches.

PORCH WITH A VIEW

Rita Griffin admits that her husband Henry wanted the home they named “Ocala House” for the land it sits on. She laughs, “He cannot get his hands on enough land.” But when she saw the porch-wrapped, plantation-style home that a Frenchman built for his vacation getaway, she knew it had a higher calling.

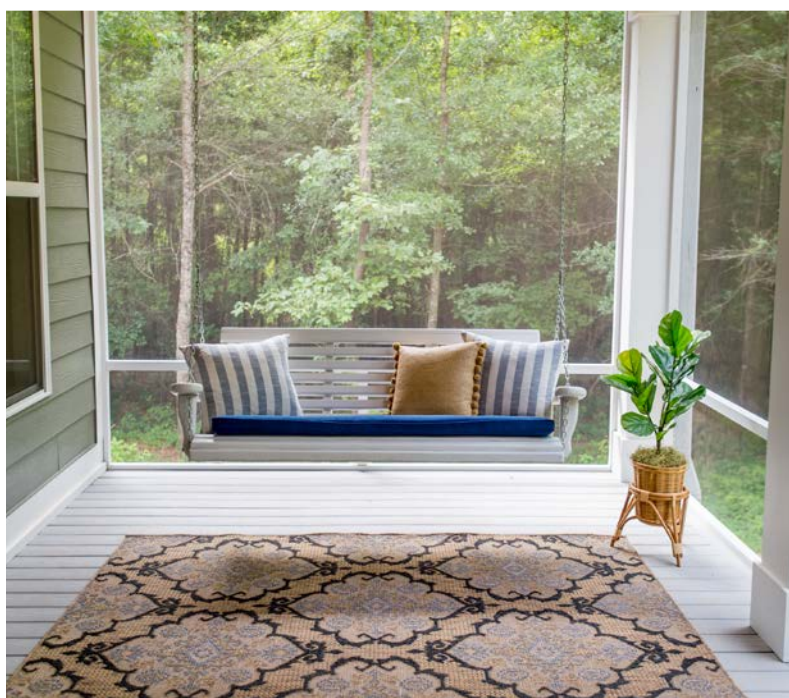
The Griffins have never lived in the 4,000 sq. ft. Leesburg home, but started using it for family gatherings, including a niece’s wedding in 2008. That grew into its current purpose as a bride’s best friend.

The soon-to-say “I do” gals are in awe when they drive up to the “big, opulent, southern charmed house,” says Lori Hinson, with Quail’s Nest florist in Albany. Hinson works with the brides and Quail’s Nest owner Charlotte Faircloth manages the venue.

When it first comes into view, you can’t help but think the Ocala House was designed around the porches; that’s all you see. There’s an open, covered porch on the lower level (with rocking chairs—of course—painted a sleek black), plus a screened wraparound porch on the second story.

The downstairs porch offers a picturesque backdrop for the ceremony with its brick paver floors, lofty ceiling and expansive front lawn. Upstairs is the bridal suite. “There’s a porch swing and wicker chairs,” Hinson says, “and brides tell us, ‘We can have our mimosas up here.’” The natural wood floors are inviting to bare feet and girls often pose for pictures on the swing, dressed in matching bathrobes with their freshly painted faces and eye-catching updos.

Hinson says they’ll often fling open the French doors to catch the breeze and enjoy the view of the rolling pastureland dotted with Will-Mil Farms’ purebred Angus cattle. “It’s very serene and secluded,” she says. Privacy is assured.





WRAP IT AROUND

About 12 years ago, Jeff and Cindy Erickson purchased 200 acres near the town of Parrott that included a working pecan orchard. Their primary residence is in Central Florida, but they were planning ahead for retirement.

Cindy Erickson says they found a house plan and worked with a designer to make a few modifications. Their biggest priority? Porch space. It was completed in 2018.

“We kind of built this house around that porch,” Erickson says. “It’s where we spend a lot of our time. We eat lunch out there and have coffee out there,” sometimes on the swing.

Their covered screened porch runs from one end of the house to the other and you can access it from all rooms. “We’re outdoorsy people,” she says, and their porch provides a seamless transition from the indoors out.

Since the couple are still working and mostly come for long weekends, they’ve left much of the landscaping around the home natural. “The less time we have to spend on a lawn mower and using a weed wacker, the better,” she says.

Their porch is less traditional and more functional, but still welcoming. The flooring is not made of laminate, it is made from a composite decking material that is mostly maintenance free—no sanding, staining or painting. Just soap and water clean-up. Another one of the reasons we chose it. There are a range of seating choices, including a dining table, and overstuffed cushion chairs assembled around a raised hearth. The fireplace is double-sided—the living room and porch share a chimney—and there’s a big screen TV overhead. Fans dot the porch’s ceiling, keeping it breezy.

“We love to entertain out there,” Erickson says. “When we have our friends and neighbors over for get togethers in the evening, we’re able to open all the doors and there’s plenty of seating. It’s nice.”





PORCH PERSONALITIES

Al Breedlove remembers the day his wife Nell called him at the farm. “I have the lawn mower parked where I want to build our home,” she told him. It was right in the middle of the pine forest she planted herself.

They finished that home in the late spring of 2002. It now sits nestled among scattered loblollies, flanked by gardens and a chicken coop with a nearby pond visible through the trees.

The home itself is traditional and southern with much of its square footage provided by porches. Their front porch is framed by whimsical garden statues and blue hydrangeas. And there’s a spray of red provided by—you guessed it—rocking chairs.

The Breedloves’ home also has two back porches separated by a closed-in sun porch. And a stone pool is a focal point in the heavily landscaped backyard. It overflows with color, petals, greenery, statues and garden ornaments, curiosities no doubt, collected during Nell’s work as an antique dealer. She’s really an artist, her husband insists, and his wife doesn’t deny it.

In the back yard, there’s also a pool house with floor to ceiling windows and concrete floors that makes it feel very much a glamorous porch in its own right. The couple say that’s their “staycation” getaway on weekends. According to Nell, they “check into the pool house on Friday and date ‘til Sunday.”

The porches and the gardens they inspired has served as the couple’s sanctuary. It was even the backdrop for celebrating their 50th wedding anniversary in 2018; they renewed their wedding vows in the garden.

“I have always admired porches and wanted a home with lots of porches,” Nell says. And she ponders out loud whether she’s built too many.

Asked if there was such a thing as too many porches in the South, she pauses just long enough for her husband to answer, “There is when you have to clean ‘em!”

Making Your Dream Porch a Reality



At some point along the way of designing your porch, patio or other home renovation project, you’re going to ask yourself, “How am I going to pay for this?”

We asked SWGA Farm Credit’s Amanda Gates and Jordan Gilbert—also known as “Gates & Gilbert”—what they’re seeing and how others are doing it. Here’s what they shared.

“Last year, when interest rates dipped, many people used the equity in their homes to build pools,” or other improvements, Gates says. “What we’re seeing this year is people combining their first mortgage and HELOCs in a refi.” Through refinancing, customers are often able to get cash out and still come out with a lower monthly payment, she says.

“In a cash out, you’re paying two or more liens off and consolidating debt,” she explains further. “Or, you’re paying one lien off and getting additional cash out.

The beauty of these types of loans is they’re also useful for credit card debt. “Let’s say you went to Lowe’s and put something on your credit card,” Gates says. “You can do a cash out refi, pay the Lowe’s credit off and lump it in with your mortgage for a lower interest rate.

As with all financing, interest rates and terms are dependent on credit scores and other factors.

Gates and Gilbert want you to know they offer purchase, refinance and remodel loans on traditional neighborhood homes as well. What is better, SWGA Farm Credit’s criteria is different than a commercial bank, which can work in your favor.

So, how do you get started? If you already work with a SWGA Farm Credit Relationship Manager, they can help. Or visit the Gates & Gilbert team online:

<https://homeloans.swgafarmcredit.com/easy>



The best of both worlds

Our personal service right in your neighborhood boosted by the speed and digital flexibility of something bigger.

INTRODUCING OUR PARTNERSHIP WITH

ROCKET
Mortgage
by Quicken Loans



Amanda Gates

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Jordan Gilbert

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Market Trends

JANUARY - MARCH, 2021 LAND SALES

For Sales Greater than 50 Acres

COUNTY ACRES SALES PRICE \$/ACRE

Calhoun	512	\$ 2,394,000	\$ 4,676
	183.67	\$ 973,000	\$ 5,298
	241.6	\$ 775,000	\$ 3,208
	139.48	\$ 275,000	\$ 1,972
	144	\$ 284,000	\$ 1,972
Baker	62	\$ 114,000	\$ 1,846
	63	\$ 116,000	\$ 1,848
	157	\$ 253,000	\$ 1,611
	776	\$ 1,760,000	\$ 2,268
	122	\$ 203,808	\$ 1,667
	425	\$ 503,938	\$ 1,186
	384	\$ 330,000	\$ 860
Calhoun	867	\$ 1,482,000	\$ 1,709
	53	\$ 115,000	\$ 2,151
	140	\$ 240,000	\$ 1,714
	725	\$ 858,000	\$ 1,183
	90	\$ 211,000	\$ 2,349
	106	\$ 263,000	\$ 2,492
Clay	222	\$ 289,000	\$ 1,302
	622	\$ 2,334,000	\$ 3,749
	219	\$ 290,000	\$ 1,327
Decatur	68	\$ 170,000	\$ 2,491
	207	\$ 770,000	\$ 3,717
	115	\$ 300,000	\$ 2,609
	204	\$ 839,000	\$ 4,113
	199	\$ 400,000	\$ 2,009
	89	\$ 204,000	\$ 2,294
	145	\$ 655,000	\$ 4,508
	61	\$ 137,000	\$ 2,246
	111	\$ 700,000	\$ 6,325
	54	\$ 325,000	\$ 6,033
	107	\$ 87,000	\$ 811
	55	\$ 185,000	\$ 3,348
	143	\$ 762,000	\$ 5,323
	63	\$ 174,000	\$ 2,746
	51	\$ 261,000	\$ 5,118
	80	\$ 156,000	\$ 1,950
	55	\$ 200,500	\$ 3,669
	60	\$ 200,500	\$ 3,367
	315	\$ 280,186	\$ 889
Early	119	\$ 117,000	\$ 987
	73	\$ 157,000	\$ 2,137
	53	\$ 105,000	\$ 1,964
	77	\$ 399,000	\$ 5,163
	247	\$ 517,072	\$ 2,096
	125	\$ 389,492	\$ 3,116
	82	\$ 119,890	\$ 1,462
	132	\$ 199,750	\$ 1,516

COUNTY ACRES SALES PRICE \$/ACRE

Grady	92	\$ 250,000	\$ 2,729
	121	\$ 304,000	\$ 2,504
	237	\$ 991,000	\$ 4,177
	94	\$ 950,000	\$ 10,073
	55	\$ 500,000	\$ 9,056
	82	\$ 175,000	\$ 2,126
	51	\$ 180,000	\$ 3,529
	100	\$ 253,000	\$ 2,521
	56	\$ 153,000	\$ 2,713
	64	\$ 148,000	\$ 2,316
	64	\$ 3,372,100	\$ 52,689
	239	\$ 530,000	\$ 2,219
	72	\$ 337,950	\$ 4,712
	229	\$ 355,409	\$ 1,552
Lee	169	\$ 481,460	\$ 2,852
	62	\$ 227,156	\$ 3,693
	50	\$ 280,000	\$ 5,616
	104	\$ 1,000,000	\$ 9,662
Marion	191	\$ 266,000	\$ 1,394
	119	\$ 297,000	\$ 2,495
	149	\$ 210,000	\$ 1,408
	159	\$ 475,000	\$ 2,983
	1072	\$ 1,558,000	\$ 1,453
	112	\$ 320,000	\$ 2,853
	141	\$ 207,730	\$ 1,478
	60	\$ 127,200	\$ 2,120
	258	\$ 466,940	\$ 1,807
Miller	83	\$ 350,000	\$ 4,208
	109	\$ 341,000	\$ 3,117
	122	\$ 382,000	\$ 3,136
	542	\$ 1,532,040	\$ 2,829
Mitchell	90	\$ 207,464	\$ 2,305
	100	\$ 241,000	\$ 2,399
	204	\$ 839,000	\$ 4,112
	65	\$ 124,000	\$ 1,920
	111	\$ 600,000	\$ 5,408
	51	\$ 140,000	\$ 2,745
	67	\$ 106,000	\$ 1,580
	195	\$ 439,000	\$ 2,255
	292	\$ 1,250,000	\$ 4,275
	75	\$ 206,000	\$ 2,751
	68	\$ 136,000	\$ 1,993
	94	\$ 760,000	\$ 8,072
	103	\$ 521,225	\$ 5,040
	131	\$ 2,011,018	\$ 15,368
	148	\$ 2,000,000	\$ 13,559

COUNTY ACRES SALES PRICE \$/ACRE

Schley	102	\$ 224,000	\$ 2,201
	60	\$ 130,000	\$ 2,180
	84	\$ 112,000	\$ 1,341
	170	\$ 250,000	\$ 1,470
	79	\$ 190,000	\$ 2,397
	177	\$ 137,000	\$ 773
Seminole	126	\$ 450,000	\$ 3,572
	50	\$ 50,000	\$ 1,000
	141	\$ 370,000	\$ 2,627
	95	\$ 87,000	\$ 914
	51	\$ 59,219	\$ 1,151
Sumter	225	\$ 200,726	\$ 893
	433	\$ 3,793,000	\$ 8,756
	494	\$ 1,426,000	\$ 2,886
	141	\$ 655,000	\$ 4,655
	101	\$ 274,000	\$ 2,719
	163	\$ 395,000	\$ 2,425
	88	\$ 198,000	\$ 2,240
	61	\$ 550,000	\$ 8,946
	53	\$ 159,000	\$ 2,982
	233	\$ 650,000	\$ 2,786
	192	\$ 465,000	\$ 2,426
	129	\$ 211,000	\$ 1,637
	142	\$ 381,000	\$ 2,680
	100	\$ 952,000	\$ 9,501
	192	\$ 536,000	\$ 2,796
	111	\$ 309,000	\$ 2,788
	287	\$ 349,755	\$ 1,221
Thomas	256	\$ 507,975	\$ 1,984
	65	\$ 103,000	\$ 1,579
	89	\$ 233,110	\$ 2,613
	266	\$ 438,000	\$ 1,648
	50	\$ 314,500	\$ 6,290
Webster	140	\$ 1,750,000	\$ 12,484
	195	\$ 700,000	\$ 3,594
	71	\$ 220,000	\$ 3,118
	65	\$ 635,000	\$ 9,698
	220	\$ 462,000	\$ 2,097
	99	\$ 212,000	\$ 2,143
	160	\$ 279,000	\$ 1,749
	265	\$ 462,000	\$ 1,741
	64	\$ 127,000	\$ 1,975
	102	\$ 208,860	\$ 2,048

Information for MARKET TRENDS is compiled from publicly available online data. This data shows all transactions recorded by county, for the time and period October 1 - December 31, 2020, for sales of 50 acres or greater that were available through a public records search. Commercially-zoned land/properties, as well as transactions deemed not to be arms-length, are not included in this summary.

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