

Dream come true

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interest. "When you start talking money over 30 years, that extra amount of interest adds up," he asserted. Ramsburg shoots for short terms because in comparison to long-term mortgages, the buyer could save \$100,000 or more on the principal, depending, of course, on the size of the note. He purchased his original parcel of land with the owner financing at the eyebrow-raising rate of six per cent.

I've used owner financing everything except the tenant house and the two acres it sits on," the young man continued. He claims to have just \$13,000 borrowed for real estate through conventional lending institutions. "To me the rate of interest is more important than the price paid," he affirmed.

Walking into the handsome, old stone house, Ramsburg commented: "When you buy a farm, the house is kind of incidental. We were fortunate to get one that has some character. It was built in 1812."

Investing in land, rather than purchasing new equipment has its disadvantages, Ramsburg admits. For one thing, it leaves him in for a shock at the end of the year and taxes enter his thoughts. He has basically no equipment to write off. As he puts it: "At the end of the

year I have no money and a big tax problem, so then what do I do?"

Ramsburg has a way to get around the dilemma. He simply borrows enough money to buy all of his chemicals early - even months before he intends to use them.

Because he buys early, the company offers a discount which Ramsburg figures will cover the interest he's charged for the short-term loan. What's more, he gets the advantage of deducting the costs from his tax bill for the year in question. "But it's not as good as investment credit," he added.

Ramsburg figures he'll ship approximately 1.2 million pounds of milk this year. He is not oriented for high production and adds flatly: "We don't tie up big money in our cows." Instead, he buys cattle which he believes are sound and show a potential to milk. "The cows I buy aren't in the best condition, but I get good results and certainly there is less risk in low-priced cows should something go wrong," he reasoned.

A former Outstanding Young Farmer for his Chapter, the Gettysburg R9 farmer draws praise from his wife. "He has done everything that he has set out to do. I support him. His family is proud of him, I'm proud of him. But he works too hard."

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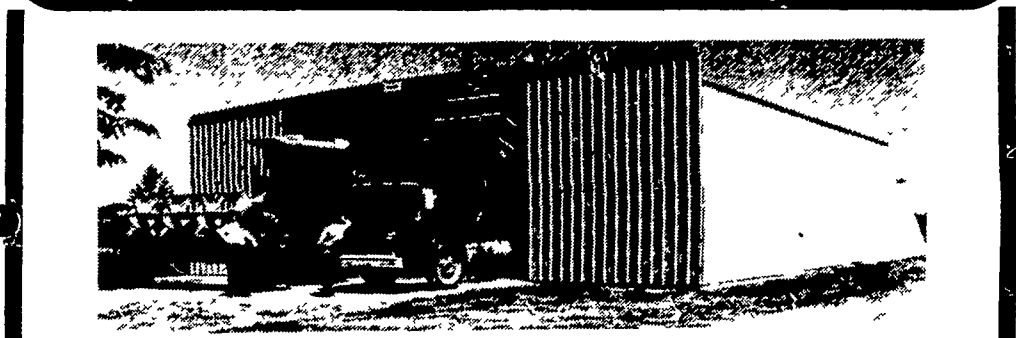
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