

It Started with a Corn Maze and a Dream

By Lynne Hayes, Growing America

Ten years ago, most people in Santa Rosa County, Florida had never heard the term agritainment, but thanks to Trent Mathews, today they know all about it.

Mathews, a 4th generation farmer, who was already running a cattle herd and growing several different crops on his 900-acre farm in Milton, had a dream he couldn't shake. He wanted to find a way to introduce non-farming folks to the ag way of life—a life he dearly loved.

"I've never had a job that didn't involve ag, that's all I aspired to be from a very young age," says Mathews. "I don't know how you could have a better experience growing up. I just wished all children could have a chance to be exposed to what we appreciate and hold dear."

In 2008, he used his life savings from his full-time job as a USDA district conservationist to make his dream a reality and establish Sweet Season Farms.

For six weeks each year, from late September to early November, Mathews and his wife Sharon, along with their four children and 60 seasonal workers, turn the working farm into a fall festival, welcoming families, school children and birthday party-goers from across the southeast to experience the joy of spending a day on the farm.

In keeping with Mathews' dream of experiencing agriculture up close, among the numerous activities are meeting and feeding barnyard animals, enjoying the pleasure of a hayride tour, and, of course, exploring the popular corn maze (whose complex design changes from year to year).

The corn maze was the first and only attraction when Sweet Season Farms started out, but, as its popularity grew, so did the number of visitors. By 2012, Mathews knew he needed to expand, but this time, he would need to borrow money to do it.

"There was never any question who to go to for that," he says. "It had to be Farm Credit."

Mathews explains that Farm Credit of Northwest Florida had been the ag lender of choice for his father and his grandfather, and also for himself when, at the young age of 25, Mathews approached the lender to help him purchase his first 20 acres.

"Back then I had some money saved up, but I didn't know if anyone would give a kid a land loan," he says. "It



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was scary to walk into that Farm Credit office, but they welcomed me and really took the time to educate me on what it took to purchase property. I was so young and uninformed...it was very helpful.”

Now an established farm owner, there was no question that Mathews would return to Farm Credit for the loans to build out his operation. He says borrowing money made him nervous, but he trusted his lenders to steer him right.

“They convinced me that sometimes you need to open up that cash flow to grow a business...to really get jumpstarted,” Mathews recalls. “I have to thank them for that because it was the best advice and the best decision we ever made really....that’s when Sweet Season Farms really started to take off and grow.”

Perhaps Mathews’ biggest champion is his lender, Mike Digmon, who’s worked closely with Mathews since the initial expansion in 2012.

“Mike’s absolutely the best,” Mathews raves. “He’s very in touch with the industry...and he’s very good at giving sound lending advice. But the whole office is like that really.”

Digmon is equally complimentary about Mathews. “Trent is successful because he understands that you have to be willing to adapt and change in today’s agricultural environment,” observes Digmon. “I see Sweet Season Farms as a great example of that adaptability.”

Between 2013 and this year, business financing, construction financing, and loans for operating capital secured from Farm Credit have helped Mathews add a permanent sub-surface irrigation system to his production areas, and an on-farm bakery and commercial grade kitchen to Sweet Season Farms, and also buy new farm equipment including a tractor, no-till grain drill and combine. Today, the Sweet Season Farms complex has grown to 43 acres.

Mathews recalls that day he walked into Farm Credit to present his ideas for the festival and how the lenders had never heard of such a concept, adding “but they believed in us.”

“Farm Credit has the capacity to help everyone from a small individual farmer to large multi-national corporations...even unusual ag businesses like Sweet Season Farms,” says Digmon. “I’d like to think that to some degree our advice, programs, and our ability to understand and adapt to Trent’s changing operation has contributed to his success.”

“You’re not going to walk into a bank and find the level of ag expertise that you’ll find at Farm Credit or the kind of ‘take your time’ guidance that they offer,” says Mathews. “Everyone there has a connection to ag and that’s important because it’s such a different kind of business...especially when it comes to cash flow.”

“I also appreciate the fact that Farm Credit is customer-owned so it’s essentially a co-op. In our rural community, the co-op concept is one that we farmers understand and respect,” he adds.

In the ten years since Sweet Season Farms opened its gates, agritainment has become big business in Santa Rosa County. Mathews says there are now around 20 farms offering visitor attractions, and it’s all thanks to the son of a son of a farmer who dreamed of sharing his love of agriculture with the world, and the lender who believed in that dream.

Farm Credit: AgVocator for Ag

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.



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