Interview with David Hesse
with comments by Pat Hesse

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

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at the Hesse farm
Brown County, near Comfrey

David Hesse: DaH
Pat Hesse: PH
Dianna Hunter: DiH
Ken Meter: KM

DiH: We were talking about your Glenwood demonstration. Why don't we start there. Was that your first experience getting involved and doing something political about the farm situation?

DaH: No, not really. I think my first time was in Lamberton when we decided that we needed to confront FmHA with a situation that wasn’t what—or, they weren’t doing what we knew they should of been doing in our situation, as well as in one other farmer’s situation, and that was the time there was a interview held with WCCO-TV, and we walked in and met with the county committee and eventually they overturned their original denial of our situation, as well as this other farmer’s situation.

DiH: Want to tell us a little more. What did that mean? I mean, did they then get the loan that they weren’t going to get? What did it mean to overturn it?

DaH: The county committee had originally denied both our loan and his loan. And in an FmHA situation you have to end up getting county committee
approval first, before you can even be considered by the county supervisor. So that meant that our first hurdle was overcome by getting county committee's approval. And from there we kind of branched off, and then the first real demonstration I got involved with was at Glenwood, Minnesota.

From there it ended up branching out to several other areas. Another time back at Glenwood, when the Reverend Jesse Jackson was there. From there we proceeded by motorcade all the way to the Capitol in St. Paul, and confronted the legislators, which ironically, they had all the highway patrol and everything else at the Capitol, anticipating that there was going to be a problem, as when Speaker Dave Jennings was there. If everybody remembers all that. These things are just kind of coming to my mind as we go along here now, and they made sure that every one of us were all in our places up there. You couldn't be walking around or anything in the gallery up there at the capitol.

Going on from there, we stopped a foreclosure here in Brown County. One of the first foreclosures that was ever stopped in Brown--the first foreclosure that was ever stopped here in Brown County. We peacefully were able to stop that, and eventually the farmer was--renegotiated, the whole loan was renegotiated, and he is still farming to this date. So my involvement started at that point.

DiH: What was the deal with you bringing the flag to the Glenwood rally?

DaH: It was just asked, I guess, I can hardly recall, if somebody really asked me to bring it or if I just decided on my own that it was time to end up bringing it there, but I brought it. We all marched off from a cattle truck. Marched up to the courthouse steps, where we were able to stop the foreclosure, when somebody grabbed a hold of the other end of the flag, that I hadn't anticipated. Here I'm standing on one end, and another farmer on the other end, and we had the Sheriff kind of in-between us so that he wasn't able to get to the courthouse steps. I didn't think I was going to get involved up to that degree, but it turned out that way.
And then, for every rally we had from then on, it ended up that I was expected to bring the flag along. Madison, Minnesota, one of the more nervous foreclosures sales, I guess, was in Madison. [Laughs] You've got to remember that one. Kind of really got out of hand there for a little while. And it was brought along to the Capitol several times. I know there's white paint marks all over the flag because of the crosses that had just been freshly painted up in Glenwood. And I didn't realize it was flapping in the wind, so I've got paint, white paint on that flag, which happens to be my wife's grandmother's flag that she had had for many years. So it has seen its times around the state of Minnesota.

DiH: What were the white crosses' significance?

DaH: They were--it was signifying how many farms were expected to be in trouble and people possibly going out of farming. At that particular point there had been a rough survey that had been down, and there was a little tag on there with a number that had both a county and a number on there stating just what they thought would be the number of farms that would possibly be going out of business within the next few years.

And, of course, our main emphasis at that particular point was trying to end up getting a moratorium on farm foreclosures. We all knew at that time it was not the answer, but to stop the foreclosures, to keep the people out there, and then start working with the Legislature and trying to end up getting some long term problems solved--long term legislation to address the whole farm issues. But then, of course, came along the December 23rd of 1985 with Congress and the President signing the 1985 Farm Bill, which even to this day we are seeing the repercussions of what has happened with that. Going back to restructuring a few loans, back in, previous to 1985 we were using 2.37 for a loan rate on corn, and then with 1985 Farm Bill came along here we got some of those people back in trouble again because we had used the loan rate which we were told we were to use, the loan rates then, to restructure something and here they're back having a problem again because of the 1985 Farm Bill
lowering the loan rates on corn down to where we have it today at a dollar-sixty-three. So that's why those people are back having problems again.

DiH: Before we get too far from it, I'm not as briefed on farm history, or the history of the latest farm movement, which has really to my mind been centered in southern Minnesota, as far as Minnesota goes. So when you spoke of that Madison sale, it didn't ring a bell with me. Could you just fill me in a little bit about that foreclosure at Madison that you said was a "nervous" one?

DaH: The Sheriff came out of the building just really pushing and shoving right from the very beginning. And then proceeded, what we thought was he was going to try and sell it on the steps of the sheriff's office. But what ended up eventually happening was they put a loudspeaker with a P.A. system in the window, and they actually sold it in another room inside the building. And for that reason everybody got quite nervous. There was more pushing and shoving then had ever been at any of the other foreclosures, including Worthington, when we marched into the PCA building in Worthington.

DiH: And so this demonstration at Madison then did not result in stopping a foreclosure? That one went ahead?

DaH: It went ahead, and I don't know, I think there was some litigation going to be brought up about how that foreclosure was all transpired. But I never did hear what became of it. I just don't know what was the end result of the whole thing. I know there was going to be some litigation involving that, in the manner in which the Sheriff ended up selling it.

DiH: How did you get involved? Why is it that you are interested in the problems of farmers?

DaH: I guess us having a problem of our own. A financial problem of our own. I had decided on January 21, 1985, to go to the Capitol, and I was just amazed at all the farmers that were up there. And shortly after that, I got involved with the Groundswell group here in Brown County. As we met at
Chloe Klinkner's home, I was expressing my opinion on a few things, and everybody there more or less said that "I think we've found ourselves a co-chairman for Groundswell for Brown County." And I was kind of unanimously railroaded into being the co-chairperson, at least for Brown County. Chloe was a co-chairperson as well. And from there we had a legislative accountability meeting at the Sleepy Eye High School, a few months later, where we had Representative Dempsey and Senator Frederickson. And we had, I imagine, there was about five, six hundred people in attendance that night. And from there it just kind of--it was the thing to do. I got involved with the politics of it. And I saw how unjust everything was. I got involved with going up to the Capitol, and lobbying, talking to those legislators and representatives, trying to convince them that a moratorium was necessary. And they had all the arguments in the world why it wasn't necessary, because there wasn't a problem out here. And being involved with Groundswell I was able to see firsthand the people that were hurting. And it hurt me to see that. And that's what, I guess, made me angry to the point where I decided that I needed to get involved with this thing, and I saw the hurt that was on one of my best friends, that I came to know very well, when he told me that his farm had been foreclosed on. Twice--he had two farms that were foreclosed on. And he became our foreclosure chairman for Brown County. And just seeing the hurt in all these people, it was just the thing to do. It had to be done, to become involved.

DiH: You mentioned that you had a farm problem yourself. Could you tell us a little bit about your farm, the history of your involvement in the farm, and how the problem came to be?

DaH: Okay. We bought our farm in January of 1973. We had just gotten out of the service--spent four years in the navy. Our problem started with not the purchase of land, but with no buildings in which to expand our hog operation. I wasn't able to expand in land because there was such a competition out here. The land rent, and to purchase land was just out of sight. There was just too many farmers out there. There was such a demand for it, I was not able to rent it even with the small equipment that I did have, so we felt that our best
bet was to end up expanding into hogs. Which we started to do. We built several buildings. And eventually in 1979 is when it all kind of come to a head, is when we had moisture damage in our old house.

The bank said that there just wasn't any money there to fix up the old, but here's about eighty thousand to build a new one. Which we commenced to start doing. Shortly after that, Pat ended up having a nervous breakdown. Ended up in the psychiatric ward in Mankato, in and out of that hospital for the next three years. Well, getting to 1979, in June of 1979, we were totally hailed out. Just after they started to build the house here. June 23rd I believe it was. On June 30th, the carpenter who was building the house was killed in a motorcycle accident, and in 1979 it was impossible to end up coming up with another carpenter. Likewise, the contract that we had entered into with him, guaranteeing the price on the lumber and materials, was then not honored by the local lumber yard. And lumber prices in 1979 were going up at the rate of 3 to 5% per month. So it ended up costing us about five to ten thousand dollars more than what we had planned it to cost.

Well, we hired his crew to continue with the project. In August 15th--prior to that we had replanted everything. All the beans, the beans were totally gone. The corn we had to just leave as it was. Going back even earlier to 1979. Correct. I forgot all about that. We had built a nursery in 1978, in July of 1978, and we had an electrical malfunction in that building and we lost eighty, ninety head, ninety-three head of hogs. That was February 1st of 1989, if get this all in chronological order. I guess we're not getting it there. I should have taken some notes I guess.

'79, you know, was the year of, I guess, broke the camel's back. Because, then--you want to stop this a second, Dianna?

DiH: Let's see, we were talking about the things that happened to you in '79. Before you go on with that list, I just had a question about the animals you lost in the electrical malfunction. Was that sows and young then? Or what kind of animals were those?
DaH: No. Those were about 80-pound feeder pigs. In 1979 it was a very cold winter, and I didn't move them out at 40 pounds out of that nursery like I usually do, which is the norm, to end up getting them out at that particular time as a feeder pig, and move them to the finishing barn. It was too cold that winter to do it that way, so we ended up leaving them in there, and they got to be eighty, ninety pounds, something like that at that point. And when the malfunction happened, the pit fans quit, and they suffocated, basically is what happened. And I had just been down there, just an hour or so. My dad was helping me unload feed from the grinder. And we had come into the house for dinner, and maybe an hour later went back out, and that was the results. We heard some terrible squealing down there, and when we opened it, that was what we found. And we ended up taking about ninety-some head out of there. They had suffocated. So no, it wasn't any older sows.

DiH: When you say the pit fans quit, those pit fans carry away the gases from the manure pit that's underneath the housing, right?

DaH: Correct. And then likewise it replenishes more oxygen back into the building. But when they quit, the number of head that were in there consumed all the oxygen. It's that tight of a building. And they actually suffocated from lack of oxygen. Not from the pit gas itself, but from the lack of oxygen.

DiH: I see. Okay, now if we can pick up, I believe you were talking about the hail.

DaH: Okay, yeah, back to the hail. We were hailed out then beginning on June 23rd. All the beans were totally gone. The corn, it was too late then to end up doing any replanting on the corn. We did have hail insurance, thank goodness. But not to the degree that it would replace the lost crop. We replanted, and then on August, I believe it was the 15th, we had hail again, which chopped that new crop in half again. Meanwhile, Pat was in the hospital then, and with back and forth with clinic visits and stuff like that. Of
course, the farming operation ended up not getting attended to the way that it should have. Also, starting probably back in '78, we have to realize that interest rates at that time, when we first started farming, were 8, 8.5%. Then, as they started increasing we found ourselves going to 10, to 12, to 15, to 18, and at one point I remember one note at 19.5% interest. Along that same line, hogs at one point in early 1979, I believe, were right around 50 cents. By the fall of 1979 those hogs had also gone down to about 38 cents a pound. Which, when you had hogs going down, interest rates going up, it was just impossible to end up keeping up with the payments as we hoped that we could.

It must have been somewhere along in '81 that instead of trying to pay off long-term debt in a short-term span of time, that we ended up going to the Federal Land Bank and ended up getting a loan from the Federal Land Bank to take over some of the payments at that point. So we just basically stretched the time out. And I believe it was 1981, '82, somewhere in that area that we ended up going to the Federal Land Bank and obtained a loan from them.

**KM:** Did you think that all this stuff was your fault at that time? Did you think that it was extraordinary bad luck? Did you blame the economy for it? What did you think was going wrong?

**DaH:** I guess, you know, "Why us?" I had that feeling. "Why was all this happening to us?" I guess I did not get out enough to feel out what really was happening in the economy. I guess, "Well, it's just happening to us so I've got to address it in the best way I know how," and not realizing what exactly the whole economy, or how bad the other part of the economy was causing the problem itself for us. We thought, you know, getting away from the 19% interest, 18% interest at the bank and getting it at Federal Land Bank, at that point maybe it was 12 or, no, maybe it was 13% or somewhere in that area. We felt that that was a good deal. At that time it kind of looked that way. But, boy, the prices didn't get any better, and hogs stayed down there for several years. And it wasn't only just 1979 that we ended up having hail. That was the year, the first time that we had had it bad. And we had it about three, four years in a row, a small amount of it. But each time, of course, we did have insurance, but
we never insured for the amount of the crop that we would have gotten if we hadn't had the hail at all.

So, at one point I started blaming myself for the whole situation, too. But then, as time went on, we looked back. Now, sure, I'm to blame for a portion of what we did, along the lines of doing the building and stuff like that. But it was definitely the economy and the way that it ended up going, that had more to do with it than what we ourselves did.

**KM:** So you had never taken an activist stance before, or decided to take matters into your own hands, you just saw it as an individual thing on your own farm.

**DaH:** Yeah, right. It wasn't until I got involved and went up to the Capitol that time that I realized that there were other farmers with like problems. That was the first time.

But it had been going on, obviously, and I know that now. It had been going on for years ahead of that time. Talking with the other Advocates, and other people all the way along, why was I so blind to see that there was a problem out there? But I was just isolated in my little own world here, and I was concerned about number one, and didn't get involved with any political farm organization of any kind, to really see outwardly what was really gone on in the rest of the countryside. You heard people saying that things aren't--well, one thought, or one comment I remember still hearing is that you never would get a positive "Yes" from a Land Bank if you should go ahead and buy any more land or anything, but the one comment that they did make is that "They're sure not making any more of it." So a person kind of took that for granted, they said, "Well, maybe we should go out and get some more land." But I didn't spend any more money in that area of purchasing land, but when you heard of land being sold down in Martin County at that point for $4500 an acre, we never even started--oh, even thinking about, talk about cash flows, money was borrowed on: "Oh, gracious, let's see what your net worth is. Financial statement. Oh, yeah! Go right ahead! Do this. Do that. No problem." Then
along comes the talk about cash flows. And then you start trying to cash flow $4500 an acre land, and that was just impossible. There was no way.

KM: Was the price $4500 an acre here?

DaH: No, the price never got to $4500 an acre here. I believe on one of the financial statements that I had the bank put my real estate at about $2200 an acre. That would have been, probably, about 1977, 1978? Somewhere in that area. And in 1986, when we got our FmHA loan, it was at $793 an acre. From twenty-two hundred to seven hundred and ninety-three.

KM: When you went to the coffee shop in town and people weren't talking about the farm crisis, when you went to church people weren't talking about the farm crisis, you just didn't ever confront it? Never had a discussion like that?

DaH: No, I guess not. Never--I guess I never have been one to end up going to a coffee shop, or sitting around there. I still don't. I guess [Laughs] I'm too busy to end up doing it, I guess. And involved with church? No. That was never ever brought up in church. And then, of course, when we started going through it, we thought, "Well, we're the only ones." So we kept it kind of under our hats to a small degree until it got to a point, again, I still believe it was that January 21st meeting--

KM: Who got you to go to the January 21st march, if you thought you were the only ones though?

DaH: I know, I know. I'm still trying to recall, how--

KM: Groundswell had some small marches leading up to the one in St. Paul. Did you just hear about that, and kind of catch wind that it was going to be a big event, and did someone rope you to getting on a bus? Or drive a tractor? You have no idea?
DaH: I'm trying to scratch my brain to think of how in the world--

PH: Would Chloe have anything to do with that? Chloe Klinkner?

DaH: Yeah, but how would I know Chloe prior to that?

[unclear]

DiH: Were you reading about it in the local papers? Did that have any influence?

DaH: Golly, Dianna, I must be getting so old I can't remember any more.

DiH: It's a good thing we're doing this now, huh?

DaH: You bet. You bet.

KM: Well, that's okay.

DaH: No.... that were there.

KM: What did it feel like to see all those--?

DaH: Oh, gosh. Gave me goosebumps. It was just, I mean, everybody when we pulled up there and started up the ramp on Marion Street, and looked over to the left and saw that--I mean, I get goosebumps just thinking about it right now. It just was amazing, how many there were there. Just people there all over the place.

I can remember bankers being there. From some of the local banks around here. You know, it's just they recognized that there was a problem out there and something had to be done. But whatever stimulated us to end up, for me to ever get on that bus, my mind is just at a loss now to remember what motivated
me to get on that bus and go up there. Did I get involved with some meetings prior to that? That was in January of '85.

KM: You didn't go up to that meeting at the auditorium in Minneapolis?

DaH: No.

KM: Were you at the Worthington rally before that?

DaH: No. But I saw the people that had been at the rally. Was that the one where they were waiting for Governor Perpich to show up, and he did not show up?

KM: Maybe. Maybe.

DaH: Or something like that. So, I wonder if it wasn't the neighbor over here that finally get me on that bus, and I went along up with him. I'd have to end up even just going back to ask him. But I wonder if that isn't how it all came about. I know I joined the NFO. And perhaps I had gone to one of their meetings, and that was the first time I met Chloe Klinckner. And from there it was announced that this bus was going up, and I decided that it was time, I decided that I wanted to go along. And after that, I mean, this is where my whole involvement with this just blossomed. Shortly after that it just, just kind of took off.

KM: Well, I still don't understand, you know, you're someone who stays at home, doesn't circulate much, doesn't join things, and you go to a rally, you get very inspired, and you come back and there's this brand new organization that's never been there before, and you get very active. Why do you get so important to something that--

DaH: That previously I wasn't--
KM: Did you trust the people? Did you just think that you had to do something, or why?

DaH: I guess I was in the situation, you know. I was one of the people that were having a problem, and somebody was addressing—and maybe before that, they probably, I know they explained how a lot of these problems developed, and I found that at that point it wasn't all my own fault. There was more to it than it was just me doing this building. And the hail, and stuff like that. It all contributed to it. But I think that it was probably at that point that I finally recognized to myself that I wasn't at all to blame for the whole thing, that the circumstances that I was in, that there were other factors there. And that it was wrong. Was it in 1984 when I started trying to get that FmHA loan?

PH: Yeah, that's when you started it.

DaH: I started in the fall of 1984, and ran into all the obstacles with the county supervisor. And I wonder if that isn't what launched the whole situation. When I tried, and I went to Perry Fails at the Lamberton Experiment station to have a cash flow run. We went up to Redwood Falls first and were totally--both of us went up--we were totally just humiliated by that individual.

PH: Very discouraged.

DaH: Very discouraged. And he told us that we needed a cash flow run on a FINPACK program, and that we were to go back to our county super--oh, that we were to have it run. I asked him, I said, "Can you run it for us?" He said: "Yes, I can. But we have no time, so we won't. You have to go back to your own County Extension Agent to do that." We went back to Sleepy Eye, we went in to Steve Kroegert, and he hadn't even heard of a FINPACK program. They hadn't even anticipated, they didn't know when they were going to get it. But the closest one was the Lamberton Experiment Station. And I went up there to Perry Fails, and we ran some cash flows, and then we submitted that then to FmHA. And then that was submitted with the application, and then we could
not get County Committee approval. It was denied by the County Committee. Then I went to a Groundswell meeting in Wabasso.

PH: And we found some people there that really supported. And we needed support, that was what we needed.

DaH: Yeah, needed support. And then Hutch was also having a problem, and Paul came over and started talking to me. And he says, "Well, the County Committee is meeting tomorrow in Lamberton." And he says, "You need to be there." And he says, "I'm going to arrange an interview with WCCO-TV, so I want you in Lamberton earlier." So Hutch and I both went and waited at the co-op elevator office, for WCCO's helicopter to land, which it finally did. We had the interview, and then after my interview was over with I told Hutch, "Well, I'll see you over at the other meeting." Then I proceeded over to the City Hall, where the rest of them had already walked in. No. We proceeded to the cafe first. Then we all marched over to the City Hall, and marched in on the meeting with the County Committee. But previous to that we had typed up a letter of what had happened in our own situation. I don't know who told us to do that. That was Lou Anne? Did we have Lou Anne involved at that time?

PH: Yeah, she was our Advocate.

DaH: Yeah, I know she was our Advocate. But I can't remember if at that point -- I suppose she was already involved then. And we had--

PH: She told us to write it up.

DaH: Write that letter up. And I know I went into the bank there and had copies made, 'cause we only had one copy. And I handed a copy then to each County Committeeman and the Supervisor. And one County Committeemen abstained from voting, because we were related. And it was overturned.

**DaH:** And when I was up in the front explaining, I was asking, that I had never been notified that this meeting was to take place. And the County Supervisor said, "Well, Dave," he says, "here's a copy of the postcard that I mailed out to you." And I'm still waiting to receive that postcard. It still has not yet showed up. I don't know where it ever was. But, ironically, he had my file with him that day. That was my last chance to appeal. My last chance to overturn the County Committee's decision.

**PH:** And they didn't realize what we had been through, the Committee had no idea, because the Supervisor did not tell them what kind of problems we were having. They had no idea 'till they read that letter.

**DaH:** And when they read the letter they said, "Well, now, now we understand why you're asking for the loan. They had yet to [unclear] They didn't know any reason. It was obvious that--

**PH:** They knew we had built a new house, and of course they didn't think that was a good reason, of course, which it isn't. But they didn't realize all the other things that went on along with it.

**DaH:** Or the reason why we built the house. The moisture damage and the problem we had in the old house.

**KM:** Did it strike you as unusual, or militant, or radical, to go and confront the County Committee like that.

**DaH:** I was uneasy about it. I didn't know how it was going to all turn out. But once the first step was taken, it was easier after that. It was easier. It made me mad to find out just exactly--'cause when he said, "But Dave, here's a copy of the postcard that I sent to you informing you of this meeting," and I never received it. And furthermore, I think a day or so ahead of that I had called up there to find out when the next meeting was going to be held, and the secretaries wouldn't give me an answer. They didn't say, they didn't know when the next time they were going to be meeting. Well, I said I wanted a
meeting but it was only verbal. That's when I found out you have to document, and make copies, and certified letters and all the other stuff to FmHA, to make sure that they've got a record of it so that they can't pull those things on you.

PH: And Lou Anne Kling was very helpful. She knew a lot about FmHA. We knew nothing, to begin with. And she really helped get us through that. She really helped us.

KM: So you just trusted that people like Paul, Lou Anne and Chloe just knew what they were doing, and you just kind of got swept up in it. You didn't ever make a decision to do this, really. It just kind of happened to you?

DaH: Yeah, I guess you could say that, yeah. It just kind of happened. I guess, you know, being a caring person for other people, I just, it was just a natural for me to start trying to help others.

KM: How did you begin to help others? You didn't start Advocating right away.

DaH: No, oh no. I was asked to be an Advocate probably in a letter from Anne Kanten right around '85, someplace in that area. Early '85. But I just called back to Anne de Meurisse and said that I just was not interested at this time. That I just felt that I didn't have the time. I felt that I had to get our own situation under control first, before I could really go out and help others. And that was probably early '85. And shortly after that, still being involved with Groundswell, then we got in touch with a situation just not too terrible far from here, south of Sleepy Eye with a farmer, and I started working with cash flows with him. I knew enough about FINPACK at that particular time because I had had to run around to Lamberton just to find a place to end up running off the FINPACK program. So I started working with that farmer. Then we found ourselves working quite a bit with his situation, and a lot of time being devoted in that area. But it wasn't until July of 1986, I can still remember the day and I can remember what I was doing and where I was when I decided that it was time for me to call Lou Anne and tell her that I was ready to be an Advocate.
Because that date was shortly after we had received our loan, for the Farm Ownership Loan, from FmHA. We started in 1984 to get that loan. We received it on June 16, I think it was, of 1986, when we finally received the loan. We were working with FmHA for that length of time. And I was out cultivating, on some rented ground. And I can remember when I was just finishing that field I had made up my mind that I was going to come into the house and call Lou Anne Kling, and I was going to tell her that I was ready to be an Advocate. And I did. I came right in here and I called her. And that's when I became fully involved. And I think it was in September when I was, or August, when I was at the next training session.

KM: And that was just because you had finished your own situation, you felt you were ready. It wasn't any dramatic event that made it--

DaH: No. No. But I was involved with more than just one farmer at that time in helping, as well as Grant. He and I both were, along with other farmers. And now we knew, that length of time and being involved from '84 and now this being in '86, we have been involved. We had criss-crossed this state. We had been up at the Capitol, lobbying, demonstrating. That was just a normal thing by now. That there definitely was a problem out there, and it was a lot larger than I ever imagined that it was.

PH: You were putting in a lot of hours on volunteer work, so another thought was to become paid for your Advocate work.

KM: Now before we go further with the Advocate Program, I want to back up one step. You've just come back from the rally in St. Paul. You've just joined, you've just become the county co-chair in Brown County for Groundswell. And what did you do as co-chair?

DaH: Our first objective was we wanted a legislative accountability meeting to be held. And we decided to end up having that in the Sleepy Eye High School. We had--I can't remember how we ended up getting the funds to put it in the newspaper--but we advertised in the newspapers, and advertised on the radio,
KMGA radio. And that evening was set. We had Senator Frederickson and Representative Dempsey from our area there. Didn't know what kind of crowd was going to turn up. But we had between five and six hundred people that attended that meeting that night. And that was the night when I, right afterwards, had some people come up and ask, they said, "Our foreclosure notice was in the paper yesterday. We need some help." And that was the first time, then, that we started working with people."

KM: You were doing rallies. You were doing legislative work. You were helping farmers as individuals. You were probably going to meetings and just staying informed on what was happening. Why did it seem more useful to do Advocacy work than something else? Why didn't you just tell people to go to St. Paul again, or why was this important to do? I shouldn't say it's more important, but like it was part of what was happening, and you focused a lot of your attention on the Advocacy instead of, say, joining Groundswell more or doing something else that you could have done.

DaH: I guess I saw the need to end up helping people more on a personal basis, on a one-on-one basis, even though the involvement with Groundswell and everything, I guess maybe I felt that they were doing their job and I guess now I needed to end up helping the people on an individual basis, on a one-on-one basis. And it just kind of evolved that that was the direction I felt, there was an extreme need there. Plus, I felt I was pretty good at it. That was a tough question.

PH: Well, we knew what it was like to feel in that position. Because we were down and out, and needed someone to support us. And every new client that you got was in the same position. They were really having problems. They needed someone to talk to. You were there to listen a lot as well as help them with financial and whatever.

KM: So it was because you had that background you just felt like this was sort of natural to take this step, and it was maybe your strength to do this kind of work instead of the organizing or whatever.
DaH: Right. Right. Right. Yeah, I guess, yeah, I guess I felt that it was just a natural thing for me to do. I felt comfortable with it. I had the knowledge of the cash flow, the computer work, which was in most cases something that had to be done. But, yet, I was still--kept myself informed on the legislative end of it too. And just backtracking a little bit, back to 1984, that was about the time that they finally figured out the chemical imbalance that was causing Pat's problem. Lithium happened to be the one thing, the one chemical that was lacking. There was a new test that came out, and they were able to detect which it was. And her getting better was another reason to go ahead and decide that the Advocacy work was another thing, time for me to do.

DiH: Well, the Advocacy work obviously involves the whole family, at times. Or does it? Want to tell us about that?

DaH: I'm glad you mentioned that. About 19-- [Side ends.]

DiH: Dave, we were just talking about the family's involvement in the Advocate Program. How does it affect them, or do they get involved?

DaH: Well, I guess going back a little ways, back to about 1985, somewhere in that area, or 1984 maybe, we had a family meeting, and it was shortly after Lou Anne had been here. I can remember she asked me: "Is there a way that you can increase the amount of sows that you now farrow? Can you farrow a group in the summer out in the pasture or something like that?" And that was enough that it planted the seed and it grew to the point where I had decided how to end up doing some things. We had this machine shed that I had built back a few years ago. I can't remember what year. And then when they had, in 1983, when they had the PIK Year. It was designed to store corn, and the government payments would be enough to end up making the payments on it. Okay. They announced the PIK program the following year. All--corn price shot up. All that corn was called out of the reserve, and went to the call level. No more did they pay any more storage payments, so there was another blow. So we had this machine shed sitting up there. And we had an old house sitting
there, with a structure still there. With that little seed that she planted, it grew
to this. We commenced to tear down the old house, and we got a crew together
to do that.

Oh, prior to that, we had asked the kids, "Should we continue to stay farming?"
We had an ultimatum with the Federal Land Bank. We could deed the land back
and buy the building site on a contract for deed, from them. But, we decided
against that and still pursue FmHA. March 8th of '85 was when I received our
acceleration notice, which happened to be my birthday. Ironically, it fell on
my birthday in 1985. That night, not known to me, there was going to be a
birthday party at the Orchid Inn. We were going to go with a couple up there,
when I got up there here was about 20-30 people. And here I was walking up
there as down as I guess a person could be. But anyhow, we asked the kids if
we should try to hang on, or should we move to town. And they said,
"Absolutely not." No way, shape or form did they want to leave. They were
willing to end up working to end up keeping it.

And with that seed that Lou Anne had planted in my brain, grew a plan, on
how to end up going about keeping the operation going. She said something
about increasing the herd so that we were able to end up generating some
extra income. We couldn't do it with the facilities that we did have. But I had a
machine shed that was not making me any money at this particular point. So
we tore the old house down, and with a crew we built a room up in that
machine shed to farrow hogs in. We ended up putting in 21 crates, up there,
and went from 55 head up to 110 head of sows. Just a little bit prior to this the
bank scared us enough that they told us that we had to have debt reduction and
we sold half the sows, not thinking what the end result was going to end up
being. So, we actually ended up going to 110. So the involvement that the
family had at that point was that they, we were going to stay here and we were
going to see to it that it was going to work one way or another. They were all
willing to work.

**KM:** What did they say they were willing to do? Just to keep you on--what
chores are they taking on?
DaH: Right now, Tammy has been in charge of, kind of watches over, not that we dictated any certain responsibility to any one of them, they all just kind of took over. Tammy and Troy, they all ended up going ahead and they do the feed grinding. They'll get the sows in if need be. Clip the needle teeth, dock the tails, give the iron and rhinitis shots as they're needed. Cleaning. All of those things, that they just pitched in and they just started in doing those jobs, and they've continued to end up doing it, even when Pat went back to college, that meant another added responsibility. So Todd became the one that started to doing some of the chores in the house here. And then when she got her job, those jobs just kind of continued on.

KM: The kids had not been involved in the chores before this? Or they just took on added--?

DaH: In just kind of a limited amount. I was out there almost all the time. I did all the feed grinding. I didn't think they were capable of doing the feed grinding. Boy, I'll tell ya. When, she came out, Pat came out there one time and says, "You know, you've got some other things to do. Let them do it. They say they can do it, so let them do it." I just walked away. They've being doing it ever since. I mean, look, what we did today they can do just as good as I can. As well as Troy is out, he cultivates for me, and whenever he's not, when school's out of course, he cultivates, and he'll go out and drag or dig, and he does all of those things.

So their involvement then when it comes to the Advocate Program is that, you know, that I'm gone a lot. So those responsibilities they take over and they end up doing.

DiH: Give us their names and ages.

PH: Okay, Tammy is 18. Troy is 14, and Todd is 10. So like he said, I was involved in the hog operation until the point where we had this discussion and I decided to go back to school, and that meant Tammy took over everything I
did, which she can do some things better than what I did. She gives the shots to, not only to the little pigs, and clips their needle teeth and docks their tails. I usually left the shot for the sow to Dad, but she goes ahead and does that. And very seldom does she need help, unless there's just one--so I mean, she doesn't things even that I was not quite up to. [Laughs]

DaH: Including, if need be, having to go in and pull pigs, if it's needed. She will do that too.

PH: And she does keep records, [unclear] Hog operation. She's very helpful in that area too. And Troy does a lot with the chores, as far as feeding the pigs he's up every morning with Dad to do the morning chores and the evening chores. And Todd also does a little amount of his chores, a certain area that he has to do.

DiH: Pat, what you're doing, too, contributes to the family farm. What you go away to do, away from the farm to do. Tell us a little about, tell us what you're doing.

PH: Well, after that discussion, back in '80, yeah, I went back to school in '86. Well, fall of '85 I started. And went back for dental assisting. And I had been a dental assistant out of high school, way prior, but I had not continued, obviously. And when I did decide to go back to work, things had changed a lot and the dental assistants now needed to be certified and registered, which I was not. So that was somewhat of a decision to go back to school. I knew that that's what I wanted to do, if I was going to do anything, that was what I was going to do. And after I got back on my feet from my illness, it was a little bit of a, you know, I had a little fear there whether I could handle this or not, after 18 years to go back to school. But knowing that the rest of them here were capable of taking over, that helped a lot. And I also found that I did have funds available, which paid my way through school. So that was another factor in making that decision pretty....I was going to really try, because it was being paid for, so I did get funds to go back. So, it was one year. I graduated in '86 then. And had a job right away at the same place that I did some what's
called interning. The last part of my school was called interning, where I worked in an office. And ended up working there, and have been working with this same employer for the last couple of years. And everybody really supported me through school and work. It really, really helps.

**KM:** Did you like going back to school?

**PH:** Yeah, I really did. It was the first couple of weeks, I can remember, were something else. I wasn't sure. After the first couple of weeks, then, you know, things got a little better, and I had to get into that routine. Everybody else had their activities at night, and they could go to choir practice or whatever. But I knew I couldn't do that after I realized that I couldn't do that, I had to devote my time to school. And that was a little bit of a routine to get into, I guess, studying every night. But I really kind of enjoy it.

**KM:** Another impact on the family for a lot of people in the Advocate Program is that you're gone a lot. It just creates some tension in the family because of how much you're gone and how much you're not around to do chores or just the load of pain coming in the telephone. Can you say more about how that's affected you all? If it has.

**DaH:** Well, definitely. Yeah, it has. I mean, there's no doubt about it, that there are times when things don't go exactly as you wish they would. You know, a sow farrows outside or something like that when I should have been home and watched it. The kids, when they get home, its no time to themselves. They immediately go right out and they start doing their chores. And then, to find some unexpected things happening along the way, which could either be grinding feed that wasn't anticipated or something like that. And it gets even harder when I end up getting in the field and then try to do the Advocate work at the same time.

But, the one thing that we had decided, that we were going to do, was before Tammy graduated, to end up going on this trip. And that was our reward to them for what they have done all the way along. It just was something that we
felt we really wanted to do for them. And I think everybody really thoroughly enjoyed it. But, there are those tensions, there are those days, when certainly things don't go as smoothly as one might hope that they would. But those two weeks that we had over there, certainly made up for a lot of that.

**KM:** Besides planning your trip to Hawaii, how do you deal with the frustration that people bring you all the time? And how do you just sort of balance yourself when you're getting that kind of news and just--

**DaH:** Myself?

**KM:** Yeah.

**DaH:** Yeah, it's--a lot of the times I just have to end up turning off their problems and getting--psychologically, I have to turn off their problems and get right down to my own problems. There are times when, yes, this does become overwhelming. I get concerned that things aren't going right. I've got one, two, three clients right now, that one is in the anticipation of....they're in bankruptcy right now, and he's in Northwestern Hospital with the possibility of a heart transplant. With another young farmer that's just last night debating whether or not he should continue to keep the dairy cattle at all, because he's about 38 years old, 38 to 40 years old, and has already had just the next thing to a heart attack. And I've got another client, where his wife has been in the Willmar State Hospital for, well, it was just prior, just before Christmas, and she just got out a week and a half ago. All of this, in one way or another, is stress related. And it gets very frustrating to me when I can't come up with, or I can't seem to get the lenders to come up with a positive answer to the problem. We know what we want to end up doing, but we can't end up getting them to go along with it. But there, I just, I myself, what I have to do is just try mentally, as best I can, to end up just turning it off. And a lot of the times I'm so busy I don't even have time to think about it. Sometimes. [Chuckles] It just goes that way. I don't know if I answered your--
At least that's the way I end up trying to approach it. I just have to try, the best I can, to just turn it off.

PH: A lot of times when you do get home here there's some other little thing waiting for you like "Will you go fix this" or "You have to do something about this," or that will turn it off instantly.

DaH: Yeah.

KM: What are the biggest joys for you, being an Advocate?

DaH: Seeing the results. A situation that just absolutely at one point looked hopeless. And we had a goal. We had a plan in mind, and it is fulfilled. And I can just think of one that we just completed and got an FmHA loan for two young boys that formed a partnership, and it's going to work. I mean, they got their loan. They thought it was just a -- they'd been struggling with it, struggling with it on their own for quite some time, and knowing some of the proper procedures through all the advocate training that we have had on how to do it, it worked. And we got it done, and to the best of my knowledge they called just the other day, if I understood right, they said the loan was going to go through, just waiting for the money to come, and it was supposed to be coming, and it should be completed. That's one of the things.

Not every time does there have to be an outcome like that either. It, just the fact that it may not have turned out the way you wanted it at all, or it didn't turn out period. Maybe foreclosure ended up that way. But they've come back, they called or they wrote a letter and said that they really appreciated all the work that I did do. And they understood that they had somebody there that they could end up talking to. Somebody who supported them in their time of need. Just, you know, just like a death in the family. It's the same thing. You get those compliments coming back, in that sense.

KM: What do you think is your biggest strength as an Advocate?
DaH: Being able to sense people's emotional needs, I think, really. I just can kind of feel them out, and I can sense that they're on the verge of crying, for example, and I know what that is. I think all of that, all of what was happening to us in the past, including Pat's illness and all the way through, has just ended up, made me more sensitive to their needs, emotional needs. I think I'm just able to end up picking it out, and making them feel comfortable. And then they can open up and start telling me what they're needs are. Maybe even up to that point they haven't told me their whole financial story. But once they know that they can start to form a trust, they know that it's not going to go beyond, to anybody else.

And just think of the guy that was talking to me today. Brand new client over the telephone. I've never met him personally. Towards the end, almost, well it was over an hour conversation on the telephone, then he started in to telling me more of the, shall we call it, intimate details of his feelings towards the whole farm situation and everything. At first, that was just in the background. We had to address just the money part of it, to begin with. Then, as he got more comfortable, he started telling me more about how he emotionally is handling the whole situation. And I never dreamt that this would involve going to a hospital and talking to a man that's looking at the possibility for a heart transplant. And even, the doctor's even talking to me. I felt out of place there. I mean, that's not my-- [Laughter] You know? But it went to that degree. And that was just last Tuesday, that that happened. So--

DiH: Dave, when you sense that farmers are in emotional need, what is it that you do that makes a bond, that makes them trust you? Do you tell them your story? Or do you feel that they just feel that you have rapport with them? What is it?

DaH: I don't know. I don't do anything special. I just do what I've always done in the past, you know? I listen. I do tell them parts of our story, and our situation, so that they feel that, "Hey, this isn't some professional coming out here that hasn't had a problem like this, and is supposedly going to tell me everything that I'm to do--boom, boom, boom--you know, right down the line."
But, oh, "Hey, here's a guy that's been through the whole thing." And I guess you just start in talking and after a while they just feel like they've got that confidence and they start opening up and telling us, telling me what their feelings are, and kind of branches off.

KM: You said earlier that before your own financial difficulties, you were working to hard too talk to people at the coffee shop, you stayed at home all the time, you didn't care of other people's business. And now you're saying it just came natural to have people tell me how they felt. Something's changed here. What is it?

DaH: Yeah, what changed? [Thinks about it a while] Yeah, I guess, I don't know. Probably, more than anything else, I think it was Pat's illness. I think it was. 'Cause then I was involved with the sessions. Well, not all the sessions she had with the psychologist and stuff like that. But I think that was certainly, definitely a learning process, and I think that was something that certainly strengthened this whole family. And maybe I learned from all those sessions, you know, how to read people's emotions to a small degree. Even though I have not had any formal training or anything in those areas. But it has seemed to be able to talk to people come naturally.

But, yeah, there was a person that didn't get out, and didn't get involved. You bet. I mean, I come from a very conservative background. I'm sure that over the years of my involvement that the other parts of the family didn't feel that I should be involved and be so outspoken like I have been. But I am. And I don't regret it one bit.

I know the Navy changed me for one thing. I grew up quick when I got in there [Laughs]

KM: It was just the opposite lesson: Don't share feelings at all.

DaH: Right.
KM: But one of the common elements here is the counseling sessions and the Groundswell meetings and the Advocacy, it's all about people sort of putting down the barriers and coming together to just share their experiences and then do something about it. It really is all kind of a similar process.

DaH: Right. Right.

DiH: If you were pressed to, could you at all sort out what about the Advocate Program has changed you? You were telling us how it all evolved, and in a way that's kind of an unnatural sorting. But I'm just wondering are there any threads that you think you can pull out and say, "Well, this I learned from the Advocate Program, and that made me change in a certain way."

DaH: Hmm. [Thinking] Boy, Dianna, I just don't know how to answer that one. You're asking, "Is there something that really stands out in the Advocate Program, that I've learned through the Advocate Program, that has changed--"

DiH: Uh-huh. Yeah, maybe a knowledge of regulations that empowered you, or something along those lines.

DaH: Oh. Certainly. I mean, the FmHA loan that I was talking about earlier. Had it not been for the Advocate Program and me learning some of those rules and those regulations and what can and cannot be done, I never would have been able to accomplish some of those things. And not only that but I can remember an "Intent to Take Adverse Action" form. We heard about that at one of the Advocate training sessions. And, lo and behold, about two or three days later! got a call from some people up in Renville County, and I made the farm visit and here was the form: "Intent to Take Adverse Action." And we sent that thing in, and got it in at the right time, when it was supposed to have been. Had that not happened, they would have accelerated that loan immediately. And they would have been one of those people caught in that entangled mess that eventually evolved. But they got it in. And had it not been for that training, that would have been--I never would have known
about it. Plus now, there's so many things all the way along, the rules, we've had bankruptcy-type lawyers talking to us, and just all of those things end up giving me a person knowledge. But yet there's still a lot of things to learn. There's a lot to be learned.

I guess those are some of the things that stand out, utmost, of what I have learned. Plus the fact that I can end up, if I decide I need some help, I can call, I know somebody I can call to talk to. You know there's a network of people out there that you can end up talking to. Support. A person needs that. There was a time when I was very frustrated, and at one of those meetings, I remember one of them was at the St. Paul Hotel, I was very frustrated. But through airing out of all the things, why everything came together, and worked out for the best.

KM: Another question might be kind of hard to answer. But, this kind of goes back to the question I was talking about before, where you sort of had the choice of doing Advocacy work or staying with legislative work, or demonstrations or whatever. How do you think all those different things mesh together? What's the special role of the Advocate Program? Do some of the people you helped end up going to demonstrations later 'cause they realize that you can make a difference? Do they help organize food shelves in their county, or go to church more, or just, you know, does things like that happen?

DaH: I guess some of the people that I have helped in the past, I mean, they're from some distance away. And I guess I don't know quite to the degree the involvement that some of them have gotten. I'm just trying to think of the actual—just exactly how—I know that in some cases they have turned around and they've ended up helping their own neighbor with their problem or they'll say, "Hey, there's somebody out there that has certainly helped and understood our situation." And then, likewise, I'll end up getting that happen several times. So I think they've gone out and they know the neighbors that are having a problem, and in turn have referred them to me. So in a way that's a self-advocacy role. I don't know of too many of them that have taken on and tried to go with them in to a lender or try to negotiate anything like
that, but that could be that they have tried that. I don't know. They've never come back and mentioned that to me. But--

**KM:** Do the lenders change because of the Advocate Program? Do they get either shrewder or more ornery, or more helpful, or--?

**DaH:** Oh, I think of one instance where I walked in on the fourth mediation, that's when I became first--they called me: "Hey, would you come?" And it was about two days before the fourth mediation. And I was able to get up there and meet with them the day before the mediation. And we just roughly put together a plan, and in walked the loan officer. And introductions were made. And he says, "Oh, yeah, I've heard of you before. You've worked with"--I won't mention the other loan officer's name--"with a fellow worker of mine there in New Ulm." And I said, "Yeah. I have." I says, "How is he doing?" You know, we kind of struck up a conversation in that sense, and our mediation started, and I decided I wanted about a ten-minute break. And he goes out, and it happened to be that I worked with his fellow worker on an FmHA guarantee. Which was what I was going to be driving at in this situation. Well, we took a ten-minute break and, lo and behold, he comes in and he says, "Hey," he says, "I got a bright idea." He says, "I think we ought to get this to work," and he had come up with the idea that he was going to go for an FmHA guarantee, which he had never brought up before in that mediation. And that farmer walked out of there, he says, "I don't believe this guy. He's totally different today than he has ever been." And he was trying to say it was for the reason that I was there. Well, maybe it was, maybe it wasn't, I don't know. But I guess I have to say that he knew of the situation that I had worked with this other loan officer on, and here he comes up and decides to go for the FmHA guarantee. Which was the most, according to the farmer and his attorney, was the most positive direction that that whole mediation had ever gone in.

And so I know for a fact that they do talk about those of us who are out there, in and amongst themselves, they know who they are. I have in the past, it appeared that there was a couple of loan officers that just decided they weren't going to, it just appeared that way, whether it was or not, but it just appeared
that they were just not going to end up negotiating. Whether it was because I was there or not, that I could never determine. But you kind of start thinking to yourselves, "Now, are we kind of hitting a snag here just because of the fact that I am involved there or not?" But the same thing, I know, happened with a local bank. There was no way, shape or form that he was going to do anything. Knowing him, interest buydown, state interest buy down, no way. Well, in the end, he went along with it. Because he say that as the only alternative, and that it would really help. At first I asked him the question, "Why don't you go along with it?" "Too much paper work." That was the biggest answer. "Too much paper work." And I kept pushing the fact that we wanted him to use that state interest buy down, to help the man along with the interest, at least for one year. It wasn't the whole answer, you know, at least for one year. And he finally went along with it.

KM: So you haven't met with a lot of resistance from lenders or from other people, with Extension agents, or--?

DaH: The only area of resistance that I guess that I can think of would have to be times, and it would be very frustrating, when you want to get a cash flow run and it had to be done on the Extension, County Extension Agent's own time. Two, three computers sitting up there, not being used, and I've got to wait a week so he's there before we can run them. But that's one of the areas that I guess I need to end up addressing myself by going in and getting myself trained in the FINPACK program. That's one of the biggest [Laughs] obstacles, I guess, that I would end up seeing.

KM: But lenders work with you, legislators work with you, local people in town think that it is okay you're an advocate. They don't consider you a radical, or that you're doing bad things?

DaH: Well, there may be those, but they've never expressed that opinion to me.

KM: I'm not surprised at that.
DaH: No. I get along just well with most of the people, and they don’t ever criticize me. I guess I’ve never honestly been criticized for being an advocate.

DiH: You mentioned that one time after the meeting where you’d been pictured with the flag at a demonstration, that people in church didn’t talk to you when you came in. Is that the only instance you ever felt that kind of feeling, that others were judging you as a radical?

DaH: Yeah, I guess, and as I start looking back on that time, I have made that, I don’t know, one occasion, I don’t know, it was in church, and I made a point of mentioning that. And a few people came up to me afterwards. I don’t know, it was in one of the sermons I think, whether it was in a sermon I gave that one Sunday or what it was. But anyhow, some people came up and said, well, you know, they didn’t mean it that way. They would just—before that I could just walk up, or they’d say, “Good morning, Dave” and the whole part. And then shortly after some of the demonstrations, I mean those people, nobody would talk to me. Now was it—I took that as they were avoiding me. But was it also, was I a little bit, was it partially my own fault. Maybe I should have been a little bit more, spoke directly to them, too. Maybe that would have helped the situation. But I felt that they were kind of alienating me, picking me out. Because of that.

Actually, I can still remember, I felt it went on for three Sundays before it was finally stopped. And then when I was asked to end up speaking to the adult Bible class afterwards, after one Sunday service, why that was when everything just kind of all broke down, and then there was no problem after that. In fact, I even got elected president of the congregation now. So I guess it’s back to normal. [Laughs]

KM: When you’re negotiating with a lender, what’s your strategy? How do you approach putting the information forward? What do you do first? How do you make sure you get the result you want?
DaH: I guess, start trying to feel the lender out. If he's a brand new one, trying to see just exactly, you know, feel him out, see what areas he has the biggest concern first. I guess I use mediation, the first mediation, as an informational type mediation. Feel the lender out. See what areas he is just absolutely dead set against. See which areas I can maybe approach him in another way. I don't really go in with that first session with a set plan on what--I've got a basic idea of what we want to try to get accomplished. But I just leave my options totally open. Because there may be something that he'll bring up that I'm able to hone in on, and maybe it'll end up changing the whole strategy, to the whole thing.

So I just kind of use that first one as just strictly an information gathering meeting. Also, get that, I like the eye contact with the lender and not the, you know, look down, and just have him get the idea that I am not there as an enemy. I'm there to, if I'm on the farmer's side, and I'm there to try and work out something that will be fair and equitable between both. Try to get him to feel at ease. I've known of other cases where somebody representing the farmer has come in and just starts demanding this and demanding that. And I've heard from mediators have talked to me about it, and nothing gets accomplished.

KM: When you know what your plan is and what you want, do you just lay it out up front? Do you try to get the lender to suggest it himself? Do you--

DaH: If I can get the lender to suggest it himself, that's really what I try to do. I may end up having to come in through the back door, so to speak, to get him to do that. And it may end up taking some time and a lot of guts and waiting 'till almost the last mediation to do it. But get him to kind of--Once he decides himself, rather than I suggesting it, then he's a lot more ready to go ahead and do it, then it would be if I said, "Well, why didn't I think of it," you know, type, "Why didn't I think of it" type situation. "Here I've got a young punk that doesn't know anything, and why didn't I think of it?" You know?

KM: What's your weirdest lender story?
**DaH:** Weirdest lender story? Probably commencing with the first mediation he was bound and--he just absolutely, adamantly knew that this couple had converted some funds and sold some hogs and grain someplace else, and has got the money stashed away some place. I mean, from the very--it was the very first mediation meeting, and it continued through the whole session that way. It just, there was just absolutely nothing you could do to change the man's man. Maybe it would be a horror story. A Lender horror story, or something like that. I don't know if you've ever, Dianna, run into anything like that. But--

**DiH:** One thing that sounds quite bad--so you ended up then going through mediation with nothing being accomplished because he was convinced of the conversion?

**DaH:** He was ready to go to court to get a court order to ask any of the area banks if they had a deposit, a checking account, a savings account, whatever. He was ready to go to any of the area banks and he was even ready to send out something to every bank in the state of Minnesota to find out if they had ever done any business with any bank, no matter where it was. Nothing was accomplished. Finally a Chapter 7 bankruptcy was filed, and that was it.

**DiH:** I wonder if he accused them of fraud in the bankruptcy then, too? That would be--

**DaH:** They were going to try it. They were going to try it. How that all turned out, I don't know, because at that point they went to an attorney quite a distance away that they felt would be not known by the bank, either. So they went quite a distance off to find an attorney, and I never did hear back from the case. I mean, how that all turned out. But the banker was threatening that. Get it thrown out of there for fraud reasons.

**DiH:** That will take away the dismissal of your debt.
DaH: That's right.

DiH: Well, we're just about out of tape. But not quite. Got one last question?

KM: I've got one question, but I don't know if the answer's short or long. Might be long. Someone said that you had a sort of sense for the Advocate Program as fitting into the tradition of farmers getting their rights, the Farm Holiday Association, and kind of what had happened before out in farm country. Have you thought about that at all? Do you have anyone in your family that has a background with that, or do you have any personal ties with what people did in the '30s or before?

DaH: The only ties--No, not as far as the family is concerned. There was just, and I can't remember the individual's name, but he came to, he was an elderly fellow who came to one of the Groundswell meetings, where we were organizing how to try and stop foreclosures. And he spoke to us. How they did it in the '30s.

KM: Guy Blunt?

DaH: There you go. There you go. No.

KM: No? John Enesvedt?

DaH: Yes, John. That's who it was. Yep, that's who it was. John. And that was the first time I even knew it even went on in the '30s. I mean, the '30s, all we heard was depression. And that some farmers lost their farms. That's all my grandparents would talk about. My Dad never mentioned anything about it. Or anything. So that's the first that I even knew it existed. And he spoke at Wabasso that one night, and mentioned what they did.

That's how far removed I was from the history, as far as what happened. Foreclosure, I never heard of it until probably '79 or '80, '81, somewhere in
that area. Or what it was. Never even dawned on me that it would ever effect me.

KM: Sure. Sure. Other people do that.

DaH: Yep. Other people do that.

KM: You grew up in this area, right?

DaH: I grew up about seven miles from here. Yep.

DiH: And earlier, I asked if this was your father's farm. But you said it was your wife's aunt's farm?

DaH: Correct. Yeah, we bought it from my wife's great aunt in 1973. Just right after we got out of the service.

DiH: So you both grew up in this area then. You're natives both.

DaH: Correct. Right. We are. We're both from the same--in fact we met, both went to the same church. And it must have been our music teacher that got us together, because we played piano duets together. And that's how it all stared. [Laughter]