

A MAGAZINE FOR AGVOCATES, LAND LOVERS
& SOUTHERN DWELLERS

SUMMER 2025

wiregrass

LAND & *Living*

AROUND

THESE PARTS

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Location:

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chehaw.org

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Location:

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marksmelonpatch.com

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Location:

100 Boat Basin Cir
Bainbridge, GA



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LAND & Living

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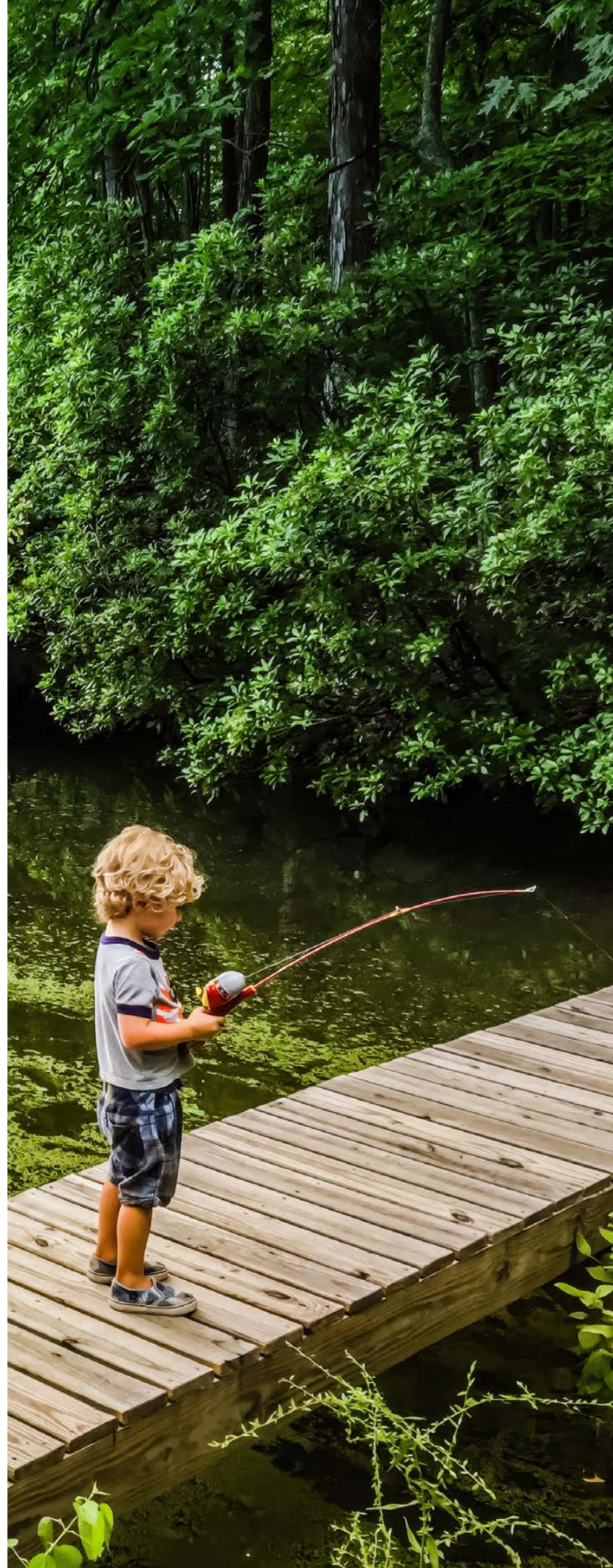
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FROM FOUNDATION TO FOREVER

CONSTRUCTING YOUR FUTURE

STORY BY MIRANDA WALDEN

What was once a tract of dense woods and wild undergrowth has transformed into a serene escape, where the porch swing rocks gently in the breeze and the scent of fresh lumber still lingers in the air. To Billy Brown, it's more than just a house. It's White Oak Branch—a property named for the clear-water creek that runs through the back of the land.

Billy grew up in Wilcox County and currently works at Savage Equipment in Baconton building pecan equipment. The long-held desire to find his family's dream forever home stayed with him for years. He wanted room to breathe, land he could hunt, play, and work on, but not so much that it would be overwhelming to maintain. Although he was originally looking for property that already featured a home, he couldn't pass up on the tract he found online and wasn't opposed to the idea of building.

At 70 acres, the Lee County tract was the perfect size. And the setting—rolling, wooded, and private—felt like it had been waiting on him. He moved quickly, starting with financing the land and slowly laying the groundwork for what would eventually become home.

A Different Kind of Lending Experience

Years earlier, Billy had worked with a lender on a property in Georgetown and remembered the frustration he

felt during the process. "It felt like I was being pushed through a process that wasn't made for me," he recalls.

This time, he turned to Southwest Georgia Farm Credit—and the experience couldn't have been more different. "From the start, it just felt easier. Farm Credit was more thorough, but also straight to the point. Brian Wilson handled my loan and made it as smooth of a process as possible."



Billy Brown



After securing financing for the land, Billy began clearing pine trees, carving out food plots, and setting up hunting stands. He didn't build right away. Instead, he gave the property time to take shape. A few years later, once the timing was right, he came back to Farm Credit for construction financing.

"The process was smooth both times," he says. "And that's what really stood out to me—how consistent it was. No surprises."

Building White Oak Branch

With financing in place, the work began. Billy partnered with an architect to bring his ideas to paper and then hired a contractor to bring those plans to life. Together, they designed a five-bedroom, four-bathroom home built to reflect the land around it—open, peaceful, and full of simple comforts. "We wanted something that made sense for us but also made sense for the future," Billy says. "Even when designing it, we thought about what would work for the next people who might live here one day."



A large back porch anchors the home's design—a space for sitting out in the afternoons, keeping warm beside the fireplace, or watching wildlife along the edge of the woods. Inside, the house is open and functional, but full of personality.

The heart of the home is the open-concept kitchen and living room, where spacious design meets everyday comfort. The layout allows whoever is cooking to stay connected to the conversation, whether guests are gathered on the sofa or passing through. A piece you can't help noticing is a professional-grade FORNO range—an eye-catching centerpiece with eight burners and dual side-by-side ovens that look straight out of a restaurant kitchen. It's a space built for both quiet family meals and lively holiday gatherings.

Another personal detail of the home is the staircase that leads to their teenage daughter's room. The steps were milled from a pecan tree cut down on the property. His daughter had one request: she wanted to include green

somewhere in the design. So Billy filled the natural cracks in the pecan wood with a green epoxy touch that is subtle but beautiful, nonetheless.

On the wall below the staircase, there's a piece of decor—a wall mural that is an image of a tree, with a single red bird flying away. It was his daughter's idea, representing the coming-of-age moment she's living through and the idea of flying out on her own soon as an upcoming senior in high school.

Naming the Land

From the beginning, the Browns knew this wasn't just a house—it was a place with a name and a story. White Oak Branch isn't just a poetic label—it's the actual name of the spring-fed creek that runs across the back of the land. Clear and cold, it snakes through a quiet stretch of wood that was once home to sugar cane cooking and maybe, if the signs are right, old-fashioned moonshining.

To mark the property, Billy had an iron sign made with the name *White Oak Branch* and hung it at the front gate. The same name is also painted on the side of an old water tower that still stands near the house—a landmark that will likely outlast them all.

Holidays and the Feeling of Home

In the months since completing construction of the home, the Brown Family has settled in to the slower rhythm of rural living. They've added drapes in some rooms, though none hang in front of the garden tub in their master bedroom—they haven't needed them. The land offers privacy enough. They're also working with a designer to plan the landscaping, choosing plants that will thrive on their soil and fit the flow of the space.

As for the rest? They're letting it happen naturally. Billy has already planted 17 acres of timber and has plans to clean up more of the creek area, but he's not in a rush. "We didn't have a strict timeline for any of this," he says. "We just knew what we wanted. And now, we've got it."



Just getting started?

Getting started in agriculture can be difficult. Sometimes, it takes having a knowledgeable financial expert by your side who can help you work through some of the important issues you'll face.

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WHISKEY RIVER

DON'T RUN DRY

STORY BY ANNA KINCHEN





The Genesis of Thirteenth Colony

The story of Thirteenth Colony Distillery began with a simple idea: to create whiskey and moonshine as Christmas gifts for friends. Inspired by an article on the craft of distilling, close friends, Alton Darby and Kent Cost, decided to turn their hobby into a business. They shared a passion for fine spirits along with a dream to create something uniquely Southern. "If we are going to make whiskey to share with our friends we know, why not share it with friends we haven't met yet?" What started as a modest project quickly gained momentum.

In the heart of Americus, Georgia, where the air is thick with history and the land is rich with Southern charm, lies the Thirteenth Colony Distillery. Founded in 2009, Thirteenth Colony has become a symbol of craftsmanship and tradition, proudly holding the title of Georgia's oldest operating distillery since Prohibition.

The founders were driven by a straightforward yet profound mission to provide award-winning spirits at a friendly price on the shelf. They transformed an old warehouse on North Dudley Street into a state-of-the-art distillery, where they could blend their love for the craft with the rich heritage of their hometown.

The distillery's commitment to family, community, and tradition extends beyond its products. Thirteenth Colony actively participates in local events and supports various community initiatives. Their presence in Americus is not just as a business but as a pillar of the community, contributing to the local economy and fostering a sense of pride among residents.

A Salute to History

The name "Thirteenth Colony" is a tribute to Georgia's historical significance as the thirteenth colony of the United States. This connection to history is deeply personal for the Darby family, who can trace their roots back 200 years in South Georgia. The distillery's location in downtown Americus, along with the family's 1300-acre farm, plays a crucial role in their operations. The farm is used for growing experimental grains, such as specific types of corn and rye, which are incorporated into their spirits.

This commitment to local ingredients and traditional methods is a hallmark of Thirteenth Colony's approach.

Liquid Courage

In 2020, Maxwell Darby, the son of Alton Darby, took over the reins of the distillery, ushering in a new era of growth and expansion. Like many businesses, Thirteenth Colony faced significant challenges during the COVID-19 pandemic. Supply chain disruptions and increased demand for alcohol required the team to forge new relationships with vendors and adapt their marketing strategies. Despite these obstacles, the distillery continued to thrive, experiencing a 450% growth in the last three years. This resilience is a testament to the dedication and hard work of the entire Thirteenth Colony team.

Under Maxwell's leadership, Thirteenth Colony has seen significant success, particularly through strategic marketing efforts. Unlike the early years when word of mouth was the primary driver of sales, the distillery now leverages social media, influencer partnerships, and a robust insider program to reach a wider audience. This shift in strategy has been instrumental in expanding the distillery's reach beyond Georgia, with their products now available in fourteen states and counting.

"I am passionate about this business, about our products, but the process of creating fine spirits is more difficult than everyone thinks. We make what we love. We have always applied the philosophy that if we wouldn't buy it ourselves, we are not going to sell it to anyone else, either," says Maxwell Darby.

Distribution & Insider Incentives

Initially, the distillery's reach was limited to Georgia, relying heavily on word-of-mouth marketing and local support. However, as the demand for their unique spirits grew, so did the need to expand their distribution network. This expansion was not without hurdles. The distillery had to navigate complex federal regulations and establish relationships with distributors in new states, each with its own set of laws and market



Pictured (left to right): Master Distiller Graham Arthur, President & Co-Founder Maxwell Darby, and Director of Operations Brian Sherret



Christopher Brewer, Warehouse Supervisor



Pictured (left to right): Distillery Experience Manager Megan Sherret, Bookkeeper Lori Arthur, and Co-Founder Danielle Darby



dynamics. The saturated market, especially in states like Kentucky, posed additional challenges, making it difficult for Thirteenth Colony to secure shelf space and visibility among thousands of competing products.

To overcome these obstacles, Thirteenth Colony Distillery adopted several innovative strategies. Recognizing the power of customer advocacy, they launched the 13th Colony Insider Program, which encouraged loyal customers to request their products in local stores, creating a demand-driven approach to distribution. This grassroots strategy proved effective, as distributors began to take notice and reach out to the distillery. Additionally, Thirteenth Colony invested in distinctive packaging to make their products stand out on crowded shelves. Their unique bottle shape and professional label redesign helped capture consumer attention and differentiate their brand.

Marketing also played a crucial role in their distribution strategy. With a limited budget, Thirteenth Colony leveraged social media influencers and bourbon reviewers to spread the word about their products. They sent samples to these influencers, who then shared their positive experiences with their followers, generating buzz and interest. This approach, combined with targeted community engagement and participation in tastings and events, helped Thirteenth Colony build a strong brand presence and expand their market reach.

A Family Affair

One of the most rewarding aspects of Thirteenth Colony Distillery is its strong family ties. Maxwell Darby works alongside his wife; the master distiller, Graham Arthur, is married to the bookkeeper; and the Director of Operations, Brian Sherret, is married to the Distillery Experience Manager, creating a close-knit team that feels more like a family than a business. This sense of camaraderie and shared purpose is evident in every aspect of the distillery's operations, from the meticulous crafting of their spirits to their engagement with the community.

In addition to family, Thirteenth Colony employs approximately 10 full-time employees and eight to 10 part-time employees.

Master Distiller

Under the guidance of their master distiller, a classically trained chef with a sophisticated palate, Thirteenth Colony has gained a reputation for producing exceptional spirits. Their flagship products, including aged bourbons and clear spirits, are celebrated for their quality and distinctive flavors. Arthur's expertise in selecting and blending the finest ingredients has been pivotal in crafting spirits that resonate with both connoisseurs and casual drinkers alike.

Thirteenth Colony distills their aged spirits locally and sources their specific mash bill to keep up with growing demand. All barrels are aged in their warehouse, as they believe the South Georgia climate is a huge differentiator to their flavor. Arthur is truly an artist of flavor. Trained as a classical chef, Graham graduated from Le Cordon Bleu College of Culinary Arts in Atlanta and worked in notable Southern restaurants in Atlanta and Charleston.

He has devoted his talents to creating unique flavors in Thirteenth Colony spirits.

Graham personally tastes every barrel to ensure their unique flavors meet the standards Thirteenth Colony has become known for. This is why their Southern Bourbon and Rye Whiskeys do not have age statements. After a minimum of four years, Graham selects the barrel when it is taste-test ready, resulting in batches with barrels aged four, five, and six years.

Angel's Share

South Georgia's climate is ideal for aging spirits. Hot, humid spells and significant temperature swings cause expansion and contraction in the barrel, pulling out intense flavor. Other distillers climatize their rickhouses to emulate these swings, but Thirteenth Colony simply opens the doors. Americus has natural heat cycles with +20-degree swings year-round. Changes in temperature within the rickhouse are a major factor in moving the aging liquor in and out of the pores in the barrel wood. As it gets hotter, the whiskey expands, seeping into the pores of the barrels and reacting with the oak to extract color, character, and aroma. When the whiskey cools, it shrinks, letting the whiskey flow back out of the wood along with all those extracted compounds from the barrel. The ideal humidity for aging spirits is between 60 and 75%. Americus maintains an average humidity of 72%.

The wood barrels used to age bourbon are porous. Bourbon gets inside those pores and, over time, can evaporate into the ether. This process results in the loss of anywhere from two to five percent of the total volume of barreled whiskey each year it ages. That lost whiskey is known as the angel's share.

Craftsmanship and Innovation

Thirteenth Colony Distillery is renowned for its meticulous attention to detail and commitment to quality. The distillery uses a custom-made still, mixing tanks, and a bottling line to create their spirits. Their product line includes a variety of whiskeys, vodkas, and gins, each crafted with care and precision. Their vodka, known for being tasteless and odorless, undergoes an 11-time filtration process to ensure a clean, smooth product perfect for cocktails. Similarly, their gin follows a meticulous process, incorporating juniper and a citrus-forward approach with orange peel, resulting in a refreshing spirit that pairs well with mixers.

Their bourbon is crafted with a mash bill of 70% corn, 21% rye, and 9% malted barley, creating a balanced flavor profile that is both sweet and spicy. The aging process plays a crucial role in Thirteenth Colony Bourbon as well, maturing in barrels that impart flavors from wood sugars, resulting in notes of vanilla and dark fruit.

One of their standout products is the Double Oaked Cask Strength Bourbon, which has won numerous awards and is highly sought after by collectors. This bourbon is aged for 8-10 years, with the last additional 18-36 months in a second barrel, resulting in a rich, complex flavor profile.

Additionally, one of their most notable releases is the limited-edition Cask Strength Southern Bourbon, aged





Spirits

- **Southern Bourbon Whiskey:** A masterpiece in the world of crafted bourbons.
- **Southern Rye Whiskey:** A platinum award-winning rye with a unique smooth finish.
- **Double Oaked Bourbon Whiskey:** A limited release of their unique rich oak cask strength bourbon.
- **Cask Strength Southern Bourbon:** A limited flagship Southern bourbon release, uncut for maximum flavor.
- **15 Year Anniversary Specialty Cask Strength Bourbon:** A one-time release in March 2024.
- **Clear 13 White Whiskey:** A distillery-only release in June 2024.
- **Barrel Aged Gin:** Their first specialty gin release in 2024.
- **Southern Vodka:** A platinum-award winning vodka.
- **Southern Gin:** A citrus-forward contemporary gin.



President & Co-Founder Maxwell Darby with Southwest Georgia Farm Credit Regional Lending Manager Brian Wilson

to perfection in the unique climate of South Georgia. This bourbon, uncut for maximum flavor, has become a favorite among enthusiasts and a testament to the distillery's commitment to excellence.

Visitors & Tours

Visitors can "try before they buy" and learn about each Thirteenth Colony spirit. Through guided tours, guests can meet the team, try the products, and taste for themselves why Thirteenth Colony is an award-winning distillery. It's a place where friends and family can gather to experience the spirit of Georgia in every bottle. The tours provide an immersive experience, showcasing the meticulous process of crafting their spirits, from grain to glass.

The tasting room offers everyday core products for sale, with every bottle signed personally by Graham Arthur, the master distiller. Limited releases are available on a limited basis, and distillery-only, single barrel releases highlight special bottles and experimental offerings.

Private tours for groups of six or more can be scheduled by contacting the Distillery Experience Manager, Megan Sherret, at msherret@thirteenthcolony.com. Thirteenth Colony's spirits are distributed through a three-tier distribution channel, selling to a distributor who then sells to local liquor stores, restaurants, and bars. If Thirteenth Colony is not available in your local store, you can ask them to carry it. The list of distributors for each state is available in the 'Where to Buy' section on their website.

Toasting Success

As the sun sets over Americus, the family-owned, 16-year-old distillery stands as a symbol of perseverance and pride. The story of Thirteenth Colony Distillery is one of passion and dedication—a story that continues to be written with every bottle they produce. Each sip of their spirits is a journey through the rich history and vibrant culture of South Georgia, a testament to the enduring spirit of the region. It's no wonder they are being noticed, collecting awards as they age, just like their fine spirits.

In the years since its founding, Thirteenth Colony has garnered numerous awards and accolades, solidifying its reputation as a producer of world-class spirits. Their products are now available in several states, allowing more people to experience the unique flavors of Georgia. Despite their growth, the distillery remains true to its roots, maintaining the same level of care and craftsmanship that has defined them from the beginning.

The Farm Credit Connection

Brian Wilson, Regional Lending Manager with Southwest Georgia Farm Credit, said, "I am grateful that we are part of the Darby family's farm and Thirteenth Colony's journey. Our members' dedication and efforts in agriculture have not only resulted in an impressive range of distillery products but have also established Sumter County as an exceptional agri-tourism destination."

"My father, who co-founded Thirteenth Colony, has had a long-standing relationship with Brian Wilson of Southwest Georgia Farm Credit. That relationship is built on honesty and transparency. Brian has been incredible to work with and we feel fortunate to be supported by Brian as well as the team at Southwest Georgia Farm Credit." – Maxwell Darby

A Salute to the Future

Thirteenth Colony Distillery has ambitious plans for the future. They aim to continue expanding into new states, with a goal of entering two to four new markets each year. Additionally, the distillery is excited to introduce new products, including a limited release bourbon with a maple spiral finish, set to launch in early 2025. This new spirit will be 113 proof and aged for five to six years.

The journey of Thirteenth Colony is far from over, and with each new release, they continue to write the next chapter in their remarkable story. As they look to the future, they continue to push the boundaries of what is possible, always striving to create spirits that honor their heritage while embracing new possibilities.

Cheers.



Fields of Gold

STORY BY LIZ NOGOWSKI

“

A light wind swept over the corn, and all nature laughed in the sunshine.







Mr. Carl Lynn sits at the table with some old friends and effortlessly starts rattling off names of farmers—farmers in southwest Georgia who have spent a lifetime dutifully planting corn each year. Corn, sweet corn, that is. The bicolor stuff. The juicy mix of yellow and white kernels, cross-pollinated to produce the most succulent of varieties. Appearing locally each year just in time to celebrate our nation's veterans and our independence. Our local version of fireworks for the tastebuds.

Reaching back to about 1979 or so, Carl Lynn's memory is like a classic car—built to last, polished to perfection, and ready to take you on a journey. He effortlessly offers more details. All the farmers who planted sweet corn. How many acres they planted. The weather each planting season for the last four decades—and the impact to the crop.

As the story goes, Carl Lynn got his start in the corn "business" when times got tight in the late 70's. He stopped farming and went to manage a vegetable cooler in Tifton—a long way from his young sons, Turner and Jeff—and his wife, Kay, who held things together back home in Bainbridge. "Those years were tough," he said. "I thank my family every day for the strength they had during that time."

Sweet Corn in the Rotation

Mr. Lynn recalls hearing farmers talking about their crop rotation, and the need to add a third crop behind cotton and peanuts. "Everything revolved around peanuts back then—and still does," he said. In fact, he said farmers have been trying to find the perfect "third" crop for southwest Georgia for a long time—a crop with an available market. Tomatoes, watermelon, carrots and cabbage all require specialized equipment. But corn, all they needed was labor. And with the benefits to soil health, corn seemed like the perfect alternative.

By the mid 90s, Mr. Lynn was ready to move on. He was looking for an opportunity to change vocations. Everything he had learned about vegetables he was ready to commit to a new crop—and that crop was sweet corn.

An Integrated Agribusiness is Formed

When Mr. Lynn put his plan together for the Sweet Corn Coop located in Iron City, Georgia, it included local growers Glenn Heard, Kim Rentz and Keith and Craig

Griffin. Carl became the manager. It was one of the first coops in these parts, with all of the owners, except Carl, being producers. "I planted for the first two years, and then the management side of things became a full-time job. It truly was an integrated agribusiness," Carl Lynn said. "It was the first cooler to have more than two owners who harvested, processed, and sold their corn."

Regional Marketing that Makes Sense for the Consumer

A relationship with A. Duda & Sons, the Oviedo, Florida, agricultural and real estate company, started to form, allowing for additional marketing opportunities for southwest Georgia corn. Duda Farm Fresh Foods, Inc., which is a wholly-owned subsidiary of Duda, packages corn under the "Dandy" name, which you can find in grocery stores throughout the area. "Duda wanted a 12-month supply of corn," Mr. Lynn said. "Corn is a 75-day crop, so southwest Georgia corn was a perfect fit with Florida's growing season. What we've learned," Lynn continued, "is that consumers want corn all year long. They expect to see it on grocery shelves in February and March, as much as they want to grill it with their hot dogs on the Fourth of July."

Trucks for Miles

On the busy days at the Sweet Corn Coop, trucks line the long drive, waiting to get loaded with the maize, with its young and tender kernels. It hits the store shelves fully fresh, ready for consumers, three-to-five ears in a tray pack, convenient for the modern household to buy and prepare. Southwest Georgia corn is shipped all over the world, thanks in part, to marketing skills Mr. Lynn has brought to the business.

"I'm not an innovator," he said. "But I am an adapter. And that's one thing we've been able to do here. We've made good business decisions that have allowed us to grow, and it's had an impact on our local economy."

By the numbers

Southwest Georgia is a significant producer of fresh market sweet corn, with over 21,000 acres harvested annually. The region's commercial sweet corn production is concentrated in Decatur and Mitchell counties, which account for 80% of the state's shipper sweet corn production.

Sweet corn is the second most valuable vegetable crop in Georgia. The varieties grown in the region include bicolor, yellow, and white. The crop is primarily intended for the wholesale shipping market, where it is harvested, boxed, cooled and shipped to retailers.

Pricing Trends

Sweet corn pricing is quite dynamic. In a normal year, corn prices range from \$10 to \$14 per box. Of course, whenever there is a weather event, market disruptions can occur and the price of corn can spike.

Aggregated across the region, gross production value can exceed \$100 million in strong years, providing an essential revenue stream for many producers in the area.

Impact on Local Economies

The economic influence of this crop extends well beyond the fields. The revenue generated by sweet corn creates a ripple effect through local communities:

- **Employment:** Farm labor, harvesting crews, and processing teams directly benefit from the seasonal work. This, in turn, stimulates related sectors such as logistics, transportation, and retail.
- **Ancillary Industries:** Local businesses including seed suppliers, equipment dealers, refrigerated transport fleets, and packing facilities rely on sweet corn production. These industries enjoy steady demand, which supports business growth and fosters innovation in agricultural services.
- **Community Investment:** Healthy farms mean an overall good economic health in the region. A robust sweet corn industry can attract broader investment—from infrastructure improvements to enhanced storage and transportation networks.

Sweet corn production in Southwest Georgia is not just a source of farm income—it's a robust engine that drives the local economy in several dynamic ways.

If you build it...

And so, beneath the wide southern sky, the fields of southwest Georgia stretch golden in the afternoon sun—proof that if you build it, growth will come. It's a testament to tradition, resilience, and trust; relationships and partnerships. Mr. Lynn knows the value in that—over decades—a lifetime really. A dream of faith and abundance, sown and reaped, year after year. His belief that hard work always yields a harvest has never failed him.

Sweet Corn Perfection!

There's really no single best method to prepare it—it depends on the flavor and texture you're after. However, many folks agree that grilling brings out the sweetest, most satisfying taste in fresh, sweet corn.

For a smoky, charred flavor:

- Try grilling your corn with the husks on. Soak the whole ear in water for about 10-15 minutes before grilling. This helps prevent the husks from burning while vaporizing moisture for an even cook.
- Preheat your grill to medium-high heat. Place the soaked corn on the grill, turning every few minutes so that the husks get charred evenly. After about 10-15 minutes, the kernels inside should be tender and infused with a smoky flavor.
- For extra depth, peel back the husks slightly, brush the kernels with melted butter, and sprinkle a pinch of salt and a squeeze of lime. This step amplifies the natural sweetness, and gives it a fresh, zesty finish.

Carl Lynn's Simple Recipe

Take it from a man who has been eating sweet corn his whole life. Want a juicy ear of corn? Try this:

- Bring a large pot of water to a boil. Add a small pinch of salt.
- Once boiling, add your fresh ears of corn without the husk. Cook for about 2-3 minutes. The kernels will be tender and retain their inherent sweetness.
- Drain quickly and serve hot with plenty of butter.

Enjoy!



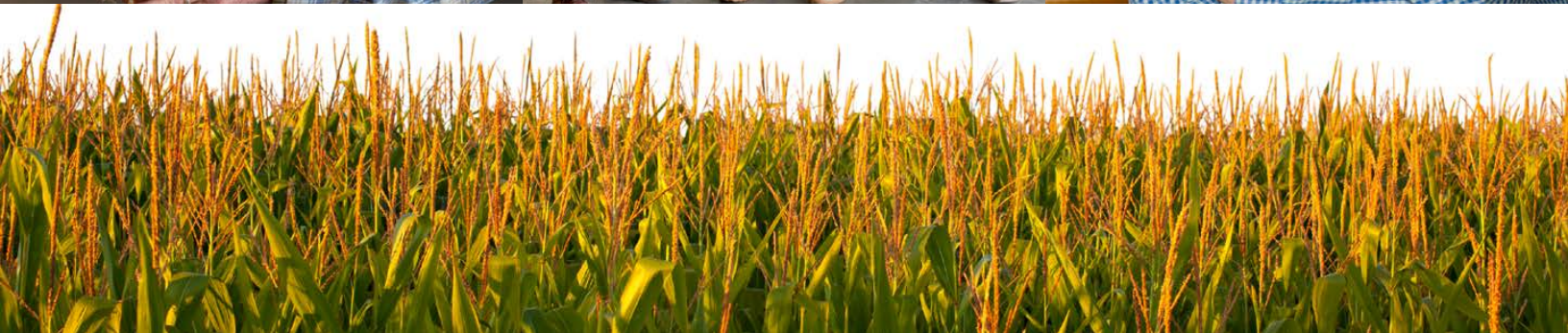
Carl Lynn



Carl Lynn, of Bainbridge, who manages the Sweet Corn Co-Op Cooler, with local grower Glenn Heard and Southwest Georgia Farm Credit Relationship Manager Trainer Tarrell Bennett



Glenn Heard



ASSOCIATION NEWS

▼ Welcome to the Team



Charlie Bowles
Relationship
Manager



Erica Ferguson
Loan
Administrator



Courtney Godwin
Client Relations
Specialist



Landon Littleton
Relationship
Manager Trainee



Jennifer Pearce
Loan
Administrator



Will Beckham
Summer 2025
Intern



William Harrell
Summer 2025
Intern

▼ Celebrating Our Team



Nicole Chihasz
Capital Markets
Analyst



Jack Davis
Relationship
Manager



Tyler Davis
Relationship
Manager



Tom Griffin
Risk Manager



Brant Harrell
Regional Lending
Manager



Keri Reynolds
Controller



Chris Rzewnicki
Relationship
Manager



Brian Wilson
Regional Lending
Manager

▼ Southwest Georgia Farm Credit 2025 Annual Meeting

Southwest Georgia Farm Credit held its Annual Stockholders' Meeting on February 18 in Bainbridge. The Annual Meeting provides an opportunity for members to review the Association's financial performance, as well as learn about the upcoming year's business plan objectives.

▼ Association Distributed \$5.8 Million in Profits to Borrowers

This year, we returned \$5.8 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 grow.

▼ Supporting Small Farmers Through Fresh from the Farm

Southwest Georgia Farm Credit continues to recognize and support local produce stands by awarding a total of \$5,000 in grants each year. This year's recipients were:



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



Sian Lott
Wild Roots Flower Farm



Shon Holsey
Holsey Farms



Kadie Matthews
Lone Pine Produce



David Hopkins
Hopkins Farm to Table



Justin Everitt
Randolph Collective



Kelsey Harrell
KGD Produce



Mark Daniels
Mark's Melon Patch



Marjorie McRee
Cornwell
Blueberry Farm



Jeffrey Clarke
Blackbird Farm

▼ Southwest Georgia Farm Credit Announces Scholarship Winners

To help ensure a bright future for rural communities, as well as the agricultural industry, Southwest Georgia Farm Credit presents several scholarship opportunities. This year, the Association offered two \$1,500 Farm Credit scholarships, one \$2,000 scholarship to honor the memory of former colleague, Duane Watson, and one \$2,000 HBCU scholarship to the applicant planning to attend a two or four-year HBCU College on a full-time basis.

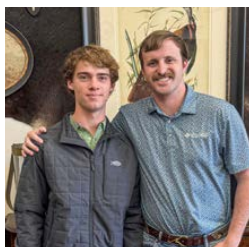
We're proud to announce the recipients of the 2025 Southwest Georgia Farm Credit scholarships:



Gabriel Johnson
Westwood Schools



Makiya Ervin
Westover
Comprehensive
High School



Dawson Cottles
Bainbridge
High School



Terrell Mathis
Mitchell County
High School



Dawson Worsley
Grace Christian
Academy

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Questions? Contact Ragan Brown
NMLS # 1581388
RBrown@SWGAFarmCredit.com
229-254-6391

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



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