



Liz Brown talks over some financial information with clients Yvonne and Larry Mummert, East Berlin. Liz visits farmer-clients in their homes to help work on their accounting systems and provide valuable financial information.

Farm financial consultant proves it's not just a "man's" world

BY SALLY BAIR
Staff Correspondent

Elizabeth S. Brown spends her days thinking about depreciation schedules, taxes, net worth statements and cash flow, and enjoys every minute of it.

As a consultant for Agways' Farm Planning Department, she is deeply immersed in the figures and accounts which make a farm operate, and she says, "I like working with figures because there is always an answer."

In many ways, Liz is a woman working in a so called 'man's' world. Among Agway's 22 consultants, Liz is just one of two women. Her work is to help farmers with their accounting systems, but she notes, "Seventy-five percent of the women keep records, so I generally work with both men and women." Since they keep most of the records, it is the women who know where to find the information needed for Liz's work.

Not surprisingly, Liz feels a service like hers is even more valuable in the economic times we

are experiencing. She said, "With the high interest rates today, farmers cannot afford to make mistakes. They must pay closer attention to detail."

She added that good records become more and more of a necessity in tight economic times. "Many lending agencies are making it mandatory to have financial records. In such a capital intensive business, it is very important for a farmer to know where he stands on more than a yearly basis."

Liz said one of her hardest jobs is to tell a person he is in a bad financial position. "Farmers may grumble about paying taxes, but at least then they know they are making money," she smiles. "Farmers are very tenacious."

Despite working in a field dominated by men, Liz says, "I wasn't looking for prejudice and I didn't find any. I might have had to prove myself more than a man. I am rather conservative and I think that has been helpful in being accepted. When you grow up on a

farm, you have a certain set of values which holds you in good stead. The vast majority of my clients are Christian people and easy to work with. My clients are my friends."

Thoughtfully, she adds, "My greatest satisfaction is the people's confidence in me, and all the responsibility people have given to me in trust. It is very important to me that my clients trust and respect me."

While her primary work is helping farmers with their accounting systems, she notes, "I am often a sounding board for clients. Sometimes they are able to verbalize ideas with me. I don't want to make decisions for people. I give them the facts, and let them make decisions." She added that sometimes people just want an outsider to talk over ideas and as they talk they come to a decision on their own.

Liz points out that her work is strictly confidential. She works out of her home and is involved with Agway stores only as liaison. "None of my information goes to any other department at Agway," she stresses.

A big asset to Liz as she visits with farmers is her own farm background. Having grown up in Crawford County on a poultry farm, she can understand some of the situations she encounters. Her father, Raymond Sperry, and two brothers still operate a poultry operation with over 150,000 layers and have a replacement hen operation.

With a family that has long been cooperative supporters, it is probably not surprising that Liz is working for a cooperative. Her family was one of the first to become clients with the farm planning division. "My father was co-op minded," Liz states.

When choosing majors in college, Liz recalls, "I was interested in agriculture and I could see that it wasn't a bad field to enter because of the peripheral jobs available." She majored in

general arts and sciences, but took her major credits in accounting with ag economics and other management courses. "That major has served me very well and I have never regretted it," she says.

After graduation, she began working with an Agway store, and has been with the farm planning division for 4 1/2 years. She says she never regrets having started out working in a store because that's where she met her husband, Allen, who is involved in sales and service for Enterprise feed, seed and fertilizer for Agway.

She said since they do not share the same clients they do not have a conflict with their jobs. But she added, "We share concerns and talk a lot about farming. He helps keep me abreast of a lot of things."

The Browns have a nine-month old son, Andrew, and Liz says she was "overwhelmed" with the kindness expressed to her by her clients when the baby was born last January. She also recalls that since January is a busy month, what with taxes and all, she had her husband bring some of her work to the hospital and kept on working so she wouldn't fall too far behind. She did take a five-week maternity leave when Andrew was born, but her work at home didn't stop.

A former 4-H'er and a former Miss Pennsylvania Rural Electrification, Liz worked in the Crawford County extension office

between her junior and senior year in college. She says, "All these things have helped me."

Liz must drive in all kinds of weather since winter is a busy time for anyone connected with taxes, but she says, "I've never gotten hung up in snow." She did have one accident, however, in the center of East Berlin, a place notorious for accidents. She can now say with a laugh, "I was the last accident before they put up the lights."

Her job is interesting, she adds, "because I meet one on one. Every day I meet the same kind of problems but a different set of people and different personalities."

She now has so many clients she cannot take on new people, but she remembers when she first came to the area with just 35 people signed up for the program. "I would go to annual meetings, and talk to anyone I knew. I drove in lanes and made many cold calls." As she reflects, she says she is surprised at her boldness, but her persistence paid off. "It's surprising too how word of mouth works," she reflects.

Her 100 client-farmers are located primarily in Adams and Franklin counties, and 90 percent of them are within 40 miles of her home in Chambersburg. She rarely travels more than 80 miles a day, and last year put 13,000 miles on her car. she has become very familiar with the roads she must

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Her trusty adding machine goes with her everywhere, and here Liz uses it to do some figuring while visiting a client. She says people are surprised that she uses her adding machine tapes on both sides, but it is part of her frugal nature.

Homestead Notes