



## Brockett's Ag Advice

By John E. Brockett  
Farm Management Agent  
Lewistown Extension Office

### Why Farmers Fail

If I had a wish that would be granted, it would be that everyone who really wanted to farm could do so. Unfortunately this is not possible. Why do some farmers prosper and others fail? Level of management, particularly financial management, is one main ingredient. This is a factor that I have discussed many times in my column. Yet, there are other factors that may cause failure. Some of these are partly or wholly out of the farm family's sphere of influence. Others are a matter of poor timing, being too kind, or too prone to accept well meant but poorly informed advice.

### Over Extension

There is a fine line between healthy expansion and over extension. Sometimes good managers, astute advisors and careful lenders have difficulty deciding which is which. It is no wonder, because an investment in 1980 that would be just healthy growth to be applauded might well be an over extension in 1984. Other times though the over extension is a result of dreams and too much use of the wish book. Example: the neighboring farm is for sale. It is a once in a lifetime opportunity to latch on to a great property. Be careful - do a lot of figuring because it may also be the anchor that drags you down. The purchase may cause a healthy cash flow margin to become a rather sick trickle.

### To Many Obligations

You may have a profitable operation. It may have a real good income producing capability. But every well has a bottom. Sometimes a farm family puts the burden on themselves because of too many "reasonable" demands. Let's help our son get started on his own - let's help our daughter - we deserve a new kitchen - what about a trip to Japan - our church needs additional financial help - etc. All very worthwhile, all commendable, all possible maybe: actually each one in itself may be readily absorbed in the financial structure of the ongoing business. The problem occurs when all are combined. Example: I have \$1000 to spend. I give 20 percent to the church, give each of my children (all 8) 100 dollars, give my wife 200 dollars to spend on presents for the grandchildren, and use the rest to take the family out to dinner. Question is how much of the \$1000 do I have left? Answer is a minus \$264 (dinner cost \$64 including tip). I just put that \$1000 under too much of an obligation for its worth.

### Co-Signing A Note

This is a sticky wicket because people feel it is both an honor and a duty to be asked to co-sign a note. Only those who have reached a state of reasonable affluence and respect in the community can do this. It also may mean that if you refuse, that person may not be able to progress. I won't say don't do it, but if you will take my advice,

"don't co-sign anything that you can not afford to pay".

### Temporary Job

It is a temptation to take temporary work off the farm. Whether it is selling something, owning a dealership, driving a truck, or an 8 to 5 job. It means extra income. The usual rationale is "I can hire someone at 50 percent of what I make in the off farm work and have the rest for myself". In 25 years plus of working with farm financial problems, I'd say that in most cases it doesn't quite work that way. A dealership means discounts for yourself and maybe a few easy sales. But what about the cash outlay for extra parts, the collection of bills, and most important the service you have to provide? Driving truck sounds flexible but usually means a lot of hours away from management on the farm. What do you do with an 8 to 5 job when the hired man calls in sick or a water bowl breaks 10 minutes before you leave for the job (10 minutes after it's "too bad folks I'm gone").

### What Do I Do?

If you are going to succeed, keep alert. Be a good total manager, learn to set priorities even when they hurt, learn to say no, select off

farm work that is completely compatible with your farm operation - there may be none - so recognize it.

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A joint effort of the Maryland Roadside Marketing Association

and the Maryland Department of Agriculture's Marketing Services Section, supplies of the directory are being sent to public libraries and offices of the Maryland Cooperative Extension Service throughout the State.

Those who wish to obtain one by mail should send a stamped, self addressed, Number 10 (business-size) envelope to: "PYO Guide", Maryland Department of Agriculture, 50 Harry S. Truman Parkway, Annapolis, Maryland 21401.



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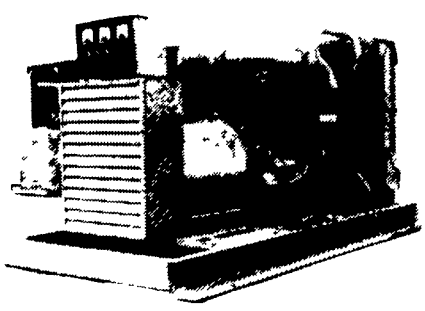
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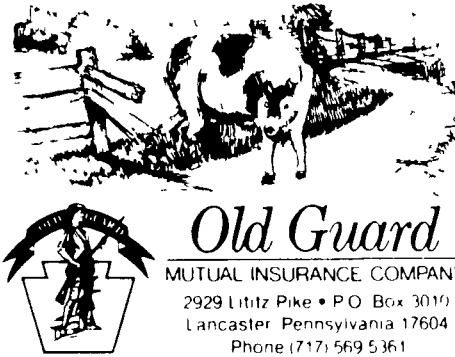
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