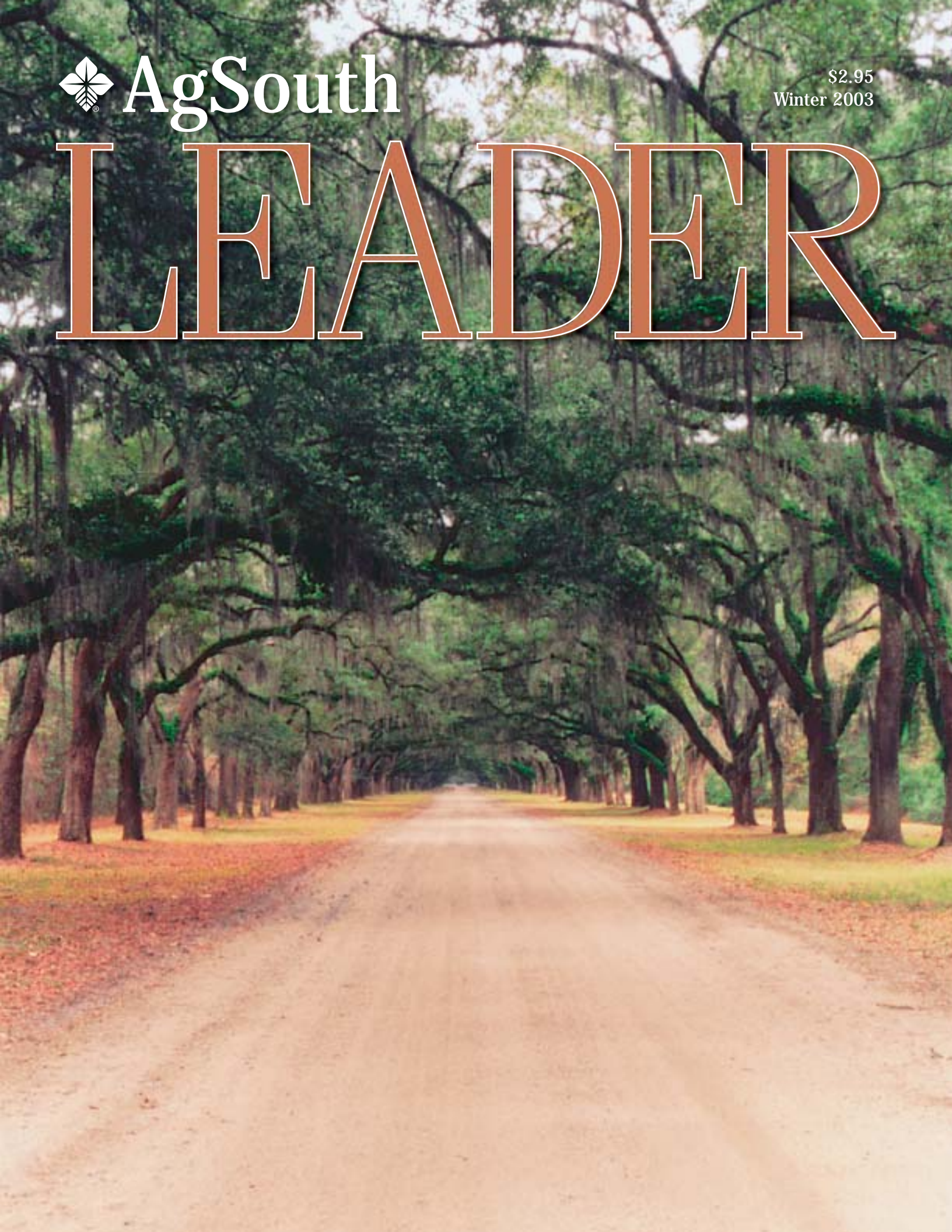




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ON THE COVER

The live oak canopied avenue at the Georgia Department of Natural Resources' Wormsloe Historic Site in Chatham County, Ga. Photo by John R. Clark



Important Crop Insurance Dates!

January 31, 2003 – Pecan acreage and production reporting date

February 28, 2003 – Spring crop sales closing date

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

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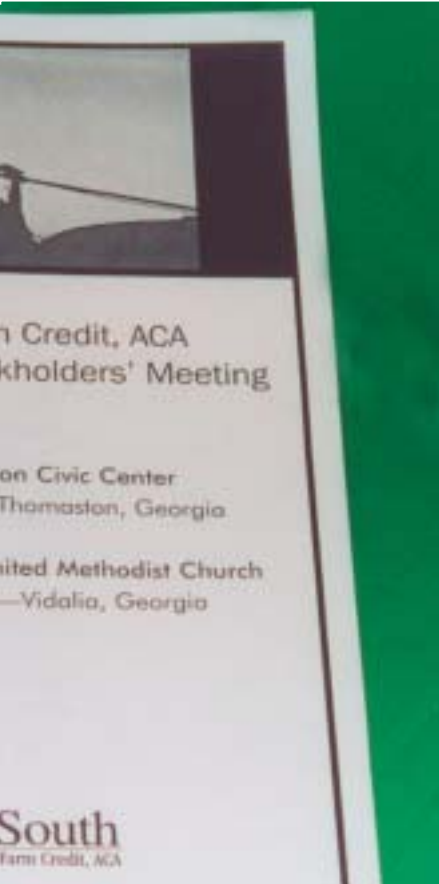
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AgSouth's 2002 Ann



Annual Meeting Photos



William Warthen

By: Carolyn Jones, Corporate Secretary

The board and staff of AgSouth Farm Credit would like to thank Mr. William Warthen of Vidalia, Ga., for his 22 years of leadership as a member of AgSouth's board of directors.

Mr. Warthen first became a member of AgSouth in the 1940's, when it was still a Production Credit Association. He began serving on the board in 1980, when the association served only four counties. Mr. Warthen has remained a leader for the association throughout our many changes - whether that change came in name, form, merger or management.

Bill was born and raised in Vidalia, where he began working on the family farm at the age of eight. He joined the FFA as soon as he was able, while continuing his education and working with his father on the farm. After high school, he spent his freshman year at Georgia Military College and then attended The Citadel for two years. In May of 1943, his entire class was called into service to help fight for their country in World War II. After basic training, Bill served with the 84th Infantry.

He saw his first combat at the age of 20 in early November, 1944, in the Seigfried Line on the German-Dutch border. He and others from his Company were taken prisoner later that month while on a night reconnaissance. They arrived at Oflag 64, Schubin, Poland, on Christmas Eve. Twenty-eight days later, the 1300 American POWs were marched out only days before the arrival of a Russian Task Force, and spent 46 bitterly cold days marching 350 miles with little food or rest. Bill spent his 21st birthday on this march. About 300 of the prisoners escaped and another 650, who were either ill or exhausted, were transported by rail to a French POW Camp. In March of 1945, the 350 remaining prisoners boarded a train to a Yugoslavian POW Camp near Hammelburg, Germany. After a disastrous attempt at liberation by a task force, the prisoners were transferred to a large POW Camp near Nuremberg. Twenty-nine of the

prisoners were killed on the road by American bombers. Less than one week later, the prisoners were once again sent marching. This time, they spent 14 days traveling to a POW camp that contained 70,000 other prisoners. Finally, just eight days before the German surrender, the Company was liberated by US troops from the 45th Infantry.



Mr. William Warthen, a 22-year AgSouth Farm Credit director.

Upon returning home, Bill married his childhood sweetheart, Dorothy Lewis, and after his discharge from the Army in January, 1946, the couple returned to the Warthen family farm. Bill and his father raised layers, cattle, and hogs, and grew cotton, tobacco, seed oats and peanuts.

During the 1950's, Bill bought a partial ownership in a cotton gin and developed an irrigation business. He also began working at Georgia Pecan Auctions. Bill bought the business in 1960 and ran it

successfully for 38 years. Work was seasonal, so in the spring and summer, he continued to farm. Much of the farm's cultivated acreage was planted in pines in 1985, and Bill retired from active farming in 1992.

During his career, Bill served as President of the Vidalia Kiwanis Club and the Vidalia-Toombs County Chamber of Commerce. He also served 12 years on the local school board and eight years on the local hospital board. In 1964, Bill was honored by the Woodsmen of the World, and in 1974, he was named Vidalia's "Citizen of the Year." He is currently in his 27th year of serving on the Ohoopie Soil and Conservation Committee and serves on the Vidalia Big Brother Program. Since the 1970's, Bill has served as supervisor of the Ohoopie Soil & Water Conservation project.

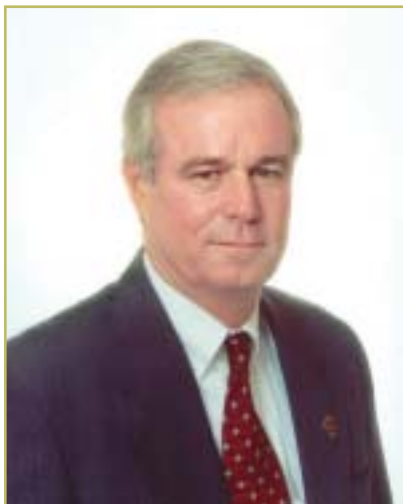
Thank you, again, Bill, for your 22 years of leadership in our association. ■



Bill Warthen, 84th Infantry.

AgSouth Welcomes New Board Member

By: Rhonda Uzzolino, Marketing Manager



Director Lee H. DeLoach

Lee H. DeLoach of Bulloch County, Ga., was elected to AgSouth's board of directors at the annual meeting last November. He began serving as a director immediately, and has already been active in the leadership of the association.

DeLoach grew up on the family farm in Bulloch County. After graduating from Portal High

School in 1966, he graduated from ABAC and then went on to receive a degree in education from Georgia Southern University. While attending ABAC, Lee met and married his wife Sharon. The couple has been married for the past 32 years and they have two grown children.

After receiving his degree in education, DeLoach taught in the Bulloch County school system for eight years. Wanting after that time to further pursue his interest in community affairs, he decided to run for public office. He has been Judge of the Bulloch County Probate Court for the past 16 years. He also owns and manages a 390-acre timber farm.

DeLoach has been a member of the association for 25 years. In the 1970's, he spent four years as a loan officer and appraiser for the association when it was still a Production Credit Association. With his long-time affiliation with AgSouth and his lifelong farming experience, together with his first-hand insight into how AgSouth operates from an employee's standpoint, DeLoach realized that he could provide some valuable input into AgSouth's leadership and began actively pursuing a nomination to the board of directors. With his election to the board in November, he fulfilled a 20-year dream. ■



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As a member of AgSouth Farm Credit, you already know that we don't send our profits to Wall Street... we send them to YOUR Street!

Make sure you're getting the largest possible return on your investment in AgSouth by maximizing the benefits you can get through your cooperative.

1. Spread the patronage news! Tell your friends and neighbors about the benefits of doing business with a cooperative that puts its profits in YOUR pocket . . . more than \$88 million to date!
2. Purchase your life, crop and timber insurance - coverage you need anyway - from your own company, AgSouth.
3. If you need a new vehicle, tractor, barn or storage facility, ask your loan officer if an AgSouth lease is the right option for you.
4. Refinance those loans you have with other lenders through AgSouth, the cooperative YOU own and govern.

Tell the AgSouth story!

I have paid my share

By: Neely Young

During tax season, the following article from the September, 2002, issue of *Georgia Trend* magazine might provide a little insight into the thinking of today's taxpayers. It is printed here in its entirety with permission from both the writer and editors of *Georgia Trend*.

April 14, 1918
President Woodrow Wilson
White House
Washington DC

Dear President Wilson,

Enclosed is a draft for \$314.16, which represents my individual income tax for the calendar year 1917. This is an unreasonable 3 percent of my hard-earned income. I send this amount under protest. I especially resent this tax because it was first proposed by President Abraham Lincoln and passed by Congress in 1862 and continued for 10 years to help pay for the recent war of northern aggression. As a conquered nation in the South, we were made to help pay for this war through taxes, a most unfair situation. You reintroduced this tax in 1913.

While we have not made personal acquaintance, President Wilson, you and I have a close association. My father, Lt. James Young, CSA, was stationed in Augusta, Ga., in 1884, when you were also living there as a small boy.

You might recall Yankee troops storming through this small community burning and looting everything in site.

Confederate Lt. General John Bell Hood moved his troops close to my father's home at Youngs, south of Cedartown, in vain effort to strike Sherman's rear in October 1864. Yankees were soon on this same trail and passed through my father's home, destroying everything they could get their hands on.

My grandfather and namesake, Augustin

Young, ran and hid in a ditch. But since he weighted 300 pounds, his belly made a large mound extending over the trench. A Yankee scout soon discovered him.

Before the Yankees reached Youngs, my family hid all our horses and mules in the piney woods. One of these, a big white mule named Buck, was especially dear to my mother, Emiline. All of these were discovered, and taken by the Union troops to help supply their infamous March to the Sea.

You know how important mules and horses are to the success of any farm, so after the Yankees withdrew, we were left with nothing.

Six months later, my mother woke up one morning to find a big white mule outside her window. Buck had come back! The Lord only knows the places he had been and what stories he could tell, if he could only talk. As you can see, we have more than paid our debts.

Slowly we put our lives back together, after the war. It has been a long struggle. After my father and mother passed away in the late 1800s, I was able to restore our farm at Youngs, and move to Cedartown. I invested the profits from our land to form a bank, The Commercial Bank of Cedartown, where I serve as president.

Due to the special need for farmers in our area, I formed a Foundry Company to produce plows and other farm equipment. I also formed several partnerships with close friends; own a clothing store with Mr. A.C. Cobb, and another mercantile store with the Busby brothers.

All of this produced an income of \$10,179.06, listed as follows:

Salary: A.E. Young, Banker	\$1,800
Foundry	\$2,062
Farm and Store	\$1,616
Stock in Cobb Store and Bank	\$ 958
Other Income	\$3,743
Total	\$10,179

I have paid my share of taxes. Yet I resent the intrusion on my income. I have worked hard and long hours to produce this income for my family, which includes my wife and children, plus several aunts, uncles, cousins and other extended family members who live in my home. One is old Uncle Bob, who came to visit us from Texas and has stayed 30 years.

Why do you need taxes? Isn't the Great War over? I know you want to help Europe with your League of Nations and the Fourteen Points. But that policy will soon lead us to become Santa Claus to the World.

Will these taxes beget more taxes? What if the states decide to add taxes? Then the counties may join the movement. Then each city will impose taxes. Soon there might be taxes on property. Then sales taxes on items we buy.

Things may get out of control.

I know these are questions that can't be answered today. But someday, unless you repeal Mr. Lincoln's tax, on each April 15th, people may curse the day Woodrow Wilson became president of the United States.

Warmest regards,
Augustin Eugene Young
Cedartown, Ga.

Writer's note: I found my grandfather's individual tax return in some papers in an old trunk and wrote this letter on his behalf, based on family stories. I asked CPA Gina Ault, of Moore and Cubbage, CPA in Marietta to figure his taxes for 2002. Ault calculated that, counting for inflation, my grandfather's \$10,000 in income would be worth \$140,000 in 2002. Today, his taxes would be almost 40 percent of his adjusted gross income. This would include 26 percent for federal, 6 percent for the state of Georgia, plus property taxes for Polk County and the city of Cedartown, plus state sales taxes, and possibly special local option sales taxes. As my grandfather predicted, the United States has become Santa Claus to the world.

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of your hard-earned money through our patronage program by reducing your effective cost of borrowing. Watch your mail for another patronage distribution in April, 2003!

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Year-Ended	Paid in Cash	Allocated Surplus	Allocated Surplus Revolved to Date (Cash)	Total Patronage
PCA 1988	\$ 193,700	\$ 778,300		\$ 972,000
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	\$ 2,244,600	\$ 5,237,200	\$ 5,118,700	\$ 7,481,800
ACA 1999	\$ 2,130,100	\$ 4,970,200	\$ 5,301,100	\$ 7,100,300
ACA 2000	\$ 2,780,500	\$ 6,487,700	\$ 5,456,400	\$ 9,268,200
ACA 2001	\$ 3,092,000	\$ 7,215,000	\$ 5,233,000	\$ 10,307,000
Total Patronage Distributed to our Members Since 1988			\$88,938,400	

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Debbie Short



Christy Moxley



Wanda Mujica

New Employees

By: Barbara Whitley,
Human Resources
Specialist

Debbie Short joined the Thomaston office as a loan assistant in November. Debbie and her husband Mike, a self-employed sheet metal erector, have two children. Jennifer, 20, attends Columbus State University and is a CSU Cougars cheerleader. Ashley, 17, is a junior honor student and a cheerleader at Upson-Lee High School.

Christy Moxley is a new loan assistant in the Vidalia office. Before joining AgSouth, she worked for an attorney's office in Reidsville, Ga. Christy was born in Metter, but spent most of her life in California. She and her family have recently moved back to Georgia and reside in Toombs County. Christy enjoys spending time with her five year old son Addison and her husband Jerry.

The Marketing Department recently welcomed **Wanda Mujica** as assistant *Leader* editor. Wanda graduated from the University of South Carolina in 1986 with a Bachelor of Arts degree in Journalism. She has 15 years of advertising and marketing experience, covering all aspects of public relations, promotions and media.

Service Awards

By: Carolyn Jones,
Corporate Secretary

The following employees recently received recognition for their years of services to the association:

Name	# of Years	Name	# of Years	Name	# of Years
Michael L. Grimes	5	Stevie Lanier	10	John Aldridge	20
Stacy Nobles	5	Rebecca P. Winters	10	Thomas Carter	20
Jeanene Phillips	5	Robbie Haranda	15	Margie Crawford	20
Tammy Waddell	5	Richard Johnson	15	Connie Edmund	20
Lynda Clarke	10	William P. Spigener, Jr.	15	Henry Nutt	20
		Scott Webb	15	Sandra Sports	20
				Linda Chaney	25
				Linda Gosdin	25
				Charlie Hyder	25
				D. A. (Tony) Prather	30

Employee On the Move

By: Barbara Whitley,
Human Resource
Specialist



Pat Luther

Pat Luther, a nine-year veteran of the association's accounting department, has accepted the position of mortgage processor with AgSouth's secondary market unit in Madison, Ga. While Pat will miss the employees in the Statesboro area, she is looking forward to tackling her new responsibilities. ■

The Thomaston office renovations have been completed. You're invited to 620 North Church Street in Thomaston for a tour.





President Receives Leadership Award

ACA President Bill Spigener was recently honored with a special Leadership Award. Bill received the award for his leadership in making AgSouth Farm Credit one of the most successful agricultural lending cooperatives in the United States. ■

AgSouth President Bill Spigener receives the Leadership Award from Marketing Manager Rhonda Uzzolino.

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Low Mortgage Rates May Mean Prime Time to Refinance

By: Ron Washburn, CFP



Ron Washburn, a certified financial planner with American Express Financial Advisors, Inc., is a guest financial columnist. American Express Financial Advisors Inc. Member NASD. American Express Company is separate from American Express Financial Advisors Inc. and is not a broker-dealer.

The slow economy hasn't been all bad news for many Americans. A record number of homeowners refinanced their mortgages in 2001 and 2002. Those that haven't may find that today's low interest rates provide a great opportunity to refinance and potentially save hundreds of dollars a month with lower monthly mortgage payments. With economic forecasts indicating a recovery, now may be a good time to lock in low rates - before interest rates start nudging higher.

If you're paying more than the current market interest rate on your mortgage, you may be a prime candidate for refinancing. Even homeowners who obtained their loans within the past three years (when interest rates were on the rise) may benefit from locking in lower rates. After peaking in May, 2000, at 8.5%, mid-year 2002 rates for a 30-year fixed-rate loan averaged less than 7%, according to the Mortgage Bankers Association of America (MBAA). (Source: MBAA)

The Benefits of Refinancing

Even relatively small differences in interest rates can add up to significant savings over the long term, especially for larger loans. For example, on a \$250,000, 30-year fixed mortgage, the difference between 7.0% and 7.4% can mean a yearly savings of about \$850 in interest payments.

In addition to lower monthly payments, refinancing a mortgage can also allow you to:

- **Trade your current loan for one that better fits your needs.** For example, if rates on your adjustable rate mortgage have fluctuated since you first financed your home, you may prefer the predictability of a fixed-rate loan.

- **Reduce debt payments.** Your mortgage may be a significant source of borrowing power, particularly if you've paid off a substantial portion of the principal or your property has increased in value. You may be able to pay off debt at a lower interest rate by consolidating balances from other loans and credit lines into a home equity loan, or what is known as "cash-out refinancing" (taking out a bigger mortgage than you currently have). You may also be eligible for certain tax benefits because mortgage interest is often tax-deductible. (See your tax advisor for details.)

- **Change your mortgage term to better suit your long-term financial plans.** Want to have that mortgage paid off before you reach retirement? Would you like to have the payoff date coincide with the arrival of your children's college tuition bills? With a lower interest rate, you may be able to shorten the term of your loan and still keep your monthly payments at about the same amount.

Reaching A Decision

To help decide if refinancing might be a good idea for you, make a few basic calculations.

1. Add up your refinancing costs.

Refinancing expenses can include one to two "points" (each point equals one percent of the loan amount), as well as costs for an appraisal, a credit check, title insurance and processing your application. You can expect to pay anywhere from one to five percent of your outstanding principal in refinance costs. For example, if you have \$100,000 in principal remaining on your mortgage, you might expect your refinancing costs to range from \$1,000 to \$5,000. Closing costs may vary, so shop around to find the best product for you.

2. Calculate your potential monthly savings

by finding out the monthly amount you would potentially pay under a new mortgage from your lender. Subtract your current monthly payment from this new payment amount to discover your potential monthly savings.

3. Divide your refinancing costs by the monthly savings

to determine how long it will take to recover your closing costs. If you plan to stay in your home longer than the time it takes to recoup costs, refinancing will likely save you money.

When you consider refinancing, remember that a lower interest rate may mean that you'll have a smaller mortgage-interest tax deduction. In general, mortgages with higher up-front costs will have lower interest rates, and vice versa.

Similarly, if you've just started your first mortgage, the expense of a refinancing may not make sense unless you plan to stay in the house for quite some time - long enough for your savings to compensate for added application fees and closing costs. ■

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She calls at 7:30 a.m., her voice three octaves higher than I suspect is its normal range. Obviously, she is distraught beyond coping. I listen to a gushing of words describing a father and a mother and the sudden, unexpected change in the family life.

The situation is this: Her parents live a couple of hours away, independently, with visits from the two adult children on a semi-regular basis. Though the children have noticed that their parents are certainly aging, slowing down and mom is being a little forgetful, they think this is to be expected of 75- and 80-year-olds. Their visits have largely been superficial and relatively brief, so any observation of extraordinary loss has not registered. The daughter visits more often and finds that she is communicating primarily with her father on those occasions. All seems to be normal and the household appears to run smoothly . . . until she receives a call that her father has died suddenly.

Apparently, a neighbor found him one morning a week ago, and the daughter has rushed to her mother's side. The son, too, arrives to help make funeral arrangements, but when the children begin to talk to the mother about what is to be done, she is unable to communicate rationally. As the conversation proceeds, it becomes clear that the mother is not just reflecting the crisis of loss, but seems to be severely forgetful. Her speech wanders - usually steeped in reminiscence of her childhood. She is completely out of touch with the reality of her

Eldercare— Averting Crisis

BY: Lucy Whelchel, Market Driven, Inc.

loss and her surroundings. She asks for her mother and grandmother. She speaks of school days, but she is totally unable to manage a conversation with her children.

“How can we not have known that she is so incredibly forgetful and out of touch with reality? How can we have visited and not suspected that this was something more than simple forgetfulness? What are we going to do? She can’t live by herself; we have no room for her at our house. My brother has very small children and he works all the time. We have hired a neighbor to stay with her for now, but what next?” The questions come spewing from the caller as I register the details of the situation. I ask questions about a confirmed medical diagnosis and make arrangements to see the daughter at the mother’s home. A new case of geriatric care management has begun in the same manner as so many, with an adult child almost hysterically screaming into the phone, *“Help me!”*

The above scenario is much too common today, and likely will become more so in the coming years of a graying America. The 2000 Census data and projections show a doubling of the number of persons aged 65 and over in Georgia from 2000 to 2025. In fact, currently the fastest growing segment of the population in the whole country is the group aged 85 and above.

Willard Scott of the Today Show reminds us of our increasing longevity as he reports birthdays of persons 100 and over. He further gives us all hope as he tells us of the positives in that birthday for each person. Indeed, each of us, depending on health habits and genetics, has a very good chance of living longer than our parents. One of the secrets to a positive aging is planning: to be healthy in diet and exercise; to prepare for any illnesses or disabilities; to plan financially for a comfortable retirement; to examine housing options as we age along the continuum and to foster positive relationships with children, families and friends.

For every family that experiences healthy, robust, productive and engaged aging, there is usually one for whom the aging process brings unexpected twists and turns. When illness or crisis hits, so often families

feel alone and without resources or options. The above-described eldercare circumstance is not unique to just a few families, and often requires the engagement of a professional known as a “geriatric care manager,” who

“...currently the fastest growing segment of the population in the whole country is the group aged 85 and above.”

knows services for older adults and other resources and can assess the situation and develop a plan for the family. To determine if such a professional is located in your area, you may visit the website of the National Association of Professional Geriatric Care Managers at www.caremanager.org. It is important to remember that this information is available to everyone, not just professionals.

Each state is divided into regional planning districts or areas with a state-designated Area Agency on Aging as the central point of entry into a myriad of services and information brokering. For instance, Georgia has twelve Area Agencies on Aging. You may locate the appropriate Area Agency by calling the Eldercare Locator at 1-800-677-1166 or the Georgia Division of Aging Services at 1-404-657-5258. These are gateway telephone numbers to access the total array of publicly-funded aging services, including Meals on Wheels; senior centers; home nursing and personal care; respite care for caregivers; homemaking and chore services; adult day care; senior victims advocate programs; injury prevention and protection programs; information on Medicare, Medicaid, Medigap and Long-Term Care Insurance; Alzheimer’s Disease and other dementia services; transportation; legal assistance for senior adults; senior employment services; long-term care

ombudsman programs and health promotion and disease protection. Some programs have income restrictions, while others are available to all persons over the age of 60.

Privately-owned services such as errand services, home care and transportation services and geriatric care management are also available in many communities.

Other opportunities to gather information pertinent to your situation and planning are available as well. These range from contacting discharge planners in local hospitals, to gathering information from the American Association of Retired Persons (AARP) (either on-line at www.aarp.org or by calling your state AARP office), to working with local program personnel of senior agencies and programs or visiting the U.S. Administration on Aging website at www.aoa.gov.

It is important to remember that appropriate and timely information is available so that families do not have to feel so lost and alone when a crisis hits. ■



Lucy Whelchel is a consultant in the specialized field of aging. She has a Master’s in Sociology and a Certificate in Gerontology from Georgia State University. Lucy and her husband Bob recently financed their home through AgSouth Mortgages. She is shown here in her home office.

2002 CENSUS OF AGRICULTURE

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United States Department of Agriculture



National Agricultural Statistics Service

Red Oak Milk, LLC

Adding Value to Local Milk

By: James Clark, Appling County Extension Coordinator

With the state of today's agricultural economy, producers are looking for ways to add value to their products. That's what dairyman Pete Wright of Baxley, Ga. was thinking when he decided to install a milk processing plant. The local dairymen get roughly \$1.10 per gallon, while the consumer pays \$3.00 or more. By getting one step closer to the consumer, Wright could foresee a significant increase in his profit.

Wright and three other investors are installing a plant in the Red Oak community that will initially employ 30 people and have a capacity of 200,000 gallons per week. In a few years, they are hoping to increase capacity to 400,000 gallons per week and employment to 50 workers. Initially, Wright plans to use the 230,000 gallons per week that the dairies of Wright, Whitty, Davis Farms, Inc. produce. In order to reach full capacity, Wright will need to purchase milk from dairies within a 30-mile radius of Red Oak. Dairies in this area will increase profits by reducing transportation costs of raw milk.

Construction started on July 8, 2002. Plans are to have the plant on-line by June, 2003. In addition to processing fluid milk, the plant will also produce fruit juices and fruit drinks. With the location and the efficiency of the plant, local consumers will be able to purchase milk that was processed the previous day.

The Wright, Whitty, Davis Farms, Inc. dairies have been a vital part of agriculture in Appling County for several years. The dairies have a total of 90 employees, with a

\$32,000 weekly payroll. These employees milk 4,000 cows three times a day on four separate dairy farms. In order to feed these cows, over \$1 million of silage is purchased annually. This need for feed provides an opportunity for local row crop farmers. Wright contracts with 12 to 15 growers to produce 2,500 acres of silage in addition to the 1,000 acres of feed that the dairies produce for their own use. By using over 3,000 tons of cottonseed in their feed rations, the dairies provide an additional market for the local cotton gins.

The value of milk in Appling County ranked third in agricultural importance to the county, with a value of \$14.2 million in 2001. The addition of this milk processing plant will further enhance this figure. Hopefully, in the near future, you will see Red Oak milk on your grocery store shelves. ■



Appling Co. Extension Agent James Clark, Extension Dairy Scientist Lane Ely and Pete Wright of Red Oak Milk, LLC, review the plans for the milk processing plant.

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Lynn Chaney, Retiring After 26 Years of Service

By: Van McCall, Regional Lending Manager

Lynn Chaney will be bidding the association "adieu" and joining the retirement club on January 31, 2003. Her smiling face and positive attitude will be greatly missed in the Douglas office and throughout the association.

Lynn realized when her first official day at work was a holiday - Memorial Day, 1977 - that she was on to something good! Her intuition was not misleading. Her career with Farm Credit started with no long-range plans for retirement with the company, but just a short twenty-six years later, she's retiring from this "temporary" job. Lynn says that the time just flew by and that "it was traumatic the day I realized I was the oldest person in the office."

Lynn began her employment with the association in the administrative department, keying daily PCA work and paying bills. At

the time, the association had its first TP machine and only keyed the PCA work. Land Bank payments were mailed to another location daily. The TP machine was nothing like our PCs today, except that, Lynn laughs, "the first computer I had with a keyboard like the ones we have today didn't like coffee either."

She has worked for several association presidents in her time and has been through numerous mergers and association name changes, but sums up her work at AgSouth with this one comment: "A job is a job is a job! In the end, it just makes it nicer if you enjoy the job that you do, the people you work with and the customers you serve." ■



Lynn Chaney, retiring after 26 years.



Resolving Land Line Disputes

By: Charles H. Brown, Brown Rountree & Stewart, PC

No issue is more contentious than land line disputes. Almost invariably, both sides have at least some evidence to support their position - an old plat that supports one boundary and a chopped line that supports another, or a thousand variations on that theme - so that both sides believe their position justified. The conviction of rightness combined with the passion of parties defending what they think is their land leads to long and expensive lawsuits.

Whether in mediation or court, what evidence of the land line is to be given the most dignity? Because of the contentiousness and the extraordinary expense of land line litigation, a landowner should consider mediation or arbitration before proceeding to litigation. An attorney should know the identity of someone in the community trained in mediation or arbitration who can perhaps provide a forum for resolving the misunderstanding in a prompt and inexpensive manner. Natural landmarks prevail over all other evidence in determining boundaries because such landmarks are less subject to change and cannot be counterfeited. Examples of natural

landmarks include trees. But all monuments, whether natural or artificial, are deemed superior to courses and distances. Examples of artificial land monuments include fences, walls, stakes, posts and pins. An example of a course and distance would be: "forty-five degrees south a distance of 1,100 feet," as shown on a plat.

Fences, as artificial monuments, are strong evidence of the location of a boundary. It is a good practice for a landowner to build his fence as near as possible to a surveyed line, as a presumption may arise that the land not fenced in is no longer claimed. Even a stake may be treated as a landmark, provided some knowledgeable person can identify it as being an intrinsic part of the boundary of the property.

The law regarding land lines is convoluted and difficult. For example, where a line is definitely described in a deed by courses and distances, the mere existence of markers at other points cannot fix a line different from that described in the deed. The superiority of monuments over metes and bounds is therefore limited to such monuments as are referred to in the deed itself, or acquiesced to by the different landowners.

A tract bounded by an unnavigable

stream extends to the thread or center of the main current. The practical difficulty with this concept in identifying the main current as "creeks," particularly in the Georgia coastal plain, may follow several threads of about equal flow. Where the stream meanders, the boundary follows the meandering of the stream.

The statement of acreage in a deed may be sufficient to fix a boundary, but when the deed specifies a number of acres as "more or less," such a designation is of no value in establishing lines.

A plat of survey constitutes boundary evidence of a high order when properly identified and when its correctness can be established.

Aside from the discussion of boundary markers, boundaries can be established by agreement or acquiescence of the parties.

Nothing in this article should be taken as legal advice about a particular land line issue - see your attorney. Almost all land line cases involve legal and factual issues peculiar to the particular boundary in dispute. ■

In writing this article, I have relied on and quoted from Pindar's Georgia Real Estate Law and Procedure, 5th Ed., written by Daniel L. Hinkel.



Charles H. Brown is a senior partner in Brown Rountree & Stewart, PC.

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Sassafras Plantation

By: Pat Calhoun, Regional Vice President

Set in the heart of Long County, Ga., are 2,400 acres of land and timber owned by long-time AgSouth member, Allan Bryant, and his family. Bryant's son, Coley, a registered forester, manages the plantation known as "Sassafras."

About 135 years ago Sherman's army hunted Confederate troops on the plantation. Today's hunts at the plantation are for a much less formidable opponent - quail. The Bryants have worked with a quail biologist and a special dog handler to turn Sassafras into one of the most elite quail hunting facilities in the Southeast.

The Bryants have done their best to ensure that the plantation quail thrive on the property. Here you won't find many open fields. Instead, you'll find yourself traversing the rough thickets and brush where quail thrive, making for a more challenging hunt.

After a careful survey of the land, the

Bryants worked to determine the best spots for the coveys. They then installed permanent feeders and waterers and a temporary "covey call" loudspeaker to acclimate released birds to the sites. The team then worked with a special quail hunting dog trainer to map out the hunting courses around the sites. By raising the quail in this nurturing, natural environment and ensuring that the sites are well maintained and stocked, the Bryants can ensure hunters who visit Sassafras that they will get a quality hunting experience.

The plantation is open January through February, and the Bryants host shoots Thursday through Sunday during this period. The courses are rotated over a two-week period so that a plentiful stock of quail remains at each site. Monday through Wednesday is time spent further training the hunting dogs and maintaining the grounds.

Hunters at Sassafras can either hunt on foot or horseback. Most find that riding horseback allows them to more easily manage the rough terrain. The hunters who negotiate the grounds know why Sassafras' team of specially trained quail hunting dogs are so important to the hunt and readily discover why the Bryants spend so much time and effort working to ensure that the plantation has some of the best trained dogs in the business. Most hunts include both dogs that locate and point quail and a specially trained lab to flush the birds from the heavy cover that characterizes the plantation. A whirr of wings emerges from the brush, and the hunt is on. As one amazed hunter says, though the birds are "raised" on the plantation, "they fly



Above: Entrance to the 2,400 acre plantation

Left: Georgia's coastal plain makes an ideal habitat for quail.

Top left: Sassafras' vegetation is a haven for quail and wild turkeys.



Rustic cabins provide a warm place to retire after a day's hunt.



At the end of a long day spent in the brush, hunters enjoy a game of pool at the clubhouse.

just like wild birds.”

Hunting with trained dogs is safer than hunting without, and that's one of the reasons the Bryants have put so much time and energy into training the animals. A properly trained dog can flush out the birds even in the thickest brush, leaving hunters free to set their sites on the birds instead of the dogs. Plus, a seasoned hunter knows that having the right hunting dog makes all the difference in enjoying the hunt to its maximum potential. A speedy retrieval of the fowl means more hunting time for the hunter, and here at Sassafras, the conditions are just right to ensure that no hunter walks away disappointed.

A Sassafras hunter not only enjoys an excellent hunt, but also is treated to the finest Southern hospitality around. Lodged in rustic, yet modern cabins, hunters begin and end their days in comfort. Sassafras is also renowned for its home-cooked meals. The Bryants serve typical country cuisine in their spacious dining room. After a long day's hunt and a good meal, guests can enjoy fun and fellowship in Sassafras' "Red Barn" clubhouse, the perfect ending to an excellent day. ■

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A look from the entrance to Hobo Farm in Troup Co., Ga., gives you no hint that the 28-acre farm is anything but woodlands and scenic pastures. But travel less than a mile inside the locked gate and you'll find a state-of-the-art stable and award-winning competition race and show horses.

"The greatest advantage AgSouth has over other lenders is the patronage program."

You might say that owner and AgSouth member, Felix Boccucci, vice president of business development with a telecommunications firm, knows a little bit about technology. In fact, when he decided to refinance the land and the horse boarding facilities, the first place he turned to for information was, quite naturally, the Internet. Luckily, he found AgSouth Farm Credit during his Internet search, and applied right on-line from the convenience of his home. He says that the greatest advantage AgSouth has over other lenders is the patronage program. He read over our program, reviewed our patronage payment history and decided that he'd like to do business with AgSouth.

Left: Felix Boccucci and Another Idea.



AgSouth Vice President Linda Gosdin and Felix Boccucci tour the stables.

Felix Boccucci

Full-Time Businessman,
Part-Time Farmer

By:Linda Gosdin, Vice President



The private road leading to Hobo Farms.



Boccucci says that his wife, Connie, an avid horsewoman and eventer, convinced him to build the facility. Fortunately, this full-time businessman, who travels often, knew enough about horses to realize that a boarding facility can be more than a frequent traveler can handle in his “spare time.”

Boccucci has more than 25 years experience working with horses and recognized the need for more than just an average facility in order to manage both the farm and his business schedule.

The facilities at Hobo Farm are truly a wonder in horse care advancement. The barn is thermostatically controlled, and each stall has its own spraying system that automatically sprays the horses periodically with environmentally safe chemicals to control pests. In addition to the individual fly-spraying systems, the boarding facility even has a warm water washing area for convenience in working with the horses.

Yes, Hobo Farm is the Ritz Carlton of stables, and the lucky horses that board there are some of the most pampered in the area. The stable also has a built-in bathroom with a heated shower and adjacent laundry room. Felix jokes that if Connie ever gets mad at him, he can always live quite comfortably in the barn.

The Boccuccis also breed horses. When I visited Hobo Farm, the Boccuccis were boarding eleven horses, including a mare and her recently foaled filly. The technologically advanced stables help Felix

and Connie manage the operation.

Connie Boccucci is the woman in charge of the show. An event rider with her horse, Another Idea, an Irish thoroughbred, Connie has competed in shows throughout the Southeastern United States.

Connie and Felix Boccucci run the stables with the help of a full-time assistant and their sons - Brady, 15, and Jacob, 9. The Boccuccis are proud of the facility, one of the most technologically advanced stables in the area. ■

Providing services to small farmers is part of AgSouth Farm Credit's mission. If you know of any small, young or beginning farmers, tell them about AgSouth!

Boccucci can board up to ten horses at his state-of-the-art stables.



Connie Boccucci and Another Idea in competition.



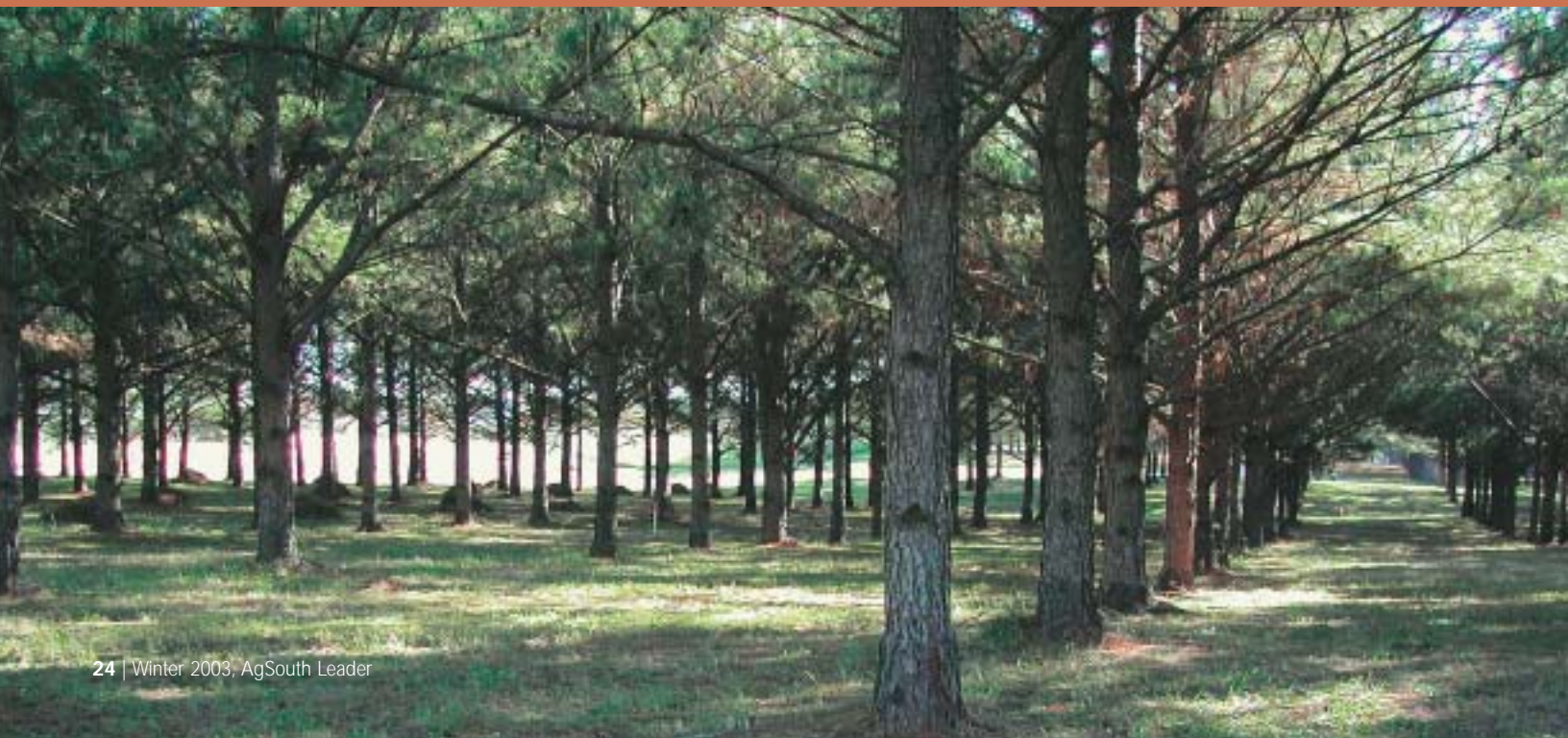
Nick, the wonder dog, provides additional security for the facility.



Cuscowilla

A 600-Acre Seed Tree Farm Becomes a Rural Golfing Community

By: Bill Smith, Vice President



Cuscowilla, a lakeside golfing community located in Putnam County, Ga., is one of the most luxurious communities of its type in Georgia. According to Cuscowilla's General Manager Andrew Ward, the residential area is a magnet for young professionals looking for a safe, upscale, family-oriented community. Many retirees also want to surround themselves in the luxury of a gated neighborhood with all the amenities.

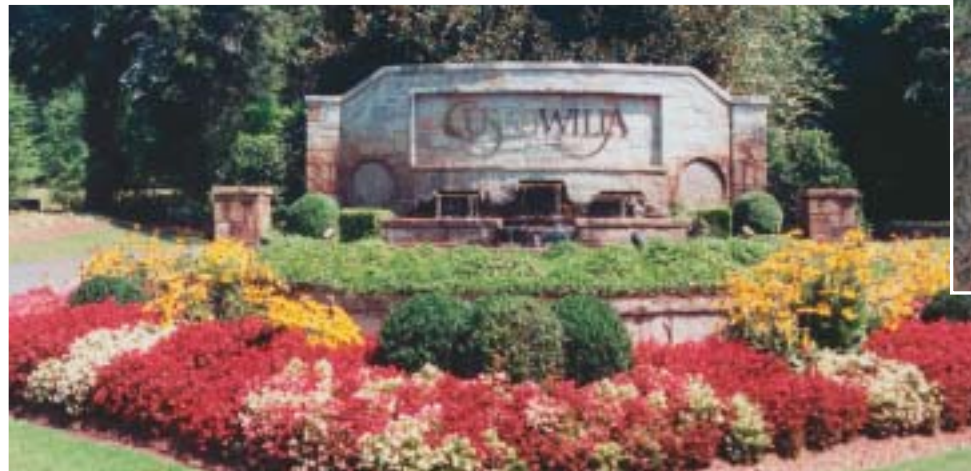
Cuscowilla is located on Lake Oconee, about an hour from either Augusta or Atlanta. Its proximity to these large Georgia cities, having a major airport nearby and its luxurious amenities make Cuscowilla a good choice for weekend and summer homes for both celebrities and entrepreneurs.

AgSouth provided the initial financing for association member, Seed Orchard, LLC in 1994 to purchase a six hundred acre seed tree farm. When the seed business became unprofitable, other uses for the farm were considered, and the idea for Cuscowilla was born. Some of the original seed tree farm remains and adds beauty to the landscaping. In fact, the road to the golf villas is lined with these pine trees. The owners subsequently sold off some lots to finance the development of the property and have since added another hundred acres to the resort to make room for its many amenities.

Cuscowilla has a world-famous golf course, woodlands, hills, seven miles of water frontage, 400 home lots and even it's own

Upper left: The *Southern Living* Idea House is available for corporate and family retreats.

Left: Evidence of the former seed tree farm still exists and enhances the beauty of the community.



private helicopter pad. What makes Cuscowilla so special is that it successfully combines these luxurious amenities, normally associated with a first-class resort, with a family and neighborly atmosphere. The residential community even offers kids their own clubhouse by the pool.

Everyday life in Cuscowilla borders on what most of us normally reserve for vacation: swimming, boating, fishing, golfing, tennis, volleyball, kayaking, canoeing, hiking, world class dining and communing with nature. The newly-opened Lake Club offers a fitness center with steam room, sauna and game room. If they'd only put in a grocery store, there'd be no reason for many of the residents to ever leave the serenity of this very special development.

Cuscowilla was honored in 1999 by being chosen to participate in *Southern Living's* Idea House Program. The show home, designed by Atlanta-based architects, Steven Fuller, Inc., and built on a point surrounded by water on three sides, remains one of the most beautiful homes on Lake Oconee. The firm has also designed several Cuscowilla homes to take advantage of the spectacular vistas and natural lay of the land. Rather than



General Manager Andrew Ward, an experienced resort manager, says that managing Cuscowilla is the best job he's ever had.

uprooting trees and other natural landscaping elements to make room for the houses, the homes are designed to fit in with the natural elements found in individual lots. The results are beautiful homes that blend in with the natural settings rather than detract from nature.

According to Ward, people want to get away from the urban sprawl when work is over. Cuscowilla provides a nice retreat from the hustle and bustle of city life. He expects that all of the remaining lots will be sold within the next three-to-four years.

Cuscowilla offers a guest program for those interested in exploring the possibility of a lakeside lifestyle. The program includes deluxe accommodations in one of the golf cottages and full use of the amenities, including the Lake Club.

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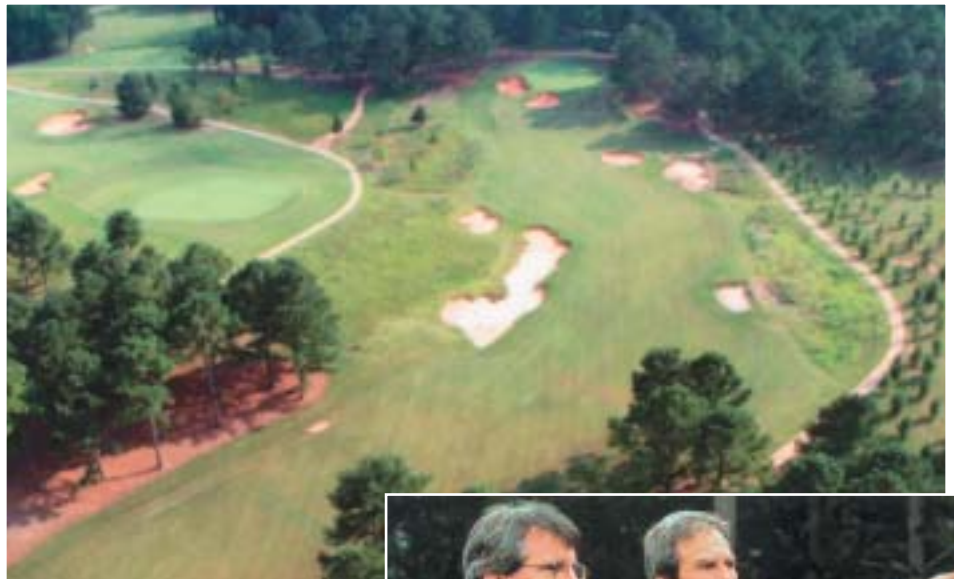
Above: Seed tree grafts onto rootstock are still evident on some trees. Note the enlarged area around the base of the trunk.

Challenging Golf!

You don't have to be a champion to play on one of the most beautiful and challenging golf courses in Georgia. Cuscowilla has one of the best courses in the state. In fact, this 70-par course was recently named No. 22 of the Top 100 Golf Courses in America by *Golf Magazine*, No. 10 in Golfweek's list of the best modern golf courses in America, and was featured in the Spring, 2002, issue of *Relais du Golf*, an international magazine for the golf resort & tourist industries. Additionally, Cuscowilla was honored with being named the No. 1 Best Real Estate Golf Course in America by *Golf & Travel* in 2001. That's not a bad reputation for any course, especially one that is only four years old.

Cuscowilla was designed and built during 1997-1998 by two-time Masters champion, Ben Crenshaw, and architect, Bill Coore. The course was built in the Scottish traditional style, which means that it was literally sculpted around the lay of the land, with natural and rough areas.

It takes a lot of water - nearly 600,000 gallons daily - to keep this top-notch course in shape. Fortunately, Cuscowilla is situated on Lake Oconee, one of Georgia's largest lakes.



Above: An aerial shot of the fairway at Hole 17 (r) and the green at Hole 15 (l) shows the natural beauty of the course.



Masters champion, Ben Crenshaw (r), and architect, Bill Coore (l), discuss the layout.

The lake provides not only an ample supply of water for the grounds, but a scenic backdrop for the award-winning golf course, which meanders through rolling hills, pine forests and along the shore of the lake. Golfers who visit Cuscowilla may find themselves overwhelmed by the majestic beauty of the natural setting.

In addition to having access to one of the most spectacular golf courses in the United States, golfers can dine in the first class Waterside Restaurant, which offers scenic views of Lake Oconee. Additionally, golfers can stay overnight in one of Cuscowilla's award-winning golf cottages. Each of the country-style cottages has three bedrooms, three baths, pine paneling, exposed beams, a great room, dining room, kitchen and laundry facilities and two patios to ensure its visitors a grand view of the grounds and lake.

Another amenity Cuscowilla offers that few courses offer these days is a caddie program. In fact,



Golfers often stay in Cuscowilla's cottages.



“Play a round of golf the way it was meant to be played.”



Above: The Scottish traditional style course meanders through hills and wooded areas with views of Lake Oconee.

Hole 10 at Cuscowilla.

only ten courses in Georgia offer caddie programs, most in the Atlanta area. The golf course employs eighty caddies, with forty being present during any given weekend. According to Cuscowilla Director of Golf and Memberships Chuck Little, having the caddie program available gives golfers at Cuscowilla an opportunity to “play a round of golf the way it was meant to be played.” Golfers who walk the course are better able to take their time and observe nature’s beauty and tranquility.

Cuscowilla offers resident and non-resident membership packages and daily fees for golfers who just want to play for the day. For more information, visit www.cuscowilla.com or call 800-458-5351. ■



The first class Waterside Restaurant, front and rear views.



Some photos reprinted with Cuscowilla’s permission.

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CLIFTON FOREST & APPRAISAL SERVICE

Leasing, the Best Option for Coffee County Gin

By: Chris Tuten, Loan Officer

When Coffee County Gin owner Ralph Evans decided to expand his cottonseed and peanut storage business, he realized that he would need larger facilities. Since Coffee County Gin is one of the largest gins in the

Southeast and South Georgia is one of the country's top peanut producing areas, Ralph knew that the potential for warehousing these commodities was enormous.

Together with Vice President Ben Evans,

Ralph called long-time lender and friend, Stan Carver, a regional vice president with AgSouth Farm Credit, and told him of his plans. He was surprised when Stan suggested that the Evans consider a building lease.

"We were talking about a warehouse that would be 80' x 360' and include a docking bay. We knew that it would be a huge undertaking and had no idea that AgSouth would propose a lease," says Ben. "We looked at both financing and leasing and determined that a building lease was the best option."

Construction of the 28,800 square foot building took only two months to complete, and the warehouse opened in October, 2002. The warehouse itself consists of two separate parts, one that houses the peanuts and another section for the cottonseed.

"It's a pleasure doing business with people who know your business and who can offer you options that might better suit your needs - people like the fine folks at Farm Credit."

Left: Coffee County Gin Vice President Ben Evans (l) and AgSouth regional vice president Stan Carver (r) inspect the peanuts housed in the warehouse.



The 28,800 square foot warehouse can store up to 35,000 tons of peanuts and cottonseed.

“The storage business is a good fit for our gin and there is little upkeep involved. Once the goods have been properly stored, there’s not much to do except keep a check on them until the crops are sold and moved. Just about all we have to do is make sure that the fans keep the cottonseed aerated and dry and that the peanuts remain in good condition by inspecting them weekly,” says Ben. He adds, “We never would have thought about leasing a building this large if Stan hadn’t suggested it. It’s a pleasure doing business with people who know your business and who can offer you options that might better suit your needs—people like the fine folks at Farm Credit.” ■



Bovine Respiratory Disease

By: Dr. Hewlett M. Hendricks

Dr. Hendricks, a member of AgSouth, is a veterinarian in Manchester, Ga., who specializes in large animals.

Bovine Respiratory Disease (“BRD”) is the most costly disease of cattle in the United States. Weaning, bringing in new cattle, crowding and a lack of proper ventilation are all contributors to the problem. Although there are several forms of the disease, BRD is initially caused by a virus, followed by a bacterial infection in the latter stages of the disease.

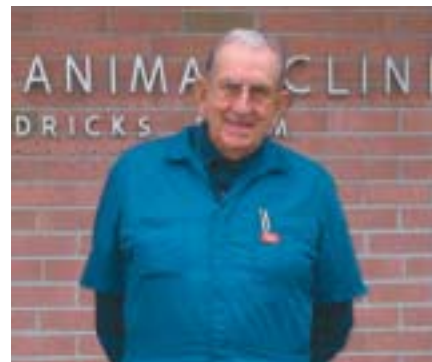
Vaccinating feedlot calves three to four weeks before moving them can help build up immunity to the *Pasturella* and *Haemophilus* strains of BRD in calves. In young cattle, the disease comes in the form of Bovine Respiratory Syncytial Virus (“BRSV”) that causes lower respiratory infection in the lungs. A BRSV vaccination can help cut down the deadly effects of this disease.

The Para influenza-3 strain of BRD causes nasal and eye discharge, eventually leading to pneumonia, while the Infectious Bovine Rhinotracheitis strain causes

coughing, salivation, nasal discharge, inflammation around the nasal area, a red nose, conjunctivitis and corneal discoloration.

Vaccination of adult cows against these specific strains of BRD can also help prevent the disease in the offspring of pregnant cattle through colostral antibodies.

If your cattle show any signs of BRD, call your vet immediately. In most cases where the disease is caught in the early stages, a simple vaccination can mean the difference between life and death. ■



Dr. Hendricks



AgSouth's Market

Don't forget to browse our website for more items for sale. To add or delete something from AgSouth Market, please contact ruzzolino@agsouthfc.com. If you find what you're looking for, contact AgSouth for financing!

Real Estate Wanted:

5-10 acres in Coweta Co. Prefer some hardwoods (not all pine) with a good homesite. Contact judymcelveen@bellsouth.net.

15-25 acres, house & barn in the Coweta County area. Contact mlleight@gw.rev.state.ga.us.

1-2 acre tracts to use for home in Newton, Walton, Morgan, Putnam or Jasper Counties. Contact curtrich@bellsouth.net.

2 acres to build house on in Rockdale or Newton Co., no more than 10 miles from I-20. Contact smmoreno@mindspring.com.

2+ acres in Loganville area (Walton Co.), lake optional. Contact kalp@microtelssystem.com.

Hunting land in Washington, Wilkes, Jones, Jasper, McDuffie, Warren, Hancock, or Putnam Counties. Well and septic a plus. Contact kkparson@mindspring.com.

25-50 acres in Bryan County. Must be off Highway 204. Contact Joe de la Riva, Jr. at 561-434-3601 or hatchtteam@aol.com.

100-200 acres within 40 miles of Savannah. Must have mostly open fields in current cultivation. Will rent cultivation out to farmers. Contact landjournal@yahoo.com.

5-20 acres in Ware Co. w/house that could be remodeled. Contact heatherlyn89@hotmail.com.

50-150 acres of hunting property in northeast or east Georgia (more acreage considered if the price is right). 4-wheel access okay, but no roads necessary if given right-of way for access. Contact la43gh@aol.com.

40+-acre poultry farm w/4 bedroom house in the Southeastern US. Contact gschwebel@citlink.net.

Home for sale:

Owner relocating: Statesboro, Ga. - 4 BR, 2 bath, LR w/stone fireplace, Den w/brick fireplace, eat-in kitchen, in-ground pool. 2,800 sq. ft. w/fence & separate pet pen area and 2 outbuildings. New siding, new pool liner, new windows. Both baths recently remodeled. Corner lot. Established neighborhood close to schools & shopping. Single family residence or rental property for college students. Contact Pat Luther @ 912-764-9549 or 912-489-4842.



Real Estate for Sale:

34.35 acres in Liberty Co., cutover woodland. \$3,200/acre. Contact J. Frost @ 912-884-2859.

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754.8 acre-tract and 180 acre tract in Screven County. Cultivation, ponds, woods. Call Bob Bryan at 912-587-5745 for more information.

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