



She Wanted a Pony, Instead She Built a Paradise

By Lynne Hayes, Growing America

As a child growing up in Columbus, Ohio, the closest Bobbie Golden ever got to agriculture was dreaming about having a pony. Even when she would tell her children, “someday I’m going have a farm,” it always felt like a fantasy. It still felt that way in 1998, when Bobbie and her husband, Fred, now living in Florida, decided to look for 20 acres, “just to give their two rescue dogs and one ornery cat a place to roam,” Bobbie reasoned.

The couple found a parcel near Tallahassee, but it wasn’t exactly the stuff farm dreams are made of. It was overgrown and wild with only an old mobile home to live in. But Bobbie, then 62 and newly retired, had the vision to see well beyond the weeds.

“Fred wanted to work two more years, so the task of fixing up the land was all mine. I alternated between living in a broken down mobile home on the property and back in Lakeland.”

The Dream Takes Shape

Taking charge of building a homestead from scratch was tailor-made for Bobbie, whose family jokes that she “likes to boss people around.” Bobbie says she’s just “a really good delegator.”

And delegating she did. Bobbie supervised a team to clear the land, then found a log home company to sell her the logs for a new place to live. “I had a vision, so I didn’t buy the kit...I was the contractor on the job.”

Of course, as new rural landowners, Bobbie and Fred began receiving housewarming gifts—and some were the living, breathing kind. “Our friends gave us a few chickens. Of course, we had to build them a chicken house.”

Then a small flock of lambs joined the household. Pretty soon, the Goldenes were tending to a small herd of Fainting Goats (regular and mini-sized), plus several wool sheep and egg-laying chickens, and some noisy guinea hens.

“With all the livestock,” recalls Golden, “we decided to acquire a couple of Great Pyrenees dogs to guard against coyotes and the neighbors’ dogs. We named them Ben and Woody, after Fred’s golfing buddies. Today, we have five working dogs and a puppy on the farm.”

Bobbie gave her budding farm a name: [Golden Acres Ranch](#), yet she and Fred still didn’t think of themselves as farmers, even when they began selling some of the livestock they raised and the eggs they collected from those “housewarming gift” chickens.

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The Real Business Begins

By 2008, however, Bobbie says she and Fred had so many animals it was time to get serious about how the livestock could “earn their keep.”

So, Bobbie researched the requirements of marketing, processing, and selling goat and lamb meat, enlisting the help of local universities, the USDA, and the Internet to school herself in running this highly-regulated business.

Meanwhile, back at Golden Acres, a new opportunity for growth presented itself.

“The original owner we had bought from offered us another 12 acres with a pond. Then he became ill and offered us the remaining front 38.”

To make these purchases, the Goldens needed to secure a rural land loan. “We didn’t want to take out a second mortgage on our home,” Bobbie says.

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Bill Bassett, the Goldens loan officer, has assisted the couple on a number of loan projects and says their teamwork and passion is fun to watch.

“In the years I’ve known Bobbie and Fred, one thing stands out,” says Bassett, “they are definitely doers. As for Bobbie, her energy is infectious...and she most surely is a delegator!”

Adds Bassett, “Golden Acres may be a small farm, but it’s had a large and very positive effect on the local

agriculture community. Anything Farm Credit can do to help them accomplish their goals we will try to do.”

“What I like best about Farm Credit is that they’re really generous with their time when it comes to educating their customers,” says Bobbie. “For people like us who had a dream, but not all the knowledge or even a solid plan, they’re so quick to help guide you through the whole process...they know what questions to ask.”



Diversity and Determination

With the help of Farm Credit and Bobbie’s resolve, what began with 20 acres where dogs could run free is now a thriving and well-diversified 63-acre family enterprise.

The ranch sells livestock and private labeled goat and lamb meat at their [country store](#) and online; Bobbie and Fred also breed Great Pyrenees pups, make and sell their own livestock feed, and sell Mayhaw jelly, made from berries harvested from the 200 namesake trees that surround the property’s pond.

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Agri-tourism is also a major part of the ranch’s focus.

Along with offering summer day camps for area 4-H kids, Golden Acres takes part in the [North Florida Farm Tour](#) each fall, and in mid-May, the ranch hosts the [Mayhaw Berry Harvest Festival](#). Farm Credit sponsors the popular hayrides given during both events.

Bobbie says working with Bill and Farm Credit has contributed greatly to their success. “For anyone just starting out in farming, I say don’t be afraid to follow the dream like we did...and absolutely, look to Farm Credit for guidance,” advises Bobbie. “They take farmers very seriously and help them with whatever the endeavor. Their attitude is ‘call us, let’s talk about it’... that’s their whole philosophy of operation.”

“I know when Bobbie walks in with a proposal, she’s studied and researched her ideas ahead of time...she always comes in well-prepared,” Bassett says. “Since Bobbie and Fred do most of the work themselves, the growth and expansion hasn’t been fast, but it has been impressive.”

These days the woman who’d never set foot on a farm or knew anything about raising livestock is living the dream and enjoying every minute of it. Now 82, Bobbie is still as curious and full of energy as people half her age.

Between making calls to add sponsorships and setting up school tours, she’s recently become an expert at cleaning and carding the wool shorn from her new flock of wool sheep. “I accidentally acquired a loom that someone left in our shop to sell. It never sold, so I kept looking at it and decided it might be a new opportunity to make money and learn a new skill.”

“I’m very happy and content with what I do...I may not be as fast as I used to be... but I’m still always open to learning something new.” Typical Bobbie.

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To find out more about how Farm Credit can help you achieve your operational goals, contact one of our experienced loan officers or visit our website at: www.FarmCredit-FL.com for answers to all of your financing needs. Because at Farm Credit of Northwest Florida we live up to our mission of “Helping Rural America Grow,” and we are an AgVocator for everything that is important to you.