FALL 2011 Land&Living An agricultural, country living, and real estate journal for Southwest Georgia and surrounding areas. Inside: Farm Credit offers scholarships for high school seniors! Need a loan? Be prepared for your Relationship Manager's questions Properties for sale—the best area listings ... only in Wiregrass Land & Living

Going Global

South Georgia Pecans Are Traveling the Globe COVER STORY, PAGE 6



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Around Town



artisans in a variety of media. Browse the galleries, speak with the artists and discover that special piece of artwork perfect for your home! Thomasville Cultural Center, 600 E. Washington St., Thomasville. 229.226.0588.

Go Hog Wild! At the Terrell-

Lee Market Hog Show, where the **Terrell County** 4-H group will host its annual Terrell-Lee

Market Hog Show. December 12, beginning at 10 a.m., 4-H Pavilion, Albany Highway, Dawson.

Holiday Shopping Fridays in Downtown Thomasville

Stroll the brick streets of downtown Thomasville under sparkling holiday lights every Friday during November and December. Excellent dining and plenty of shops to meet everyone's holiday needs. For more info call 866.577.3600.



Breakfast with Santa! Bring your children for a light breakfast, and a visit and photo with Santa...then tour the Flint RiverOuarium. December 10. 9 to 11 a.m. There is a fee and reservations are required. Call 229.639.2650 for more info.



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Wiregrass Land & Living

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Email: fedmunds@swgafarmcredit.com.

As a native tree, the Pecan has proved itself to be considerably valuable in Southwest Georgia

Expanding Export Markets Mean Profits For Area Pecan Growers

China and India.

If you're a pecan grower in the state of Georgia, you might know more about India and China than you ever thought you would. These two emerging markets have analysts projecting that demand for pecans will exceed supply over the long term. For Georgia growers, that's great news, because with global demand on the rise, and prices reaching their peak here at home, the longterm expectation for Georgia pecans is outstanding.



Rob Cohen, a grower in southwest Georgia and northwest Florida, checks his pecan tree nursery in Decatur County.

"Ten years ago, I don't think anyone saw this coming," said Marty Harrell, President of the National Pecan Shellers' Association and Chief Executive Officer and Principal Founder of Harrell Nut Company in Camilla. The Chinese call the pecan 'the food for long life.' The goal is to gain a foothold in the world market."

Over the course of the last five years, China's imports of pecans have grown to nearly one-quarter of the U.S. pecan crop. In a four-year span, 2005 to 2009, exports

"We're constantly trying to find ways to increase yield and meet the demand."

ROB COHEN

to China grew from 1.8 million pounds of pecans to 88 million pounds. And according to the U.S. Department of Agriculture, prices for pecans in the shell have nearly doubled over the last three years.

Why the demand? In China, pecans are considered a delicacy. Most Chinese purchase them roasted and salted still in the shell. Sometimes, they are pickled. Packaged in little cellophane bags, pecans—marketed as a healthy snack—have become the "snack of choice" for Chinese citizens who have more disposable income than ever before. Combine that with the idea that pecans are associated with longevity, a concept deeply engrained in Chinese culture, and you have a highly marketable product.

And the foreign market is driving the kinds of varieties planted here, according to Rob Cohen, who, along with his brother, Eric, grow pecans on nearly 1,000 acres in southwest Georgia and north Florida.

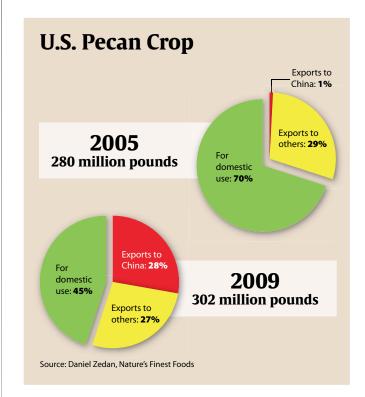


Jeanne and Marty Harrell of Harrell Nut Company in Camilla, at the Worldwide Food Expo in Germany in October, promoting U.S. pecans.



"This new global opportunity has changed the "face" of our industry. The relationships we build today will echo into our future generations."

MARTY HARRELL





Harvesting nuts in southwest Georgia.

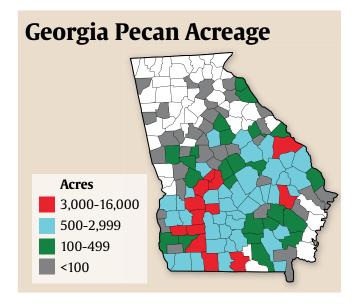


"Desirables" are just that for the Chinese – who value the nut's healthy qualities.

"Foreign markets prefer larger nuts," Rob Cohen explained. "They shake out of the trees earlier and they fetch a premium price domestically and in foreign markets. They are very input intensive—but if you're willing to put in the effort, the reward is excellent." According to Cohen, who grew up with pecan trees surrounding his childhood home, growers typically plant a variety of trees in their orchards—alternating yields from year to year, as pecan trees alternate productive, and non-productive years.

One of the younger growers in the area, Cohen has relied on the advice of his father, Robert Cohen, as well as Tarrell Bennett and Duane Watson, relationship managers at Southwest Georgia Farm Credit to increase his acreage and learn the art of negotiating directly with Chinese buyers. As the international markets continue to expand, Cohen, who has also participated in TEPAP, Texas A&M University's agricultural business management program which is sponsored by Farm Credit, is hoping to learn everything he can to take advantage of growing demand.





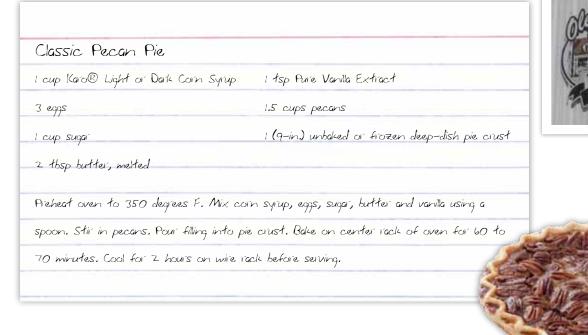


Ole Henry's brand pecans are sold by the Harrell Nut Company. You can find everything from chocolate covered to pecan brittle and more.

"Over the past few years, we've learned a lot about selling our products directly to China," said Cohen, who earned his degree in Ag Sciences from the University of Georgia. "We're constantly trying to find ways to increase yield and meet the demand."

Georgia is the largest producer of pecans in the country, with Texas and New Mexico trailing right behind. Both growers and shellers expect demand will continue to increase. "Right now, this is great for the U.S. economy from the ag perspective," Marty Harrell said. "Back around 2003, the Chinese wanted the cheapest nut available. Today, they want the largest and the best. This new global opportunity has changed the "face" of our industry. The relationships we build today will echo into our future generations."





Second Quarter 2011 Land Sales

Sales greater than 50 acres

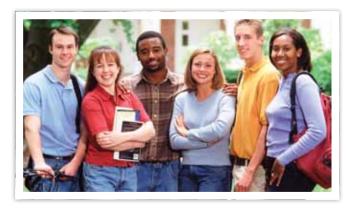
County	Acres	Sales Price	S/Acre
Baker	64	270,000	\$4,206
Totals - \$/Acre Average	64	\$270,000	\$4,206
Calhoun	103	209,250	\$2,033
Calliouii	613	1,207,792	\$2,033
	71	135,578	\$1,900
Totals - S/Acre Average	787	\$1,552,620	\$1,972
100mis Officer interruge		\$1,002,020	\$1,01 =
Decatur	55	153,000	2,802
	102	431,639	4,229
Totals - \$/Acre Average	157	\$584,639	\$3,732
Dougherty	75	150,000	2,009
	176	352,215	2,006
	1,609	4,500,000	2,797
Totals - S/Acre Average	1,859	\$5,002,215	\$2,690
Early	101	194,000	1,925
	136	275,000	2,027
	300	402,500	1,342
	2,207 370	3,450,000 647,600	1,563
	92	108,750	1,750 1,183
Totals - S/Acre Average	3,206	\$5,077,850	\$1,584
iotais sphere inverage	3,200	55,077,050	\$1,501
Grady	124	295,000	2,379
,	78	156,000	2,000
	61	430,000	7,034
	144	1,125,000	7,833
	707	1,636,000	2,313
Totals - S/Acre Average	1,114	\$3,642,000	\$3,269
Lee	390	942,752	2,420
	212	418,700	1,972
	82	500,000	6,132
	170	848,730	5,000
Totals - \$/Acre Average	274	288,000	1,051
iotais - 5/Acre Average	1,127	\$2,998,182	\$2,660
Marion	69	131,222	1,900
	100	100,000	1,000
	184	322,586	1,750
Totals - \$/Acre Average	353	\$553,808	\$1,567
Mitchell	69	168,500	2,439
	150	315,000	2,095
	82	188,000	2,295
	88	306,387	3,500
	128	236,269	1,841
	87	304,850	3,500
Totals C/Age Avores	288	505,000	1,753
Totals - S/Acre Average	892	\$2,024,006	\$2,268

County	Acres	Sales Price	\$/Acre
Randolph	99	148,900	1,504
	97	240,000	2,462
	183	302,724	1,650
	105	216,041	2,050
Totals - \$/Acre Average	485	\$907,665	\$1,870
Schley	125	188,100	1,500
	152	160,000	1,054
	74	240,000	3,258
	776	1,416,722	1,825
	96	175,419	1,825
m : 1 0/2 4	284	519,123	1,825
Totals - \$/Acre Average	1,508	\$2,699,364	\$1,790
Sumter	109	182,482	1,680
Sunitei	131	216,150	1,650
	103	135,000	1,317
	199	375,000	1,888
	51	135,000	2,669
	111	133,560	1,200
	70	83,600	1,199
	62	115,000	1,844
	103	135,000	1,317
Totals - S/Acre Average	937	\$1,510,792	\$1,612
iotais Sphere riverage	331	\$1,510,752	\$1,012
Terrell	1,413	1,793,278	1.269
Terren	193	434,617	2,255
	50	105,000	2,100
	186	423,248	2,275
	84	167,440	2,000
	50	105,000	2,100
	100	220,000	2,200
	67	133,450	2,000
Totals - S/Acre Average	2,143	\$3,382,033	\$1,579
.,	, ,	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	. ,
Thomas	180	\$1,028,600	\$5,723
Totals - S/Acre Average	180	\$1,028,600	\$5,723
Webster	101	\$105,800	\$1,044
Totals - S/Acre Average	101	\$105,800	\$1,044
,			

Second Quarter 2011 Land Sales

Information for MARKET TRENDS is compiled from various sources, including the Crumpton Report and publicly available online data. This data shows all transactions recorded by county, for the time period April 1, 2011 through June 30, 2011, for sales of 50 acres or greater. Commercially-zoned land/properties, as well as transactions deemed not to be arms-length, are not included in this summary.

Association offers Scholarships for High School Seniors



For the second consecutive year, Southwest Georgia Farm Credit will provide \$8,000 in scholarship money to selected high school students in the Association's 21-county territory. Four \$2,000 scholarships will be awarded to students pursuing a career path in the agriculture industry. This career path can range from business to accounting, agriculture sciences, animal biology, chemistry, communications, finance, etc.

"Our goal is to help remove financial barriers so that students who have demonstrated academic achievement, and who are interested in a career in agriculture, will have an opportunity to go on to college," said Richard Monson, chief executive officer at Southwest Georgia Farm Credit. "Keeping bright, talented, and leadership-oriented individuals in our rural communities is what we are striving to do."

The scholarship program is part of a comprehensive approach to helping young adults learn about a financial institution and business environment. Southwest Georgia Farm Credit also recruits at area colleges and provides a summer internship program for college students interested in pursuing careers in finance, risk management, accounting, marketing, and more.

The four scholarships will be awarded to students who show a record of scholastic achievement and who, through their extracurricular activities, exemplify community spirit. High school seniors pursuing either a two- or four-year degree may apply.

Applicants must complete the scholarship application, provide a high school transcript showing grades, GPA and class rank, and complete an essay. In addition, applicants will be required to provide two letters of recommendation from someone other than an immediate member of their family. Scholarship winners will be chosen based on overall achievement and accomplishments.

More information is available at SWGAFarmCredit. com, and with area high school guidance counselors.

College Students Should Apply Now for Summer Internship Program

College students majoring in Business, Finance, Accounting or Marketing may now apply for Southwest Georgia Farm Credit's Summer Internship Program, designed to challenge students, develop skills, engage in meaningful experiences and learn what being part of a team is all about.



The Summer Internship Program offers hands-on training in business and finance, with a comprehensive overview of four key modules: Credit Analysis, Sales, Accounting/Operations, and Executive Leadership.

The goal is to provide students with experience in a fast-paced financial environment.

"Our objective is to give students a true-to-life business experience," said Allison Godwin, Assistant Controller and Internship Program Coordinator. "That means our interns will not only develop their analytic skills, they'll develop their leadership potential, as well."

These internship opportunities are paid positions, and will be offered through Southwest Georgia Farm Credit's Bainbridge office. Students should visit SWGAFarmCredit. com for program details and to apply. Deadline to submit your resume/application is November 30, 2011.

Considering a Conservation Easement in 2011?

According to Albany-based agricultural lawyer Allen Olson, if you've started work on your conservation easement, and hope to have it filed by the end of the year, you need to move quickly. Federal laws will change January 1, 2012, disallowing many of the favorable tax provisions currently in place. This year, the value of a perpetual conservation easement donated to a land trust or governmental unit can be deducted as a charitable contribution up to 50% of the donor's adjusted gross income. In 2012, deductions will be limited to 30% of AGI with a five-year carry forward.

Step Up and Be a Leader

By Dr. David Kohl

While listening to side conversations traveling through airports, discussion at producer seminars, and at the community church picnic, everyone is asking, "Where has the leadership gone?" Whether you flip on cable television, or follow the soap opera politics playing out at all levels, leadership is being questioned.

Society and the world have become more fragmented by information and technology, which tends to create a loss of focus. In a world where economic volatility and speed of change are accelerating, the opportunities for success are plentiful; however, the opportunities for failure are also abundant. Proactive, strong leadership is essential to maintain focus.

Leaders at All Levels

Leadership can be demonstrated in many forms at all levels given the situation or timing of an event. For some, leadership is shown by providing guidance to a 4-H project or FFA event, supporting the local rescue squad, or coaching a football or basketball league. Serving on church, community, or agricultural boards, or representing your industry locally, regionally, or nationally can be a context for leadership. Often an unusual event or emergency brings out the best leadership qualities of everyday normal people. However, for many the day-to-day interaction with family, employees, suppliers, and the community shows evidence of leadership and focus on success.

Great leadership is built on the art of communicating a vision, core value, or principle. Moreover, it involves inspiring a person or group of people with common values and ideals to create and pursue within their personal skill sets.

The "Why" Connection

The foundation of great leadership is the "why" connection. I recently watched a video of Simon Sinek on the TEDTalks YouTube Channel in which he explained how leaders inspire action through the power of "why." (http://youtu.be/qp0HIF3Sfl4) The main idea of his message was that people connect with you when they believe what you believe, or have a similar purpose, motivation, or "why." After sharing this video at a strategic planning conference of an agricultural cooperative, I asked the group a simple question. Why do you work for this particular agricultural cooperative? Many in the group thought responses would be picking up a paycheck or providing for the family.

To everyone's surprise, we received a different set of responses. Many felt that it was empowering to work with farms engaged in producing food, fiber and fuel for a growing world population. Others stated they enjoyed having coworkers with similar beliefs and a work environment that is like family. Some stated their lives are enriched by the challenge and fun of helping agricultural producers solve problems. One person stated that he enjoys working in this business because the people are more important than the quarterly financial bottom line. The special relationships that they have with their customers rank much higher than a paycheck.

The leadership of this management team suddenly realized that the connection between employees and customers who have very similar "whys" set them beyond the status quo of the competition. Knowing the "whys" took them to another level. As a matter of fact, this organization now has established a "why statement" that speaks from the heart and goes beyond the traditional mission, vision, and core values. The same can apply to your situation whether it is work, family, or a community setting. Effective leaders are able to connect with people who have a similar purpose, cause or belief.

Key Elements of Leadership

Over the years I have been in a position to examine many outstanding leaders while involved in athletics, teaching, and facilitating numerous agricultural groups. The following list, though not exhaustive, provides key elements of leadership that I have observed.

- Building a team on a single purpose, vision, and focus
- Knowing how to gain commitment of others with goals and actions
- Creating an environment of empowerment
- Thinking and acting independently and creatively, but also gaining consensus with balanced input
- Remaining believable and positive, while understanding the capabilities of others
- Praising, reinforcing, critiquing, and sometimes working through others as agents of change
- Making others better, lifting, and enriching lives

Many great leaders never forget their roots; they are humble and always remember the people who got them where they are today. Good leaders tend to be superior listeners and observers of people's verbal and nonverbal communication. They know how to motivate others and realize that each individual is unique, having special experiences and talents that, if unlocked, can make them blossom. Outstanding leaders never forget that change starts bottom-up, not top-down, and they value people and input from the front lines.

What is fun to observe about great leaders is some are fiery like Bob Knight, while others are quiet and subtle, but passionate. One quality that all great leaders possess is the ability to connect with people by establishing a common purpose. Sometimes leaders can be subservient, or engaged with people in an activity side-by-side, "walking the talk." However, they are keen on the art of connecting with the minds and the hearts of others to further a common cause with balance and common sense.

Agriculture and rural America have many of the oldtime values that have made America great. It is up to all of us to be advocates for our industry and cultivate an environment that sets us beyond the status quo. Being leaders by connecting and communicating the "whys" from our dayto-day tasks on farms to working with families, employees, consumers, and stakeholders in our industry is imperative to lead the industry forward. Agriculture has been and will always be the foundation of the pyramid of success of our country. Are you ready to step up and be a leader?

JE Sharber Remembers Decatur County's Sawmilling Past

There are some in these parts who might think of pine trees as lacking aesthetic beauty, preferring to see only the dollars associated with this gift of Nature. But for those who saw both—the beauty and the economic potential, pine forests that stretched from Decatur and Thomas and Seminoles counties to the Gulf of Mexico represented a way of life—a recreational paradise and a source of economic stability for the first half of the 20th century.

What's left of that era are a few companies, Elberta Crate and Box Company in Bainbridge being one, a relic of the saw-milling days remembered by a few gentlemen who brought the sawmill industry to life. J.E. Sharber is one of those men.

Sawmill Industry Brought Economic Prosperity to the Region

There aren't many business people in Decatur County who haven't heard of Joe (JE) Sharber. Over the course of eight decades, Mr. Sharber has been influential in the business community, with the running of his own business, Sharber Oil, and as a trusted voice of reason.

Mr. Sharber's experiences in the sawmill and timber business aren't unique in these parts—but his work ethic and commitment to small town values might be. Once graduated from high school JE set out to work his way up in the pine forests surrounding Bainbridge and Seminole County, running a sawmill and logging company for a number of years. Working for the L.P. Estes sawmill, J.E. quickly moved up the ranks, at a time when our nation had an insatiable appetite for lumber due to the war. In fact, L.P. Estes' sawmill was one of the first to use a portable sawmill, perfect in many ways, but one of the most important being that it would save on transportation costs. From the booklet, "The story of Decatur County's Carpet of Green Gold," local author Mayo Livingston, Jr., writes: "At the management helm of this "pepper-box" mill was a young teenager named James "Joe" Sharber. His fires of ambition and strong work ethics would be formulated during those years as he orchestrated the operations of the mill. The stillness of the early morning would be shattered when Joe would bring to life the giant diesel engine know as Buda. It would be the roar of the diesel and the scream of the saw that could be heard during the 10-hour work days.

"With Joe as the conductor and the diesel and saw furnishing the music, the players of the orchestra would be the sawyer, log turners, slab trippers, edger man, deck hand and two men to handle the green lumber. From this orchestra would be produced a weekly production of 85,000 board feet, mostly box car decking. The 52-inch diameter saw could easily slice through the 20-inch old-growth longleaf pine. Joe only moved the mill twice, and the race with the waters would be won as the land was stripped of its carpet of green

gold; by 1953 when Estes sold his mills, the land would be waiting for the water."

Of course, mergers and acquisitions over the next few decades resulted in fewer sawmills, and fewer trees to cut, and by 1967, all but one Decatur County mill had closed. But by that time, J.E. had cut every stick of lumber—himself, for his first home with his wife, Patty, who passed away this year after more than 61 years of marriage. When sawmilling ended, J.E. decided he wanted to own his own service station. After all, as a youngster, he had worked at one washing cars on Saturdays, and liked the idea of being his own boss. Even after being told he wasn't cut out for the job, J.E. didn't give up. He's not wired that way.

"My philosophy is to get the job done, whatever it takes," J.E. said. And over the years, he's bought his own land, planted his own trees, and managed a business the way he thought best.

"My integrity and my honor and my word—those are the things that are most important to me," J.E. said. "These are the things that have guided me my entire life."

From the service station to the sawmills to being an entrepreneur. So much has changed in the last eight decades. Yet for J.E. Sharber, a good day's work is still what matters most.



Rural America Comes to Life in 2011 Photo Contest Entries!

Amateur photographers from around Southwest Georgia were busy snapping photos of rural life for the 2011 Southwest Georgia Photo Contest. Brandi Sauls of Randolph County earned "Best Overall" for her photo entitled "Afternoon Pickin," depicting a cotton picker gently rolling through a cotton field-a field that almost looks like a snowfilled street.

"When I got married, I fell in love with the farm," Sauls said. "I just love being

out there. And I love to take pictures—in fact, they call me the paparazzi!"

Kellie Morris of Lee County took first place in the "At Home in the Country" category and in the "Rural Landscapes" category. Jo Smith of Decatur County earned first place in the category, "Kids and Nature." Kathryn Trawick of Seminole County took first place in the "Life on the Farm."

In its third year, the contest grew again this year with more than 100 entries.



Home Alone by Kellie Morris



Supper Time by Jo Smith





Who You Looking At? by Kathryn Trawick

Wiregrass Fall 2011











Hee Haw! Farm Credit Supports Port City Rodeo!

For the third consecutive year, Southwest Georgia Farm Credit proudly sponsored the Port City Rodeo, to benefit the Decatur County Family Connection. Southwest Georgia Farm Credit staff served up some delicious hot dogs and hamburgers, and got some help from area high school students who pitched in to sell everything from programs to cotton candy!

The Decatur County Family Connection serves area families by providing edu-











Coat and Blanket Drive Warms Our Hearts!

Ask Southwest Georgia Farm Credit's Stephanie Streetman why she volunteers to support the Association's annual Coat and Blanket Drive, and she'll tell you: "In our communities, there is a growing need, especially among children, for coats to keep them warm. If there's a need, we can help."

Last year, Stephanie worked with Family Connection organizations in Schley and Randolph counties to organize donations. This year, in Schley County, the need to get coats

into the hands of needy families was so great, they started early.

"The hope is that when it starts to get really chilly, those in need have what they need to keep warm, Streetman said.



Located on the Sumter-Webster County Line, this one-of-a-kind tract consisting of irrigated farm land, planted pines, hardwood creek bottoms, hay fields, fully stocked ponds and numerous food plots, fits your every desire.



Asking Price: \$1,900,000 Contact Vince Barfield, Barfield Auctions, Inc., 229.679.2223 or visit www.barfieldauctions.com.

The acreage, with approximately 7,125 ft. of road frontage on GA Highway 45 and 8,500 ft. creek frontage on Kinchafoonee Creek, consists of:

- 135 +/- acres of irrigated crop land with brand new 2011 irrigation systems
- 35 +/- acres of hay fields
- 20 +/- acres of non-irrigated crop land
- 25 +/- acres of CRP longleaf pines
- 20 +/- acres of beautiful stocked fish pond
- 8 +/- acre and a 5 +/- acre stocked fish ponds
- 8 +/- acre controlled flow, plantable duck pond

Also included with this property is a 2,500 +/- sq. ft. brick lodge with 4 BR/ 2 BA, beautiful stone fireplace, great kitchen and central heating/cooling.

This is a sportsman's paradise with great deer, turkey, duck and small game hunting as well as fishing in the three stocked ponds.



Brenda Brookins

Loan Specialist
229.254.8622
bbrookins@SWGAFarmCredit.com

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