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ON THE COVER

Photo of Callaway Gardens used courtesy of Callaway Gardens.

Important Crop Insurance Dates!

- 04/30/03 Corn and Tobacco Final Planting Date
- 05/25/03 Peanuts Final Planting Date
- 05/31/03 Cotton Final Planting Date
- 05/31/03 Final Planting Date for Most Crops
- 06/01/03 Tobacco Acreage Reporting Date
- 06/10/03 Grain Sorghum Final Planting Date
- 06/30/03 Soybeans Final Planting Date
- 06/30/03 Corn, Cotton, Grain Sorghum, Peanuts Acreage Reporting Date
- 07/01/03 Small Grains, Onions, Nursery Billing Date
- 07/15/03 Soybeans Acreage Reporting Date

If you need crop insurance or have questions about AgSouth's crop or timber insurance products, contact Jimmy Dockery at 912-384-3200 or 800-334-1224 or email him at jdockery@agsouthfc.com.

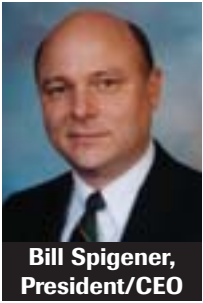
This notice is for informational purposes only. Policy provisions will prevail.

Assertive Training

A mild-mannered man was tired of being bossed around by his wife, so he went to a psychiatrist. The psychiatrist said he needed to build his self-esteem, and so he gave him a book on assertiveness, which the man read on the way home. He had finished the book by the time he reached his house. The man stormed into the house and walked up to his wife. Pointing a finger in her face, he said, "From now on, I want you to know that I am the man of this house, and my word is law! I want you to prepare me a gourmet meal tonight, and when I'm finished eating my meal, I expect a sumptuous dessert afterward. Then, after dinner, you're going to draw me my bath so I can relax. And when I'm finished with my bath, guess who's going to dress me and comb my hair?"

"The funeral director," said his wife.





A Message from AgSouth's President Working to Increase Stockholder Value

We are proud to announce that with the April 2003 record patronage distribution of \$11.2 million, AgSouth has surpassed the \$100 million dollar mark in patronage distributions!

Your board of directors, management and staff have remained focused on maintaining a cooperative that not only offers competitive rates, but also gives you a good return on your investment through the patronage program. No other lender puts its profits in your pocket like AgSouth!

In an effort to further strengthen your association, the board of directors recently voted to merge with Palmetto Farm Credit, ACA, a South Carolina Farm Credit association. The merger requires regulatory approval before going to our stockholders for consideration. If the Farm Credit Administration approves the merger, disclosures will be mailed to you in July that will explain in detail the impact on our stockholders. Along with these disclosures, you will receive ballots that will allow you to vote on the merger. Should you give your approval, the merger will become effective January 1, 2004. The proposed new association will operate under the name of AgSouth, with me remaining as president and CEO.

Your board of directors has determined that a merger with Palmetto Farm Credit would result in the following benefits to the association:

1. The association would have a larger geographical area, lessening the effect of regional weather problems on the bottom line.
2. The merger would allow AgSouth to have a larger capital base, which would enable the association to better manage risk and withstand changes in ag lending.

3. The merger would allow for expansion of fee-based services into more areas.

4. By combining staff and omitting the duplication of jobs, AgSouth would have reduced operating costs.

5. The merger would allow for expanded customer service and more job specialization by association personnel.

6. AgSouth, as a larger and stronger cooperative, would have more political influence, both with Congress and AgFirst, our district bank.

7. The merger would allow faster accumulation of capital than the association would see individually.

The proposed new entity would have in excess of \$1.1

billion in assets; \$156 million in capital and allocated accounts; plus a projected \$22 million in earnings, making the new association one of the largest and strongest financial cooperatives in the nation.

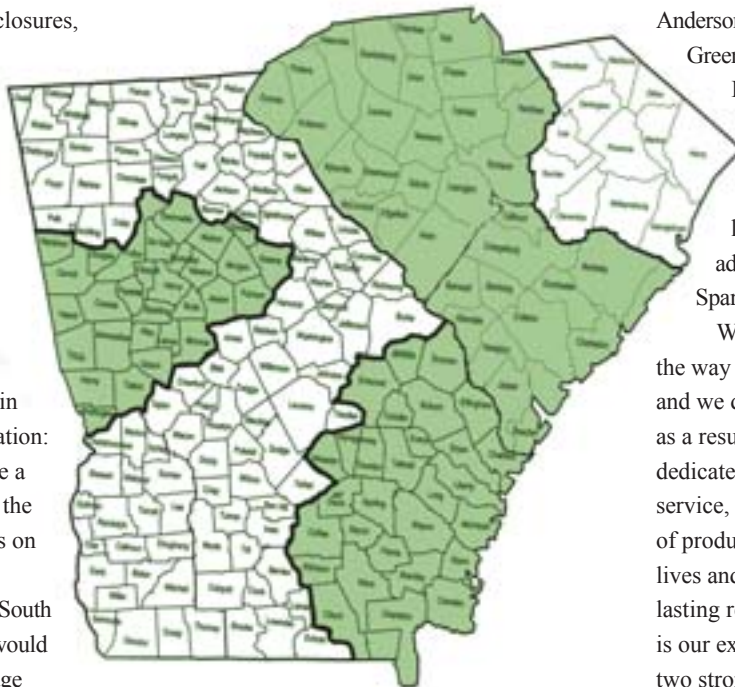
If the merger is approved, AgSouth will be a well-diversified financial institution, serving over 7,900 customers in 59 counties in Georgia and 34 counties in South Carolina.

AgSouth presently serves more than 3,600 members in 59 counties in Georgia, with offices in Baxley, Blackshear, Douglas, Jesup, Statesboro, Sylvania, Vidalia, Griffin, Carrollton, Covington, Thomaston, Greenville and Madison.

Palmetto currently serves approximately 4,300 members in 34 South Carolina counties. The association has offices in Aiken, Allendale, Anderson, Bamberg, Batesburg, Camden, Greenwood, Laurens, Newberry, Orangeburg, Rock Hill, Spartanburg, St. Matthews, Summerville and Walterboro.

The proposed new association's main administrative offices will be located in Statesboro, Ga., with some administrative personnel in Madison, Ga., Spartanburg, SC, and Orangeburg, SC.

We don't expect the merger to change the way we do business with our customers, and we do not anticipate any branch closings as a result of the merger. AgSouth will remain dedicated to providing our borrowers quality service, competitive rates and a wide choice of products to help you better manage your lives and businesses. We are committed to a lasting relationship with our members, and it is our expectation that a merger between these two strong associations will only increase our value to you. ■



Proposed merged territory of AgSouth and Palmetto Farm Credits.

Jacob L. (“Jay”) Davis Elected Chairman of the Board of Directors

By: Carolyn Jones, Corporate Secretary

On January 27, 2003, Jay Davis, former vice chairman of AgSouth’s board of directors, was elected chairman. Noel Riggins was elected vice chairman.

Davis, from Bacon County, Ga., farms more than 725 acres of cotton, tobacco and irrigated corn. He is a partner in Big Z and Planter’s Tobacco Warehouse in Blackshear and also serves on the board of the Pierce County Farm Bureau. Davis has served the association as a director since 1985.

Riggins, from Upson County, Ga., owns a farming operation in Lamar County consisting of broilers, beef cattle and hay. He also serves on the boards of the Lamar County Soil & Water Conservation District, the Lamar County Agricultural and Livestock Exposition Authority and the Lamar County Farm Bureau. He has been a member of AgSouth’s board for nine years.

Charles Rucks, former chairman and a 14-year veteran of AgSouth’s board of directors, will resume his previous position on the board. ■



Charles Rucks (right) passes the board chairmanship to Jay Davis (left).



Noel Riggins, Vice Chairman

Contact your Representatives

1st District

Jack Kingston (R)

Washington, 202-225-5831
Savannah, 912-352-0101
Brunswick, 912-265-9010
Statesboro, 912-489-8797

2nd District

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Albany, 912-439-8067
Dawson, 912-995-3991
Valdosta, 912-247-9705

3rd District

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The Great Escape

Getting Back to a Simpler Life

By: Lisa Ellington, Mortgage Loan Originator

For generations it has been a common sight across the rural South; teenagers, their freshly scrubbed faces full of hope and ambition, leaving their small hometowns in search of the big city lights, where they believe all their dreams will be fulfilled.

Today those former rural kids are now adults and tired of the helter-skelter lifestyle associated with cities. More and more, the young rebels of yesterday are finding themselves in search of peaceful surroundings.

Metro Atlanta area developments, particularly around the North Georgia lakes, are becoming increasingly popular with city dwellers, who want to raise their families away from the crime, noise, overcrowding, traffic and pollution.

Many of the lake communities offer the same

“It’s about a healthier lifestyle, both mentally and physically. We are no longer selling just houses. We are selling a way of life.”

Joey Eidson, realtor

amenities found in larger cities. With fine dining, championship golf courses, gyms, spa services and clubhouses at their fingertips, even diehard urban dwellers are finding that there’s very little reason to go downtown anymore except to work.

Outlying bedroom communities are moving further away from the cities. With some commuters traveling more than an hour-and-a-half one way to work, it’s evident that there’s something about the country lifestyle



that makes it worth the three-hour daily drive.

“In the beginning, seclusion was something we had to overcome,” said Bill Houghton, vice president of marketing of Lake Oconee’s Reynolds Plantation. “Now, it’s the seclusion that draws people to us. Commutes from the suburbs keeps getting longer, and crowded subdivisions can’t compete with the amenities and lifestyle offered here at Reynolds. People are discovering that a better way of life is worth the commute.”

Area realtors are receiving more requests for country homes with acreage than ever. People want to raise their children where they can own some land and maybe a small pond or a horse or two. “It’s about a healthier lifestyle, both mentally and physically,” says realtor, Joey Eidson, owner of Madison Realty, Inc., in Madison, Ga. “We are no longer selling just

houses. We are selling a way of life.”

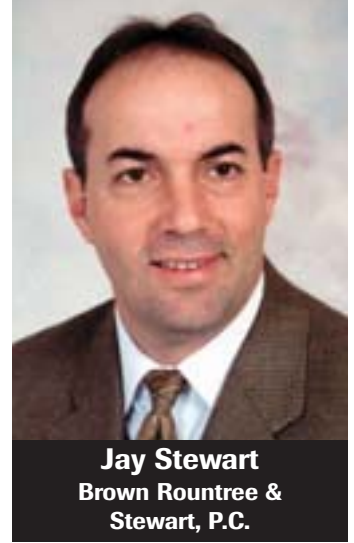
According to Fannie Mae, real estate prices have risen 24 percent in the past three years. When you factor in the downward spiral of long-term interest rates, however, the cost of housing today is comparable to that of the 1980’s. Those lower rates, coupled with larger salaries, mean that more families can now afford larger houses.

Considering these factors, clearly, now is a good time to purchase your first home or upgrade to a larger one.

Whether you’re considering buying your first home or would like to upgrade to that dream home, AgSouth has competitive loans for farmers and non-farmers alike. Call your local office today for current rates and loan programs or apply on-line at www.agsouthfc.com. ■

Title Insurance: What is It, and Why Do I Need It?

By: Jay Stewart



The largest purchase most individuals make during a lifetime is probably the purchase of a home. Given today's bleak economic forecast, many investors have turned away from stocks, bonds, mutual funds and the like and have instead opted to invest in real estate. Whether an individual is buying a new home or buying real estate for investment purposes, purchasing land is certainly a significant investment. The soundness of this investment is largely dependent upon the condition of the title to the land, because what you buy is not land but the title to it.

A lender providing funds to assist in the purchase of real estate is likewise interested in the soundness of this investment, as the lender accepts the land as collateral to secure the repayment of the loan. Lenders and purchasers alike can obtain a policy of title insurance to protect against damages and loss arising from hazards and defects that exist in the chain of title.

There are several different types of title insurance policies, but the two most commonly encountered are mortgage policies, often referred to as "lender's" policies, and owner's policies.

Mortgage policies are commonly required by lending institutions where loans are secured by real property. It is important to note that a mortgage policy protects the interest of the lender and *not* the interest of the purchaser/owner, as it is the lender who is identified as the insured party under the terms and conditions of the policy. The standard mortgage policy insures the lender against loss or damage up to the policy limits,

typically the amount of the loan. As payments are made reducing the loan amount, the insurance provided by the mortgage policy is reduced accordingly.

The owner's policy, on the other hand, protects the owner of the property against financial loss arising from defects in the title, including those defects that could not be revealed by the most careful of title examinations. Unlike a mortgage policy that has a decreasing policy limit over the life of the loan as the principal indebtedness is reduced, an owner's policy of title insurance provides a constant and specific limit of coverage. Most owners will protect themselves and their investment by obtaining an owner's policy for the full purchase price of the property.

Those who question the need for any form of title insurance often point to the services provided by the closing attorney as sufficient assurance that title to the property in question is free from any form of defect. While closing attorneys are certainly charged with the responsibility of examining the chain of title and reporting those findings to the lender and owner, the closing attorney must rely on those documents that have been placed on the public records. Public records have unfortunately proven to contain many hidden hazards that would not be revealed by the most careful title abstractor. For example, it is not possible to be certain that all signatures on all recorded documents are genuine; that no unknown heir of a former owner can appear to assert his or her claim; that the marital rights of all previous owners have been properly relinquished; or that all

mortgages, judgments, liens, etc., affecting the property have been properly relinquished. And this list is not all-inclusive. Others include circumstances where documents of record were executed under duress, fraud, infancy, insanity, false impersonations, etc. Given any one of these unfortunate scenarios, an owner of property may be faced with significant financial costs incurred as efforts are made to cure the title defect that has been discovered subsequent to the closing.

Without an owner's title insurance policy, an owner may become the self-insurer of the title. Many are surprised to learn that the closing attorney's liability is limited to errors and oversights that would not be made by a careful and diligent attorney. The attorney is not liable for loss caused by hidden defects.

Whether purchasing a new home or closing on investment property, the protection afforded by title insurance is a significant value. An owner's policy should be issued for the full purchase price naming the purchaser as the insured. Most title insurance companies offer premium discounts where owner's policies are purchased simultaneously with mortgage policies customarily required by lenders. Finally, the initial premium incurred at closing is the only cost to be paid. Unlike other insurance products that require periodic payment, such as homeowners insurance or automobile insurance, title insurance policies are purchased with the initial premium incurred at closing with no recurring costs. The coverage, however, continues indefinitely, even extending to your heirs for as long as they have any interest in the property. ■

Nothing contained in this article should be construed as legal advice. If you believe that purchasing title insurance would be appropriate to insure your interest in land or if a lender has conditioned a loan upon your purchasing a mortgage policy of title insurance, seek counsel from your attorney.



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The ULTIMATE Reality Show: AgSouth's Patronage Distribution!

It seems that everyone these days has a favorite reality show. However, "Survivor" and "Who Wants to be a Millionaire?" have nothing on AgSouth. In a slow economy when many businesses are experiencing financial difficulties, AgSouth is a true "survivor" with the ultimate reality show.

The AgSouth show has a smaller audience than the network shows, but ratings even Neilson can't measure. The show, "AgSouth's Patronage Distribution," is shown exclusively to AgSouth patrons each March - and with no commercial interruptions! This year the association celebrated its fifteenth season of the "AgSouth's Patronage Distribution" show. The name may not be overly exciting, but the show itself is incomparable!

With more than **ELEVEN MILLION DOLLARS** distributed in March 2003 for the year ending December 31, 2002, AgSouth

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Year-Ended	Paid in Cash	Allocated Surplus	Allocated Surplus Revolved to Date (Cash)	Total Patronage
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PCA 1989	\$ 599,200	\$ 1,398,200		\$ 1,997,400
PCA 1990	\$ 452,000	\$ 1,287,400		\$ 1,739,400
ACA 1991	\$ 1,287,000	\$ 3,444,000		\$ 4,731,000
ACA 1992	\$ 2,105,400	\$ 5,472,000		\$ 7,577,400
ACA 1993	\$ 1,935,200	\$ 5,118,700	\$ 778,300	\$ 7,053,900
ACA 1994	\$ 2,272,000	\$ 5,301,100	\$ 1,398,200	\$ 7,573,100
ACA 1995	\$ 2,338,000	\$ 5,456,400	\$ 1,287,400	\$ 7,794,400
ACA 1996	\$ 2,242,000	\$ 5,233,000	\$ 3,444,000	\$ 7,475,000
ACA 1997	\$ 2,368,700	\$ 5,498,800	\$ 5,472,000	\$ 7,867,500
ACA 1998	\$ 2,256,360	\$ 5,264,840	\$ 5,118,700	\$ 7,521,200
ACA 1999	\$ 2,146,800	\$ 5,009,200	\$ 5,301,100	\$ 7,156,000
ACA 2000	\$ 2,870,940	\$ 6,698,860	\$ 5,456,400	\$ 9,569,800
ACA 2001	\$ 3,185,910	\$ 7,433,790	\$ 5,233,000	\$ 10,619,700
ACA 2002	\$ 3,364,800	\$ 7,851,200	\$ 5,498,800	\$ 11,216,000
Total Patronage Distributed to our Patrons Since 1988				\$100,863,800

boasts a total patronage distribution of **ONE HUNDRED MILLION DOLLARS** over the past 15 years.

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Distribution" is to become an AgSouth member and utilize the loans and services of the cooperative you own and operate. If you're not an AgSouth member, you are missing out on the best show in the country! AgSouth really does put its profits in your pockets, and **that's** a reality show you definitely don't want to miss! ■

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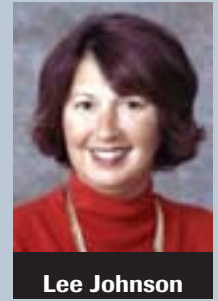
Katie Hrobar



Polly Cochran



Yaya Liu



Lee Johnson

New Employees

Betty Boatright has been hired as a loan assistant in the Baxley office. Prior to coming to AgSouth, Betty was a senior administrator for Lockheed-Martin in Orlando, Fla., where she worked for 32 years. After she retired from Lockheed, Betty and her husband Ron came to Bacon County (Ron's former home) to start a cattle and poultry operation. The couple has five children. Together with their youngest son, Scott, Betty and Ron raise 350 head of cattle and have four layer houses.

Although she was recently hired, **Katie Hrobar's** voice may already be familiar to our members in Southeast Georgia. Katie was a temp in Blackshear and Baxley for over a year before being offered a loan assistant's position in Douglas. Katie graduated from Ware County High School and received a certificate in Medical Transcription in 2001. She is engaged and will be getting married this fall.

Polly Cochran is an accounting assistant in the Statesboro administrative office. Polly graduated from Ogeechee Technical College with a double major in Accounting and Business Office Technology. She is a member of the National Vocational Technical Honor Society and was a 2002 nominee for the Georgia Occupational Award of Leadership. Prior to coming to AgSouth, Polly was the chief process controller at King Finishing in Statesboro. She and her husband Robert have two boys, Christopher and Jonathan.

Yaya Liu is the newest member of the Statesboro administrative office. Yaya was hired as an assistant accountant in January. Yaya's husband Bill works at Georgia Southern, and her son Alex is an eighth grader at William James Middle School. She is presently a student at Ogeechee Technical College, where she is working on her degree in Accounting.

Lee Johnson is another new face at AgSouth. Lee is originating home loans out of the Douglas office. Lee attended UGA and spent the next 20 years in commercial real estate and government lending. Together Lee and her husband Jeff have five children: two grown, one in grad school, one in college and one in high school.

Please join us in welcoming these new employees to our association.

Best Wishes

Pat Smith, a 14-year employee, resigned February 14, 2003, to accept a job closer to her home. Pat began her tenure with AgSouth as a loan officer and spent the past six years originating home loans for AgSouth's mortgage division in the Southeast Georgia area.

Dana Hallman, a loan assistant in the Douglas office, resigned in February. Dana, who is relocating to Florida, had been with the association for four years.

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Obtain a Lease from AgSouth and You May Win a Golf Package for Two at Cuscowilla!

By: Theron Anderson, Director of Related Services and Secondary Marketing

If you've been thinking about leasing—whether it's for equipment (including office, commercial equipment or farm equipment), a new building or a vehicle—*now* is the time to talk to your AgSouth loan officer.

Not only can there be beneficial tax advantages from leasing vs. purchasing (see your accountant for details), but through June 30, 2003, if you obtain a lease from AgSouth, we'll enter your name in a contest that could have you and your partner teeing off (see your spouse for prior approval!) at one of the top-ranked golf courses in America this summer.

Cuscowilla is a 700-acre golf and residential resort community on Lake Oconee, just 70 miles east of Atlanta along the Antebellum Trail in the "Historic Heartland" in the middle of Georgia's lake country. The golf course at Cuscowilla winds through rolling meadows and pine valleys. Here you can experience

traditional golf on a course designed by two-time Masters champion, Ben Crenshaw, and architect, Bill Coore.

Also included in the package is a one-night stay in one of the lake villas or golf cottages. The cottages, nestled between the 2nd and 18th fairways, include a fully equipped kitchen; living and dining area with private fireplace; one, two, and three bedroom facilities, each with separate baths; and a full-size porch overlooking the lake or golf course.

Cuscowilla also offers amenities such as boating, tennis, casually elegant dining, swimming, bicycling, fishing and walking trails.

Call your loan officer today for details, or stop by one of our offices to find out more about AgSouth's new leasing programs! You may walk away a two-time winner: (1) by getting a great lease from AgSouth; and (2) by winning a mini vacation for two! ■



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Setting up for Success

Golf Tips from a Pro

By: Walt Garvin

Walt Garvin is the golf pro at Forest Heights Country Club in Statesboro. He and his wife Elizabeth recently financed their home through AgSouth Mortgages. Here are some golf tips from him just in time to get your game swinging.

Have you ever hit a solid shot only to see the ball miss the green by 15 yards? We all have, and most of the time it is a direct result of improper aim. Aim is one of the many factors that constitute a correct setup. Let's take a closer look at how to "set up for success."

Four components are key to a proper setup: aim, posture, ball position and balance. If one of these components fails while setting up, you (the golfer) must manipulate your swing to overcome this fault. Each factor of a correct setup may be explained in easy to understand terms.

If the setup were a four-piece puzzle, aim would be the biggest piece. Proper aim gets you in position to produce a good swing and achieve your goal of a straight shot. When you are preparing to hit a shot, you must be aware of two lines: first, you have the target line (the line you want the ball to travel on); and second, you have a parallel target line. The toes of your shoes will be parallel to your target line; therefore, your toes, hips and shoulders will be aimed slightly left of the target (for a right-handed golfer). When you are practicing, lay a board or club down for your target line. Now lay a board parallel to your target line for feedback regarding where your feet, hips and shoulders should be aimed. In doing this, you are now "squared up" with your intended target.

Correct posture is another component to a good setup. Incorrect posture can lead not only to bad shots, but also back problems. To have correct posture, do the following: with your club gripped in your hands and out in front of you, stand fully erect with feet together (top photo). Now tilt from your hips until your

club is on the ground behind the ball (center photo). At this point, spread your feet to shoulder width and flex your knees (bottom photo). You are now properly set up. To check yourself, the grip end of the club will be perpendicular (90°) to your spine. Allow your arms to hang naturally from your arm sockets.

Now that you are set up parallel to your target line and have the correct posture, where is the ball positioned? Ball position is important because the length of the club you are using determines where the ball will be. If you follow this simple plan, you will have no problems. When you are hitting any club, from a 6-iron to a sand wedge, position the ball in the center of your stance. As the clubs increase in length (5-iron, 4-iron, 3-iron, etc.), the ball will move slightly toward your front (target) foot. The ball should never be played any farther than your left heel.

The first three components we have discussed cannot help you hit your desired shot if you are out of balance during the swing. To maximize your power and club head speed, your body must be under control. Because your feet are the anchor holding you in balance, you must have your weight in check before any motion begins. The balls of your feet will hold your weight in the address position (50% on each foot). If you have your weight on your heels or your toes, you will experience improper balance once you begin your takeaway. This will, in turn, lead to inconsistent shots.

The golf swing is a very difficult task to handle without the trauma of having to think about your setup. Start practicing a pre-shot routine that incorporates these four components and watch your scores lower. Remember, it is hard to be successful if you do not "set up for success."

If you have any questions about your golf game, contact your local PGA Professional. ■



Stand straight with feet together.



Tilt your hips until your club is on the ground behind the ball.



Flex your knees.



Zeb Duvall reads his award-winning essay.



Zeb with his parents, Vincent and Bonnie Duvall, and Wayne Dollar.

Zeb Duvall Wins State Essay Contest

Zeb Duvall, son of AgSouth members Zippy and Bonnie Duvall of Greensboro, Ga., recently won a statewide essay ag contest.

Zeb is a middle school student at Nathaneal Greene Academy. After school, he enjoys spending time working alongside his father on the farm. The Duvalls operate a 600-acre farm, which includes a dairy and hay operation and broiler houses. As a future farmer with a knack for understanding the future of agriculture, we think he has real potential in his selected field. Here is Zeb's award-winning essay.

What Does Agriculture Mean to My Future?

Most people do not know what agriculture means for their future, but I have a good idea. Agriculture means a lot to my future in three ways. Agriculture will supply the basics for survival and will improve through technology, but will hold fast to

traditions passed on through generations.

Food, clothing, and shelter are needed by the world, and agriculture products supply these needs. Beef, poultry, vegetables, milk, and fruits provide great foods. Two natural materials, cotton and wool, are used for clothing. Another great need around the world is shelter. We use lumber, especially from pine trees, for homes and buildings. Technology might help us grow stronger trees for the future.

Technology and agriculture are important factors of our future. With technology and agriculture teamed together, we can solve problems throughout the world. In the future, I see healthy corn growing in a desert, without the need for irrigation. If scientists create this type of seed, we could stop world hunger. Technology can improve farming in other areas. Equipment should get better. The better

the milking machine, the more milk collected. Tractors and planters will become more efficient. Increasing productivity will affect everyone's life, even the poorest of people. Through technology, farming may advance, but traditions never change.

My father owns a third-generation dairy and poultry farm on six hundred acres. I plan to continue the tradition of farming after college. I love working on the farm with my dad, doing chores like helping with the calves, chickens, and hay. Agriculture will mean everything to my future when I become a farmer.

Survival, technology, and tradition will greatly influence agriculture. I have answered what agriculture means for my future. Now can you? ■

Wes Smith Awarded Scholarship

By: Lynda Clarke, Retail Lending Officer

Wes Smith, an extension coordinator from Upson County, Ga., recently received the 2002 Georgia Association of County Agricultural Agents Farm Credit Scholarship.

Wes plans to use the scholarship to attend the Kentucky Grazing School in Bowling Green, Ky., and will use his training to develop a grazing school for producers in the Upson County area.

According to Eddie Meeks, an AgSouth area vice president in Thomaston, "Wes has always been cooperative in providing assistance to the association whenever needed. He is an active member of the Cattlemen's Association and plans to put the scholarship to good use helping our area cattlemen. I can think of no one more deserving of this award." ■



Upson County Extension Agent Wes Smith



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If you attend UGA and major in agriculture, you may want to stop by the Department of Agriculture and Applied Economics Department and ask about the Georgia Farm Credit Associations' Scholarship Program. Since 1994, AgSouth, along with the other Georgia Farm Credit Associations, have donated \$60,000 in scholarship funds to deserving students. For questions about the scholarship program, contact Jo Anne Norris, Degree Program Assistant, Dept. of Ag & Applied Economics, 303 Conner Hall, University of Georgia, Athens, GA 30602-7509 or call 706-542-2481. ■

Share Your Farm Stories With Us!

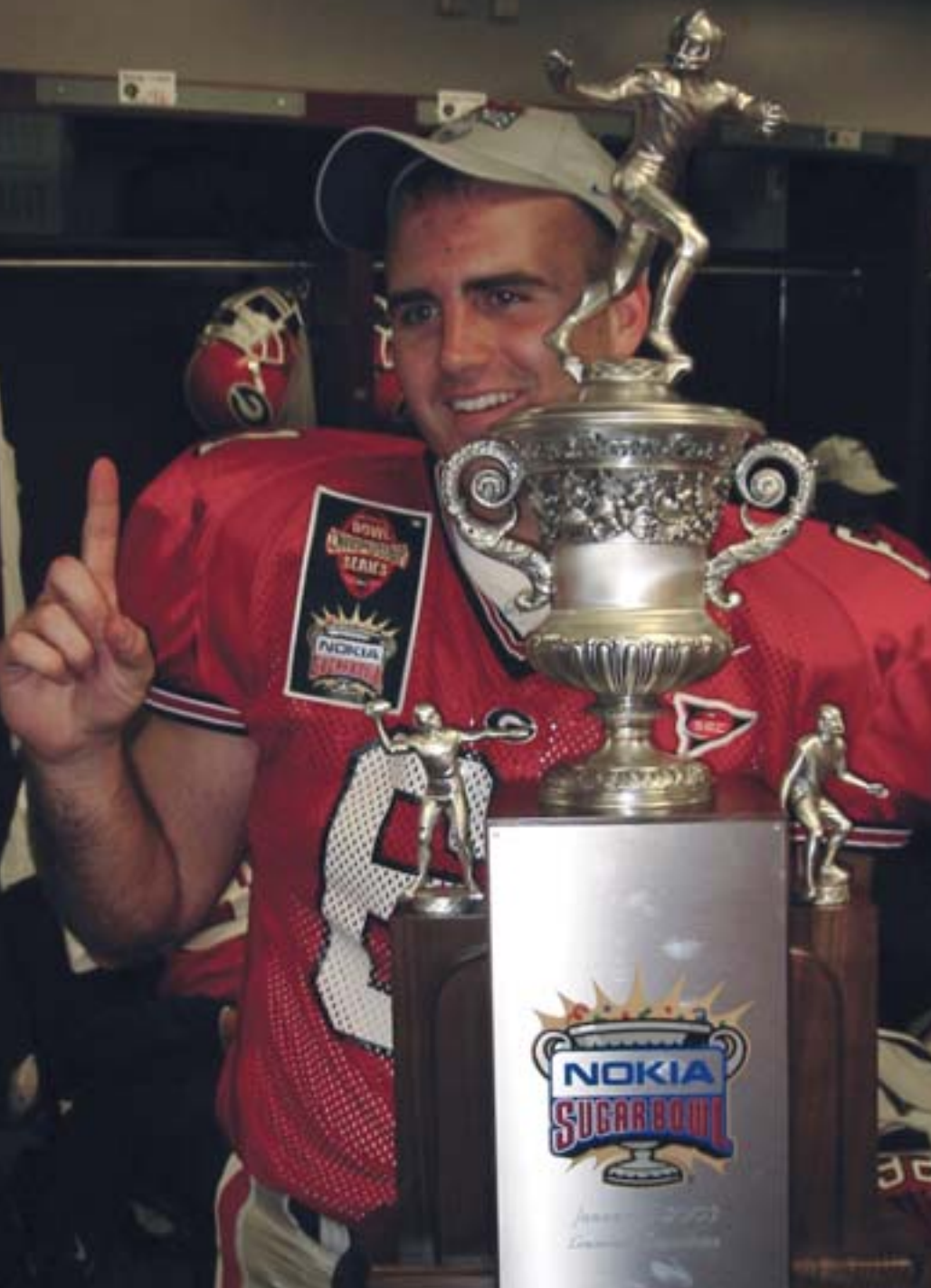


We received so many positive comments on the article in January's *Leader* entitled "I Have Paid My Share," that we thought it would be interesting to hear **your** stories.

Whether it's a short anecdote or a heartwarming story about growing up on a farm, we'd love to hear it. And if you have photos to go along with your story, that's even better.

Send your stories and photos to Rhonda Uzzolino, 218 Clearmeadow Drive, Columbia SC 29229 or email ruzzolino@agsouthfc.com. We will try to ensure the return of all photos. Make sure to include your name, address and telephone number in case there are any questions. Selected stories may be printed in upcoming editions of the *AgSouth Leader*, and **everyone** who submits a story, whether or not it's published, will receive an AgSouth hat as a token of our appreciation.

Share your story with us, and then, by all means, share the AgSouth story with your friends! [*Editor reserves the right to edit stories for space or content if necessary.*] ■



Georgia "Dawg," future entrepreneur, gourmand, and writer, Jake Carter, celebrates winning the Sugar Bowl.

Jake Carter— A “Dawg” with a Knack for Writing

Jake Carter, son of AgSouth director, Jimmy Carter, of Henry Co., Ga., is a senior at the University of Georgia majoring in Business Management. After obtaining his degree in December of 2003, Jake plans to join his mother’s catering business, Farm House Catering. He hopes to use his education and experience to eventually open his own restaurant.

Jake is a football player for the Georgia Bulldogs, excelling both as a long snapper for extra points and field goals. He helped this year’s team boast a 13-1 season with an SEC Championship 30-3 win over Arkansas. The Bulldogs ranked number three at the end of the season and won the Sugar Bowl by defeating Florida State, 26-13. According to Jake, having a Sugar Bowl trophy is the next best thing to having a Super Bowl ring.

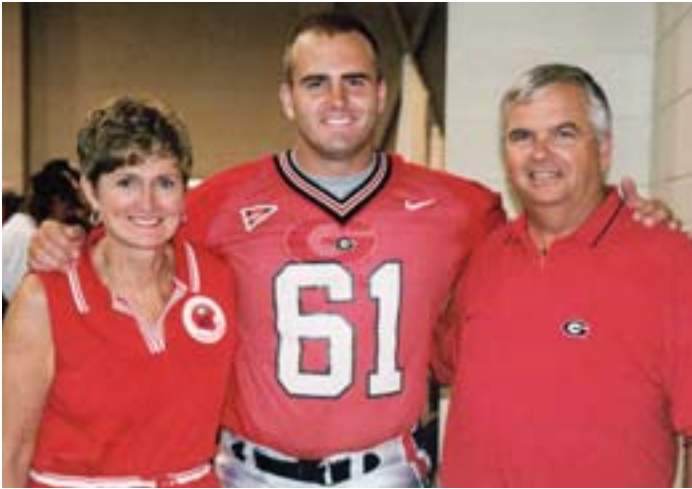
This Georgia Dawg, business major and future restaurant owner has other talents you may not automatically associate with a football player. Jake is also a gifted writer and periodically writes articles for *Kudzo Life* magazine about what it’s like to be a Georgia “Dawg.”

We asked Jake if he’d mind sharing one of his stories with us, and he supplied the following. We hope you enjoy his “remembrance.”

Down Home

By Jake Carter

I would like to take ya’ll back to a place, a place where country folk lived simple lives, a place where your neighbor was your best friend. A place where you could open up your window on a hot summer night to hear crickets chirp and frogs sing and not too far off was the irreplaceable sound of a whippoorwill. Don’t forget to turn the attic fan on, ‘cause it might get muggy. I think the Braves play at 7:05. If you want to, I’ll take ya’ll into town to see the square; the geraniums are pretty this time of year. Isn’t the festival coming up? When we get back we could sit on the back porch and trade stories over a glass of my mama’s sweet tea. Oh, I almost forgot, I told an ol’ boy in town that he could borrow a little money to get out of some hard times he was havin’ at home. “But will he pay you back?,” you ask. Oh, I’m not worried ‘bout that. He gave me his word and a handshake, and that’s just as good as gold ‘round here.



Jake with his parents, Kathy and Jimmy Carter.

I will need to go to Wayne's to get my hair cut before Sunday. On the way to church on Sunday morning we will see miles of cow pastures and wave at the few cars as they pass us by. You walk in Sunday morning and tell a man that it's good to see him, and he knows you mean it with every ounce of your heart. For Sunday dinner we don't go to Outback Steak House, but eat fried chicken, blackeyed peas and cornbread with our family and friends. Whenever you need them, those same family and friends ain't scared to give a helping hand, 'cause they know without a doubt you'd do the same. Maybe later we'll go all the way out to Dairy Queen and get a Blizzard.

On cold winter nights you'd better have that buck stove roarin' high because I heard it's going to be a little chilly. On your way inside, get me another load of firewood and a lil' kindlin' to get it started.

"Is there something wrong with your road?," you ask. No, it's just a dirt road. We like it; it doesn't get much traffic. I occasionally wake up if I hear someone drive down it late at night, but only because I'm not used to the noise. That only happens once in a blue moon though.

Have you ever shot a potato gun? If you think about it, would you run to Mercer's and pick me up some twine for the bailer? . . . put it on my tab. I want to show you the Civil War trenches. No, I know what we can do. I will take you huntin'; later tonight we'll go frog giggin', maybe even snipe huntin' . . . on second thought, maybe not. We can walk across the field and smell the sweet smell of honeysuckle, admire the red Georgia clay, and maybe even pick a few blackberries on our way out!

As we are on our way you ask, "What is that white thing through the woods?" I stare at it for a split second, dumbfounded and puzzled. As I begin to speak, I hear someone screamin', "Get off my property with those guns before I call the cops!" My mouth drops as I mumble out the words with my eyes wide open. That tree . . . right in their back yard is where I shot my first dove when I was five. And where

those kids are shooting basketball next to that house is where I shot my first deer at age seven. We picked buckeyes in that corner. Standing there as far as the eye could see and where corn and wheat once stood proud there are houses, hundreds of them. . . Right before my very own eyes I stand in reality. . . But I squinted my eyes really hard to maybe make it go away, and I envisioned my Paw-Paw ridin' the ol' Massey, pullin' a plow, and if I tried hard enough, I could see everything clear.

continued on next page



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Jake Carter (continued)

There I was ridin' high next to him on the king seat that he made me. He could make anything when I was three. "But wait a minute!," I demanded, as a tear rolled down my cheek.

There is no cornfield, no cows, no Massey, no king seat. My road . . . It has a black top on it, and I don't know these people. Who are they? Is their word like gold? Where did they come from? I've just been gone a few years. Why? Why here? Where will I hunt? Where will I fish? More importantly, what about my future son? Will I get to hand the 4-10 down to him that my dad handed me at age 5, as did his dad? Will his first words be "barn with daddy" as were mine?

Never will I completely adjust, just barely tolerate. I will forever live in a country state of mind, no matter how far the concrete stretches. One thing I will always carry very close to my heart are sweet memories, memories of rabbit hunting with my first Beagles in woods now thick with homes, or skeet shooting over the pond now engulfed with driveways, even memories pretending to help fix the tractor with my Paw-Paw, where now a brand new Mercedes sits. Some memories will never leave, but only grow stronger. Urban sprawl can't push aside a story passed down to me by my dad, nor can a stranger buy my first dove shoot from me. Adjusting is tough, inevitable and always too soon. On the verge of becoming a city, McDonough, Ga., will forever remain dear to my heart. I will always know the natives and will continue to meet strangers. However, the city of today will always be the country of yesterday, and the country of yesterday will have my fondest memories. No matter what happens, we are still in the South where BBQ, grits and boiled peanuts are served and sweet tea is demanded by the gallon. You will still find people at the fair ground, men open doors for women, you'd better not disrespect my sisters or my mama and people still say grace before a meal.

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PHOTO RIGHT - Condo in gated golf community of Port Armor on beautiful LAKE OCONEE. 3 BR, 3 BA. Minutes from I-20 off Exit 130. \$147,500. Call Vickie @ 706-453-7361.



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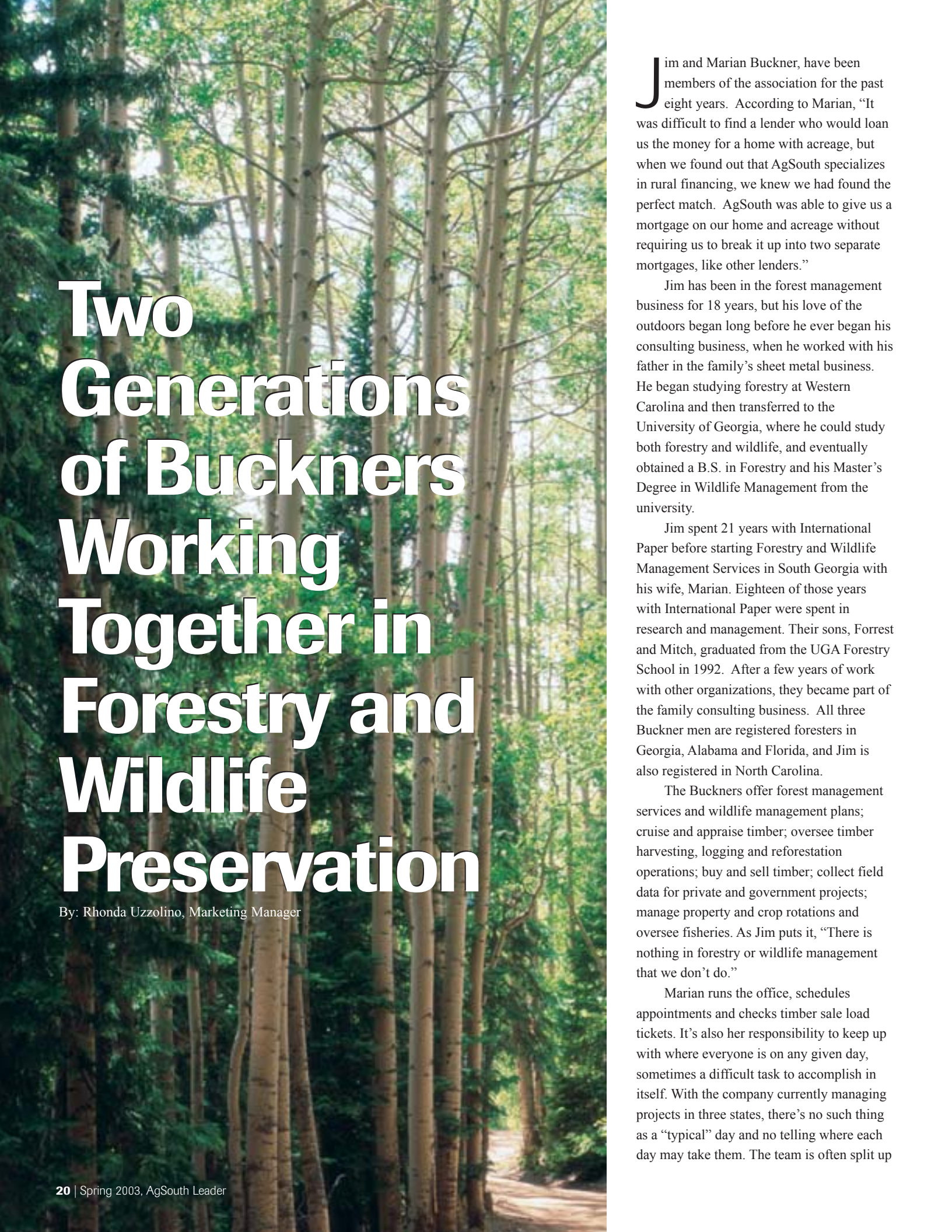


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Two Generations of Buckners Working Together in Forestry and Wildlife Preservation

By: Rhonda Uzzolino, Marketing Manager

Jim and Marian Buckner, have been members of the association for the past eight years. According to Marian, “It was difficult to find a lender who would loan us the money for a home with acreage, but when we found out that AgSouth specializes in rural financing, we knew we had found the perfect match. AgSouth was able to give us a mortgage on our home and acreage without requiring us to break it up into two separate mortgages, like other lenders.”

Jim has been in the forest management business for 18 years, but his love of the outdoors began long before he ever began his consulting business, when he worked with his father in the family’s sheet metal business. He began studying forestry at Western Carolina and then transferred to the University of Georgia, where he could study both forestry and wildlife, and eventually obtained a B.S. in Forestry and his Master’s Degree in Wildlife Management from the university.

Jim spent 21 years with International Paper before starting Forestry and Wildlife Management Services in South Georgia with his wife, Marian. Eighteen of those years with International Paper were spent in research and management. Their sons, Forrest and Mitch, graduated from the UGA Forestry School in 1992. After a few years of work with other organizations, they became part of the family consulting business. All three Buckner men are registered foresters in Georgia, Alabama and Florida, and Jim is also registered in North Carolina.

The Buckners offer forest management services and wildlife management plans; cruise and appraise timber; oversee timber harvesting, logging and reforestation operations; buy and sell timber; collect field data for private and government projects; manage property and crop rotations and oversee fisheries. As Jim puts it, “There is nothing in forestry or wildlife management that we don’t do.”

Marian runs the office, schedules appointments and checks timber sale load tickets. It’s also her responsibility to keep up with where everyone is on any given day, sometimes a difficult task to accomplish in itself. With the company currently managing projects in three states, there’s no such thing as a “typical” day and no telling where each day may take them. The team is often split up

“AgSouth was able to give us a mortgage on our home and acreage without requiring us to break it up into two separate mortgages, like other lenders.”

over the three-state area. It’s not unusual to find Mitch cruising timber in Alabama, Jim working on a wildlife project in Florida and Forrest overseeing a timber harvest in Georgia. Mitch even has his own ultralight plane that allows him to take aerial photographs of the properties. Because they frequently travel in out-of-the-way areas, they have also become experts - out of pure necessity - in vehicle repair.

When I asked if the Buckner men ever had an opportunity to work together, Jim said, “rarely. One of the main hazards in the forestry business is that you often work alone. Two of our biggest fears are falling into an old deep well covered with undergrowth and being in the wrong spot when a tree falls.”

Jim has received many distinguished honors during his career. He is a former Georgia Forest Conservationist of the Year;

continued on next page



The Buckner men prepare timber and wildlife management plans.



Jim Buckner uses an increment borer to determine the age and growth rate of a pine.

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Buckners (continued)

who has been named in "Who's Who in Science and Engineering" and in "Who's Who in America." In addition, he has authored or co-authored a total of 32 technical publications on wildlife, forestry and fisheries.

One of the company's current projects is developing a property for a client whose objective is to raise larger bucks. By supplementing feed, adding food plots, enhancing cover and prescribing a harvest system, the Buckners expect to have quality bucks on this property in three to four years.

The Buckners' love of anything related to the outdoors is also evident in their hobbies. Marian is an avid gardener and grows the family's herbs and vegetables. In addition to being the pilot in the family, Mitch "knaps" authentic-looking arrowheads. Forrest is a master woodcraftsman and is currently working on a diploma stand for Georgia Tech's upcoming commencement activities. ■



from left: Forrest, Jim, Marian and Mitch Buckner.



The Buckners use their ultralight plane for aerial photos.



Forrest and Mitch check a fish population with the electrofishing boat.



Mitch displays his handmade arrowheads.

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Farmers Establish Marketing Cooperative “Farm Fresh Tattnall”

By: Jeff Cook, Tattnall County Extension Agent

Tattnall County is a major agricultural center in Southeast Georgia. Last year its annual farm income was over \$196 million (7th in the state). Agriculture is by far the largest industry in the county, and the economy is dependent on its success. In recent years, the profitability of traditional row crops has declined, and local farm families are struggling to keep their operations afloat.

Many of Tattnall County’s farmers found success last year by forming a cooperative called “Farm Fresh Tattnall.” The Tattnall County Extension Service worked with local growers, UGA economists and a number of others to form the co-op to capitalize on a “fresh from the farm” growing trend. Through the cooperative, produce is sold at roadside stands and “U-pick” operations. Some producers specialize in crops such as sweet potatoes or green peanuts, while others have a little bit of everything to sell.

The benefit to the consumer is purchasing farm fresh produce at prices far less than the supermarket charges. Also, the idea of picking the perfect tomato or the juiciest strawberry is very appealing to many consumers. It seems that the busier consumers get, the more they long for the homegrown farm experience. Studies show that a growing number of

consumers will travel considerable distances for the “on-farm” experience. Many have roots in rural areas and put a higher value on produce purchased directly from a farm.

The focus of the



Farm Fresh Tattnall cooperative is to pool resources so growers can reach a larger audience. Many local growers cannot afford individual television spots or mailers, but through the cooperative, they are able to reach a wider market. The Georgia Department of Agriculture matched \$20,000 in funds to support the cooperative. Additional money was secured through a government grant, along with help from the county government and local legislators. This money, combined with membership fees, allowed the group to become more visible throughout Southeast Georgia.

Jointly, they were able to print brochures and mailers that were sent to over 16,000 households in Tattnall and its surrounding counties. To further establish the co-op, a logo was developed and displayed on signs at individual farms. Other promotional items were purchased for growers to distribute to customers at their stands and within the community. Finally, a website was developed by the UGA Office of Information Technology and the Center for Agribusiness and Economic Development. The website, www.farmfreshtattnall.com, lists

participating farms and locations, as well as displays what each farm grows and when the crops are available.

After just one year, most growers view the co-op as a success. The majority stated that roadside and “U-pick” traffic has increased from previous years. Many customers are familiar ones, but there are also newcomers that come to the stand with questions about the cooperative, mailer in hand. The Extension Service has also noticed the increased visibility of the group and has received inquiries about the marketing cooperative from as far away as Utah.

The co-op is in its second year, and has already picked up new members. It may not be the answer to all of the farming community’s problems, but Farm Fresh Tattnall has helped a number of growers regain some financial stability. Advertising and media coverage has been instrumental in spreading the word about the co-op. Tattnall County is quickly becoming “the place to go” for fresh produce in Southeast Georgia, proving, once again, that *it pays to do business on a cooperative basis.* ■





Mack Reynolds,

Attorney, Real Estate Broker and Timberland Investor

By: Linda Gosdin, Vice President



Mack Reynolds of Meriwether County, Ga., is a Southern gentleman in every sense of the word. A long-time AgSouth member, he is a successful lawyer and real estate broker in Hogansville, Ga. Reynolds is charming, refined, laid back and gracious. It's easy to imagine this man in court arguing—and winning—a case with his Southern drawl and eloquent arguments. In his spare time, Reynolds is a farmer, planting and harvesting timber.

Mack Reynolds is not your typical grower or cattleman. Reynolds owns 10,000 acres of hardwood timberland in Northeast Alabama. Mack also manages approximately 1,000 acres of planted pines in Meriwether County, Ga.

Reynolds graduated from UGA in 1966 with a B.A. in Business and then worked in the timberland business while obtaining his law degree from Woodrow Wilson Law School in Atlanta.

After passing the bar, Reynolds returned to Hogansville to set up a law practice and build a home on old family land. The home place was originally a dairy farm, but the house burned to the ground when he was a child. Mack remembers watching the fire devour his grandparents' house and grounds. Only the barns, which still stand at the entrance to the property, and an old bell which is stationed at the end of the walkway to the home, escaped the fire. For Reynolds, the barns are fond reminders of his childhood home.

Reynolds replicated the original 1840's-style house from memory and photographs, matching as closely as he could the original materials in the house. The heart of pine floors and winding staircase were handcrafted by Amish craftsmen, and are very similar to the ones in the old family house. Some modifications were made to accommodate modern conveniences, but the look and feel of the house is much the same as the original. Even the landscaping surrounding the house is similar to what it once was, right down to the magnolias and azaleas. The main difference in the farm is that where there were once pastures for dairy cows, there are now planted pines.

Left top: The Reynold's house.

Left bottom: Mack Reynolds and Greenville Vice President Linda Gosdin discuss timber production.



Two original home place barns still stand at the entrance to the farm.



The old bell at the end of Reynolds' walk.



Reynolds' English clock, an old family heirloom.

Reynolds and his wife, Linda, have four children and are proud to say that they are the seventh generation to live on the family farm that his great-great-great grandfather, John Sims, bought back in 1828. His stepson, Jason, works for the Georgia Dome in sports management. The three children remaining at home—Sydney, a freshman at LaGrange College, Mack, Jr., a high school junior, and Marianna, a freshman—help him

with his practice during their breaks from school. Reynolds enjoys farming and practicing law, but he is happiest sipping iced tea on the front porch of his home with his family. “It’s not how much you have,” he says, “but what you have that makes you happy.” It is obvious from his genial manner and relaxed, but elegant civility, that a sense of heritage and a great love of family are what keep Mack Reynolds happy. ■



Use Horse Sense to Help Prevent Equine Colic

By: Dr. Craig Padgett, DVM

Virtually every horse owner or person involved with equines has had the unpleasant experience of witnessing a colic episode and its sometimes fatal consequences. Some national studies estimate that one out of every ten horses gets colic annually. Colic is by far the number one cause of equine death worldwide. These are imposing statistics, but proper recognition and treatment of colic can greatly improve survival rates. More importantly, proper preventative measures can greatly reduce the incidence and risk of colic episodes.

What is colic?

“Colic,” quite simply, means abdominal pain. Just like in humans, there can be many causes of abdominal pain in the horse, ranging from mild inconsequential conditions to potentially life-threatening problems. Any organ within the abdomen (i.e., stomach, intestines, liver, kidney, spleen, bladder, etc.), as well as some outside the abdomen (i.e., brain, lung, etc.), can cause signs of colic. By far, the majority of equine colic causes are related directly to problems within the G.I. tract - the stomach, small intestines, cecum (where grass and hay are fermented), large intestine and colon. The inherent design of the equine digestive tract with its small stomach, several feet of large and small bowel, large cecum, numerous turns with bowel of differing diameters and few immobile anchor points make colic a likely occurrence in the equine species.

What are some signs of colic?

Colic may manifest itself in a variety of ways. Typical signs include refusing food, pawing, sweating, increased respiratory rate, teeth grinding, looking or kicking at the flank, lying down, getting up and down repeatedly, rolling or standing stretched out as if to urinate. (Kidney colic is a misnomer. Rarely does this indicate a kidney or bladder problem.) A colic episode may exhibit any combination of the above signs.

My horse has colic. What do I do?

As a general rule, the more painful the colic, the more severe the problem. An extremely painful animal warrants immediate attention. In milder cases, evaluate your animal before you call your veterinarian. If

possible, check the heart rate, temperature, respiratory rate, gum color (pink to light pink is normal) and hydration status of the animal. Every good horse owner should know how to do this. Your local veterinarian should be happy to show you how if you don't already know. Remove your horse's food and water and then contact your veterinarian. Be prepared to answer questions regarding recent food and water intake, frequency and consistency of bowel movements, vaccination and deworming history, current medications or medical problems and current exercise regimes. While waiting for your veterinarian to arrive, move your horse to an open area away from other horses. If the horse will tolerate exercise, walk or lunge the animal, but not to the point of exhaustion. If the animal lies down without rolling, let it. If your horse insists on rolling, encourage it to stand and keep moving. However, do not put yourself at risk. Painful rolling large animals are extremely dangerous to the handler. Never administer medications unless directed to do so by your veterinarian. A horse cannot describe where the pain is or how bad it hurts. Mild conditions such as simple impactions or

gas distention and potentially fatal conditions such as bowel displacement or torsion (twisted gut) can look the same in early stages. Medications can change presentation or mask symptoms that may delay proper diagnosis, particularly in surgical cases where time is very important.

How can I prevent colic?

- **CONSISTENCY** Never make any sudden changes in diet type, feeding times, amount fed or exercise regime. If changes must be made, do it gradually over a period of one to two weeks.

- **GENERAL HEALTH** Maintain a regular vaccination and deworming schedule with regular dental evaluations and proper hoof care. Examine stools regularly for sand (mix clean fresh feces with water until dissolved in a large Ziploc bag and hang by one corner overnight. Check the dependent corner for sand the following day.). Have stools examined by your veterinarian twice yearly to evaluate deworming efficacy.

- **TURNOUT/GRAZING** Allow as



continued on next page

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Horse Sense (continued)

much turnout as possible. Horses stalled over 12 hours a day are much more prone to colic. At least 60% of a horse's diet should come from forage (grass and hay). Horses' digestive systems are designed for constant grazing and not for large amounts of grain.

- **FEEDING** Always feed hay and water before feeding grain. If possible, grain should be broken down into two feedings (a.m. and p.m.) at a minimum.

- **FOOD QUALITY** Never feed moldy hay or grain. Hay should not be excessively short or fine, nor should it be excessively stemmy.

- **WATER QUALITY** Provide constant access to clean fresh water. Clean buckets, troughs and automatic waterers regularly. If you would not drink out of your horse's bucket or waterer, then it needs cleaning. During hot summer months or during heavy exercise, add or make electrolytes available. If automatic waterers are used, check their function daily and keep a bucket of water available during summer months (some waterers refill slowly). Make cool or mildly lukewarm water available during freezing conditions.

- Never feed or allow a hot horse unrestricted access to water. Allow them to cool down first.

- **SAND PREVENTION** In our practice area, approximately 50% of colics seen have sand as a contributing factor. Check stools regularly as described earlier. Feed horses off the ground and place mats under buckets of horses that like to pick up dropped grain off the ground. Do not overgraze pastures. Short grass leads to more sand ingestion. Consistently use a sand prevention product to prevent sand accumulation. There are several commercially available feed additive products available on the market. Most products use a common fiber laxative psyllium (common ingredient in Metamucil). Contact your veterinarian for suggestions on types, duration of treatment and frequency of use.

I hope our discussion has helped you in some way to learn how to minimize and deal with colic episodes that may occur. Colic is never 100% preventable, but you can minimize your risks. An ounce of prevention is worth a pound of cure. Consult your local veterinarian for recommendations that may be pertinent to your area. ■

Dr. Craig Padgett has been a member of AgSouth since 1998. He graduated from UGA's College of Veterinary Medicine in 1993. After graduating, he established Padgett Veterinary Services, Inc., which is a mixed animal practice servicing both large & small animals. His practice has two locations: one in Alma, Ga., and another in Hazlehurst. Dr. Padgett may be reached at 912-632-2711.

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The Importance of Diversification in Volatile Markets

By: Ron Washburn, CFP, American Express Financial Advisors Inc.



Ron Washburn, CFP
American Express Financial
Advisors Inc.



Diversification is a fundamental concept in managing your portfolio, and it's quite likely you've heard of the need to properly diversify your portfolio. Nevertheless, in the current volatile market environment, it's worth taking a fresh look at what diversification means and how it can work for you.

Put simply, a portfolio in which the individual investments - whether stocks, bonds, mutual funds or other instruments - are more diversified is better able to withstand the overall negative consequences of risk than is a portfolio in which the individual investments are concentrated in one area. You strike a balance between risk and return; others that do relatively better may balance your investments that do poorly. Nonetheless, diversification alone is not a guarantee of a profitable overall return.

Risk comes in many forms, not all of them familiar. There's the risk that an individual stock could decrease in value because of problems associated with the company it represents. By investing in many

companies - that is, by diversifying - the overall risk may be reduced.

But that's only one form of risk. If you invest in bonds, you can lower your exposure to several sources of risk by staggering the purchase dates, terms and maturity dates of the bonds you buy (a strategy sometimes known as "laddering").

Laddering is one particular application of the diversification principle.

There are still other forms of risk, subtler, but no less damaging to your portfolio, that diversification can address. A recent study of 401(k) investments by the American Institute of Certified Public Accountants concluded that almost 80% of plan participants nationwide had not diversified their retirement savings enough. That means that even with the goals, time frames and risk tolerances appropriate to retirement investing, four-fifths of us had not diversified enough of our 401(k) accounts into growth investments. Without corrective action, these accounts may not be adequately funded to meet retirement needs. If these 401(k) account holders had gone through the exercise of properly diversifying their portfolios, it is unlikely their assets would have been allocated inappropriately.

So how do you diversify your portfolio? It's not as hard as you may think. Diversification through asset allocation can help you construct a portfolio to influence your

portfolio risk level and potential for return.

Asset allocation usually involves quantifying investment goals, time horizons and your own investment risk tolerance. Once you know these three things, you can determine what percentage of your assets should be placed in growth assets (stocks), what portion should be placed in income assets (bonds) and what portion should be placed in cash equivalent assets (money markets or CDs). For example, if your investment goal is retirement, you are 30 years from retiring, and your risk tolerance is average, you might allocate 60% of your portfolio to growth, 30% to income and 10% to cash. Your actual percentages will vary; sample allocation percentages are available from a number of sources, including a financial advisor.

Once you've established an asset allocation strategy, you're ready to put diversification to work for you. The goal is to spread your portfolio among a sufficient number of different investments in each asset class to help reduce the overall volatility and therefore the risk from any particular investment.

Striking the right balance in diversifying your portfolio can be a challenge, especially with complicated goals or substantial dollar amounts. If you're confused about how to appropriately diversify your portfolio using asset allocation, consider consulting a financial advisor for assistance.

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Real Estate Wanted

Older farm house, barn(s), fenced pasture, creek & at least 25% wooded (hardwoods), on 10 or more acres in Stephens, Franklin, Elbert, Hart or Habersham Co. Contact ravenwolf1013@aol.com

Land in Waycross, especially on the Satilla River. Contact mindstain70@aol.com.

Wooded land with a pond in Coweta Co. Subdivision property not desirable. Contact jjadcock@summergrove.net.

5 to 6-acre tract for home site in Morgan Co., Rutledge or Social Circle. Contact peanutclw@aol.com.

10-12 acres of farmland w/hardwoods (some pines okay) in Meriwether, Pike or Harris Co. Prefer small stream or pond on property. Contact stillwavemaster@cs.com.

4+-house poultry farm in Georgia priced between \$300,000-\$600,000. Contact intha2@wmconnect.com.

20-100 acres in Newton/Jasper Co. area or other areas within 45 minutes of Conyers. Must be suitable for a horse farm. Barn and fencing a plus. Lease with an option to buy or full purchase. Contact paints200@aol.com

12-25 acres in Madison County with hardwoods and paved road. Contact ljohnson2@mindspring.com.

2-5 acres in Walton, Newton or Rockdale Co. to build a house. Wooded preferred. Stream, lake or river property would be great. Contact snormaniii@mindspring.com.

Investment property in the Southeast. Any size, as long as price is reasonable. Contact umatmc@netscape.net.

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