



Brief answers
to short questions

Sheila's Shorts

By Sheila Miller

To farm or not to farm . . . ?
How many of us have heard someone say, "If I knew then what I know now . . . ?"

Most of the time, that person is referring to a major decision in life that might have turned their life around if they would have made the 'right' decision.

Young or old, there are times when everyone would like to know whether they are making the 'right' decisions for their lives.

Take for instance Mr. and Mrs. W.R. Leonard of Magnolia, New Jersey.

Mr. Leonard writes:
I am 40 years of age and would like to get into farming (preferably dairy) for making a living.

I have had an interest in farming for many years and have worked for a farmer in Bordentown, N.J. during my vacations. He feels, after working with me and showing me the 'ropes', I could make it.

As of now, I have a 10 year old, beautiful bi-level home in New Jersey that I could sell very easily. I have a nice paying job in Philadelphia. And, I have a wife and four elementary-school-age children.

I would like to sell my home and go into farming either on a full or, if need be until I can get started, a part-time basis.

But, I need someone to go over the many, many questions that plague me before making that final move. I have talked with a county agent in Burlington who tried to discourage me from going into the farming business.

I would like to know if it would be best to go into a small farm and keep my present employment, which would insure me of a decent income or leave the position I'm in now, sell my home, and go into a larger farming

operation full-time (which is what I really want).

The main problem would be supporting my family when just getting started in a field with which I have very limited knowledge.

I am extremely ambitious and hard work doesn't bother me at all, especially when it's for something I thoroughly enjoy.

Could you please tell me who I could get in touch with to go over my plans and questions I need answered so badly?

Well, if you get any of the feelings I got after reading Mr. Leonard's letter, you'll be filled with mixtures of 'Good for you' and 'You're absolutely crazy'.

How do you answer a question like that . . . one that could influence this person and his family for the rest of their lives?

First off, Mr. Leonard, I know of many people who would be glad to answer your question of "to farm or not to farm", but they would be biased toward their own interests.

If you talk to a realtor about a particular farm, they will be the first ones to tell you how great the farm is for raising kids, getting away from the rat-race of city life, and maybe even raising some animals and crops.

Your financial advisor will probably tell you there are better places to put your money, and it won't take any effort on your part to make money.

Let's face it, unless you have at least ten years of experience, all your equipment and cows, plus a cheap farm in the works, most bankers and county agents will wrinkle their foreheads and sharpen at least a dozen pencils when you sit down.

Who should you talk to? I recommend you sit down

and talk to yourself first. Sounds abit crazy, huh?

You need to ask yourself 'Am I ready to make the sacrifices that farming demands? Can I live without a four-week paid vacation? Can I give up a job that provides a steady salary with predictable hours?'

Try to put yourself in the farmer's boots 12 months out of the year, 24 hours a day because those are the hours of a full-time farmer.

Next, ask yourself, 'Do my wife and children want to farm, too?'. If you don't have their support, you've already got one strike against you on an uphill battle.

Once you're sure you have the farming 'bug' in your blood and you're ready to get up before the sun rises and go to bed long after it sets, you're ready for the next advisors.

Arm yourself with all your financial records, tax returns, property values, et cetera, and sit down with your accountant, lawyer, loan officer, or farm management specialist.

The important thing to remember is to consult someone who will more than likely remain objective. You need their unbiased assessment of the economic feasibility of your proposed farming venture. You're too wrapped up in the emotional desires of wanting to farm to be 100 percent realistic.

Once the figures have painted a picture of financial loss or income, you will be able to see whether you still want to forge ahead with the farming idea or give it up.

If you're like most of us, even if the economists say there is no way to make money in farming, you'll probably still go ahead.

There are so many factors that come to play in whether a farm operation is a success or failure. These types of things will depend on where you plan to farm, the cost of the land, the length of growing season, the types of crops that can be raised, the closeness of markets, the cost of livestock and equipment, and your experience.

In farming there are no guarantees—it's a gamble whether you're just starting out or have been in business for years.

My recommendation is.

pick an area where you and your family would like to settle; scout out the area for farm sales; talk to some of the farmers, especially dairy farmers if that is the direction you're heading; find out who they ship their milk to and if they have any problems with handlers, inspectors, housing developments, planning commissions, or anything else.

Once you have a specific area and farm narrowed down, it will be a little easier coming up with estimated costs of establishing your farm operation.

Then you can go to the local USDA offices for information on loans available to help farmers, support programs in case of crop failures, and conservation programs. This information can be obtained from the Farmers Home Administration and the Agricultural Stabilization and Conservation Service.

The Soil Conservation Service can take a look at the soils on your prospective farm and tell you what crops will grow best, what the expected yields would be, and if there are any special limitations.

You can always contact an agricultural university in the state you plan to settle in, and talk with their farm management specialists about your plans and ideas.

In Pennsylvania, you could contact either Penn State or Delaware Valley

College for their wealth of specialists in just about any phase of agriculture.

Look to the leaders in the area where you want to settle and talk to them. Study the various management set-ups, cropping systems, equipment, and breeds that other farmers have in their operations.

Start attending special training workshops, taking short courses in record-keeping, feeding, and other areas where you might need more information. And, read newspapers, periodicals, and books so that you keep up-to-date and develop a reference file for special problems.

From what you've said in your letter, I would recommend you get into farming gradually over a five year period or longer. The fact that you are 40 years old won't affect you in farming where there is no mandatory retirement age.

This will give you the time and experience you need to learn first-hand the in's-and-out's of farming. The outside income of another job will help to smooth over some of the mistakes without making financial set backs into life-or-death situations.

You might even consider working for another dairy farmer full time, compensating the normally lower salary with the education and the first hand experience your family can have living on the farm.

It's a tough decision, no matter how you look at it. And, no one will have all the answers for you.

The main thing to remember is not to become discouraged with pessimistic people. Most farmers will tell you they don't make any money, and farm specialists will tell you that you can't get into farming without money, and a lot of it.

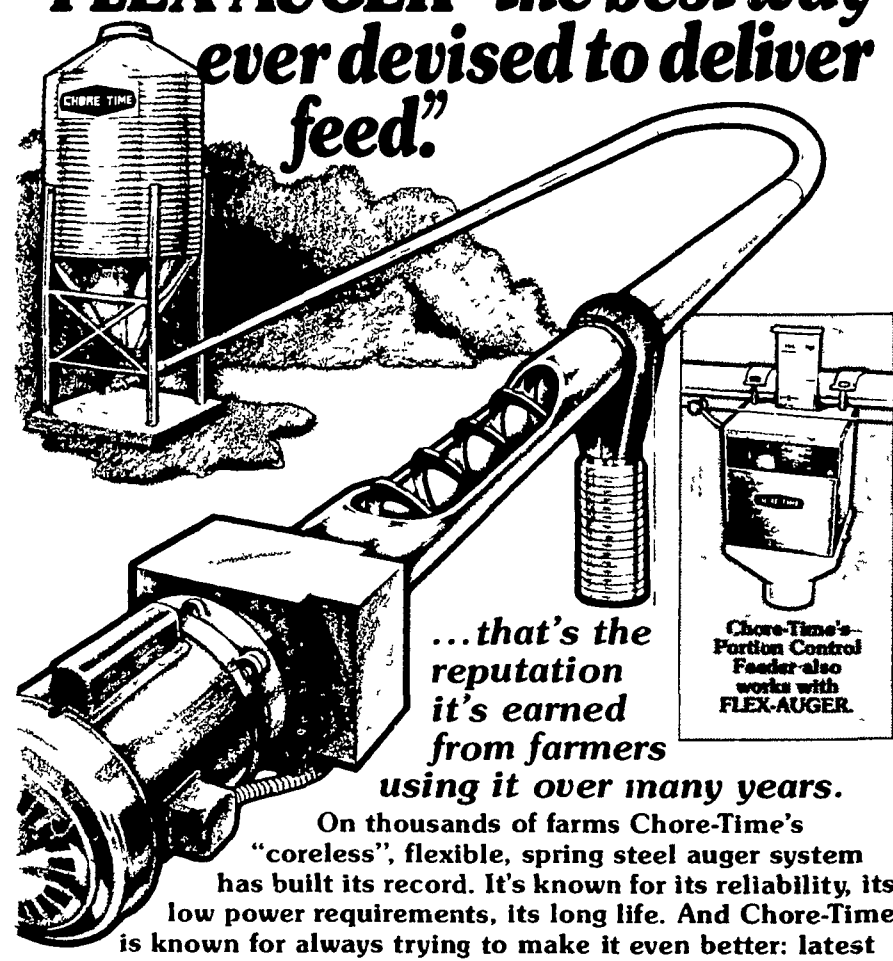
On the other hand, don't just talk to farmers with white-board fences, milking parlors, and show champion cows. Those types of operations are nice to dream about and aim for, but they take time, effort, and dollars to come true.

I guess what I'm trying to say is 'How badly do you really want to farm?'. 'Are you willing to lose everything you've got now if you should fail?'

If this doesn't make you miss a stride in your steps to become a farmer, then climb aboard the tractor. I'm sure you'll find your fellow farmers supportive, full of helpful advice and willing to teach a semi-greenhorn like yourself.

Like one dairy farmer said to me several years ago, "Just shut your eyes and jump into farming with both feet. When it comes down to whether you sink or swim, you'll paddle alot faster if you're in the water rather than standing safely on the shoreline just thinking about getting your feet wet."

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