

Out in the Country

An AgSouth Farm Credit Member Publication

FALL 2021

A Message from the CEO



Pat Calhoun

We have turned the corner on summer again and are heading down the home stretch for 2021. Corn is in the bin, and by the time you are reading this, other harvest activities will be lining up to bring 2021 towards a close. As the impacts of the pandemic continue to provide uncertainty, at least

one thing remains true to form....agriculture and the undeniably important impact it has on our communities, our nation and our world. Thanks for all you do to keep us fed, clothed and sheltered!

This edition of Out in the County will give you an opportunity to engage with one of our members in the poultry industry, the number one farm gate value commodity in our territory. You will also learn more about the important practice of cultivation and conservation – much in today's headlines. We will also feature AgSouth's people– interns, new team

members and those moving into retirement. Your cooperative's patronage program will also catch your attention. AgSouth is very proud to report on its exceptional regular and special patronage paid in 2021.

AgSouth remains strong and committed to you, our member borrowers. Whether in providing loans, leases, insurance or a residential mortgage our commitment to excellence, strength and the cooperative way of doing business is at the core of our mission. You are the reason we are here and we thank you for your business and the contributions you make to rural Georgia and South Carolina

Sincerely,

Pat Calhoun, CEO

NOTICE: Office Closings

Nov. 25 & 26 Thanksgiving

Dec. 23 & 24 Christmas

Jan. 3 New Year's Day

Jan. 17 MLK, Jr.'s Holiday

Feb. 21 President's Day

April 15 Good Friday

May 30 Memorial Day



DIRECTOR ELECTIONS RESULTS

AgSouth Farm Credit is a member-owned cooperative and relies on their members to help build the leadership that serves them. Open Director seats and the Nominating Committee are voted for by eligible stockholders during the Annual Meeting. This year's Annual Meeting was held on Tuesday, August 24, 2021, in Statesboro, Georgia. Eligible stockholders had until October 5 to submit their ballot by mail or online.



ARTHUR Q. BLACK (incumbent)
Region 1 Seat 1

Arthur Q. Black is the farmer and owner of Black's Peaches. He has been a member of AgSouth for 30 years and currently resides in York, South Carolina.



WESLEY HAM
Region 2 Seat 3

Wesley Ham is President of W.C. Ham, Inc., farm manager of Sleepy Creek Farms, and managing partner of GA-IA Marketing Group LLC. He has been a member of AgSouth for 12 years and currently resides in Forsyth, Georgia.



SEAN F. LENNON (incumbent)
Region 2 Seat 2

Sean F. Lennon is the owner and operator of a number of fruit growing and packaging operations. He has been a member of AgSouth for 10 years and currently resides in Warm Springs, Georgia.



PETE WALL (incumbent)
Region 3 Seat 1

Pete Wall is the owner and operator of Pete Wall Family Farm. He has been a member of AgSouth for 20 years and currently resides in Sylvania, Georgia.

THE NOMINATING COMMITTEE COMMITTEE

The nominating committee slate was elected as presented.

REGION 1
Samuel Milford, Baron Buzhardt

REGION 1 ALTERNATIVES
Travis Doolittle, Bonnie Cann

REGION 2
J. Emmett Collins, Jr., Thomas Vanhuss

REGION 2 ALTERNATIVES
William Cunningham, Kenneth Chapman

REGION 3
L. Anthony Cowart, Mark Brown

REGION 3 ALTERNATIVES
Jack Brannen, Jr., Don Burke

REGION 4
Adair McKoy IV, Bryan Dantzler

REGION 4 ALTERNATIVES
F.H. Dicks III, Bates Houck

UPCOMING CONFERENCES & EVENTS IN 2022

AgSouth is proud to associate with so many wonderful agricultural organizations. Below are a few conferences and educational events you should not miss!

2022 Southeast Regional Fruit and Vegetable Conference

January 6-9 | Savannah, GA

The Southeast Regional Fruit and Vegetable Conference is the LARGEST educational conference and trade show in the southeastern United States that unites growers, vendors and suppliers. Don't miss the premier fruit and vegetable event of the year!

Go to <https://seregionalconference.org/> for more information.



2022 Georgia Dairy Conference

January 17-19 | Savannah, GA

The 2022 Georgia Dairy Conference will provide dairy producers and industry leaders with an invaluable opportunity to hear from top educators, industry pioneers, and fellow dairymen. Whether you are a Georgia dairy producer, an industry affiliate, or a dairy farmer from another state, we would love for you to join us.

Go to <https://www.gadairyconference.com/> for more information.



2022 Georgia Young Farmer Annual Convention

January 28-29 | Savannah, GA

The Georgia Young Farmer Annual Convention will be held in 2022 in Savannah, Georgia. Registration for the three banquets, exhibit booths and hotel rooms will be online this year. The registration deadline for the convention banquets and exhibitor booths will be Monday January 10, 2022. Please contact Martin Bius or Ashley Osbourne for questions or concerns at mbius@gaaged.org (229)254-3886 or ashley.gyfa@gaaged.org (229)386-3429

Registration Link:

<https://gyfa.theshowportal.com/convention-registration/> [gyfa.theshowportal.com]



2022 South Carolina Farm Bureau Young Farmer and Rancher Conference

February 4-6 | Charleston, SC

Annually YF&Rs from across the state join together for education, networking and leadership development. As agriculture becomes more diverse than ever before, the SCFB Young Farmers & Ranchers Committee aims to offer you a conference that brings together young farmers and ag enthusiasts from across South Carolina, encourages them to join together as a unified voice and provides sessions to meet diverse educational interests. This conference is open to farmers, ranchers, agribusiness professionals and ag enthusiasts between the ages of 18-35.

Go to <https://www.scfb.org/events/2022-young-farmer-rancher-conference> for more information.



CONGRATULATIONS

Nick Martin assumed the role of Chief Lending Officer effective October 1, 2021. Nick's experience and leadership skills honed over his 11 year tenure with AgSouth equip him well to assume this important role for the Association



WELCOME NEW EMPLOYEES

Join us in welcoming our new employees (and future ag leaders) to the AgSouth Family!



Alexis Redding
Collateral Records Specialist
Statesboro



Kendria Langford
Loan Processing Coordinator
Anderson, SC



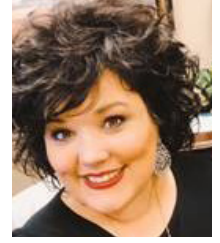
Brett Evilsizor
Relationship Manager
Madison



Sallie Spencer
Loan Officer
Camden



Brittany Vicari
Regional Credit Administrator
Batesburg



Jennifer Douglas
Loan Specialist I
Thomaston

CONGRATULATIONS TO AGSOUTH'S INTERN CLASS OF 2021!

This next generation of future leaders spent their summers working in different departments throughout our branches.



Corey Waits	Clemson	Credit / Sales
John "Lucas" Bell	Clemson	Credit / Sales
Shakeena Reeves	Fort Valley State University	Credit / Sales
Kathleen Alford	Georgia Southern	Accounting
Katherine "Kate" Billingsley	Clemson	Marketing
Tyrone "Trey" Dent	Georgia Southern	HR
Justin Strickland	University of Georgia	Credit / Sales
William Deems	Abraham Baldwin Agricultural College	Credit / Sales

RETIREMENT ANNOUNCEMENT

After 34 years of dedicated service to AgSouth, Chief Lending Officer, Robbie Haranda will be retiring at the end of 2021. We appreciate all he has done for his AgSouth family, our members and his community. He will be greatly missed, but we wish him the very best in this next journey of his life.

Thank you!



AGSOUTH DISTRIBUTES \$10 MILLION IN SPECIAL PATRONAGE

AgSouth distributed \$10 million in Special Patronage to our member borrowers this July! This is in addition to the \$40 million distributed in Patronage earlier this year. Members of our cooperative play a vital role in helping agriculture and rural communities receive reliable credit by doing business with AgSouth.

"Our exceptional earnings in 2020, together with our strong capital position, has allowed the Board to make this historic decision to distribute an additional Special Patronage in 2021," said CEO Pat Calhoun. "In times of uncertainty, we are proud to be able to do this for our member-borrowers. Our Patronage program is one of the biggest benefits of doing business with our cooperative."

Chairman of the Board Hugh Weathers said, "This special patronage distribution highlights the value of a member-owned Farm Credit association. For over 100 years, Farm Credit has always been there for its membership, and this special distribution of earnings is a timely example of its cooperative spirit."

WANT TO MAKE SURE YOU CONTINUE TO RECEIVE A PATRONAGE CHECK?

- Continue to borrow from AgSouth for all your farm, agribusiness, real estate and equipment needs.
- Refinance loans you may have with other lenders through the cooperative you own and govern.
- Tell your friends and family about AgSouth.
- Use AgSouth Mortgages for your new home purchases, construction or refinances.
- Use AgSouth for all of your leasing and crop insurance services.

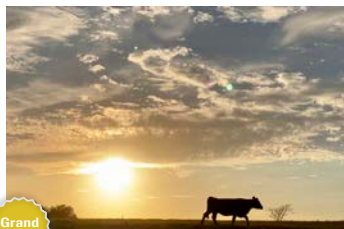
The more profits we make, the more we share with our customers!



PHOTO CALENDAR WINNERS

Congratulations to all of the winners of our 2021 #mAGnificent Photo Contest! William L. of Winnsboro, SC took Grand Prize honors with his entry "Sunset Silhouette." Candy J. of Greenville, SC won first place with her entry, "The Pollinators." Heather K. of Pembroke, GA, came in second with her "Hello Mr. Horse" entry, and Axton P. of Nicholls, GA, won third place with his photo submission "Axton Sawyer Payne". Ten others placed in the contest and all will be featured in our 2022 AgSouth calendar.

To see all of the winners, visit www.agsouthfc.com/news-events/photo-contest



AGSOUTH *Serves*

AgSouth not only provides loans for land, farms, and homes but also supports local community groups and organizations. Take a look at what some of our branches are doing in their local communities!



Spartanburg Branch Supports Local Farmers Market

AgSouth Farm Credit Spartanburg Branch was proud to support the Landrum Farmers Market this summer by giving out bottled waters, market bags and door prizes that attendees can register for. The AgSouth Spartanburg Branch has supported the Landrum Farmers Market for the past several years, and was excited to participate at the farmers market and engage with the local community.



Griffin Branch Sponsors 4-H Camp Scholarships

The Griffin Branch sponsored four local youth to attend camp at Rock Eagle 4-H Center this summer. AgSouth donated over \$800 to support youth from Fayette, Henry and Spalding this year. Regional Vice President, Ricky Grice has supported local 4-H groups for the past several years, but was excited to be able to donate more this year for 4-H camp scholarships due to other cancelled events. Scholarships were chosen by the 4-H staff in each county and were based on financial need as well as 4-H involvement.



Douglas Branch Donates Food to Hospital Workers

The Douglas Branch purchased Amazon Snack Boxes and donated them to the Coffee Regional Medical Center for the nurse's stations in the ICU and ER. Supporting our communities, especially in times of need, is something that AgSouth has always strived to do.

AGSOUTH AWARDS *Scholarships*

This year, AgSouth Farm Credit awarded grants to students at Abraham Baldwin Agricultural College, Clemson University, Fort Valley State University, and the University of Georgia to help them continue their agricultural education. Join us in welcoming these future ag industry leaders:

Abraham Baldwin Agricultural College:
Megan Thackston

Clemson University:
Emily White
Thomas Black

University of GA:
Elijah Dwoskin
Lawrence Bryant
Carson Luke

AGSOUTH *Educates*

AgSouth is involved with several local and state initiatives to sponsor, promote, and present about agricultural financing and other initiatives that are vital to the industry. Below are some of the educational opportunities AgSouth has been involved with this year.



GA Cooperative Council Youth Leadership Camp

The Georgia Cooperative Council hosts a 5 day conference each summer for rising high school juniors and seniors. The purpose of the conference is to build and enhance leadership skills while learning about cooperative structure through hands-on projects, challenges and education sessions. Participants are sponsored by Georgia Co-Op Council members each year so there is no expense for attendees.

Link to website: <https://georgiaco-op.com/youth-leadership-conference/>



Annie's Project

Annie's Project is a national nonprofit organization whose mission is "to empower women in agriculture to be successful through education, networks, and resources." South Carolina hosted the 2021 Annie's Project class online in May. Women in production agriculture participated in 6 sessions of workshops, discussions, and resource sharing on farm finance, human resources, legal, marketing, and production risk management. Women interested in participating in future Annie's Projects, visit their website or Facebook page for more information.

[Facebook.com/SCAnniesProject](https://www.facebook.com/SCAnniesProject)

National site: www.anniesproject.org/

AGSOUTH *Educates*

AGAware®

Promoting & Educating the Next Generation of Farmers



AGAware

AgSouth held two AGAware Farm Finance workshops in July at SC State's Camp Daniels in Elloree, SC and Ware Co. High School Ag Center in Waycross, Ga. Attendees learned about farm balance sheets, income statements, risk management, and more through hands-on work projects, funny stories, and group discussions. Eligible participants received FSA Direct Borrower credits as well. Visit our website for additional resources and dates for future workshops.

Link to website: <https://www.agsouthfc.com/news-events/agaware>

South Carolina New and Beginning Farmer Program

CLEMSON
EXTENSION



SCNBFP

Farmers getting their feet wet in agribusiness have access to comprehensive entrepreneurial education through a public service program offered by Clemson University. The South Carolina New and Beginning Farmer Program (SCNBFP) is a seven-month business training program for emerging farmers, managed by Clemson University Cooperative Extension Agribusiness Program staff, in collaboration with dozens of organizations and resource providers throughout the state. The SCNBFP is completing its eleventh year and has graduated more than 350 new and aspiring farmers.

Core programming is complemented by regionally-based elective workshops developed by Clemson Extension staff throughout the state. These workshops provide additional instruction on production and advanced agribusiness topics and are also open to the public.

AgSouth is proud to be a sponsor and a contributing part of the program. AgSouth's Corporate Analyst, Chris Jacobs, presented on developing a Business Plan and Regional Business Development Manager, Will Peeler presented on Basics of a Balance Sheet at the most recent SCNBFP.

www.scnewfarmer.org

<https://www.facebook.com/SCNBFP/>



How Hard Work Made This Religious Refugee a Poultry Farmer

By: Kate Billingsley,
AgSouth Marketing Intern

Z Kam, Z, Pastor Z, Pastor... the list of names for this Carrollton, Georgia poultry farmer goes on and on. Z moved to the United States on December 12, 2008 from Myanmar (previously Burma) where he was a refugee facing persecution due to his Christian beliefs and practices. As for why he and his family left Myanmar to come to the United States, Z stated, "It was time to leave to seek freedom and liberty." Z has been married to his wife for 27 years and they have three daughters and two sons together, ranging from 25 to nine years old.

Farming is Different in America

Z purchased his poultry farm in quaint Carrollton, Georgia just over two years ago in 2019. The farm is home to six poultry houses, nearly 120,000 chickens, and his family. Although his farm in Georgia is relatively new, farming in general is nothing new to Z. He was born on his family farm in Myanmar where they grew rice, corn, potatoes, and all kinds of other vegetables based on the season.

There are many differences Z has faced between farming in Myanmar versus here in the United States. He emphasized the tediousness of farming in Myanmar where he recalls "working all day with small tools," which made even simple tasks time

consuming. Beaming with joy as he pointed to his tractor, Z now owns tools that simplify some of the heavy lifting and time consuming tasks required of running a farm.

Growing up on a farm in Myanmar with 14 brothers and sisters was a unique experience for Z. He recalls some of his favorite memories which came from following his father around in the early morning on the farm. Z has based his lifestyle on a foundation of hard work, and emphasizes that hard work is a crucial to success. No matter where you farm, hard work is always in the equation. This message comes largely from his father, who Z remembers saying, "Don't be lazy. If you are lazy, you are going to be hungry. Don't raise your hand, let your hand work and your hand will feed your mouth."

The Chickens Need Love

Z did not begin his life in America as a farmer. He started off in Indiana where he worked in a warehouse. He was then invited to visit a pastor in Atlanta, where he worked for two years, before deciding he needed to go back to school. Z obtained his medical associates degree from Westwood College. He became a medical assistant for three years, learning more and more each day, but ultimately decided that he needed to find a different occupation that would be more beneficial to him and his family's future. He is driven by hard work and providing a good life for his children, which includes saving money for them to go to college.

Diving into research, and trying to decide what occupation would be a good fit, one of Z's friends suggested he look into the world of poultry farming. He had tried aquaculture in the past, but decided that poultry farming was something that would work better with his lifestyle and interests. "I am glad that I am in poultry farming" said Z, "It is the right fit for me." Z learned about the business of poultry farming by researching and asking anyone and everyone who could possibly be of help to him. He brought up his interest in purchasing a poultry farm to his realtor who did not know anything about poultry farming. He told Z, however, "If you are interested, we are going to learn together." Working together, the duo sought out find a poultry farm that would be a good fit for Z and his family. A friend of Z helped educate him on loan types, which ultimately lead him to reaching out to AgSouth. Now, Z was ready to make his dream a reality.

Once jumping into the world of poultry farming, Z had even more research to do. Once he got his chickens, he needed to learn how to produce a good flock. "My responsibility is to take care of the chickens I get, and love them like my own babies," said Z. "The chickens need love."

The Power of Hard Work

Farming is never easy. There is always something new that needs to be fixed or upgraded, which Z

accounts as some of the most challenging parts of his operation. "I am learning every day," said Z. This statement exemplifies Z's mindset of working hard to succeed. Z accounts his greatest success as having a job to go to each day. Z explained that although he has a slight language barrier, he has been met with countless jobs and opportunities in America. One of his greatest successes is being able to work every day and see his hard work on the farm come to fruition.

Z will never forget the check he got when he sold his first flock, stating "I had never seen a check that big." It was a life changing moment for him and his family. After selling his first flock and seeing his hard work come to materialize in front of his eyes, he realized he found his place - being a poultry farmer is the job for him. Z also noted that not every flock will be the greatest and some things are in God's hands. Even if he does everything properly, some flocks will not be as good as others. "Sometimes the chickens are good, sometimes they are bad," stated Z. "It is out of my control. I can do everything right and sometimes it's still not the best flock. Ultimately, it is up to God."

Advice for Future Farmers

As for advice for people who may be looking to start their own farming operation, Z has many words of wisdom. He highlighted the importance of finding a community and leaning on that group for assistance. You never know how certain community members may be able to help you on your journey. Yet again, he pushed the notion of hard work. "Don't chase the money or concentrate on the money. Focus on hard work," said Z. "If you don't work hard, you will not achieve your goal. You need to work hard and be dedicated." In addition to hard work, he also stressed the importance of decision making. "You will be faced with decisions to make in your everyday operations, and you need to be able to not only make a decision, but the right decision," accounted Z. He also wants to emphasize the importance of research before diving into a farming operation. It is so much more than just you and your farm, but dealing with electricians, plumbers, and so much more.

Poultry Farm to Grocery Store

So what's next for Z? "A grocery store would be a good fit for me," says Z proudly. When he decides to retire, Z hopes to open up a grocery store to support the local Burmese community that have farms of their own. He plans to sell their products. "If someone asks me about my experience, if I share my story, maybe it will encourage others," said Z. "One way or another it will benefit them. My purpose to share to everyone is hard work. You need hard work for success."

"Don't chase the money or concentrate on the money. Focus on hard work."

-Z Kam, a poultry farmer in Carrollton, GA.

Conservation. Sustainability. Are they just buzzwords, or do they have real meaning to our farmers?

Farmers operate every day with the motto shared by farmer JD Newton, "If we take care of the land, the land will take care of us." Farming IS sustainable because it's still here! And farmers – as stewards of the land – are the ultimate conservationists. Farmers are already part of the solution to A. making sure the environment is taken care of, and B. feeding our growing world.



Cotton planted using strip tillage can promote soil health, reduce erosion, and decrease weed pressure.

Southeast Georgia farmers David Cromley, JD Newton, and Ryne Brannen each farm cotton and peanuts with their families. All in their 30's, these young farmers are driven to grow the highest quality crops they can, in an environmentally conscious way, that is also sustainable for their farm business to pass down to another generation of farmers.

For these young row crop farmers, to farm is to look for every opportunity to be sustainable. They see sustainability as meaning a few different things.

Sustainability is taking care of the environment and being good stewards of the earth's resources.

"As farmers we are stewards of the land, of the water, of the crops that we're producing, and the nutrients we use to help them grow" says David Cromley.

Sustainability is being able to provide for your people – your employees and their families.

"It is critical for your business to remain sustainable – to take care of your family, and pay your employees enough to take care of their families." says Ryne Brannen.

Sustainability is being profitable enough to stay in business and continue to farm and grow food.

Cultivation & Conservation: What Is Sustainability?

By: Heather Brannen, AgSouth Marketing Specialist

"From a business standpoint, sustainability is profitability and the ability to stay in business. And being able to pass land down, or a business down, to another generation," points out JD Newton.



Southeast Georgia farmers David Cromley, JD Newton, and Ryne Brannen discuss on camera what sustainability means to them and their farming operations.

The three friends could spend hours discussing the different ways they tackle challenges on their farms. And just like in any type of business – they all do things a little differently.

What remains consistent is they care deeply about what they do and how they do it. They are constantly looking to improve and "do better" than what's been done before.

David shares, "We have to manage our resources because they are finite. We want to keep clean water because we live here. We're growing a product we would eat ourselves." And Ryne believes, "If we destroy the environment in which we operate, we destroy ourselves and are not sustainable."

Although the approaches vary, there are many examples of "sustainable" or "conservation" practices they all implement on their farm –

- **Soil conservation using tillage practices** such as using cover crops, strip tillage, and crop rotation. These practices promote soil health, reduce erosion, and reduce pest pressure and thus pesticide applications.
- **Soil nutrient management** through soil sampling and applying only the type and amount of fertilizers needed in a specific field.
- **Reduce pesticide use** by planting pest resistant crop varieties, which increase beneficial insects in the field that can naturally manage some pest pressure,

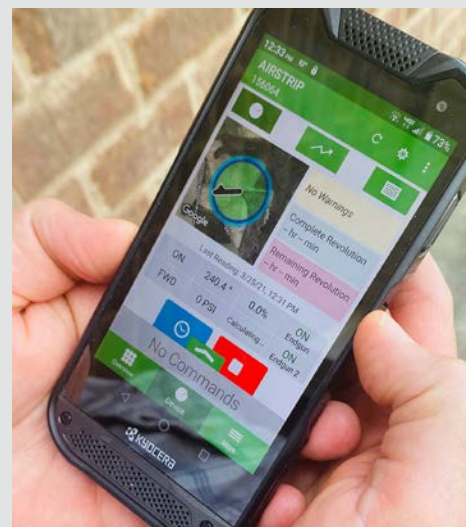
and using sprayer cut-offs to minimize overlap sprays in a field.

- **Burn less fuel** by making less trips across the field – a result of using larger equipment, reduced pesticide applications from planting pest resistant crop varieties, and GPS on tractors.
- **Plant specific crop varieties** that are productive in dry and underperforming soil, are storm-tolerant, and grow well in varying soil types.
- **Reduce and manage water** application by using soil moisture sensors, low-flow sprinklers, scheduling irrigation based on need.

Are they satisfied they are doing all they can? Not at all! Like all good businessmen, they each are constantly reading, asking questions, looking to researchers for solutions, discussing ideas with each other and trying new technologies and methods of doing things.

You see, farmers want to be part of the solution. They choose - every day - to shoulder the responsibility of feeding the rest of us. They are deeply passionate about the land and taking care of it; after all they are the ultimate stewards of the land.

For all you do – we thank you.



Cell phone apps can help farmers control pivots remotely and alert them of issues to prevent water waste.

Georgia Ag Experience-A Mobile Classroom Powered by the Georgia Foundation for Agriculture

By: Lauren Rose,
AgSouth Marketing Coordinator

Agriculture is Georgia's number one industry. However, a large number of Georgia's youth do not have a strong understanding of where their food comes from or how it is grown. The Georgia Foundation for Agriculture saw a need to educate the next generation of consumers-Georgia elementary-aged students. Utilizing a 36-foot mobile classroom, the Georgia Ag Experience hit the road to educate students on the importance of agriculture across the state of Georgia.

Big Ideas Need a Big (36-Foot) Classroom

Lily Baucom, Executive Director of the Georgia Foundation for Agriculture, explained that the mobile classroom wasn't just an idea that happened overnight. "County Farm Bureaus have been asking for mobile classrooms for a long time. Farm Bureau allocated a good amount of funds, and commodity commissions stepped up to help." Both Georgia Farm Bureau and the Georgia commodity commissions saw the value in educating students early about the importance of agriculture.

The classroom launched in January 2020. Even though Covid-19 was a major obstacle to overcome, the Georgia Foundation for Agriculture installed extra sanitation stations and separated youth into small groups to avoid crowds. During 2020, the mobile classroom focused on elementary school visits and followed all Covid-19 protocols at schools. Baucom explained that opening the classroom during Covid-19 was both a "blessing and a curse." Limited groups allowed for the team to work out any kinks that new programs often have. Perhaps most significantly, participating in the Georgia Ag Experience was typically the only field trip that most students got to attend in 2020. Baucom believes this may have helped students feel a sense of normalcy in a school year that was anything but normal.

About the Program

The mobile classroom tours Georgia elementary schools and community organizations, targeting students in grades third through fifth. The Georgia Ag Experience uses technology and digital learning

so students can take a "deep-dive" into different Georgia agricultural commodities. The mission of the Georgia Ag Experience is to inspire the next generation about the importance of agriculture with a S.T.E.M. based educational program.

Objectives of the program include:

- Gain a better understanding and become an advocate of agriculture
- Learn about technology and the future of farming
- Recognize their role and identify future career opportunities

Who's Involved?

The Georgia Ag Experience is provided by The Georgia Foundation for Agriculture whose mission is to prepare the next generation of Georgia leaders for success in agriculture.

The Georgia Foundation for Agriculture partners with the Georgia Farm Bureau county offices across the state to implement the program at the local level.

How to Tour the Classroom

The mobile classroom tours the state of Georgia visiting grades third through fifth. In 2020, 6500 students were reached as well as over 300 teachers. The mobile classroom typically starts in South Georgia and works its way up the state.

The process is the school will sign up through the local county Farm Bureau. If the school gets approved, the team lets them know a month in advance. The team provide a pre visit lesson plan before coming that is tailored to each grade. This prepares the students to be ready for the experience. The team also does a pre visit assessment on the students' knowledge and attitude about agriculture. The mobile classroom usually stays at the school for a couple days. Each child gets one hour in the classroom. The instructors do a group lesson with their class.



The 36 Foot Mobile Classroom

What's in the Trailer?

Inside the trailer, there are stations focused on Georgia agricultural commodities. Essentially each station has an interactive learning activity based on agriculture. The Georgia Ag Experience trailer content and curriculum has been carefully developed by a set of industry professionals. The stations include: careers in agriculture, peanuts, cotton, poultry, forestry, horticulture, beef & dairy, fruit, vegetables and pecans. Some

examples of learning activities include a poultry house engineering activity where students raise 15,000 virtual chickens as well as a peanut station where students go through the process of planting peanuts virtually on a tractor all the way to making peanut butter.

The classroom is very high tech because the foundation knew youth are drawn to technology. The big focus of the trailer is on agricultural careers. At this age, the foundation is trying to get students excited and inspired to become a part of Georgia's largest industry.

Results

There is a post visit lesson plan where the students can take a careers test to see what agriculture career is a good fit for them as well as post assessment about the experience of touring the classroom. For the 2020-2021 school year, 76% of students said they were more interested in agriculture after the field trip. There has also been a positive impact on teachers. 98% of teachers did not have much agriculture experience before touring the classroom, but said that they wanted to incorporate agriculture into their classroom after the experience.

What's Next for the Mobile Ag Classroom?

According to Baucom, the agriculture curriculum continues to evolve. A goal for the mobile classroom is to have a different lesson plan for each commodity so that more students can learn about the different foods and fibers grown in Georgia. Additionally, the Georgia Foundation for Agriculture wants to involve more local partners to collaborate with the mobile classroom. Baucom wants to add strategic partnerships with not just schools but also 4-H groups, YMCA and Boys and Girls Clubs. Another long-term goal is to have more than one mobile classroom because of high demand across the state.

How to Support the Georgia Ag Experience

The Georgia Ag Experience is fully run on donations. If you are or your company is interested in helping support the mobile classroom, please go to <https://www.georgiaagexperience.org/partners/driving-ag-sponsors.cms>.



Inside the Mobile Classroom



INSURANCE COVERAGE REQUIREMENTS

AgSouth Farm Credit loan agreements stipulate that borrowers obtain and maintain insurance on property pledged as security for loans where AgSouth Farm Credit is named as mortgagee or loss payee, as appropriate.


This notice is to serve as a reminder that the minimum amount of coverage required to be maintained is the lesser of the actual cash value of the property, the replacement cost of the property, the amount stipulated by your loan officer, or the balance(s) of your loan(s) secured by the collateral property. Since the amount required may be less than the amount for which the property can be insured, you are encouraged to consider higher limits where applicable to adequately protect your equity interest in the property.

If the property securing your indebtedness consists of improved real estate, your coverage must insure against the following causes of loss: fire and lightning, wind,

hail, aircraft or vehicle damage, riot or civil commotion, explosion, and smoke damage. If the property is in a government-mandated flood area where participation in the National Flood Insurance Program is required, flood insurance must also be maintained.

If the property securing your loan consists of personal property such as vehicles, machinery, or equipment, in addition to the causes of loss cited in the preceding paragraph, the property must also be insured against the following causes of loss: theft, vandalism, and, where applicable, collision or upset.

If your current coverage does not conform with these requirements, please contact your insurance representative and make the necessary changes to ensure your coverage does comply with these requirements.



AGSOUTH'S PRIVACY REQUIREMENTS

Your privacy is important to us. At AgSouth Farm Credit, we want you to know that we hold your financial and other personal information in strict confidence. Since 1972, Farm Credit Administration regulations have prohibited institutions from disclosing personal borrower information to others without the customer's consent. We do not sell or trade our customers' personal information to marketing companies or information brokers.

The FCA allows us to disclose customer information to others only in the following situations:

We may give it to another Farm Credit institution with which you conduct business.

We can be a credit reference for you with other lenders and provide information to a credit bureau or other consumer-reporting agency.

We can provide information on certain types of law enforcement proceedings.

FCA examiners may review loan files during regular examinations of our association.

If one of our employees applies to become a licensed real estate appraiser, we may give copies of real estate appraisal reports to the state agency that licenses appraisers. We will first remove as much personal information from the appraisal report as possible.

We may disclose customer financial information in the ordinary course of business to third parties when seeking government guarantees, loan syndications, participations, etc., or when loans are being sold on the secondary market to Fannie Mae, Farmer Mac, etc. These activities all involve actions on your AgSouth loan, and information may not be used for other purposes.

As a borrower of this institution, your privacy and the security of your personal information are vital to our continued ability to serve your ongoing credit needs.

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GIVE US THIS DAY OUR DAILY BREAD

AgSouth is thankful so many generations of Americans have allowed us to serve their needs.

We hope your holiday table is filled with all that you wish for and surrounded by all of those you love.

Happy Thanksgiving!



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LOANS FOR LAND, FARMS AND HOMES