

Deere Exec Says Money Management Is Key To Farming Success

MOLINE, Ill. — Record crop yields and technological breakthroughs have become commonplace in U.S. agriculture. Have these changes been accompanied by a farm management revolution?

"I don't think there's any doubt about it. American farmers are much more analytical, much better informed about business decision-making than they were in the past," said Dick Yahnke, a man who has dealt with farmers all his life, and is currently director of Deere & Company's North American marketing services for agricultural and consumer products.

"Today's successful farmer views his purchases, his inputs, in terms of receiving a return on

investment, rather than just buying something because he wants it or because his neighbor has one," Yahnke said.

"Farmers cannot control many facets of their business, so it behooves them to obtain optimum levels of return on those factors they can control. Increasingly, this means learning more about controlling cash flow and financing alternatives, more about gaining operating efficiencies; in short, looking for anything that will improve net return on investment.

"Our dealers see a growing awareness of this value and efficiency need. Most farmers who come into the dealerships today are not so concerned about how big a tractor is or whether it has more horsepower than the neighbor's.

Instead they're interested in the financial aspects of owning or leasing the tractor.

"What is the expected operating cost per hour? What's the most efficient tillage alternative? What's the fuel consumption per hour? What sort of life expectancy? What's the warranty program? What trade-in value five years from now? What sort of replacement parts am I going to be buying?"

Yahnke re-emphasized the point: "There's been a real change in perception among farmers in the last 10 years. Farmers want more facts on financial management. They want more information on how to deal with money; more details on how to make their assets work for profit."

To help answer this need, Deere & Company recently published *Farm and Ranch Business Management*. The book was originally released as a text, but is now available through John Deere dealers for anybody who wants to purchase a copy.

Regarding the company's effort to provide better financial management information to farmers, Yahnke said, "It makes good sense. Farmers are our

customers, and if we can supply information that helps them increase profits, it's good for everybody related to agriculture."

"I believe that in the long run, we are going to see a stronger, better balanced, more competitive American agriculture," said Yahnke.

"The profitability will come back to agriculture. There's no question about it."

Gas Engines Available For GMC Pickups

PONTIAC, Mich. — GMC Truck's line of full-size pickups offers a wide range of models, appearance, power and performance, including two- and four-wheel drive, V6 and V8 gasoline engines, and rugged and economical Detroit Diesel 6.2 Liter diesel power.

Electronic fuel injection is added to gasoline engine powered pickups up to 10,000 pounds GVW for improved acceleration, passing and pulling ability.

GMC Truck has also expanded gas engine availability for the full-size pickup to include the performance-oriented 5.7 Liter V8 gas engine — now offered nationwide. Other engine offerings include the 4.3 Liter Vortec V6, the 5.0 Liter V8, and for handling big workloads — the 7.4 Liter V8. For commercial

applications in 10,001 to 14,500 pound GVW pickups, a series of carbureted 4.8 Liter in-line six, 5.7 Liter and 7.4 Liter V8 engines will be available later in the model year.

GMC Truck pickups are available in Fenderside or Wideside versions with short or long wheelbases.

The GMC full-size pickup series includes four-door "Bonus Cab" models. Six-passenger Crew Cab models are equipped with full width front and rear seats. Without rear seating, the Bonus Cab provides 55.8 cubic feet of lockable load space behind the front seat.

Full-size cab and chassis models accommodate a wide range of box and body configurations installed by independent suppliers for specialized work applications.

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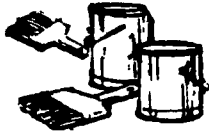
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