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SOUTHWEST GEORGIA



AROUNDTOWN

April 7 Lake Seminole

BUTTERFLY GARDEN BONANZA

Learn some fun facts about butterflies and help us plant a butterfly garden. We'll be planting a variety of butterfly-attracting plants that future guests of the park can enjoy. Also, guests of all ages can build their own butterfly houses to take home to bring the butterflies to them!

For more information: 229.861.3137

April 21 Albany

SOUTHERN SOUL MUSIC FESTIVAL

Bring the whole family to the Southern Soul Music Festival. There will be food, drinks, music entertainment and more. The music festival will feature: Freddie Jackson, Leela James, Lakeside, Ruff Endz and Noel Gourdin.

For more information: 229.317.4760

April 21 Colquitt

MAYHAW FESTIVAL

The 35th Annual National Mayhaw Festival will be held the third Saturday in April. The festival will include a great parade, 5K walk/run, children's activities, games, inflatables, and much more. There will be a variety of food, arts & crafts, goods and informational vendors.

For more information: 229.758.2400

April 26-28 Thomasville

97TH ANNUAL ROSE SHOW AND FESTIVAL

Celebrating 97 years! This three-day event is held in beautiful historic Downtown Thomasville and has been a southwest Georgia tradition since the 1920s! Join us for all the fun and festivities! Enjoy roses, roses and more roses, plus four flower shows, a children's parade, a larger and more exciting Rose Parade, a street dance featuring the Swingin' Medallions, fireworks, fantastic food, a car and truck show and family friendly activities in Paradise Park.

For more information: 229.227.7020

Don't miss a single issue of Wiregrass Land & Living!

It's free and easy to subscribe. Email us at LandFinancing@SWGAFarmCredit.com and we'll add you to our list!

Wiregrass

LAND & LIVING

is published quarterly for stockholders,
directors and friends of Southwest Georgia Farm Credit.

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Southwest Georgia Farm Credit NMLS #691477



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RECREATIONAL LAND AS AN INVESTMENT

by Richard Monson

For some people land ownership is a desire that resonates from somewhere within their inner being—to the point that, owning the land moves from a vision to reality. It's something that is hard to explain to folks who have little interest or desire to ever own real estate beyond the house they live in or a condo where they spend their vacations. Owning rural real estate has some attractive advantages, but there are some important considerations before you jump in and become an owner. You don't have to be a real estate expert to get started—you just have to be armed with enough knowledge to ask the right questions and to know when to seek appropriate professional guidance. Let us help.

The first question—is rural lifestyle land a good investment? The answer is sometimes and it depends. Land is an asset class unique to itself and things such as location, property type, soil quality, existence of water rights, income generating capacity, and a whole host of other things that ultimately determine its investment performance. So, not only does the utility of the land play into its investment potential, but the price does, as well. For multi-purpose real estate—real estate that is attractive to both recreational and rural lifestyle buyers—here are some additional questions that might arise in the course of making a purchase decision.

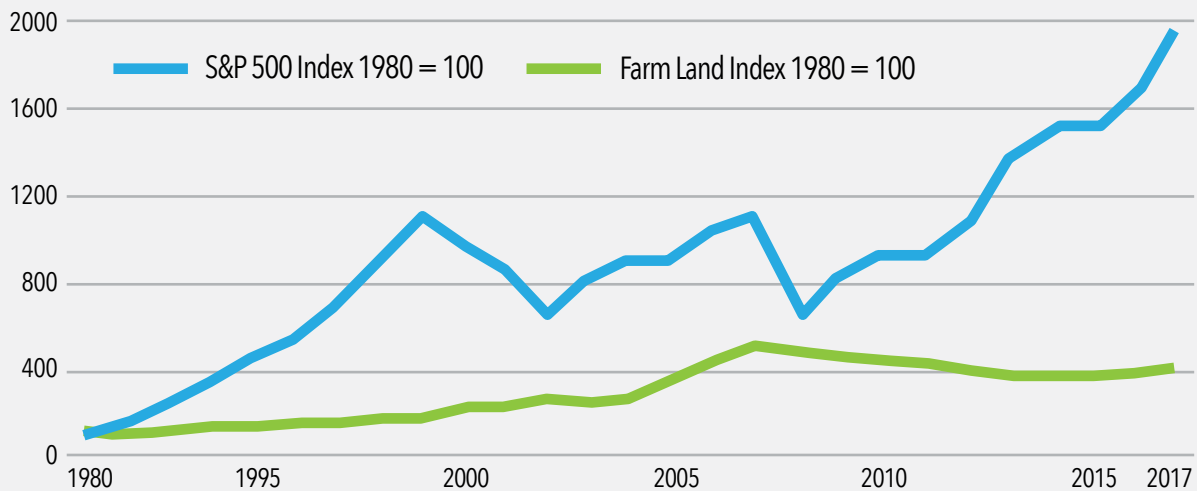
When considering rural real estate as an investment, the return is generally going to lag that of certain other asset classes such as equities—common stocks, mutual funds, Exchange Traded Funds, and so forth. Take a look at historical trends for the S&P 500 stock index and the Georgia aggregate farm land values index since 1980. Clearly, money invested in the S&P 500 stock index over time has outperformed that of the appreciation of farm land, not taking into account

income produced from the land. In fact, the average annual rate of return for the period 1980 – Nov 2017 equated to 10.1% for the S&P 500 stock index. In comparison, over the same time period, farm land averaged 5.8% annually. On the other hand, some people are not comfortable with the degree of volatility found within the stock market, nor do they want all of their eggs in one basket. In these cases, farm land, or real estate in general, provide a certain degree of safety in relation to the volatility found in certain other asset classes.

Obviously, if purchased “below market value,” your return over time would be enhanced; however, unless the market is severely depressed this seldom happens. There are still other considerations before you make that purchase. While land does not depreciate like physical structures, infrastructure such as roads, culverts and drainage systems do depreciate over time and can require costly maintenance to upkeep. Likewise, there are property taxes and insurance costs annually, making the ownership cost more than just the initial cost.

You don't have to be a real estate expert to get started.

S&P 500 Index Stock Market Performance vs Appreciation in Farm Land



Therefore, while your tract of land could very well be appreciating, the cash outlays can be burdensome. Another aspect of owning physical real estate in comparison to readily marketable financial assets is the time it takes to convert real estate into cash. This can be circumvented by investing in a real estate backed asset such as a Real Estate Investment Trust (REIT), which affords the ability to convert to cash quickly.

Income Potential

On the other hand, many rural properties do have income potential. Things like hunting leases, standing timber or leasing farm or pasture land can all bring in some degree of income. Additionally, timber and ongoing farming activities can often enable property taxes to be reduced. So, the income potential, coupled with the long term appreciation of the property, could provide an investment that meets your objectives.

Property Usage

So where does that leave the question as to whether or not rural recreational real estate ownership is a candidate as an investment? Well, there is still one more consideration that has to be factored into the equation. That is the actual purpose of why you desire to be a rural real estate owner. In many cases, the purpose centers around wanting to use the property in some form or fashion. It might be hobby farming, hunting or just relaxing in a serene environment away from urban distractions. These are things you can't do with a stock or bond portfolio. Plus, there is a certain degree of

satisfaction of owning rural estate and providing the stewardship and care that comes with land ownership. In the end, there is no one answer as to the degree farm or recreational land should be considered an appropriate investment in your portfolio. In plain financial terms it depends on the degree you desire

There are things you can't do with a stock or bond portfolio.

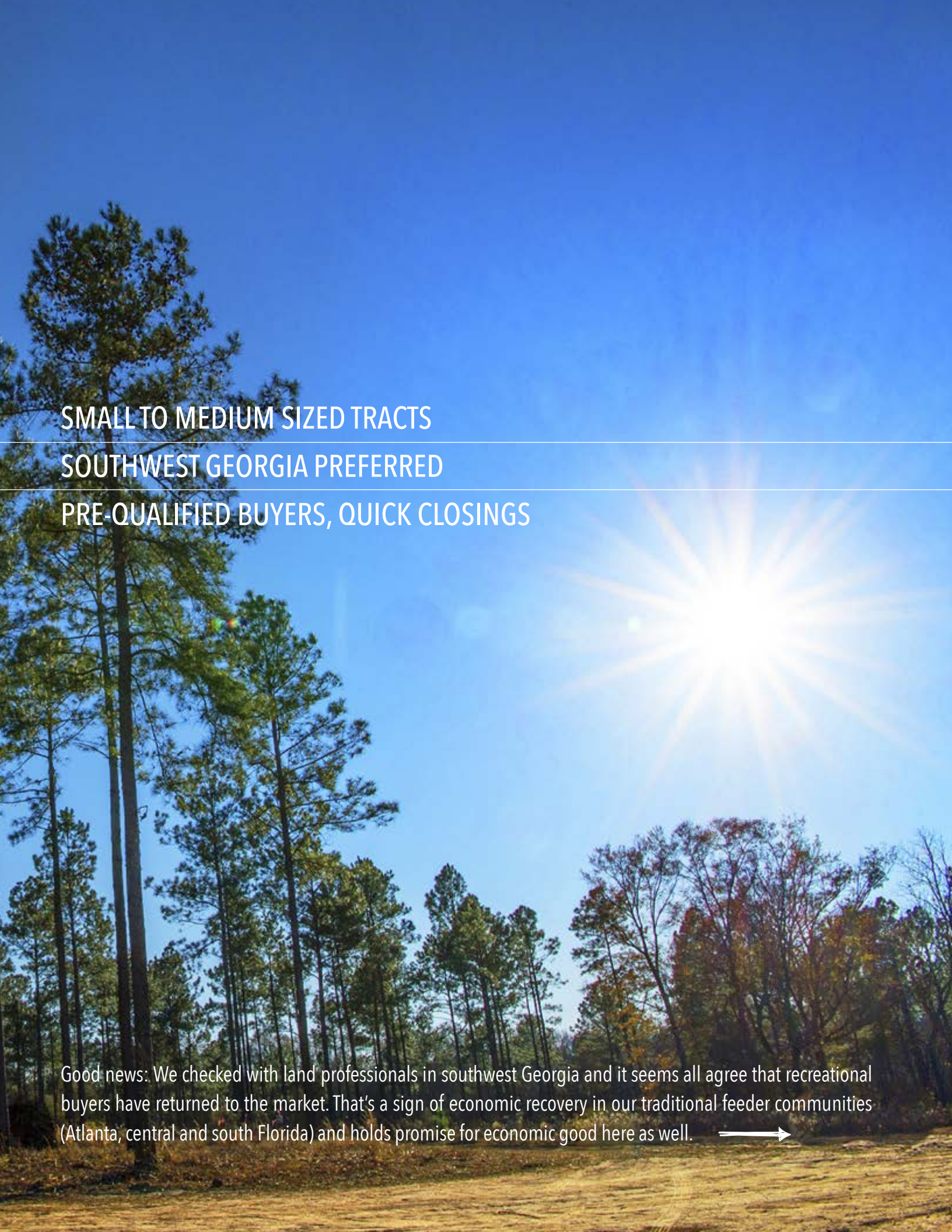
stability in your asset portfolio versus reward or return on your assets. Stocks as an asset class have demonstrated higher returns over time, but with a much greater fluctuation in value points along the way. If you are unsure, you should probably speak with an investment advisor or similar professional to understand your options and implications.



RICHARD MONSON is President/Chief Executive Officer of Southwest Georgia Farm Credit. He has worked in the Farm Credit System for the past 31 years, serving in a variety of roles. Mr. Monson received his Bachelor's degree in agricultural economics from West Virginia University, Master's degree in agricultural economics from Clemson University, and attended the Graduate School of Banking at Louisiana State University.

LAND
WANTED!





SMALL TO MEDIUM SIZED TRACTS
SOUTHWEST GEORGIA PREFERRED
PRE-QUALIFIED BUYERS, QUICK CLOSINGS

Good news: We checked with land professionals in southwest Georgia and it seems all agree that recreational buyers have returned to the market. That's a sign of economic recovery in our traditional feeder communities (Atlanta, central and south Florida) and holds promise for economic good here as well. →



There's just one hitch: Buyers are a little pickier this time around, which means real estate professionals are having a time matching them up with their dream tract. The biggest demand appears to be recreational purpose with some kind of a cash-flow component.

“...cash infusion into areas... traditionally...good source for buyers of recreational tracts.

MATT BENNETT - Matt Bennett Real Estate Company

“In the past, for a pure recreational buyer, it didn't matter if it was junk woodland or planted pines,” says Brian Wilson, Chief Relationship Manager at Southwest Georgia Farm Credit. “They were buying whatever held the world together.” Value was strictly in the eyes of the beholder.

Wilson has seen a lot of ups and downs in his 21 years with the lender. In the last three years, he's noted a significant increase in recreational buyers, but says they are definitely more cautious. The downturn in the economy is still fresh, so they have more of a discerning eye related to cash flow opportunities (timber harvest, pine straw leases, etc.). “People are being smarter with their money,” he says.

At the same time, memories of the glory days before the Great Recession are fresh in the seller's mind. In fact, many of today's sellers bought at the height, which makes them reluctant to settle for anything less than what they paid for the property. And there's the rub.

We recently caught up with Matt Bennett, Broker/Owner of Bennett Real Estate Company, after he'd spent a morning cold calling in search of recreational tracts. He says inventory is scarce for what his buyers are seeking. “The stuff that's out there has been out there for a while and it's a little stagnant—either overpriced or just not nice properties,” he says. And when he's successful at locating a new seller, they set an unrealistic asking price. “They will sell, but it's not on sale.”

Still, Bennett is working diligently to meet the needs of a plentiful supply of prospective buyers, many of whom come from Florida. “I think that hurricane money is starting to flow,” he says. Bennett believes the re-building following two years of storm activity has put construction trades back to work and created a cash infusion into areas that have traditionally been a good source for buyers of recreational tracts. Kind of an upside of the hurricane recovery, if you think about it.

“People are being smarter with their money.

BRIAN WILSON - Southwest Georgia Farm Credit

BE PRE-APPROVED BEFORE YOU SHOP

With the tight inventory and ready competition among recreational buyers, there are some steps you can take to shorten the journey to landownership, says Paxton Poitevint, Chief Operating Officer. "Farm Credit now offers online credit approval. That way you'll have an idea of the type of property you can afford."

You can apply for a new loan or refi in just minutes at SWGAFarmCredit.com. In most cases, for loans up to \$1 million, you'll have your credit decision within four hours.

With pre-approval, you're more likely to get higher priority with a real estate agent, Poitevint says. "You want to be shopping knowing you can afford the property. Realtors prefer to deal with someone they know is qualified."

You can use the same website for the area's best land listings. In fact, you can email the agent or broker direct from the listing to learn more about the property. If you're seeking advice about a land purchase, loan or other rural decision related to tracts in southwest Georgia, there's also a page featuring Farm Credit's Relationship Managers and details on how to contact them.

For land prospects who plan to build, Farm Credit also offers construction-to-perm financing. A one-time close allows you to lock in your rate and you have 12 months to build your house, says Mortgage Loan Originator Brenda Brookins. "It's one time to the attorney and you know going in your loan is done. Once the house is completed, we just do a note modification: it's two pieces of paper. We set up monthly payments and that's it."

Thomas Taylor with Allied Land & Timber Company, Inc. is a big fan of the ease that Farm Credit offers his prospective buyers. "The length of time of loan approval is very quick and most of our closings with Farm Credit are

closed smoothly and quickly," he says. "When we refer our customers to Farm Credit, we can always count on them being taken care of in a professional and knowledgeable manner."

Farm Credit Relationship Manager Nikki Burch has seen the system in action and says it has many advantages. Just recently she rolled together the refinancing of a 37-acre tract with a new purchase of an adjoining 18 acres for a new client from central Florida. Not only did he receive quick

“Our approval time on land financing is quicker than anyone in the industry...”

BRIAN WILSON - Southwest Georgia Farm Credit

approval, it was no cash down at a lower rate. And that didn't even factor in a hidden advantage: once a member of Farm Credit, the buyer will be eligible for member distributions—when the Association distributes a portion of its profits—essentially lowering the cost to borrower.

Loans have pretty much been at that pace since last November. "I've had several closings where we were able to provide the client a decision in less than a day and close their loan requests in 10 business days following the approval decision," she says. And one of the deals was a family farm that happened during the holidays.

Burch's fellow Relationship Manager, Brian Wilson, has experienced the same. "Our approval time on land financing is quicker than anyone in the industry," he said. "I'd put our approval next to anyone."



SWGAFarmCredit.com

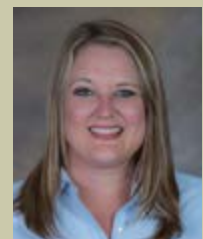
YOUR RESOURCE FOR EVERYTHING LAND ONLINE.



PAXTON POITEVINT
Chief Operations Officer



BRIAN WILSON
Chief Relationship Manager



NIKKI BURCH
Relationship Manager

When those buyers from further south—Orlando, West Palm Beach, Miami and Tampa—show up at Scott Wilson’s office, they’ve usually done their homework. They might even have a copy of Georgia Outdoor News or *Woods ’n Water* tucked under an arm, with creased pages that rank counties based on where the biggest bucks were harvested.

Wilson, Broker/Owner of W. Scott Wilson Properties, LLC, says his prospects’ searches actually go beyond knowledge of the recreational aspects; they are on the lookout for opportunities that will make sense for them financially as well.

And he’s happy to supplement their knowledge, including directing them to sources they might not know about, such as the Conservation Use Valuation Assessment (CUVA) to reduce their tax liability. Through CUVA, certain properties—including agricultural lands, forestlands and environmentally sensitive areas—may be eligible for reduced property tax rates. The local tax assessor’s office is generally a good resource for details on the program.

Mike Matre, Matre Forestry Consulting, Inc., has positioned himself as a trusted source of information for both buyers and sellers through his online newsletters. Part technical, part professional commentary, all highly informative, the reports serve as an indicator of sorts for his business: the recent increase in subscriptions are an indication of buyer interest in the region.

“The typical buyer of hunting land is willing to pay a reasonable premium...but they will strongly consider the income potential...”

MIKE MATRE - Mike Matre Forestry Consulting, Inc.

Matre doesn’t believe there’s a lack of inventory, but views it more as a disconnect between buyers and sellers. “The problem I see is even though the market is better, a lot of asking prices seem to be unreasonably above fair market value. So I guess you could say the inventory of reasonably priced property is low.”

In a recent newsletter, Matre explained it: “...there is one thing for certain, these days most recreational land buyers are savvy and well informed. The typical buyer of hunting land is willing to pay a reasonable premium for land that suits their recreational needs, but they will strongly consider the income potential of property, the overall supply of available land...and comparable sales data when deciding what to offer.”

“The smaller acreage tracts... are normally sold quickly...”

THOMAS TAYLOR - Allied Land & Timber Company

Thomas Taylor reports that calls and email inquiries have increased at Allied Land & Timber Company, Inc. and they’ve also experienced a higher volume of sales in the last two years. His company’s website recently featured 114 different properties, and he says the highest demand category is smaller acreage for hunting/recreation and investment. But they move fast. “The smaller acreage tracts in our inventory are normally sold quickly if they are priced reflecting the current market value of the property.”

DOES THE SAME HOLD TRUE FOR FARMS?

On the farmland side, with lower commodity prices, ag landowners aren’t buying anything, but they’re also not selling. Besides having the working capital to weather storms, farmers have another option: leasing. “They don’t necessarily have to stop owning the land; they can still maintain ownership and just rent the production rights to another farmer,” says Paxton Poitevint, Chief Operating Officer at Southwest Georgia Farm Credit.

Land rents have been holding steady, according to Matt Bennett. And the farmers that need more land are happy to pay \$250 to lease irrigated properties, vs. sinking \$4 million into a purchase. “As long as the rents hold, they’re good,” he says.

Bennett has several investors seeking income-producing farmland, but there’s nothing available. Broker Scott Wilson has run into the same challenge. “Very few traded last year and there hasn’t been a lot of inventory. Those that did sell were gone before they hit the market.”



LAND SALES
IN SOUTHWEST GEORGIA
ARE UNIQUE —

**"FOR SALE"
SIGNS ARE RARE**

That's something unique with land sales in southwest Georgia, including hunting/recreational tracts. Sixty percent of what Wilson sells is unlisted property. "For sale" signs are rare.

FIND SOME BOOTS ON THE GROUND

Insider knowledge is everything for the serious land buyer. Brokers make a point to not only know the attributes of the land, but often know about area ownership and who might consider selling, even if property isn't listed. Through their trusted relationships, they can also better represent a buyer's interests to prospective sellers. Service providers in the area can help you find the right broker.

Last year, Relationship Manager Brant Harrell was at a closing on a tract that Farm Credit was financing and introduced himself to the sellers. He learned they were from Iowa and mentioned that if they were interested in other options in southwest Georgia, he'd be happy to help them find something. A few weeks later, they called.

"I asked them about their short term and long term goals," Harrell says. After some conversations, he had an idea what they were seeking. "I got a picture in my mind that they wanted a timber tract that was pretty and had some recreational value." They were also interested in being closer to restaurants and services, "and not just be in a cabin and self-entertain." He pinpointed a location and started talking to them about options.

THE Art AND Science

Rural land sales differ significantly from traditional residential real estate. One of the most prominent is related to comparable sales, which can work against the buyer if they're not careful.

"A lot of the properties we finance are unique," says Farm Credit Appraiser Tyler Foister. "It's not like buying a house in a subdivision." In that case, the houses are similar and you can base appraisals on market activity. In the areas Farm Credit serves, each property is unique, as are its attributes, including recreational options or income producing components. "You have to really be familiar with the market and what gives the tract value."

Rural land sales comparables can be skewed if an appraiser doesn't take into consideration subtle influences. "Buyer and seller motivation really plays a lot in the rural land sales," Foister says. And that takes a lot of homework.

With residential tracts, you don't even have to leave your desk to get comparable properties. Not so with rural land sales. "At the bare minimum, we have to drive by it," Foister says. For example, a satellite map may show a timber tract has trees, but then you go eye it and learn the owner has just had it clear cut.

That's why a Zillow® type service can be misleading for land sales. "There are just so many variables that are hard to account for. You really need to rely on somebody with their boots on the ground."

Farm Credit's in-house appraisal staff has a quality comparable sales database that is meticulously maintained. The appraisers constantly update it with recent sales, even those that are not related to appraisals they're working on. That way, it's available when they're ready for it, and it can also be used in forecasting.

Having an in-house appraisal staff allows many deals to go through that might not work with a conventional lender, most of which contract out appraisals.



Harrell also paired them with some resources—Perry Clements, III, a Registered Forester who is also a Broker with Rozier & Associates. With him, they were able to locate a 130-acre tract, then write a short term and long term management plan to give them an idea on cash flows. In addition to a forester, Harrell also helped identify an attorney and later, he referred the client to building contractors and subcontractors to consider structures and other improvements that would hold value in re-sale.

Harrell's role in dealing with the Iowa couple is just one example of how rural land transactions differ from traditional residential real estate: you can't just rely on the internet for everything.

Farm Credit Relationship Manager Brian Wilson sees much of his role with that same purpose in mind. "Most people buying land in the area are in other professions," he says. "Their knowledge isn't land. So we try to help get them educated."

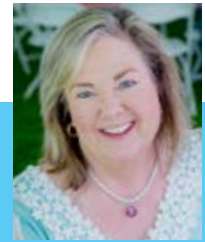
Within the Farm Credit System, the interest in all aspects of land—buying, selling and management—is sincere. "When clients come to our office, what they see is people in blue jeans, boots and outdoor wear," Wilson says. "Because that's just who we are. We don't pretend to be anything else."



SCOTT WESTBROOK
Land Appraiser



TYLER FOISTER
Land Appraiser



BRENDA BROOKINS
Mortgage Loan Originator

OF VALUING PROPERTY

"Sometimes we have a buyer who doesn't qualify for a 30-year conventional mortgage," says Paxton Poitevint, Chief Operating Officer at Southwest Georgia Farm Credit. "Maybe they're self-employed or haven't been on the job long enough to meet the underwriter's standards. But the borrower has excellent credit and is willing to put down a sufficient amount of money." To further complicate the problem, the conventional lender's contract appraiser might have difficulty finding comparables, so they may offer a balloon mortgage as an alternative, which does little to mitigate risk in a rising interest rate environment.

On the other hand, Farm Credit has the option of holding the mortgage in house. "The reason we can do that is we have appraisers on staff that have access to comparables and are used to appraising these types of properties," he says. There's more flexibility; Farm Credit isn't just applying cookie cutter standards.

“You really need to rely on somebody with their boots on the ground.

TYLER FOISTER - Southwest Georgia Farm Credit

All that homework by appraisers at Farm Credit is also good for market research and identifying trends. Staff Appraiser Scott Westbrook uses every resource available to him. He identified a trend recently after talking to a friend who owns an RV park in Perry, Georgia. Early last fall, the park was seeing a lot of people from Naples, Florida who were seeking property in middle Georgia. They were finding nearby land on the expensive side, so were pushing out to more rural areas. That's a detail Westbrook can use as a reference point in transactions now.

He says another trend he's aware of is a growth in houses with acreage. "These are buyers from larger metropolitan areas who have lived in subdivisions their entire lives," he says. They're looking for some breathing room.

Mortgage Loan Originator Brenda Brookins confirms the demand, especially for tracts of 25 acres or less. "An agent in Grady County told me he could sell this type of land all day long if it was available." She says buyers range from young couples expecting their first child to those hoping to retire in the next few years. "One couple built their dream home on 17 acres," she says. "It's got a creek and woods. They call it their piece of heaven."

That small town flavor and rural lifestyle isn't going out of style anytime soon, Westbrook says. And he has some good news for those attracted by it: "Mayberry still exists in some parts of southwest Georgia."

A low-angle photograph of a pine forest. The sun is shining brightly from the upper right, creating a lens flare effect. The trees are tall and thin, with their branches and needles filling the frame. The sky is a clear, bright blue.

TO THIN OR NOT TO THIN

THAT IS THE QUESTION! By: Mike Matre

WHEN DEALING WITH TIMBER, THE QUESTION ALWAYS ARISES CONCERNING THINNING

WILL THINNING INCREASE MY TIMBER PROFIT?

We recently wrapped up a clear cut of 30+/- year old planted slash pine that had never been thinned. We have analyzed the harvest results and we also took the actual stand data and plugged it into a growth and yield model to simulate two thins. Since the site is old field, we also looked at the results had it never been planted in pine, and instead leased to a farmer.

THE RESULTS

SALE

- 26+/- acre per ton clear cut
- 30+/- year old planted slash pine on old field site
- Never thinned
- Dougherty County, GA

CRUISED ESTIMATE

- \$84,911 (with a +-12.5% Standard Error of the Sample Calculated at a 90% Confidence Limit)
- 29 Cruise Plots (10BAF)

ACTUAL HARVESTED GROSS

- \$80,733
- CUT OUT
- -4.92% on money
- -4.58% on tons

Not too shabby. I included this to tout Matre Forestry's horn. Credit also goes to the timber buyer Culpepper Timber Resources and the logger Don Thornton. In a no thin stand eaten up with suppressed diameters and cankers, plus fighting mill quota and mill quality specifications, a cutout this close is very nice.

NOTES: Included in calculations - Reforestation Expense in 1987 of \$100 per acre. 2017 market timber prices for actual 2017 clear cut. 2009 market timber prices for simulated 2009 and thin. 2001 market timber prices for simulated 2001 1st thin. Annual miscellaneous cost of \$2.81 per ac in 1987, increasing \$6.00 in 2017. Clear cut total expense of 11%. 2nd thin total expense of 13%. 1st thin total expense of 14%. Estimated dry land rental rates by year (net \$36 per acre per year 1987, increasing to net \$77 per acre per year in 2017). No CRP payments were included in the analysis (the stand was not in CRP).

Actual No Thin Rotation Performance vs. Simulated Thinning Rotation

USAGE/CATEGORY	TONS / ACRE / YEAR	TOTAL NET / ACRE	NET / ACRE / YEAR	ROTATION NPV*	INT RATE RETURN / YEAR
NO THIN ROTATION	4.95	\$2,564	\$85.47	\$203	10.63%
TWO THIN ROTATION	5.40	\$2,723	\$90.77	\$329	13.40%
FARM LEASE FOR 30 YEARS		\$1,664	\$55.47		

* Rotation NPV is the net present value in year 0 of all cost and revenues during the rotation. NPV is often used to compare different investment options. A 7% discount rate was used to calculate.

CONCLUSION

Wow! There it is. Real world data showing that thinning planted pines far beats a no thin rotation. And it is commonsense. Thinning brings money in sooner in the rotation; improves growth rates; improves tree quality (when done right); and increases total revenues. Also, the wildlife habitat is much better in thinned pine plantations, due to improved wildlife ground cover and browse.

Consider investing in timberland – you'll be glad you did. Besides building net worth through timberland investing, you can even go out there and enjoy your woods from time to time!

SIGN UP FOR MATRE FORESTRY CONSULTING
MONTHLY NEWSLETTERS AT
MATREFORESTRY.COM

MIKE MATRE, ACF, ALC is a registered forester and land broker, accredited land consultant with the Association of Consulting Forester. He is owner and broker of Matre Forestry Consulting, Inc. serving Georgia and Alabama.



GENERATION "Z"

Much of the recent discussion on demographics has focused on the movement of the Millennial Generation as the Baby Boomers transition into retirement. Now, the term "pig in the python" better describes the children and grandchildren of Baby Boomers, instead of the Baby Boomers as it once did. At 73 million, Generation Z, or better known as Gen Z, is slightly smaller than the Millennial Generation. The members of the Gen Z were born between 1995 to 2015. And the first wave of this group is now graduating from high schools and colleges, entering the workforce, and becoming potential business partners and owners. So, what are the most productive ways to work with Gen Z? Let's examine some of their general characteristics as compared to previous generations.

First, this group prefers to work independently with no shared open workspace. This is contrasted to the Millennials, who are generally collaborators and want open office space to stimulate discussion. The Millennials also stress the balance of work and life time, while Gen Z tends to value flexibility, working anytime and in any place.

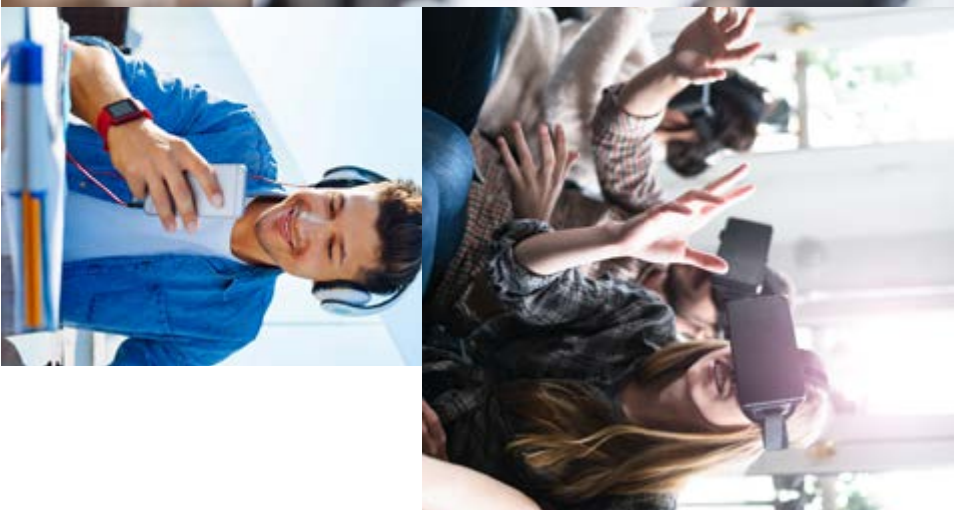
Next, the members of Gen Z will be conservative financially. For most, their childhoods were influenced by the Great Recession

of 2008, which helped shape their financial philosophy. In many cases, they observed their parents in an era of job cuts and they watched as retirement portfolios were cut in half. Parents, grandparents, or at least someone they knew lost their home to bankruptcy. And of course, some were raised in a single parent home, which commonly impacts financial freedom.

Interestingly, another tendency of Gen Z is less of a desire or need for recognition. This could present a potential clash with the Gen X or Millennial Generations. Gen Z group does not expect a trophy just for participation, and in this regard can be more competitive and driven.

In general, this segment of the population likes to create personalized job descriptions and is very good at multitasking. This group shows a leeringness of snapshot and social media dangers and will be calculated in the exposure of their personal information online. In addition, they prefer to work with organizations and businesses that support social causes and community service.

Companies and businesses that celebrate individuality will be appealing to Gen Z workers. This emerging demographic has



IS IN THE HOUSE

By David Kohl

only known a “connected world.” Thus, they will not draw a distinction between working in an office at home, or out on a hike because they are always online. This segment will be “phigital,” or accepting digital space as an appropriate replacement for in-person meetings. In other words, from Gen Z’s view, dialing into a meeting via video conference is no different thing than sitting face-to-face in a board room. In fact, they would rather Skype than waste time driving or delayed at an airport hub.

On education, this generation will turn today’s system upside down. The old classroom lecture will become obsolete with less memorization and more challenging work assignments that include discovery. This will be a generation of problem solvers that will enjoy critical thinking. Teachers will become more like facilitators inside the concept of “blended education.” This concept will include more online instruction followed by face-to-face meetings for case study and networking. The “high tech and high touch” approach is the blend of online education and human interaction that will be so critical with this new generation.

Not unlike previous generations, Gen Z will challenge the status quo, consumer trends, the workplace culture, and society in

general. The aforementioned trends are an introduction to the new generation for management, board members, business owners, and the workplace. Also similar to other generations, they will be defined by the events and challenges that take place around the world during their lifetime. Through speaking events and interactions with college and university groups, 4-H, and FFA, I have already observed several Gen Z individuals in action. This generation demonstrates a curiosity and sense of engagement that will be necessary to lead businesses, classrooms, and public policy in the future. In some of the most impressive Gen Z members, I observed an innate knowledge of technology combined with a good work ethic and strong relational skills. In working with this generation, one has to keep an open mind and be ready to adopt new methods, but must also be extremely selective.

DAVID KOHL received his M.S. and Ph.D. degrees in Agricultural Economics from Cornell University. For 25 years, Kohl was Professor of Agricultural Finance and Small Business Management and Entrepreneurship in the Department of Agricultural Applied Economics at Virginia Tech, Blacksburg, Virginia.



FRESH FROM THE FARM ENCOURAGES AWARENESS OF U-PICKS AND FARMERS' MARKETS

Southwest Georgia Farm Credit is partnering with local farmers' markets this summer to promote and support farmers who own and/or operate produce stands that sell locally grown products.

"People enjoy buying produce on the local level and knowing who grew it and where it was grown," said Duane Watson, Relationship Manager at Southwest Georgia Farm Credit. "And they know that the road side stands, u-pick farms and farmers' markets in their communities are the best places to buy local produce and products."

Realizing the importance of accessibility to locally grown products, Southwest Georgia Farm Credit began the Fresh from the Farm Mini-Grant program six years ago as a way to provide cash for marketing and promotions to road side u-picks and farmers' markets. "The Fresh from the Farm program is an opportunity for us to collaborate with those farmers who sell locally grown produce in their communities," Watson said. Since 2013, Southwest Georgia Farm Credit has awarded 52 grants, providing \$26,000 to local, small farmers.

Through the Fresh from the Farm initiative, Southwest Georgia Farm Credit will provide grants totaling \$5,000 (\$500 each) to 10 qualifying farmers' markets or u-pick operations located in the Association's 21-county territory. Each grant recipient will receive a check for \$500 and 250 reusable shopping bags for distribution to their market shoppers.

APPLICATIONS AVAILABLE

ONLINE swgafarmcredit.com/conferences-and-grants/

EMAIL FEdmunds@SWGAFarmCredit.com

PHONE Frances Edmunds 229.493.0140

SUBMIT COMPLETED APPLICATIONS BY APRIL 13, 2018

MAIL Southwest Georgia Farm Credit
Attention: Fresh from the Farm
305 Colquitt Highway, Bainbridge, GA 39817

EMAIL FEdmunds@SWGAFarmCredit.com

FAX 888.834.9128



THE JONES TRACT

134 +/- ACRES

HUNT, HIKE AND ENJOY
THE GREAT OUTDOORS

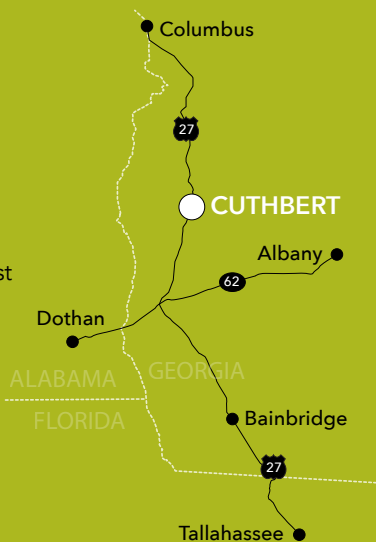
The Jones tract is an ideal purchase for a family or small group that is looking for an affordable property to manage for hunting, family adventures or business clients. Ideally located approximately 7 miles southwest of Cuthbert, GA, this property's diversity of habitat includes a tremendous mixture of hardwoods, pine trees, springs, a creek and a camp house.

Offered by:

American Forest Management, Inc.

David Williamson

850.545.8635 or david.williamson@afmforest.com





thinking about ADDING A POND TO YOUR PROPERTY?

By: Nikki Burch

Is there water on the property? That's a question I hear constantly from people who are looking for their dream "farm" of their own. And I'm often asked by clients if I think they should consider adding a pond to their property. The answer to that question depends on a variety of things and will not be the same for each person or property.

Some land owners want a pond for fishing or attracting wildlife while others look to a pond for irrigating crops or a garden or watering livestock. The planned use for the pond will also be a guide for the size of the pond needed, which in turn will be a factor in the overall expense of building a pond.

QUESTIONS

Knowing the answers to these questions will provide you with a good foundation as you consider pond construction on your property.

- 1 Why do you want a pond? Knowing the major uses of a pond will help with the planning of construction and cost.
- 2 Where do you want to build it? You may think you have the perfect location picked out, but after checking with local agencies, including obtaining any permits that might be necessary, you may find out that it's not the perfect location after all.
- 3 And speaking of permits, do you know all of the regulatory issues involved with pond construction? Your local Extension Office and NRCS are two good places to start to answer this question.
- 4 Will your pond have an inlet or an outlet? This can impact maintenance of your pond.
- 5 Do you have a water source for your pond? Wet areas or a wet season stream may exist on your property and if so, that might be the area you should considering for your pond site.
- 6 What land use is going on around your area? If you have a large cattle or dairy operation or other land use that is upslope from your pond site, this could impact the quality of water in your pond.
- 7 Do you want to swim in the water? If so, this could alter the construction plan of the pond.
- 8 Will your pond constitute a nuisance hazard? Give your insurance agent a call to determine if adding a pond to your property will increase your liability rates.
- 9 What is your budget? Cost can range from \$2,000 to \$25,000 at a minimum—and is impacted by site preparation and location, as well as the size and depth of the pond.



But let's not get the cart before the horse. Before you decide to build a pond, you have to determine if your property is suited for a pond—the composition of the soil and underlying strata, as well as the general condition of the terrain for impounding water. Your local Extension Office and Natural Resources Conservation Service (NRCS) Office are both great resources for determining your soil composition. And of course, you can always hire a private engineering firm that specializes in pond construction.

Speaking of cost, many people want to try to save money when constructing a pond and attempt any and all shortcuts to lower their cost. That's probably not the best idea. It's more important to get the job done right the first time and have the pond actually hold water and be safe, sound and in full compliance with the law that governs pond construction.

After doing your research and due diligence, if you're ready to construct a pond and need financing, give me a call and I'll be happy to work with you to accomplish your plans.

Nikki Burch
 Relationship Manager
 NMLS 1688615

NBurch@SWGAFarmCredit.com
 229.2726.5974

MARKET TRENDS

FOURTH QUARTER 2017 LAND SALES

For Sales Greater than 35 Acres

COUNTY	ACRES	SALES PRICE	\$/ACRE
Calhoun	50	\$ 50,000	\$ 1,000
	85	\$ 203,000	\$ 2,388
Decatur	50	\$ 335,000	\$ 6,700
	42	\$ 39,000	\$ 929
	84	\$ 195,000	\$ 2,321
Dougherty	40	\$ 224,000	\$ 5,600
Early	141	\$ 286,000	\$ 2,028
	191	\$ 386,000	\$ 2,021
	192	\$ 288,000	\$ 1,500
	195	\$ 491,000	\$ 2,518
Grady	109	\$ 250,000	\$ 2,294
	115	\$ 400,000	\$ 3,478
	124	\$ 435,000	\$ 3,508
	60	\$ 95,000	\$ 1,583
	64	\$ 66,000	\$ 1,031
	73	\$ 192,000	\$ 2,630
	76	\$ 234,000	\$ 3,079
Lee	103	\$ 719,000	\$ 6,981
Miller	123	\$ 307,000	\$ 2,496
	250	\$ 1,350,000	\$ 5,400
Mitchell	150	\$ 975,000	\$ 6,500
	157	\$ 343,000	\$ 2,185
	73	\$ 122,000	\$ 1,671
Quitman	150	\$ 250,000	\$ 1,667
Randolph	272	\$ 855,000	\$ 3,143
	314	\$ 400,000	\$ 1,274
	353	\$ 617,000	\$ 1,748
	58	\$ 70,000	\$ 1,207
	90	\$ 107,000	\$ 1,189
Seminole	177	\$ 427,000	\$ 2,412
	208	\$ 1,101,000	\$ 5,293
	40	\$ 75,000	\$ 1,875
Sumter	131	\$ 265,000	\$ 2,023
	207	\$ 650,000	\$ 3,140
	36	\$ 109,000	\$ 3,028
	49	\$ 107,000	\$ 2,184
Terrell	139	\$ 330,000	\$ 2,374
	248	\$ 580,000	\$ 2,339
	275	\$ 545,000	\$ 1,982
	47	\$ 135,000	\$ 2,872
	496	\$ 571,000	\$ 1,151
	50	\$ 350,000	\$ 7,000
	67	\$ 148,000	\$ 2,209
Thomas	92	\$ 140,000	\$ 1,522

Information for MARKET TRENDS is compiled from publicly available online data. This data shows all transactions recorded by county for the time and period September 16, 2017 through December 31, 2017, for sales of 35 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.

Generations are loosely defined by chronological dates. However, they are more accurately defined by the social events and trends that influence their lives and attitudes. Baby Boomers (a.k.a. The “Me” Generation) were born between 1946 and 1964. They were shaped by post-WWII hardship and 1960s activism. They tend toward company loyalty, are team oriented and value a strong work ethic and competence. Generation X (a.k.a. Gen X, Xers, Post Boomers) was born between 1965 and 1976. They were shaped by the Energy Crisis, Watergate and having to fend for themselves as both parents worked outside of the home. Generation X tends to be pragmatic and independent with less organizational loyalty and more skepticism. Millennials (a.k.a. Generation Y, Gen Y, Yers, 24/7’s) were born between 1977 and 1995. They were shaped by 9/11 and the proliferation of technology. Raised by protective parents in a time of economic expansion, Millennials tend to be technologically savvy, self-confident and competitive, and value ongoing feedback and collaboration. Generation Z (a.k.a. Gen Z, Zeds, iGen) was born after 1996. They were shaped by mounting terrorism, recession and the rise of social media. Generation Z tends to embrace technology, build electric communities and value innovation.

GENERATION SWGAFC

Leveraging the Best of Each Generation

By: Allison Godwin

Combine the increased work demand, technological advancement, and the task of managing four generations of employees (after the recent entry of Generation Z into the workplace), it’s no surprise businesses are challenged to keep pace. Like many other businesses, Southwest Georgia Farm Credit recognizes that each generation brings unique strengths and value to the organization and how imperative it is to ensure we build connections across generations and capitalize on the strengths and values that each employee brings to the organization.

There has been much discussion over the last few years regarding the impact generational differences have in the workplace on human capital plans, company culture, and overall success of the business. Recognizing that many of our managers are managing up to three generations of employees, we found it important to educate our staff about generational differences.

So in late 2017, Southwest Georgia Farm Credit contracted with FCC Services to provide a one-day training session on “Managing Across Generations” to the Association’s entire management team. The goal of the training was to allow managers to better understand generational differences, what motivates and drives employees within each generation, and how to foster effective connections through communication.

The training provided managers a glimpse into each generation and the events that helped shape them. It reinforced that each generation brings value to the workforce: longevity, entrepreneurship, innovation and social connection to name

just a few. While providing more insight into generational characteristics, managers were also challenged to recognize employees for their individual attributes. Sarah Spivey, Senior Consultant at FCC Services, explained it is important to recognize that not all individuals within a generation will embody the stereotypical traits. Personal experiences like family upbringing, being raised in a rural area versus a metropolitan city, or global travel can impact a person’s attitude to the point they may identify with a different generation. The most effective organizations will find ways to identify and capitalize on the individual strengths of their employees, connecting these valuable attributes to company goals. Overall, the mission of Farm Credit has served as one area that all generations have been able to align with and support.

Looking at the generational demographics of the Farm Credit System, Sarah pointed out that Southwest Georgia Farm Credit is unique. While most other Farm Credit organizations have disproportionately low representation of Generation X, Southwest Georgia Farm Credit is composed of about 50% Gen X with the remaining 50% being split almost equally between Baby Boomers and Millennials. What does this mean for Southwest Georgia Farm Credit? “The current generational composition of Southwest Georgia Farm Credit sets the Association to be nimble enough to make great progress in a time of great change,” says Sarah.

As Sarah further explained, 25% of Southwest Georgia Farm Credit’s staff is Baby Boomers. Baby Boomers traditionally



believe in hierarchy and struggle to relinquish control. However, this generation of employees represents a wealth of knowledge. They have experienced good times as well as bad and they have a great understanding of what hard times mean. Representing an equal portion of Southwest Georgia Farm Credit's staff are Millennials. These employees are innovative. They have lots of ideas to move the business forward. However, they don't know how to get started. Southwest Georgia Farm Credit's other 50% of employees represent Generation X. These employees are the doers; they are willing to listen to ideas, understand technology and get things done. Unfortunately, Generation X can sometimes leave damage in their path due to their "get it done" attitudes.

Southwest Georgia Farm Credit's Generation X can help bring balance and bridge the gap between its Baby Boomers and Millennials. Drawing from the ideas of the Millennials and the experience of the Baby Boomers, Generation X can put things in place to make necessary changes happen. As Sarah stated,

"Getting open and effective communication requires a level of curiosity and a willingness to ask questions and actively listen to answers. Recognizing similarities, such as common goals and an organizational mission, rather than perceived differences also builds connection that can improve communication and effectiveness."

"We are excited about the future at Southwest Georgia Farm Credit. Our staff is our largest investment and also our largest asset. We want to leverage that," says Paxton Poitevint, Chief Operating Officer at Southwest Georgia Farm Credit. "Each generation has something to offer. By working together, great progress is possible."

ALLISON GODWIN is the Human Resources Manager for Southwest Georgia Farm Credit. During her 20-year Farm Credit career, she also spent time as Assistant Controller in the Finance and Operations Department. Godwin received her Bachelors of Business Administration in accounting from the University of Georgia.

ASSOCIATION NEWS



Clifford Dollar Retires

Clifford Dollar, Jr., who has served Southwest Georgia Farm Credit as a member of its Board of Directors since 1987, retired from the Board in February and was honored for his service.

"Mr. Dollar has faithfully served the member-owners of this cooperative for 31 years and has helped steer the Association in a progressive manner," Chairman Kim Rentz said. "The Association has benefited from his leadership." Mr. Dollar, and his wife, Beaver, live near Bainbridge. Mr. Dollar has farmed in Decatur County for over 50 years.

"On behalf of the Association's Board, staff, and members, I want to thank Mr. Dollar for serving the agriculture community with distinction," said Richard S. Monson, President, Southwest Georgia Farm Credit.

Westbrook Joins Southwest Georgia Farm Credit

Scott Westbrook joined Southwest Georgia Farm Credit as a Senior Appraiser. He is a graduate of The University of West Georgia with a Bachelors of Administration in Marketing. Mr. Westbrook will be responsible for appraising various property types including farmland, real estate, recreational properties, etc. Scott comes to us with over 20 years of appraisal experience, and is familiar with Southwest Georgia Farm Credit, as he has completed contract appraisals for the organization in the past. He and his wife Michelle, along with their three children, Tucker, Lily Claire, and Carson reside in Ellaville.



Association Distributes Allocated Surplus

In January, Southwest Georgia Farm Credit retired the 2011 allocated surplus of \$1,122,825 to those members whose interest paid in 2011 contributed to the allocated surplus. Since 1991, the Association has returned approximately \$116 million in member dividends.

"We are pleased that the Association's financial position allows us to make this distribution," said Richard Monson, Chief Executive Officer of Southwest Georgia Farm Credit. "As always, our mission is to support rural communities and agriculture with reliable, consistent credit and financial services, today and tomorrow."

Fretwell Joins Lee County Chamber of Commerce Board

Ragan Fretwell, Farm Credit Express Relationship Manager, has joined the Lee County Chamber of Commerce Board. Ragan will be teaming up with the board members to help promote development of Lee County. Ragan joined AgSouth Farm Credit in 2004 and Southwest Georgia Farm Credit in 2007. She is a graduate of Georgia Southwestern University with a Bachelor's degree in Accounting. She also earned a Bachelor of Business Administration from Troy University. She and her two children live in Leesburg.



Association Proudly Supports United Way

Southwest Georgia Farm Credit wrapped up its annual Bainbridge-Decatur County United Way Campaign in December, with a donation of \$8,442. United Way supports a coalition of charitable organizations throughout the community which focus on the building blocks for a good life: education, income, and health.

"Our employees value the local organizations that are part of United Way," said Paxton Poitevint, Chief Operating Officer at Southwest Georgia Farm Credit. "We understand the critical need in the community and appreciate that the United Way is empowering people to live healthy, productive lives. We're honored to do our part."

TEPAP 2018 – Austin, TX

By: Greg Smith

In the second week of January 2018, the 26th annual TEPAP was held at the Omni Barton Creek Resort in Austin, Texas. The program is organized through the Texas A&M University Department of Agricultural Economics and features speakers and participants from all parts of the US and Canada.

My first introduction to TEPAP (the Executive Program for Agricultural Producers) came in 2015 through a pamphlet at the farm office in Eldorado—the pamphlet invited members of the agricultural community to “accelerate their knowledge and understanding of today’s complex Agri-Business issues” and to “learn advanced agribusiness skills such as evaluating global economic development, niche market evaluation, analyzing and forecasting financial position, as well as personnel management and negotiation”. As a new partner in the family farming operation and as an attorney with a desire to refine my ability to assist other Agri-Business operators, I jumped at the opportunity to join the program in 2017 and return for the second unit in 2018.

The schedule at TEPAP is rigorous and there is little down time between sessions—participants are in the classroom starting at 7:30 am each morning and many stay until the final discussions are closed at 9 pm each night. The schedule teases us (particularly those traveling to warm and sunny Austin from sub-zero conditions in Mid-Western Canada) with a pitiable 15 minute “free time” each afternoon—but the pace is understandable given the broad-range of topics covered in just six days.

This year, we started with “How Your World Works”, a wide-ranging discussion about the current and upcoming geopolitical issues shaping the modern world; got a wake-up call in “Negotiations”, an intense workshop where participants are given the tools necessary to gain an upper hand in competitive business transactions; and, closed up the week with a day-long session on “Strategic Positioning”, an economics-based look at how businesses can identify and develop their competitive advantages in the modern marketplace.

Those courses provided plenty of solid information, but the core of the TEPAP curriculum is built around the sessions given by Dick Wittman, and Danny Klinefelter regarding Financial Management; Mr. Wittman and Mr. Klinefelter introduce participants to high-level financial accounting tools and show the benefits of using those tools to improve and expand agricultural operations from small and insular to professionally managed and built to compete in the global market. There is certainly an expectation that participants will have a basic knowledge of accounting fundamentals prior to joining TEPAP, but many of the speakers are readily available throughout the week to provide further instruction to get participants up to speed. Further, fellow participants often prove to be a valuable resource for understanding the real world implications of the lessons given in class.



Greg Smith pictured with speaker, Danny Klinefelter.

For my money, those fellow participants provide the greatest benefit of the program. This year, approximately 150 participants took part in TEPAP—a few of those participants come from large-scale Agri-Business operations such as John Deere, but many are a part of multi-generational family farming operations in various stages of growth and professionalism. Over the course of my two years in the program, I enjoyed the opportunity to interact with the CFO of a multi-state potato producer, a Goldman Sachs employee with a hand in the family farm in Kansas, an apple producer in upstate New York, an upstart hay supplier from Canada, and a multitude of large-acre corn, bean, and grain producers from the Midwest. Everyone I spoke with during my time in the program was professional, skillful, and knowledgeable; I am confident that the connections made at TEPAP will have a positive impact on my work here in Georgia.

I want to thank Farm Credit for its support of the program and I highly recommend that other producers from the Southeast consider attending in future years. TEPAP meets each January in Austin, Texas and applications are typically due in June—find more information at tepap.tamu.edu.

GREG SMITH is a partner with Conger and Smith, Attorneys at Law in Bainbridge, GA. He specializes in real estate transactions, business transactions, trusts and estates, and food/agricultural matters. He and his wife, Maggie Rentz Smith, are partners with her parents in Eldorado Farms in Colquitt, GA, a family farming operation focused on cotton, peanut, and sweet corn production.



ATKINSON COUNTY - GA

236 +/- acres

\$5,000,000



ATKINSON CO.

Two tracts. Tract #1 - blueberry orchard, 155 ac w/drip irrigation and 75 ac with overhead freeze protection. 11,250 sqft packing facility and office, irrigation wells, three mobile homes, and shower house. Tract #2 - 20 ac of blueberries, drip irrigation, well, and irrigation holding pond.

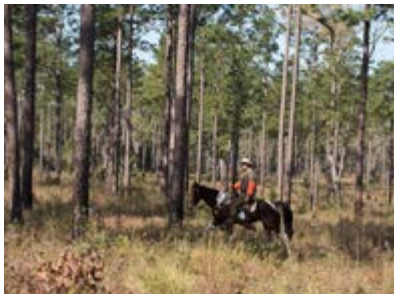
BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

BROOKS COUNTY - GA

3,500 +/- acres

\$12,600,000



QUITMAN, GA / BROOKS CO.

Historic Plantation with original antebellum home, live oaks, one of the largest stands of intact wiregrass and longleaf pine in the Red Hills, five miles of large creek & river frontage. Located in the Tallahassee/Thomasville Plantation belt. Record timber at \$1,235 overall per acre per 2017 est.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

420 +/- acres

\$1,500,000



BADEN RD
QUITMAN, GA / BROOKS CO.
4 BR / 2 BA / 3,500 SQ FT

Believed to be one of the earliest homes in Brooks County, the fully restored Plantation House is the centerpiece of this beautiful South Georgia Farm

SOUTHERN LAND REALTY
www.SouthernLandRealty.com

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

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

SWGAFarmCredit.com

SEARCH BY TYPE & SIZE & COUNTY

CLAY COUNTY - GA

276 +/- acres

\$469,200



HWY 39 N
FORT GAINES, GA / CLAY CO.

Prime soils and prime hunting should place this property on every long term investor's list of must see properties. 147 acres of Prime Statewide Important soils that could produce crops or be easily converted to high yield pine plantation. 5 ponds, 1 mile from the boat landing and golf course.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

138 +/- acres

\$320,000



CLAY CO.

This property has mature natural hardwood and pine timber mix. Excellent hunting. Ideal weekend retreat with the 850 +/- sq. ft. cabin. Beautiful stocked pond. Septic tank, four-inch well, and established food plots.

BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

COLQUITT COUNTY - GA

1,471 +/- acres

\$4,999,000



960 J R SUBER RD
MOULTRIE, GA / COLQUITT CO.
3 BR / 4 BA / 2,600 SQ FT

Strategically located on game rich Warrior Creek, this beautiful and diverse plantation offers five ponds, creek frontage, 213 acres cropland, rolling topography and a duck pond. Excellent deer, turkey, very well groomed quail courses, main house, lodges, kennel, and barns.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

141 +/- acres

\$451,392



COLQUITT CO.

Nice tract with plenty of frontage on Mitchell County Line Road. Good soils with planted longleaf pine and hardwood drain. Pines are in CRP program with payments. Tract is loaded with game.

BENNETT REAL ESTATE
www.brealthomasville.com

MATT BENNETT
229-233-5043 or 229-221-5683 / matt@brealthomasville.com

CRISP COUNTY - GA

230 +/- acres

\$825,000



1306 ARABI WARWICK ROAD
CORDELE, GA / CRISP CO.
1 BR / 1 BA / 1,880 SQ FT

Mixed hardwoods with creeks approx. 120 acres. Food plots established across property with above ground diesel and gas storage tanks with pumps. Metal well house and storage building with roll up door. Living quarters has stone fireplace, tile flooring, security cameras, alarm and covered porches.

COLDWELL BANKER ROBBINS & FREE REALTY
www.robbinsfree.com

SCOTT FREE
478-218-2600 / scottfree@robbinsfree.com

26 +/- acres

\$565,000



145 VALHALLA ROAD
CORDELE, GA / CRISP CO.
5 BR / 3.5 BA / 4,042 SQ FT

Updated master bath with copper soaking tub, oversized tile shower, brick flooring and custom barn wood double vanity. Family room with stain glass, built-ins and stone fireplace. Updated kitchen, salt water pool, fountain, pergola, deck and hot tub. Includes horse facilities. MLS# R903209A.

CENTURY 21 AMERICUS REALTY, INC.
century21.com/real-estate/amicus-ga/LCGAAMERICUS/

MARY KATHRYN DAVIS
229-924-2903 / marykathryndavis@yahoo.com

DECATUR COUNTY - GA

140 +/- acres

\$1,575,000



GRIMSLEY PLACE / SILVER LAKE ROAD
BAINBRIDGE, GA / DECATUR CO.

The Grimsley Place is now on the market for the first time in over 80 years. How about this view of Spring Creek! This 140 acre property is an ideal candidate for a conservation easement largely due to its 1100+ feet of dockable frontage and development potential.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

122 +/- acres

\$384,000



EDDIE AVERY ROAD
CLIMAX, GA / DECATUR CO.

Secluded timber tract for hunting and relaxation north of Climax. Great wildlife. Build a cabin, grow a garden and get back to the simple pleasures of life.

REALTY MART, INC.

JO ANNE TUGGLE
229-377-8007 / joanne@realtymartga.com

75 +/- acres

\$165,810



JOHNNY GORDON ROAD
ATAPULGUS, GA / DECATUR CO.

An ideal purchase for a family or small group that is looking for an affordable tract to manage for hunting and family adventures. Double Branch Creek is a natural wild life attractant and acts as a buffer between thick bed down areas and active wildlife foraging.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

5 +/- acres

\$67,000



LOT#8 TURPENTINE DRIVE
CLIMAX, GA / DECATUR CO.

This lot features 5.11 acres with a beautiful stand of mature timber. This lot is on the cul-de-sac and is perfect for your dream home.

PREMIER GROUP REALTY
www.premiergrouprealty.com

ROLLINS MILLER
229-246-9837 / rollinsm@premiergrouprealty.com

7 +/- acres

\$399,000



528 RIVER ROAD
BAINBRIDGE, GA / DECATUR CO.

6 bedroom lodge on 7.5 lakefront acres on the south side of the famed Lake Seminole. Hunt, fish and ski hundreds of miles of shoreline. Covered waterfront porch large enough for groups of 20 or more - double slip covered boat house & cook house. Travel by boat to Apalachicola to the south.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

612 +/- acres

\$1,713,600



HWY 97 SOUTH
BAINBRIDGE, GA / DECATUR CO.

An ideal property for those looking for a tract that will provide hunting, fishing and entertainment year-round, for years to come. The heart of the tract is a 13+- acre pond & 1.5 miles of frontage on Mosquito Creek. Wide range of habitat types from natural upland hardwood/pine ridges/planted pine

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

DECATUR COUNTY - GA

9 +/- acres

\$330,000



163 BACK OF THE MOON
BRINSON, GA / DECATUR CO.
4 BR / 4 BA / 2,519 SQ FT

Custom built 2519+sq ft/ 4 bed/ 4 bath/ office/ garage/ detached guest house/ 9 acres. A stones throw of multiple boat landings. Its not easy to find quality constructed homes like this custom built home close to miles of trails for horses.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

29 +/- acres

Inquire for price



HORSESHOE BEND ROAD
BAINBRIDGE, GA / DECATUR CO.

Located south of Bainbridge, this tract has lots of pines and some hardwood. Loaded with deer and turkey. Hunting, fishing, trail riding and a short drive to Bainbridge Country Club. Just over a mile to a public boat ramp. Beautiful combination of woods, cleared areas, trails and more.

KETCHAM REALTY GROUP
www.ketchamrealty.com

TOM HENDERSON
850-681-0600 / tom@ketchamrealty.com

11 +/- acres

\$225,000



420 SILVER LAKE ROAD
BAINBRIDGE, GA / DECATUR CO.
3 BR / 3 BA / 2,700 SQ FT

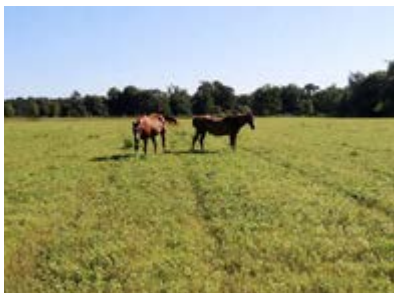
Master suite on bottom floor over looking pond and private access to back deck. Open floor pan with vaulted ceilings, solid surface counters, fire place, office, huge back deck, 10-foot wide front porch with swing, 3-car garage. Ideal country living but close to town.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

142 +/- acres

\$780,890



DECATUR CO.

Manley Farm is a farm/timber/ recreation property. 8+/- acres fenced & cross-fenced land for cattle. Permitted 10-in well with motor, Class 1 & 2 soils with 35K lbs. peanut base providing annual income. Deer and turkey. 40+/- acres mature pine timber. 7 miles to Bainbridge. 35 miles to Tallahassee.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

98 +/- acres

\$306,404



HWY 27 SOUTH
BAINBRIDGE, GA / DECATUR CO.

1100 feet of frontage on four-lane state highway. The property is only 1.5 miles from the city limits and is in the path of progress as development moves south. Priced at recreational land prices, with pine plantation/pond site/great hunting. Don't let a good deal pass by.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

200 +/- acres

\$525,000



DECATUR CO.

Fuqua Forest is an exceptional timber investment. Good soils providing substantial income in future. Deer and turkey, rolling hills, mature longleaf and wiregrass. Less than 2 miles from Lake Seminole. Several home sites for cabins or homes and adjacent large landowner properties for good game flow.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

DOUGHERTY COUNTY - GA

20 +/- acres

\$110,000



2805 FORRESTER ROAD
ALBANY, GA / DOUGHERTY CO.

Hard to find 20 acre parcel in northwest Dougherty County. Located on Forrester Road and bordering Terrell County this tract provides privacy, room for horses and convenience to town. Priced right to sell. Sellers are licensed Realtors in GA.

ALBANY REALTY COMPANY
www.albanyrealtyco.com

MIKE FLYNN
229-883-6100 / mikeflynnrealtor@gmail.com

88 +/- ACRES

\$202,000



619 LOCKETT STATION
ALBANY, GA / DOUGHERTY CO.

POSSIBLE FEDERAL TAX CREDITS OF \$250,000 - That's right, this property could pay for itself - 88 Acres of recreational / investment land close to town. This property sets up well to be replanted and enrolled into a tax credit program. There is an additional 150 acres available to the immediate west.

ALBANY REALTY COMPANY
www.albanyrealtyco.com

MIKE FLYNN
229-883-6100 / mikeflynnrealtor@gmail.com

6 +/- acres

\$675,000



2431 TARVA ROAD
ALBANY, GA / DOUGHERTY CO.
6 BR / 6.5 BA / 5,358 SQ FT

Your dream home in the country with water view and six expansive acres. This private and historic home is located among some of America's finest hunting plantations and completely updated for today's modern buyer. Features are too numerous to list. Call today for more information or a private tour.

ALBANY REALTY COMPANY
www.albanyrealtyco.com

MIKE FLYNN
229-883-6100 / mikeflynnrealtor@gmail.com

715 +/- acres

\$3,395,000



TARVA ROAD
ALBANY, GA / DOUGHERTY CO.
5 BR / 3,800 SQ FT

Bordering three of Albany's most noted quail plantations, Twin Eagles Plantation offers two ponds, creek, rich and diverse ground cover quail habitat, a very good stocking of timber, great eco-tones with a lot of edges, wood duck brood habitat pond, 6-acre dove field and great deer.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

EARLY COUNTY - GA

293 +/- acres

Inquire for Price



NANTZE SPRINGS ROAD
ARLINGTON, GA / EARLY CO.

This beautiful irrigated farm is situated in the prime farm belt of Southwest Georgia and has 2 center pivots as well some dry cropland. The property also has beautiful pine timber and large live oaks. The owner has also utilized the property for deer, turkey and quail hunting.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

18 +/- acres

\$185,000



COUNTRY ESTATE
BLAKELY, GA / EARLY CO.
3 BR / 2.5 BA / 1,900 SQ FT

Built by and for the current owners, this home has all the conveniences. The floor plan is very open and the living, dining and bedrooms are surprisingly large. Great hunting area and close to fishing at Lake Seminole and Lake Walter F. George/Eufaula. Secluded and very quiet.

TAYLOR REALTY ASSOCIATES

TERRY TAYLOR
229-758-8432 / terry@ttaylor.com

18 +/- acres

\$80,000



KILARNEY ROAD
JAKIN, GA / EARLY CO.

This parcel of 18 acres already has electricity and a well. It is mostly open pasture with a few wooded areas and some pecan trees. Beautiful Home Site!

THE WHITTAKER AGENCY
www.thewhittakeragency.com

SARAH H. AVERY
229-524-2088 / sarah@thewhittakeragency.com

87 +/- acres

\$ 2,395 per acre



CEDAR SPRINGS AND MARTIN ROAD
BLAKELY, GA / EARLY CO.

This beautiful farm offers 20 +/- acres in cropland with the balance in timberland with substantial quality pine plantation. The fields would be great for dove hunting and there are trophy deer throughout the area. Great location near Blakely with a beautiful setting for a country home.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

137 +/- acres

\$370,000



EARLY CO.

This great recreational property has creek frontage, mature natural hardwood, planted pines and a great interior road system. Excellent deer and turkey hunting.

BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

35 +/- acres

\$489,000



BELLE CHASSE
BLAKELY, GA / EARLY CO.
4 BR / 3 BA / 4,300 SQ FT

Secluded acreage surrounded by thousands of acres of woodlands and farm land. Lake stocked with bass, catfish, bluegill and sunfish. Deer, quail and turkey hunting. Under QDM for 20 years. Lake house includes full kitchen and covered picnic area. Over 100 additional acres available.

TAYLOR REALTY ASSOCIATES

TERRY TAYLOR
229-758-8432 / terry@ttaylor.com

EARLY COUNTY - GA

10 +/- acres

\$38,000



SPOONER QUARTER ROAD
JAKIN, GA / EARLY CO.

This 10 acre lot would be a wonderful home site.

THE WHITTAKER AGENCY
www.thewhittakeragency.com

SARAH H. AVERY
229-524-2088 / sarah@thewhittakeragency.com

70 +/- acres

\$ 2,200 per acre



WHITE CHANDLER ROAD AND HWY. 39 N
BLAKELY, GA / EARLY CO.

Located at the intersection of White Chandler Road and Highway 39, the majority of the farm is in cultivation and could be used for row crops, pasture/hayfield or would make a great country home site. The tract may also possibly qualify for CRP long leaf program.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

GRADY COUNTY - GA

37 +/- acres

\$79,550



BANKS ROAD
OCHLOCKNEE, GA / GRADY CO.

This tract sits on a beautiful old red dirt road in North Grady County. It would make a nice place to hunt, enjoy nature or maybe have a few horses. Some of the property is in a drain hence the great price. New survey has just been completed. Contact Russ Taylor.

KEYSOUTH REAL ESTATE GROUP, INC.
www.keysouth.com

RUSS TAYLOR
229-226-3911 or 229-224-6858. / russtaylor@rose.net

5 +/- acres

Inquire for Price



OAK BEND SUBDIVISION
CAIRO, GA / GRADY CO.

Several lots available in this nice subdivision or available in its entirety of 33 +/- acres. Restricted for single family dwellings with various sized lots available.

THE REAL ESTATE SHOP
www.realestateshopcairoga.com

DAWN RACKLEY
229-377-7777 / dawn_rackley@windstream.net

660 +/- acres

\$2,376,000



GRADY CO.

Mayfield Place is a recreational property with 21 +/- acres covered by 4 lakes and over 1 mile of clear, sand-bottomed Bryants Mill Creek, planted & irrigated oak alley entrance, upland hardwoods, rolling topography, live oaks, deer & turkey, 2 BR cabin, gathering lodge and attached equipment barn.

JON KOHLER & ASSOCIATES
www.jonkohler.com

JON KOHLER OR WALTER HATCHETT
850-508-2999 or 850-508-4564 / jon@jonkohler.com

37 +/- acres

\$350,000



GRADY CO.

The main home on this property features two or three bedrooms and two baths. There is a separate 1 BR/1 BA mother-in-law cottage with a kitchen/living area. Property features a pecan orchard, planted pines, a stocked pond, and an additional small pond. Outside storage building has an additional bedroom. MLS #RS5770A.

THE REAL ESTATE SHOP

BOBBY MILLER
229-377-7777 / realestateshop@windstream.net

286 +/- acres

\$780,890



GRADY CO.

Indian Pines offers mixed age planted pines, sandy bottom creek frontage and open hardwoods. Recreational and timber investment. Same owner 75+ years. Deer & turkey. Appx. half mile frontage on Old 84, half mile frontage on Open Pond Rd. Less than 6 miles to Cairo, less than hour to Tallahassee.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

59 +/- acres

\$205,000



GRADY CO.

Beautiful tract of land just minutes from the city limits of Cairo with an approximate five-acre pecan orchard, 18 +/- acres of planted pines in CRP program and the balance of land in natural rolling woodlands. Nice road system throughout property. Great for hunting deer and turkey. MLS #LV5974A.

THE REAL ESTATE SHOP

DAWN RACKLEY
229-377-4444 / dawn_rackley@windstream.net

35 +/- acres



Inquire for Price

GRADY CO.

Great recreational or home site property that is located in the Beachton area. The current owners have built a road into the property and have done extensive work and upkeep to the property for the past five years. Timber cruise is valued at \$55,000.

KEYSOUTH REAL ESTATE GROUP, INC.

www.keysouth.com

PAULA BARRETT

229-226-3911 or 229-421-9724 / barrett paula1@gmail.com

17 +/- acres



\$55,000

PINE PARK ROAD
CAIRO, GA / GRADY CO.

Beautiful area to build your new home. Paved road frontage. Hardwoods and 10 year-old planted pines. MLS # LR6749A

THE REAL ESTATE SHOP

www.realestateshopcairoga.com

BOBBY MILLER

229-377-7777 / realestateshop@windstream.net

14 +/- acres



\$159,900

669 POPES STORE ROAD
OCHLOCKNEE, GA / GRADY CO.
3 BR / 2 BA / 1,633 SQ FT

Country living, North of Cairo with an easy drive to Thomasville. 14 acres located on the corner of Pope Store Road and Banks Road. Great for raising a family! Just needs updating and making it yours. Gorgeous oak tree for enjoying the late afternoons.

REALTY MART, INC.

JO ANNE TUGGLE

229-377-8007 / joanne@realtymartga.com

6 +/- acres



\$399,000

656 GAINOUS ROAD
CAIRO, GA / GRADY CO.

Open floor plan allows enjoying family & friends while cooking in the spacious, newly designed kitchen. The Master suite features top of the line conveniences & walk-in shower. The covered patio & pool are perfect for entertaining. The large barn has a full bath & kitchen.

REALTY MART, INC.

KAY ADDLETON

229-377-8007 / kay@realtymartga.com

73 +/- acres



\$196,000

WHEELER RD
CAIRO, GA / GRADY CO.

Great Hunting. Good pond site edging up between two elevated areas on Wheeler Road. Good looking dirt road. Ag area with a spotting of residential properties up and down both roads. About 7.5 miles from Cairo. Super value if you ever wanted to parcel off a few acres for a home site in a few years.

CROCKER REALTY, INC.

www.landcroc.com

DANIEL E CROCKER

229-228-0552 / landcroc dan@gmail.com

55 +/- acres



\$300,000

RIDGE ROAD
CAIRO, GA / GRADY CO.
2 BR / 1 BA / 1,296 SQ FT

Beautiful old wood floors with reclaimed wood from some of Pelham's more notable buildings. Bricks and old doors from old theaters to 100+ year old church. Stories! The home has a large open living area with wood burning insert in fireplace. Quartz counter tops. Charming, warm, cozy, unique.

CROCKER REALTY, INC.

www.landcroc.com

DANIEL E CROCKER

229-228-0552 / landcroc dan@gmail.com

5 +/- acres



\$170,000

3842 HADLEY FERRY ROAD
CAIRO, GA / GRADY CO.
3 BR / 2.5 BA / 2,260 SQ FT

Large den with fireplace, bonus room, eat-in kitchen and dining room. Lots of storage & plenty of character. Enjoy nature sitting on the screened porch that overlooks a nice pool. New HVAC, hardwood floors, ceiling fans & lights. One out-buildings has electric & is available for the other one.

REALTY MART, INC.

KAY ADDLETON

229-377-8007 / kay@realtymartga.com

35 +/- acres



Inquire for price

H.P. COOK ROAD
CALVARY, GA / GRADY CO.
3 BR / 2 BA / 2,250 SQ FT

Acreage features mixed hardwoods and pasture. Home has soaring 20 ft. heart pine ceilings, floors and wainscoting. Split-log staircase leads to a loft above the kitchen. 1,500 ft. of porches. Includes a restored historical 150 year-old Georgia Dog Trot cabin. Spacious barn with two-bay lean-to.

KETCHAM REALTY GROUP

www.ketchamrealty.com

TOM HENDERSON

850-681-0600 / tom@ketchamrealty.com

GRADY COUNTY - GA

40 +/- acres

\$149,000



PINE LEVEL RD.
CAIRO, GA / GRADY CO.

The is one of the best looking long-leaf and wiregrass mid-size tracts that I've ever seen! Young planted long-leaf in front and back. Blackwater pond in the middle of the property.... good wood duck pond. Soil map looks good, lots of home sites, impressive deer scrapes on property. Good farm land.

CROCKER REALTY, INC.
www.landcroc.com

DANIEL E CROCKER
229-228-0552 / landcrocdan@gmail.com

21 +/- acres

\$219,500



140 GORDON LANE
WHIGHAM, GA / GRADY CO.
3 BR / 3 BA / 1,700 SQ FT

Beautiful acreage with pasture, pond, fruit trees, pecan trees and planted pines. Home has been recently renovated - pine floors and carpet and master bath has large sit-down shower. Kitchen has new cabinets and tile counter tops. Large deck and covered patio. Outbuildings. MLS# RS6598A.

THE REAL ESTATE SHOP
www.realestateshopcairoga.com

DAWN RACKLEY
229-377-7777 / dawn_rackley@windstream.net

6 +/- acres

\$149,900



728 HALL ROAD
CAIRO, GA / GRADY CO.
3 BR / 2 BA / 1,568 SQ FT

Property features a well-fed pond and home, fenced yard & underground storm shelter. Landscaped yard with fruit trees. Two wells, one servicing neighbors. The home has an open floor plan.

REALTY MART, INC.

KAY ADDLETON
229-377-8007 / kay@realtymartga.com

7 +/- acres

\$57,900



BARNETT'S CREEK DRIVE
CAIRO, GA / GRADY CO.

Good level grassed area up by the road. A wonderland of big woods to explore. Cypress, huge pines, towering oaks! Lake privileges. Lots of wild grapes this year! Good balance of cleared, grassed high ground...then about 40' of elevation change down to the hardwood bottom. Great home site.

CROCKER REALTY, INC.
www.landcroc.com

DANIEL E CROCKER
229-228-0552 / landcrocdan@gmail.com

185 +/- acres

\$750,000



STATE PARK ROAD
CAIRO, GA / GRADY CO.

Beautiful rolling land! This property is perfectly set up for quail, turkey and deer with approximately 97 acres of planted pines in CRP program. The approx. 3-acre pond needs some work but has a lot of potential. The dirt road is scheduled for paving within the next 2 years.

REALTY MART, INC.

CHARLES RENAUD
229-377-8007 / charles@realtymartga.com

HOUSTON COUNTY - GA

679 +/- acres

\$2,376,850



OCMULGEE RIVER
KATHLEEN, GA / HOUSTON CO.

2.5 miles fronting Ocmulgee River in the heart of 20,000 acre Oaky Woods. All weather roads, ATV horse trails with riverbank recreational area and maintained campsite. 15 food plots ready to plant. Perfect for hunting and fishing. Zoned for Agricultural, Timber, or Single Family - \$3,500 per acre.

COLDWELL BANKER ROBBINS & FREE REALTY
www.robbinsfree.com

SCOTT FREE
478-218-2600 / scottfree@robbinsfree.com

182 +/- acres

\$595,000



FLOURNOY ROAD
HAWKINSVILLE, GA / HOUSTON CO.
1 BR / 1 BA / 981 SQ FT

Cabin is 981 sq ft with a fireplace, loft area with 4 beds and 1 bath which are heated and cooled from main cabin below. 14 miles from Perry and 11 from Hawkinsville, your perfect spot for seclusion just a few minutes from the convenience and charm of small town Georgia living.

COLDWELL BANKER ROBBINS & FREE REALTY
www.robbinsfree.com

SCOTT FREE
478-218-2600 / scottfree@robbinsfree.com

LEE COUNTY - GA

85 +/- acres

\$2,950 per acre



LIVINGSTON ROAD
SMITHVILLE, GA / LEE CO.

This prime tract is in highly sought Lee County, where properties in this acreage range do not appear on the market very often. This property is full of potential for harvesting a huge trophy buck and it offers: large food plots, CRP long leaf income hardwood and water. \$ 2950 per acre.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

51 +/- acres

\$774,900



2413 TARVA
ALBANY, GA / LEE CO.
5 BR / 7 BA / 5,968 SQ FT

The lot features a white front fence, a tree lined entrance drive, 12+/- acre stocked pond, gunite pool, dog kennel, and workshop. This large quality built home with wood and tile floors throughout. The master retreat has a fireplace and beautiful heart pine floors with lots of wonderful windows.

RE/MAX OF ALBANY
www.remaxofalbany.com/

LINDA TURPIN
229-434-1600 / lindaturpinremax@gmail.com

MARION COUNTY - GA

898 +/- acres

\$2,493 per acre



HIGHWAY 137
BUENA VISTA, GA / MARION CO.

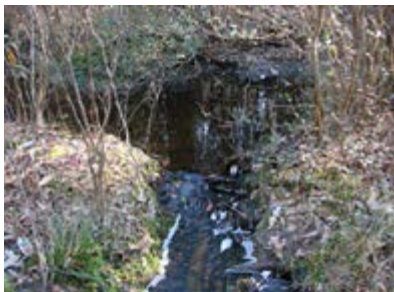
Property features 564 +/- acres of timber land and 327 +/- acres of hay pasture, two irrigation wells with equipment, ponds, fencing, house, cabin, metal buildings and barns. Paved road frontage. Excellent hunting and recreation. Investment diversification.

FOREST RESOURCE CONSULTANTS, INC.
www.frclandsales.com

DAN ROCK
478-745-4910 / drock@frcemail.com

116 +/- acres

\$1,750 per acre



JOHNSON CEMETERY ROAD
BUENA VISTA, GA / MARION CO.

Don't miss this opportunity to buy a great timber investment tract with hunting/recreational opportunities as well. This tract consists of thinned 1992 pine plantation along with beautiful hardwood along a nice creek. Good location in North Marion County, easy drive to Columbus.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

MILLER COUNTY - GA

100 +/- acres

\$675,000



375 ADAMS-POWELL ROAD
COLQUITT, GA / MILLER CO.
3 BR / 2 BA / 2,700 SQ FT

Secluded location with home that resembles a large old-fashioned farm house. Four-inch well and 1,500 gallon septic tank. Over 70 acres of eight year-old longleaf pines with the balance in pasture, home and outbuildings. Hunt deer and other game on your own property. Home and 20 acres for \$429,000.

TAYLOR REALTY ASSOCIATES

TERRY TAYLOR
229-758-8432 / terry@ttaylor.com

MITCHELL COUNTY - GA

125 +/- acres

\$500,000



MITCHELL CO.

Approximately 60 acres of longleaf pine in CRP until 2020. The remainder of acreage is pine and hardwood mix timber with extensive road system and a three +/- acre pond. Great recreational property.

BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

90 +/- acres

\$216,000



MITCHELL CO.

Nice tract with mature timber. Good mix of open ground for farm income. Improvements include well, septic and power. Loaded with deer and turkey.

BENNETT REAL ESTATE
www.brealthomasville.com

MATT BENNETT
229-233-5043 or 229-221-5683 / matt@brealthomasville.com

102 +/- acres

\$399,000



MITCHELL CO.
3 BR / 2 BA MH

Located on Arrowhead Road, this property has 90 +/- acres in open horse-grade hay field and the owner has customers in place to take the hay. There are two wells, two barns, a 3 BR/2 BA mobile home and a coral for horses. Great soils and location.

BENNETT REAL ESTATE
www.brealthomasville.com

MATT BENNETT
229-233-5043 or 229-221-5683 / matt@brealthomasville.com

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

SWGAFarmCredit.com

SEARCH BY TYPE & SIZE & COUNTY

MITCHELL COUNTY - GA

155 +/- acres

\$497,856



GA HWY 93
CAMILLA, GA / MITCHELL CO.

Good high ground. Property has an incredible roll throughout, with steep ridge down to Lost Creek. Lots of trails. Good main road system. Northwest corner of property is across Lost Creek. Excellent pond sites on property. Lots of wildlife sign.

CROCKER REALTY, INC.
www.landcroc.com

DANIEL E CROCKER
229-228-0552 / landcrocdan@gmail.com

170 +/- acres

\$850,000



LAKE PLEASANT CHURCH RD
CAMILLA, GA / MITCHELL CO.

Income producing farm with 170 +/- acres. Tract has 90+ acres under irrigation with 2 pivots and 12" electric well. 48 acres of timber ready to be thinned.

BENNETT REAL ESTATE COMPANY
www.brealthomasville.com

MATT BENNETT
229-233-5043 / matt@brealthomasville.com

RANDOLPH COUNTY - GA

270 +/- acres

\$540,000



CUTHBERT, GA / RANDOLPH CO.
2 BR / 1 BA / 1,120 SQ FT

Great recreation and hunting property. Frontage on Crooked Creek. Paved road frontage. Outstanding timber tract. Mature pine timber and hardwood bottom. Excellent deer and turkey hunting.

BARFIELD AUCTIONS INC
www.barfieldauctions.com

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

232 +/- acres

\$464,000



RANDOLPH CO.

This property offers beautiful and mature pines along with hardwood bottoms. Excellent timber investment tract that is loaded with wildlife. Ideal weekend retreat and great recreational property.

BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

215 +/- acres

\$675,000



RANDOLPH CO.

Located just minutes from Lake Walter F. George, this property features a five +/- acre pond, mature pines, hardwood timber and a great interior road system. Tremendous deer, turkey, ducks and quail hunting. Excellent timber investment tract.

BARFIELD AUCTIONS, INC.
www.barfieldauctions.com

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

60 +/- acres

\$130,000



CUTHBERT, GA / RANDOLPH CO.

60 Total Acres. Pine and Hardwood Timber Mix. Tremendous Hunting Property. Excellent Home Sites

BARFIELD AUCTIONS INC
www.barfieldauctions.com

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

SEMINOLE COUNTY - GA

11 +/- acres

\$115,000



2519 BUDDY ADAMS PARKWAY
DONALSONVILLE, GA / SEMINOLE CO.
3 BR / 3 BA / 2,432 SQ FT

Features a 2400 sq ft, 3BR/3BA doublewide with metal roof, wrap-around porches. LR, den, and office off of master. Warehouse/shop with 3-phase electric power and drive-thru capability with huge roll-up doors on the ends. 27' shed roof runs the entire 60' of one side of the warehouse/shop.

PREMIER GROUP REALTY
www.premiergrouprealty.com

KEN HORN
229-246-9837 / kenh@premiergrouprealty.com

54 +/- acres

\$199,000



2524 BURL LANE ROAD
DONALSONVILLE, GA / SEMINOLE CO.
3 BR / 2 BA / 2,068 SQ FT

This large, custom manufactured home with wrap-around porch, sunroom, added 1 car garage, large kitchen and fireplace sits on 54.42 acres of hunting land. Contact us today!

THE WHITTAKER AGENCY
www.thewhittakeragency.com

SARAH H. AVERY
229-524-2088 / sarah@thewhittakeragency.com

5 +/- acres

\$20,000



HWY 374
DONALSONVILLE, GA / SEMINOLE CO.

This 5 acre, wooded lot is located just south of the Desser crossroads, near Lake Seminole. Contact us today!

THE WHITTAKER AGENCY
www.thewhittakeragency.com

SARAH H. AVERY
229-524-2088 / sarah@thewhittakeragency.com

135 +/- acres

\$405,000



HARVEL POND ROAD
DONALSONVILLE, GA / SEMINOLE CO.

128 acres in 10-13 year old planted slash pine ready to be thinned within the next 2-3years. The property has a 7-acre spring-fed pond and joins the Lake Seminole State Park (600 acres)-located minutes from multiple boat landings that provide access to Lake Seminole.

3 RIVERS REALTY
www.3riversrealty.com

MILLS BROCK
229-416-6136 / mills@3riversrealty.com

STEWART COUNTY - GA

133 +/- acres

\$305,235



STEWART CO.

Excellent mix of natural mature pine and hardwood timber and minutes from Lake Walter F. George. Would be a great country retreat. Located just a short drive to Columbus, Americus, or Albany. With an approximate two-acre pond, this tract is an outstanding hunting and recreational property.

BARFIELD AUCTIONS, INC
www.barfieldauctions.com

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

270 +/- acres

\$324,000



LUMPKIN, GA/ STEWART CO.

With pine and hardwood timber mix, this would be an ideal weekend retreat property. Paved road frontage, close proximity to Providence Canyon and a short drive to Columbus.

BARFIELD AUCTIONS, INC
www.barfieldauctions.com

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

SUMTER COUNTY - GA

91 +/- acres

\$ 2,395 per acre



HOLMAN ROAD & NEON BASS ROAD
LESLIE, GA / SUMTER CO.

The property consists of the high quality farmland that South Sumter County is known for as well as approximately 22 acres of wooded acreage. The tract is in a great location in an area known to have huge trophy deer. The property is located approximately 25 minutes from Cordele and I-75.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

TAYLOR COUNTY - GA

173 +/- acres

\$ 2,300 per acre



HWY. 90
MAUK, GA / TAYLOR CO.

This beautiful 173 acre hay farm is just a few miles south of Butler and east of Columbus, and features gently rolling hay fields mixed with nice hardwood ridges and offers good paved road frontage on Hwy. 90 and Hayes Road. Would also make a beautiful home site.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

TERRELL COUNTY - GA

100 +/- acres

\$495,000



3326 ROCK STOREY
DAWSON, GA / TERRELL CO.
3 BR / 3 BA / 3,700 SQ FT

100+/- acre farm ideally set up for horses, multiple fenced pastures and 3,700-sq.ft. large brick home has a huge downstairs family room with masonry fireplace and stacked stone surrounding. Bordered on west side by Abigail Plantation. Excellent deer & turkey hunting!

RE/MAX OF ALBANY
www.remaxofalbany.com

DEBBIE FULFORD
229-434-1600 / debbiefulford@gmail.com

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

SWGAFarmCredit.com

SEARCH BY TYPE & SIZE & COUNTY

TERRELL COUNTY - GA

11 +/- acres

\$49,900



HWY 32
DAWSON, GA / TERRELL CO.

Located just east of Dawson, this tract has 675 ft. of frontage on Hwy 32 and approximately 735 ft. on the Chickasawhatchee Creek.

CENTURY 21 TOWN & COUNTRY REALTY
www.albanyc21.com

BILL BUTLER
229-435-6204 / billbutler25@gmail.com

UPSON COUNTY - GA

25 +/- acres

\$119,900



APPLE ROAD
MEANSVILLE, GA / UPSON CO.

Located 45 minutes SW of Atlanta with over 900 ft. on Five Mile Creek. Mostly wooded. There is a well with missing pump and septic tank on property. Old home site would make a perfect campsite. MLS# LV139614A.

CENTURY 21 TOWN & COUNTRY REALTY
www.albanyc21.com

ALANE M. RAYBURN
229-435-6204 / alanerayburn@gmail.com

THOMAS COUNTY - GA

442 +/- acres

\$8,000,000



THOMAS CO.

Kickapoo Plantation is in the middle of Red Hills plantation belt. Less than seven miles from Thomasville. 3 connected lakes with water control, duck pond, rolling stands of quail woods. 8,786 +/- sq. ft. main house, 2 guest cottages. Office and gun room. Barn, staff house and work shed. Dog kennel.

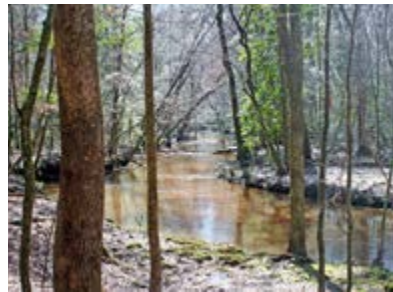
JON KOHLER & ASSOCIATES
www.jonkohler.com

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

WEBSTER COUNTY - GA

4,387 +/- acres

\$7,238,550



WEBSTER CO.

Lanahassee Creek is a timber and recreational property. 2 miles of frontage on creek, 1,000 +/- acres of 5-yr longleaf pine with future income potential. Wildlife, deer, turkey, quail habitat, dove field, rolling topography, two 4-acre ponds, 3 BR home, pole barn/equipment shed and good roads.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

44 +/- acres

\$1,000,000



63 PATTERSON STILL RD
THOMASVILLE, GA / THOMAS CO.
3 BR / 2 BA / 2,200 SQ FT

A very good-looking tract from the home that sits on the corner to the expanse of pasture to the pond that sits directly in the center of the property. Property is zoned R-1 which offers a good many possibilities.

CROCKER REALTY, INC.
www.landcroc.com

DANIEL E CROCKER
229-228-0552 / landcrocdan@gmail.com

500 +/- acres

\$1,600,000



PRESTON, GA / WEBSTER CO.

5000 sq. ft. log house. Large open porch. Prime hunting and fishing property. 3 beautiful ponds. 2 miles of Kinchafoonee Creek frontage. Lanahassee Creek frontage. Enclosed shop, equipment sheds, out buildings. Mature hardwood and pine timber.

BARFIELD AUCTIONS INC
www.barfieldauctions.com

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

66 +/- acres

\$352,821



HANSELL CHASTAIN RD
THOMASVILLE, GA / THOMAS CO.

If ever there was a property for a fine home, this would have to be it! I would call this a signature Red Hills property...wire grass and long leaf pine, rolling red clay hill. Just a good-looking property. Amazing tract for deer and turkey.

CROCKER REALTY, INC.
www.landcroc.com

DANIEL E CROCKER
229-228-0552 / landcrocdan@gmail.com

152 +/- acres

\$465,000



6965 EAST CENTERPOINT ROAD
PARROTT, GA / WEBSTER CO.
2 BR / 1 BA / 1,024 SQ FT

30x40 metal building with a 1/2 bath, RV shed, 50x50 machine shed. Large stocked pond. Bear Creek and Williford Branch frontage. 4' well, road and creek frontage. Growing timber. Excellent deer, turkey, and fishing.

BARFIELD AUCTIONS INC
www.barfieldauctions.com

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

247 +/- acres

\$ 1,900 per acre



CENTERPOINT ROAD
PARROTT, GA / WEBSTER CO.

Located between Albany and Columbus with easy access from Hwy. 520 and consisting of investment grade timberland with various ages of pine plantation and beautiful hardwood along the creek branches. Great hunting tract with food plots and great interior roads. Owners will divide into 2 parcels.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

95 +/- acres

\$289,000



OSCAR WILLIAMS ROAD
PLAINS, GA / WEBSTER CO.

This fantastic hunting property has a rustic cypress cabin, perfect for a weekend hunting getaway. There is a nice tractor shed, high quality food plots with covered deer stands, creek, great interior roads and beautiful timber. Located near Plains in an area with excellent deer and turkey hunting.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

4,387 +/- acres

\$7,238,550



2250 US HWY 280
ALBANY, GA / WEBSTER CO.

SW Georgia timber and recreational property. Two 4-acre ponds, frontage on Lanahassee Creek, dove field, and beautiful rolling topography. Abundant wildlife, deer and turkey hunting, along with excellent quail habitat. An exceptional 1,000 plus acres of 5-year-old long leaf pine stand.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

WORTH COUNTY - GA

9 +/- acres

\$175,900



1224 DOE HILL ROAD
POULAN, GA / WORTH CO.
3 BR / 2 BA / 1,792 SQ FT

Manufactured home features a living room, kitchen, dining room, fireplace and nice screened back porch. All appliances remain. Awesome 3,150 sq. ft. galvanized metal shop built in 2007 with small kitchen/bath, two work areas, offices and covered shed on back. Roll-up doors. Three-bay implement shed.

COLDWELL BANKER WALDEN AND KIRKLAND
www.waldenandkirkland.com

JANICE WESTER
229-436-8811 / janicewester@gmail.com

129 +/- acres

\$470,850



WORTH CO.

This property offers open and wooded land with excellent soils. With a nine +/- acre pond, this tract is a multi-use property

BARFIELD AUCTIONS, INC
www.barfieldauctions.com

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

1,052 +/- acres

\$4,500,000



2694 HIGHWAY 33 NORTH
ALBANY, GA / WORTH CO.

Recreational property with a spectacular 5,500 sq ft custom log lodge overlooking a 15-acre lake, beautiful rolling topography, multiple fish and duck ponds, equipment barn, 10ft high fence with privacy entrance and more! Managed for deer and turkey.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

BALDWIN COUNTY - AL

3,636 +/- acres

\$15,000,000



MOBILE, AL / BALDWIN CO.

This unique plantation is located between Pensacola, FL & Gulf Shores, AL. Featuring a 70 acre intercoastal lake & almost 3.5 miles of bay waterfront; 2.5 miles of both sides of the Blackwater River & 3/4 mile on the Perdido River/upper Bay. This is the largest maritime forest in geographical area.

JON KOHLER AND ASSOCIATES
www.jonkohler.com

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

GENEVA COUNTY - AL

160 +/- acres

\$3,100 per acre



GENEVA CO.

Big Creek is an excellent mixed-use property that provides immediate revenue through its current farm lease and participation in the Conservation Reserve Program for the planted longleaf stands. Hunting is a plus and there is great potential for home sites and the property is a good place for horses or cattle.

SOUTHERN FORESTRY REALTY
www.southernforestryrealty.com

HOLMES HENDRICKSON
334-618-2010 / hhendrickson@southernforestry.com

GENEVA COUNTY - AL

47 +/- acres

\$2,500 per acre



GENEVA CO.

Choctawhatchee Bluff is a great place for those seeking seclusion, solitude and great hunting. Located just south of Geneva, along the banks of the Choctawhatchee River, The view of the Choctawhatchee River from the property has to be seen to be fully appreciated. One can see for over a mile up and down the river.

SOUTHERN FORESTRY REALTY
www.southernforestryrealty.com

HOLMES HENDRICKSON
334-618-2010 / hhendrickson@southernforestry.net

HOUSTON COUNTY - AL

852 +/- acres

\$1,959,600



S. SPRINGHILL CHURCH ROAD
GORDON, AL / HOUSTON CO.

Seahoss Farm, a short 17 miles east of Dothan features a cabin, pole barn, three ponds, and sixteen food plots. Approximately 68% of the tract is plantable with loblolly, longleaf, and slash pines valued at over \$640k. Can be subdivided to 760 and 92 acres.

VERDURA REALTY, LLC
www.verduraproperties.com

ARNIE ROGERS
850-491-3288 / arogers@verduraproperties.com

96 +/- acres

\$240,000



S. SPRINGHILL CHURCH ROAD
GORDON, AL / HOUSTON CO.
2 BR / 1 BA / 500 SQ FT

With a highly coveted location just 20 minutes east of Dothan, the Springhill Tract provides the perfect recreational getaway for the naturalist or hunter. At the same time, it offers an investor a means to acquire a valuable and tangible income-producing asset.

VERDURA REALTY, LLC
www.verduraproperties.com

ARNIE ROGERS
850-491-3288 / arogers@verduraproperties.com

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

SWGAFarmCredit.com

SEARCH BY TYPE & SIZE & COUNTY

GADSDEN COUNTY - FL

90 +/- acres

\$2,995 per acre



GADSDEN CO.

The Gilbert Tract is uniquely diverse in land use, vegetative cover and topography. There are approximately 30 acres of pastures and fields and 60 acres of mature timberland that includes two creeks and the associated slope forests. Mature longleaf pines occupy the southern hill. Recreational opportunities are abundant.

SOUTHERN FORESTRY CONSULTANTS
www.southernforestryrealty.com

MICHAEL DOONER
850-567-2800 / mdooner@southernforestry.net

JEFFERSON COUNTY - FL

255 +/- acres

\$596,965



MCKEOWN MILL ROAD
SNEADS, FL / JACKSON CO.

Beautiful homesite setting with nice home is located 2.5 +/- miles from Lake Seminole and the Appalachicola River. There is open pasture, cultivatable fields, beautiful hardwood/pine timber. There are two ponds on the tract and abundant deer/turkey. Convenient to I-10 and Tallahassee. Must see.

ALLIED LAND & TIMBER COMPANY, INC.
www.alliedlandga.com

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

1,400 +/- acres

\$2,800,000



JEFFERSON CO.

Well managed timber and recreational tract located south of U.S. Hwy 27 near Lamont. This property is in a secluded setting with several beautiful ponds on the property. This property holds a healthy resident population of deer, turkey and ducks. The owner is willing to sell portions of the tract in order to accommodate a smaller purchase.

SOUTHERN FORESTRY REALTY
www.southernforestryrealty.com

TED KNIGHT
850-545-7243 / ted@southernforestryrealty.com

310 +/- acres

\$2,500 per acre



JEFFERSON CO.

The Augustine Tract is a great multi-use recreational hunting and fishing tract, and attractive as timber investment. Offers year-round recreational opportunities. Existing timber resource is approximately \$500 per acre. Easily accessible to I-10 and U.S. Hwy 90, offer solitude and a comfortable house with outbuildings.

SOUTHERN FORESTRY REALTY
www.southernforestryrealty.com

DAVE LEWIS
850-510-0396 / dlewis@southernforestryrealty.com

LEON COUNTY - FL

466 +/- acres

Inquire for Price



LEON CO.

Green Hills is a mini-plantation in the Red Hills plantation belt, an 'A' neighborhood of historic quail plantations. Owned by same family appx. 100 yrs, features a 2+/- acre lake, 10-acre field, and appx. half mile on Panther Creek with deer & turkey. 15 min to Tallahassee & 25 min to Thomasville.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

MADISON COUNTY - FL

2,850 +/- acres

\$9,400,000 (can be divided)



MADISON CO.

Honey Lake Plantation is a historic Red Hills plantation with a rare, private 80+/- acre deep-water lake. Regarded as one of the most beautiful places in the area. Features 7,000+/- sq. ft. main house, cottage, over six miles of game fence, 40+/- acre pivot with mgt for trophy bucks and turkey.

JON KOHLER & ASSOCIATES
www.jonkohler.com

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

62 +/- acres

Inquire for Price



MADISON CO.

Rocky Ford Tree Farm is currently in planted pines, but could easily be converted to agriculture crop land or pasture land. Conveniently located only one and one-half miles north of Madison, this property offers a great home site with large live oaks and laurel oaks or it can be a secluded hunting preserve

SOUTHERN FORESTRY CONSULTANTS
www.southernforestryrealty.com

GLENN KNIGHT
352-427-3037 / glenn@southernforestryrealty.com

WALTON COUNTY - FL

3,535 +/- acres

\$10,587,325



HIGHWAY 181
DEFUNIAK SPRINGS, FL / WALTON CO.
5 BR / 3 BA / 3,500 SQ FT

Natural Bridge Plantation contains beautiful stands of natural timber, a 23-acre lake, 4 ponds, 3 miles of Natural Bridge Creek frontage, and valuable improvements. Subdividable.

VERDURA REALTY, LLC
www.verduraproperties.com

ARNIE ROGERS
850-491-3288 / arogers@verduraproperties.com

80 +/- acres

\$127,600



OTTER POND ROAD
DARLINGTON, FL / WALTON CO.

For an investor, small scale farmer, hunter, or person seeking a rural home site, Otter Pond will hold considerable appeal. Reduced to only \$1,595 per acre, this is an excellent value. 85% of the tract is plantable, most of which is in longleaf pines that were established in 2011.

VERDURA REALTY, LLC
www.verduraproperties.com

ARNIE ROGERS
850-491-3288 / arogers@verduraproperties.com

WASHINGTON COUNTY - FL

72 +/- acres

\$2,763 per acre



WASHINGTON CO.

Gaskins Get-Away is a small hunting tract surrounded by timberland. There are several different timber stands and a six-acre house site. Also on the property is a 1,201 +/- sq. ft. home built in 1961 that would be perfect for a few hunters or for the family on weekends. There is an enclosed shed for tools and tree stands.

SOUTHERN FORESTRY REALTY
www.southernforestryrealty.com

TED KNIGHT
850-545-7243 / ted@southernforestryrealty.com



305 Colquitt Highway
Bainbridge, GA 39817

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