

INTERVIEW WITH LANA ANDERSON

**Interviewed by Dianna Hunter and Ken Meter
Minnesota Farm Advocate Oral History Project**

**Interviewed on May 25, 1988
at her farm in Goodridge, Minnesota**

Lana Anderson: LA
Dianna Hunter: DH
Ken Meter: KM

(Note: It seems something is missing in the beginning. However, this is where the talking begins after the pause on Hanson transcription.)

LA: And at that point I guess it was no crops in a few years and just making interest payments and the banks weren't very happy anymore, either, so we needed to find other types of financing to keep our place, and that is where we got involved with FmHA and also finding other people looking for alternative financing which hooked us up with the Advocate Program at that point. We got on the list for farm ownership money and, of course, they didn't have any. Our story with FmHA is they built the house. We had to have a house so we built the house.

DH: Who said so?

LA: FmHA. You have to have adequate housing. We had a trailer house and they said it was inadequate, we had to have a house. They built the house but they never cleared title on it, and the banks still owned the property. So then we had an FmHA house on bank property. [Laugh] And they didn't come up with any farm ownership money and through the ropes we learned how to find the hardship money, and did end up getting it a year-and-a-half later

under hardship from FmHA. So they got a full mortgage on our farm.

DH: How did you find out how to get the hardship money?

LA: With Lou Anne. [Lou Anne Kling]

DH: How did that come about?

LA: Getting it?

DH: Well, how did you meet Lou Anne?

LA: Well, you know with things not going very well on the farm, I was looking for a job and I guess I just hooked up with all these people who went to farm meetings. I guess I really didn't know what I was getting into, and it just sort of happened. It just sort of fell into place. I made a phone call down to the State Department of Agriculture and they said, "Yes, people are going to do this type of work and if you are interested, give us some qualifications." They called up and said, "Come on down and we will train you." I thought I was in well over my head at first. What...you know, and through that we learned how to hook up with the right people and find out the information we needed to know. We were able to secure ourselves the hardship money at that point, and we still, through our connections, are constantly learning, but at least we now know where to look and to be able to get our needs taken care of and to know what our rights are. We should have our farm deal finished and own our farm at a reasonable market rate in the next three months.

DH: Good for you.

LA: We have been working for three years trying to figure out what to do and what would be the best steps for us, to reorganize everything so it was at a level we could handle it. We used to raise hogs, sheep, and some cattle and then the grains. By the time FmHA got the money, to prove that we qualified for the hardship loan we had to have a cash flow which, with the interest rates at the

bank at that point, we didn't have a cash flow anymore; and they wanted us to have more hogs, more sheep or have more cattle. At that point prices were not profitable at all so we brought the idea of our fox to them and they had an absolute fit. Unconventional farming! We showed them the cash flow and we had fox versus sheep, cattle, or hogs and what it would be like if we had the fox instead. They were our hobby. We knew what we were doing with them. It would just be a larger number of them. So after we fought that point and proved that we could do it with them instead of other animals, is when they said yes for hardship because we had the cash flow we needed then. I don't know if it was a blessing or not. You know, before we ever got hooked up with FmHA the bank had just our land. We owned our home and we owned our vehicles and we owned our equipment and we owned all our livestock. When we got involved with them, by the time they were done with us--and we were naive enough--they owned everything, between them and the bank. Now it looks like we are going to come out well, real well.

DH: Now you are going to be financed just by the bank or private party?

LA: FmHA's name is off the farm. We went through a third party buy-out.

DH: Debt settlement?

LA: Not yet. [Unclear] with our farm. We have our fox herd and . . .

DH: Tell us a little about that.

LA: About the fox?

DH: Yes.

LA: We started out with four fox five years ago and we have--with our pups right now--we must have about 100 of them. We have learned a lot through our mistakes, but we just had a few and we learned how to correct them and what we needed to do to vaccinate the fox, take care of them, and how to get

them ready for processing and market them. We perfected out pen building so they have an adequate place to live. Last year we started with sales of urine from the fox which pays for all their feed. We sell that.

DH: What is that for?

LA: It's for trappers. We put it in fiberglass trays and designed our own way of catching it and cleaning it, and we put it in a bulk tank to keep it cool so it can be stored a long time. We bottle it up in gallon jugs and sell it to wholesalers. We used to scrape around and try to find old apple cider or glass jars from people, but we needed more jars than what we were able to get that way. We had to find an outlet where we could purchase new plastics. You can't use used plastic, it would spoil the urine. But the new plastic works fine. We had to find the suppliers for that. We go to Minneapolis and get our jugs and we get our wire down there and bring it back up so we can build our pens. We have breeding pens and we have furring pens. In about August we take the stock that we are not going to keep and put inside the shed to fur out for the harvest in November.

DH: Then you harvest the pelts?

LA: Yes.

DH: And where do you sell them?

LA: Well, we have choices between New York, Toronto, and Washington. We have been dealing right now with Toronto. We harvest them in November and get them ready for market. They have to be there the first week or two in January. They have their sale in February. April, June, and September are harvest sales. The best sale is usually the one February. You pay them a commission to market them to buyers. We put most of our land into the CPR [Conservation Reserve Program]. We planted White Spruce and Norway Pine, hopefully to harvest Christmas trees at the end of the ten-year period. We planted 30,000 last week. I had a hard time standing back up again afterwards.

[Chuckles] And we planted 30,000 last year so we have sixty-six acres in to trees. It will look real different out there. We say it will take us out of our agony. We will never have to farm it again. [Chuckles] We are unconventional all the way around.

DH: How about the prices of pelts? Is that holding up pretty well?

LA: Not this year. This year it is down. With the crash of the stock market, people are leery of spending their money so the prices are real low this year and have forced a lot of people out of business so that means two years of bad prices. Hopefully after that it will go back again. When the dollar is low it is to our advantage because a lot of buyers are foreign buyers and they like to get more for their money. Then you have a good year.

KM: Terry was talking about how much the prices have dropped. Do you know those figures?

LA: How much?

KM: Yes.

LA: The percentage of what? Well, last year we got an average of \$120; this year we will get an average of \$30 or \$40 on our pelts. The majority of our pelts didn't even sell this year. Seventy-five percent of them are still there and probably will be held until the next March sale. So you are talking a whole year's crop sitting there for the year waiting to sell. I would rather have them wait than to have them dump it. They can market them better that way for us. They try to keep the price up if they can.

KM: They last a long time.

LA: Yes, you freeze them. They are all dressed out and they are frozen. We hope to be able to purchase some equipment this year to process our own fur. We were figuring up how many we would have to process and how much it would cost us. It would be about one-third of the cost of the equipment so we

felt in the next couple of years it would pay for us to start doing at least our own if not our neighbor's, too. We have the building for it--the old farrowing barn that it could be set up in. We felt that we could do that. We checked it out this year down in Iowa and saw what the lady did. Terry went down there and worked this year to see if he could handle the equipment and not damage the pelts, and if he could take it--he has a bad back. He wanted to see if he could take it because there is a lot of muscle movement in your upper back to do it.

DH: But it seemed all right?

LA: Yes. We thought it would work well. We are checking on the prices of equipment and things right now--like where to purchase our equipment.

We used to feed wet feed to our animals, but now we went to the dry feed. The main reason was because you needed to freeze the wet feed and then our animal capacity got so large that we needed a freezer which would be way too large of an investment for the return we were getting out of it. We decided to go to dry feed instead. It's a lot cleaner. It works nice. We found some feeders for the animals who are in the sheds and pelt pens so we only have to feed once a week and then we water them every day. It saves a lot of time by only having to fill those feeders once a week. The ones outside have to be fed every day, though, because if it rains it would ruin the feed. If they are fed under the roof it is fine.

We are also to the point of needing to decide what to do for a shed for our animals. We will have more animals than we have room for this year, so we have to decide how we want to handle it. When you are getting out from under a financial burden, you don't like to dig yourself back in again.

DH: You want to borrow money?

LA: No. [Chuckles] I would like to talk a little bit about the land going into CRP and our fox operation. The fox operation was meant to supplement us for other type of work because it is from November to April. It fit in perfectly

with either road construction--which we have done--or with our farming--you know, working with other farmers. Between the two of us, we have always had to maintain a job off the farm. We have never been able to just quite make it with just farming. With the trees going in and with the livestock the way it is right now--you see, this is supposed to be our time to farm, which we are not doing. I think we are supplementing it with large gardens, yard work, and taking care of things close to our home existence. I guess we are also looking forward in a way that there will be some time that we can go down the river with the kids if we want or do a few things we have never done with them. There still must be that need, especially for Terry, to work his earth because he has got a huge garden.

DH: I understand.

LA: I guess I just really wanted to add that, because it is the one thing that was taken away. You feel like you need to supplement that void. See, our busy time with what we have is really winter, when everybody else isn't busy.

KM: So when people come to you for help as an Advocate, do they first say, "Well, they're not really farmers because they are raising fox and you really. . . ."?"

LA: No, they don't say that. They don't say that at all. I think they like what we are doing here. It's a little unconventional, it's different, and we feel we can make it better that way than with any other kind of farming. We have always said if we can't make it with this, this is it, we are going to leave the farm. Actually, we have considered it if land values do go up, and there are true buyers out there that this place could go, and we could settle for some smaller acreage somewhere else, because we don't need this much for what we do. We only need about twenty or forty acres, realistically. You are always, in the back of your mind, looking for if you could pay this off and start out somewhere else. It is very hard to go back into debt again, so you look at something real conservatively.

Actually, it turned out that most of the people who have come here are probably right in my own neighborhood with this mailing address. There were not as many at first--it was people from far away. There were neighbors, too, but it was a lot of people from far away. But it's not quite as far away as it used to be anymore. The majority of them are right here.

DH: Your clients, you mean?

LA: Yes, my clients. I don't know if that is different from other parts. From listening to people at the meetings, I assume that if they are your neighbor, they go to a different Advocate. I don't now if that's true or not. Here it is not that way at all. I feel that our community is sort of unique in that it's sort of united in the way that most of the people here have suffered the same loss with the loss of crops. FmHA's big push, and the banks' and Farm Credit's big push, was to get rid of the livestock, clear the land, and plant crops. Most of the people here started out with a livestock operation and now most of the people have grain operations where they didn't before. It was a real sad mistake.

KM: Grain hasn't worked at all?

LA: Not here.

KM: Because of the rain?

LA: Because of the rain that has come here. You know this year everybody is drying up, and we are just perfect. We have just the right amount of moisture. If everybody else gets they moisture they need, we will flood. [Chuckles]

KM: Have you tried to hold FmHA accountable for trying to push everybody into grain farming? You can't predict floods but . . .

LA: No. I think we all have to be accountable. We were all together in those decisions when we made them. I think we learned a great lesson. You always used to think that the person lending you money was wise, probably wiser

than you, and they weren't wiser, and they couldn't predict any better than you. I think we have all learned that lesson--to listen to ourselves more than somebody else who you felt was more professional and knew more. A lot of these people are going back to their hogs and back to their cattle where they were before.

DH: What have been some of your successes in working as a Farm Advocate?

LA: Some days I feel like there aren't any. Each year it changes from what you can consider a success because of how the rules have changed, the farmers' needs and goals have changed, and the farmer himself has changed--what he wants and needs. Right now I feel that the majority of the people around us, around me, are doing a third-party buyout with FmHA negotiating with Farm Credit, if they hold the first [first mortgage]. Actually, most of them are either going to debt-settle or file a bankruptcy at the end. They know those are their two choices. If one doesn't work, they only have the bankruptcy option. They need to be open-minded whether they can personally handle that or not. I feel success when they have gotten either through the debt settlement or the bankruptcy and they can still be on their home place--which they have chosen as what they wanted--and continue some type of farming operation for themselves. It's not to the scale it was before, but they have their place and they have a way to make a living. They didn't have to leave. I have several of those.

DH: Is that what your definition of a victory would be then, to have your place and be able to make a living?

LA: If that is what the farmer wanted. I always like to let him make his choice. If they want to have a clean break and leave and they were able to do that without suffering a lot of consequences, then that is a victory because that is what they wanted. If they want to stay in their home and continue farming and that is what you have accomplished, then that is a victory. The choices always have to be theirs. It can't be yours.

DH: How do you determine that?

LA: I give them options and they have to think about it and weigh out what they want.

DH: Do you have a favorite success story?

LA: Yes, I do. I always feel successful when people have learned to be their own advocate. When you don't have to handhold them, and you can teach them how to stand up for themselves and find their rules and regulations and succeed for themselves.

I have an older couple, and this was a couple of years ago, that were being foreclosed on their farm by Farm Credit and they needed to refinance it with FmHA. The lower interest rate was really all they needed at that point to survive on their farm. The husband wouldn't face up to what was happening, and the wife had to do everything--seek everything and try to find the answers. She would come over a little bit, but most of this was done by telephone, actually. She would find out who to go to. I would mail her or bring her the regulations she needed because she wanted to go to FmHA herself because they had turned them down because of their age. They were in their seventies. You know, you talk forty-year financing for farm ownership when you are seventy, they don't like you real well. [Chuckle] So she finally, through finding the regulations and proving her points, was able to convince her case for herself. There was no farm ownership money here at that point, either, so she had to go for hardship money, and we were able to get it through the state. They got their hardship money, and they got the loan, so Farm Credit didn't foreclose on them and they got their farm. They got it on a three-year deferral and forty-year financing, and they get to stay there the rest of their lives. That is what they wanted--to be able to stay on the farm for the rest of their lives. To me, that was a success that I particularly liked because she was able to do so much for herself.

KM: So when you have a farm couple come in and you are helping them get

ready for working with the lender or a mediation session or whatever, what is your strategy for how to put this together? It sounds like you do a lot of homework just to figure out what different options are so they can make decisions.

LA: Well, the first step for me is to go to the courthouse and get UCC's and mortgages because sometimes they either aren't aware of it or you will find a rare occasion where somebody won't give you the whole story. You want to make sure you know exactly what is going on and what you are dealing with so there are no surprises for you at all. The first thing is to get the financial package together, to find out exactly what their debt is, and what is mortgaged, where and how, if it is crossed or not, and who owns the first and second. A lot of people don't realize they have first, second, and third mortgages and who holds the first. They just know they have to pay these people, and just do all of that. Then you have to give them some of the options of whether they want to stay on their farm. Find out what their goal is. Is it to stay on their farm or not? Is their goal to leave the farm? Is their goal to have a portion of the farm? What type of goals do they have? You have to work from there. Their decisions then help you decide which options you are going to lay out for them so they can make their next decision. There are a lot of decisions for them to make. A lot of talking and visiting and them being comfortable with you and you with them. So they don't make a hasty decision. Some of them take a long time. I have worked with people for a year before they finally decided exactly what it was they wanted to do and what I was going to pursue. We work the next year to accomplish it.

KM: If they don't know, what do you do? Do you just kind of sit back and let them think about it?

LA: I can't push them. They have to make their choices. Sometimes the person who pushes them is the creditor, and that forces them to make their choices. The majority of the people do sit and wait for their creditor to push. If the creditor doesn't push, they will just sit there and live and not do anything else, and when they start getting a nasty letter, then they will decide

it's time to call up again and maybe make a choice here and go on.

DH: When you get to that point then, where you have to deal with the creditor, how do you handle that?

LA: Usually the farmer, at least my farmers, go in and deal and find out what the creditor is willing to do with them, because they have some ideas, too. We will go over their ideas and what our ideas are, and work from that point. What has been happening here is there is a lot of giving up of things. You will not come out of it the way you went into it. If you had a thousand acres, you won't always have a thousand acres when you leave. You will have your home and an adequate amount of property to still make your living. There is give and take on both sides. I think both sides are working a lot better together. They aren't butting heads and they aren't being stubborn against each other for their own way. They are learning to work together so that both of them can come out of the situation. We find a lot of that.

DH: Is that different from the way it was in the beginning?

LA: It really is. In the beginning the creditors were not going to give anything. They wouldn't forgive a year or two of interest and let the farmer make just principal payments. They wouldn't drop the interest rate. Now they will drop the rate if you can make principal payments. They will forgive the last two or three years of interest that has accumulated because you can pay the principal. I think they have taken enough of a beating that they realize that we need to work this together so they don't have to continue taking a beating. Most of the farmers out here aren't here to beat their creditors to death. They need them in the future, too. If they can work together, it just makes for a much better relationship in the future to continue. We did have a few waves here where people just up and left our community. A whole slug of them all of a sudden just decided they didn't want it any more and they just up and left and never did deal with their creditors or any of the financial problems behind them. We have people who are squatting on land. They have been foreclosed and told to leave, but they don't leave. Nobody ever comes and

kicks them off around here. It's different from what I hear on the news--that Farm Credit or someone comes to tell you to get off the land, you know--"Here is your notice, you are supposed to be out. We own the property." There are people up here who have been on their places four or five years. They are just paying the electricity and heat and living there. They have some animals in the buildings and they are existing. Nobody comes with the sheriff or anybody to really physically move them off--not in this area.

KM: Is that because of the sheriff or because there is no competition for the land right now?

LA: I think there is no competition. Nobody wants to move in. The lending institution has a renter for the land itself and it's getting farmed. They don't really care about the building site. These are usually people with livestock which just need a yard and a house. They don't want to go anywhere else. It's cheap--free.

KM: It's a service to the lender, too, because they take care of the property don't they?

LA: I think legally they have to notify you so they aren't liable for any accidents that happen on the place, because they are liable for you when you are on there. That is their biggest complaint, if you hurt yourself on the place and wanted to sue.

DH: Tell us a little more about how things changed. In the beginning creditors weren't willing to compromise. They thought they could have everything and then you say they took a beating. What did that mean?

LA: Well, they wouldn't compromise at first. You would go in with an idea--like at Farmer's Home, if you wanted to just restructure. First of all they didn't like that you knew that information. You never knew what your rights were before. They didn't like it that you questioned their authority and that you could get this type of thing from them if you pushed it and went the proper

channels. The banks were used to getting their money first. They have always gotten paid first and Farm Credit or FmHA got their money last. The banks have always gotten their money first and then it came to the point you figured if they dropped some of that interest you could make your principal payment to the bank and spread it out a little more for your living and your feed and different things. I think the institutions took a beating by people probably filing a bankruptcy on them or just quitting paying. A lot of people just quit paying and kept the money themselves. A few years ago I saw people living poor. Right now people are living well, but they aren't paying anybody--where before they were trying to pay a little bit to everybody. The standard of their family living is going up to the standard of poverty level, actually. They were probably in half the poverty level before, but they aren't paying anybody. I think the banks have learned that if you work with them a little bit more that they will get their share of the money back again.

DH: About how many thousand dollars-a-year does the average person you work with spend on family living?

LA: About \$12,000 for a family of four or five.

DH: Living well?

LA: Yes, to them that is living well. [Chuckles]

DH: What were they spending when they were cutting corners?

LA: A lot of people were living on about \$8,000--\$7,000 or \$8,000.

DH: Do you have a favorite story of--a dirty-lender story? Something rotten that was done?

LA: No, not really.

KM: [Chuckles] It sounds like you have lenders that you pretty much know

and you have got clients as neighbors so it's really different, I think.

LA: People are pretty cooperative around here. In this area farmers talk to farmers. They don't mind telling the guy, "I owe a million dollars, or I owe a hundred-thousand dollars, or I owe two hundred," or whatever. They don't even talk in general terms anymore. They get right down to the nitty-gritty and aren't afraid of their neighbor or what they are going to think of them, because everybody is in the same boat. There is just a small handful of people who think they aren't in the same boat and that you deserve your problems, you know, of not making it on the farm.

KM: And Farmers Home is slow, but they aren't actively trying to push people out?

LA: No. The most activity we had out of Farmers Home is when they sent out the letters that came out two years ago--registered letters that came to everybody who was delinquent. You had thirty days to send them back in and check the boxes. That is the most active they have been in the last two years.

Before the last court order came on, they were beginning to start accelerating some people, but when that was stopped, they basically quit doing everything. Nobody goes there for operating and nobody goes there for servicing. Nobody goes there. Everybody is just waiting. The few people who were accelerated got their letters to send back before thirty days and FmHA told them they would contact them in June. Those who felt they didn't have very many options open to themselves are just buying time--sitting there until June, and also those who don't want to face reality.

KM: Where do those folks get the money from anyway?

LA: Government payments. That's another reason living went up around here--because government payments have been so good. It accounts for probably half the income of the people here. Now when they take the storage away, it will be a big bite in a lot of people's pockets, too. There was a lot of grain in storage here.

KM: That hearing is today.

LA: Is it?

KM: Yes.

DH: How have you changed because of being a Farm Advocate?

LA: I think I am more aware of farm finances. I used to do our farm books, but I was never really aware of what we did to run our farm. I have become far more aware of what it takes other people to operate and do their farms. I guess I really didn't know what went into a farm, either--how much money it took to run the farm and how much it took to operate and how much was left over. I have become more aggressive to find out what my rights are in every incidence, not just farm lending. Some times that is good, some times that is bad. [Chuckles] Some people think you are real pushy. You are not trying to be real pushy, you are just trying to find out what your real right is. [Chuckles] I think it is nice. We have met friends all over the state through this. Not just Advocates but friends through other farm organizations and meetings that we have gone to and rallies we have gone to. At the last one I looked around and I said, "You know, we really know a lot of people around the state now." We all suffer the same financial problems but for different reasons--be it weather or just the prices, or crop failures, or high interest rates, or whatever it is. I find more people talking and you have to become a good listening ear for a lot of people wherever you go.

KM: When you are working so much with people who are your neighbors, and you start having these conversations about debt and restructuring and stuff, does that also make a warm community around here in the neighborhood?

LA: How do you mean?

KM: Do the people work together more, or because they are talking more openly does that mean that some nice things happen with people connecting as neighbors?

LA: Yes, it does. You know we had a tragedy where a farmer had a heart attack and couldn't harvest his crop and couldn't get it plowed afterwards or get the grain hauled in. So people joined up and took all of their equipment over there and get it done for him. We had a family who had a long illness with one of their children, and the child died and left them with a lot of unpaid medical bills that weren't covered by insurance. So we would have grain drives. The community can earn \$10,000 to \$15,000 just in a day by going around, everybody getting together--two people to a vehicle usually--and they will go around and they will either get money or they will get grain and haul it in for the family so they can help. We had a guy who had an accident and they didn't think he could walk again and he would be laid up for quite a while. He was a young man, and his family didn't really know what to do, because he wasn't able to go to work, much less do his farming. It didn't take more than a couple of days and somebody had a group organized and people going out all over the community to get a few dollars here and there. Nobody has any money, but a few dollars here and there and if you hit enough places you raise another \$12,000 so they can take care of some of their needs. There is more consciousness towards a kindness for their fellow neighbor.

KM: And that wouldn't have happened ten to fifteen years ago?

LA: Not to that degree. You might have a small benefit at your church or something that would raise a little bit of money for them to get by for a month or two. There has always been the jar sitting at the grocery store to put your dollars or quarters into for a family in need, but this is at a greater dimension.

KM: Yes. You talked about people in the neighborhood here also putting a lobbying effort together at the state. Can you tell more about how that happened?

LA: The winter before last some people were interested in how the Farm Bill was put together and how it would affect them. So they got together, went around to area businesses for donations, and they had a few breakfasts and pancake suppers and things with free-will donations for people to contribute money. The money was for hotel rooms and food while they were in St. Paul. They made sure, through the groups of people, that they had at least one or two members down there the whole time the bills were being decided. They could be at the Capitol and have some input and keep us informed. Also people could come back home and call when they needed to call and get their input in, too.

KM: Who are the people organizing this?

LA: Just neighbors. Some of the concerned folks--I can't give you names. I don't feel it's my place to give anybody's name. It's just a few neighbor people who were concerned. They start talking about it. "We should do this." "Yes, we should." And then they got a few more together, "We should do this." "Yes, we should." They started deciding, "Well, we are going to do this." They got the money together first of all. There were two people in the community who were sort of like the heads, so they knew the schedule and who was going to be down there [in St. Paul] so you didn't double up and you knew who was going and who was coming back and that type of thing. They were just your average farmers here who were concerned about their own farms and their neighbor's farms and needed to do something to have some input. We are so far away from the Capitol we don't get people down there very often or find out what is happening there.

KM: So it made a difference.

LA: Yes, we felt it did.

KM: How?

LA: It's so long ago, I am trying to think of what in particular they were down there for. Homestead retention rights the first year, that is what they were

down there for.

DH: What year was that, do you remember?

LA: It was 1986--or end of 1985 wasn't it?

KM: I think so.

DH: I think so too.

LA: They were particularly interested in that issue.

KM: Did they work with other groups like COACT or Groundswell or the Farmers Union or other lobbyists or was it pretty much independent?

LA: Independent.

KM: Why was that?

LA: Because they had to feel like they were accomplishing things through their own organization. Some of the people also belonged to Farmers Union and belonged to NFO, but they just felt that they wanted less structure and needed to do this themselves. More control for yourself.

DH: Is this kind of the same core group of people that started the Center, too?

LA: No.

DH: You seem to have a lot of active people in this area.

LA: They come and go. They come and they do something and they suffer burnout and then another group will pop up. They all have their own reasons whether for personal reasons for their own farm or their neighbor's farm or whatever reasons they are involved. Some stay involved all the time and then

those who have accomplished what they personally needed, drop out. The groups keep changing.

DH: Tell us about the Center in Thief River.

LA: Which part do you want to know?

DH: From the beginning. Were you around in the beginning?

LA: At the birth? Yes, we were there. We had a meeting in Thief River with people like heads of the Farmers Union, NFO, Farm Management, Extension. Terry went because he was in Groundswell. I think Jan and Don were there because they were Advocates. Garnette was there as an Advocate and Willard for the Northwest Ag Action. You know, people who were key like that were there. Someone from Lutheran Social Services. They decided we should have a place for farmers. Actually, it started out to be a phone service and a place for farmers to gather together and express some opinions and needs to one another--to interact, so they didn't feel alone. Willard found a place for it to be, because we needed a free place--like everything we need. [Chuckles] We needed a free place and Garnette volunteered and Terry volunteered me because we felt we could do our Advocate work, and it didn't matter if it was at home or there. We could sit there and answer phones and greet farmers and still do our Advocate work. It sort of developed.

It developed more out of Advocacy than anything else, because farmers didn't want to just sit and have coffee and visit with each other. They wanted answers to their problems, and it just sort of evolved. We needed more people working in there because there were so many farmers making demands on you and wanting help. It just kept growing because of the need of farmers and the demands they kept putting on us. Then when we tried to secure foundation money, we found it needed to be more structured, so we had to become more structured. We got more people involved and we became more structured. We formed a board and became more official and still kept working with farmers. So then there was sort of a division between the people who were on the board

and the people who were at the Center because the people at the Center were up front working with the farmers and knew what their needs were. The people on the board knew what kinds of things the foundations wanted and what they had to do. Sometimes what they thought you had to do was different from what we thought you had to do, and it sort of blew up through all these needs and conflicts. I don't know if I want to talk about it on tape. There were a lot of personality conflicts. A lot of pressure on people, and a lot of burnout problems for people.

DH: If you were doing it again, how could you have avoided it?

LA: Keep the group smaller. Don't have so many board members and maybe not so much staff. You do have to learn to say "no." It's hard to, but you do have to learn to say "no" to some of the farmers or make them think ahead for themselves. They have to learn that you can't come in tomorrow just because you knew two weeks ago that you would need an appointment for tomorrow--that type of thing. We were trying to accommodate all these demands between farmers, board and staff, and between each other.

LA: Everybody looks at it differently and each person involved in it looks at it differently, depending upon what your position was and whether you were a board member or a staff member.

DH: How does working out of your home change your work as an Advocate?

LA: Well, working at home now versus working at home before at the Center is different. I have more control over it now. Because of all the years I have been putting in, I have learned to say "no" or schedule everybody. I try to schedule everybody in the same week. It works better for me and my family life so they don't disrupt our family life anymore. When I first became an Advocate it was real upsetting to our whole family. People just came and went and called and went and you were losing control of your personal life trying to take care of these needs of other people. Working at the Center was good because it gave me and my family a schedule--these are the days I work and

these are the hours I work. My farmers quit calling at home, learned the working hours, and learned to take care of things during the working times. It also made it better for me at home because instead of sitting out on a tractor and thinking I should be doing paperwork or sitting in the house doing paperwork and thinking I should be doing farming work, I was structured so that if I was doing paperwork and someone came in and said, "You have to come and help outside," I could leave. It gave me more structure in that way. I had definite time slots for accomplishing work at home or farm work or other farmers' work. It was real good that way. That was the best advantage of it all, really, of being at the Center. But now back home again, the people are still a lot of the old clients. They are used to calling during day-type hours. They don't nag on weekends and that type of thing anymore, and they have learned to contact me far enough in advance so that the deadline is not tomorrow. I try to schedule one week when I am going to work and the next week I won't, unless it is an absolute emergency. It's been working out fairly well so that my family life and my work life can still have structure. It works out better.

DH: That was one of our questions--how it affects your family life.

LA: Well, now I have it under control.

DH: Was it hard at first?

LA: At first? Yes, I think it was. It was probably most hard on me, though, because everybody was yanking at you and didn't know your defined times whether it was for farm work or Advocate work or mother work. I had to be able to take care of the kids properly, too, and take care of their needs. I feel I have better control over it now, really, I don't feel guilty if I tell them to wait a week when there is no absolute deadline on it. We all feel comfortable with it.

KM: The Advocate Program itself. What does the Program do to make it easier for you to be an Advocate--or harder?

LA: To be able to find the places where you can get information, to get answers, or the person who has the answers. Sometimes I have to send my people on to other people, too. I know my limits and how far I can go, and then it's time for them to seek help from someone else. But instead of just sending a farmers out there blind to find somebody to help, I can maybe give them a list of people, and they can make their choice of who can help them further.

KM: Do you use the Program for more than just the information sources they have? Is it a place you can call when you have questions or does the training make a difference to you?

LA: Oh yes, the training definitely makes a difference, and the contact with the other Advocates throughout the state is probably equally as important as the training itself, because you can find out what they are doing, what is working for them and not working for them. Even though there are big differences across the state, we are still dealing with the same organizations and you will find similarities that you can utilize, too.

DH: There must be some things about the Program that have been troubling, too.

LA: No, not the Program itself. It is just getting harder for me to leave home to attend the trainings--to slot that time out for it--and the driving time and to be able to work it out. Even though I know about it a month in advance and committed myself, it feels like it's a rush to get there and a rush to get through it and a rush to get back again. That's not the Program itself. It's just my life and what I am tied up with.

KM: Okay. Are there ways you wish the Program ran differently?

LA: No.

KM: Are there new ideas?

LA: I depend on them a lot for all the new ideas, new resources and the new

people. And they provide it so I guess I don't worry about it.

KM: But are there times when you have ideas about something you would like to have incorporated in the Program, or things you would like to see being done that aren't being done now?

LA: No, I don't really.

DH: Are you happy with the contract terms, the part-time work, great pay, and all this stuff?

LA: [Chuckles] I like the new contract that we got--more flexibility. That to me is probably just perfect, because you can work a week and not a week if you don't want. Or, if you have spring and people are bombarding you, it works out well. The twenty hours was really limiting because you did always work more than twenty hours and never got compensated for that. But this new contract I feel is really good. Even though they couldn't give you more hours if you wanted it, the flexibility of it is really nice. Quite frankly there is nowhere else I could work in this community, unless I wanted to travel fifty miles from home, and earn seven dollars an hour. In other areas it might be different, but if you start looking for a job here, you are looking at minimum wages. Maybe it's not good in some other communities or in the Metropolitan area, but when you live way up here and when you consider what your surroundings, it doesn't look real unattractive. I never did like working full-time with our farming and with my family. Even when I was at the Center, I didn't work five days per week--very seldom. I usually tried to keep it at three, or at the most four, days, and the days weren't that long. Part-time is good for me.

KM: Was it an adjustment to learn how to work in a more flexible schedule like that, or is that just the way you have always been?

LA: On which--flexible?

KM: Some people are used to doing forty-hour workweeks. It's not nine-to-

five, five days per week.

LA: Oh no, before I did this I was sewing out of my home for a company. It actually fits in better for me because if I want to stay up until midnight after I have everybody in bed, I can sit down and do paperwork or I can wait until they all go to school. My family has some needs that I feel I need to take care of, too. For instance, if my kids have a program at school I like to go and be involved in that type of thing that is in their lives, too.

When I first became an Advocate I was at the point where personally I needed some mental stimulation and it definitely gave it to me because I had been home for quite a while.

KM: You have NFO up here and you have got people in Groundswell and the Resource Center and a whole array of farm groups. What do you think is the best reason for having an Advocate Program among all these other things? What does it do that other projects don't do, and how does it relate to other projects and other groups?

LA: In my own area you mean, here?

KM: Yes

LA: I don't think people really think about it. You are just the person they come to because you know the information or where to get it and help them get around to it. I don't know that it really affects other organizations on a whole or anything.

KM: But having someone you can go to must make other groups work stronger.

LA: It makes individuals work stronger. I don't know if it affects groups as wholes. It would just affect individuals.

DH: We talked a little about your community being able to now go out and raise money. Do you feel like you have saved a lot of farms and made a big difference by having the Advocate Program up here? Has that had a huge impact or moderate impact or small impact, or what do you think?

LA: I think it's given some people some hope that there are options out there for them so that they can survive.

DH: Can you at all categorize that for someone who is not from this area? Like how many people it has affected if you were going to walk across your township or your county? How many people do you think would be gone if you hadn't had this Program?

LA: Going down the road, there are so many people I have worked with, just driving around. I guess I couldn't answer that. There are less people that I haven't worked with than there are people that I have worked with. There are so many, whether it's in our church or our school, or just in my township or my neighborhood here, everywhere I go. I think it was real important to learn not to talk about the other person's business unless they brought it up when you were in a public place. They don't ignore you or any of that type of stuff; they always come over and talk to you. But if they want to talk about their own personal business, they bring it up first. Otherwise we talk about other types of things, not even farm issues, actually. Some people don't care. They will just sit down. If you are sitting at a table in a cafe, they will all sit down and ask you a direct question--particularly about their own issue. Then they are the ones that instigated it, so I am not breaching any of their confidences or anything. I think we have all become comfortable with the fact that it's their business. It's not my business, and it's not their neighbors' business. It's their business.

DH: In this community, then, is it a pretty unified community, or do you get into some of this character assassination that goes along with being an activist sometimes?

LA: No, I don't get a lot of character assassination on myself, and we do have a lot of unity. I think our community is, as a whole, going through a burnout stage right now, because we have a lot of attacks, farmer against farmer, that just started in the last couple of weeks--shallow attacks on another individual blown out of proportion and becoming very public. They picked on somebody who held a position in our community, another type of job position, and they attacked his job and said he wasn't the right kind of human being to be doing this because of his farming problems. They brought it to the press and they brought it to a big meeting. They wanted to get him fired from his job, and what it boiled down to was that the only allegations they could actually come up with happened twenty years ago. It was really shallow. The whole thing was so unimportant. It's the fact that they are feeling personal pressures and they band together as small groups and attack another group of people or person because they don't know what to do with their frustrations.

KM: Now why does burnout happen? What is the reason for it to happen at this moment?

LA: It's been so many years that people have been going through this.

KM: And they really don't see the answers yet.

LA: They're not to the end yet. They may be by the end of this year--a lot of the people may be coming to the end.

KM: You mean they will get out of farming?

LA: Not out of farming, but they will have everything restructured and taken care of so they are on a new start. Some of these people have been at this four or five years. It's a long time to keep going through all the steps of stress and depression, and you stay in each category a long time. They are talking about their problems and working on their problems. Now it's been so long, they lash out at somebody else even though they are getting toward the end. They are burned out.

KM: Yes.

LA: We have also experienced a lot of divorces in our community--which we never had before. A lot of families split up, which was real uncommon just three or four years ago. It's stress. I think once some of the people get totally through it and restructured and on their way back up again, it will give other people hope and they may calm down again and pursue their answers. It always looks better when you see somebody who has accomplished this. If that is your goal or your goals are similar to it, it looks more hopeful to you instead of nobody accomplishing it.

KM: I remember ten years ago when I was first digging into farm issues, I was appalled thinking that this wouldn't happen in the city. But I see I am kind of looking in the outside. I look at a rural community and say, "How could neighbors let their other neighbors be forced out of farming, or how could they just sort of watch as people were foreclosed or had to leave the community? Why don't people fight harder to keep the community strong?" It sounds like more of it happens when the community kind of pulls together. Do you think now people are likely to see more clearly their community as something to protect?

LA: It goes in streaks. How much energy they have.

KM: And right now that's not very high.

LA: Right now their energy level is not real high. Right now it is more self-preservation than the community preservation. An example would be where one guy is restructuring his farm and getting through it. His friend wanted to do it, too, and he was told what to do and where to go. That friend said, "Yeah, yeah, yeah," and he sits back and he won't believe it and he won't do it. The first guy keeps doing it, and accomplishing it, and the friend says "Yeah, you get everything." Well, he's worked hard for a couple of years to get where he's at that point. But the second guy doesn't realize it, and he just thinks "Yeah, you just get everything. How come you get a restructure?" And

he hasn't even gone to the lender to approach him about it. Then the person who was yanking the other one along saying do this, do this, he is sick of that other person, too, and he says, "Well, get out of here! I told you what to do. I am tired of you. I am just going to save myself and I am not going to tell anybody else what I am doing because people like you are now attacking me for accomplishing it when I was trying to drag you along with me so you could accomplish it." But that is just the difference in our personalities.

I would just like to make the comment about experiencing these situations yourself, even though the product you are producing is not the same. The financial burden and trying to get through it yourself helps you in this work to be able to understand the other people and know where to get answers, too. You understand how to get the answers better when you have experienced it yourself. That is why I think it is important that people who are Farm Advocates are farmers or were farmers.

DH: That is a good point.