

Interview with Dean Hetland

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

**Interviewed on June 14, 1988
at the Dean Hetland farm
near Eagle Bend, Minnesota**

Dean Hetland: DeH
Dianna Hunter: DiH
Ken Meter: KM

DiH: This is Dean Hetland. Dean, tell us who you are, tell us about your farm and your family.

DeH: Well, how far back do you want me to go? I'm not going way back too far. You know my age.

Yeah, I'm on the farm here. It's my father's farm. He bought it way back in possibly '28, 1928, something like that. And I took over the farm after he quit farming. Got married here. So this farm has been in this generation, two generations I guess it was. I'm married. I've got three grown children. They are all left home, so Bev and I are here by ourselves now.

KM: What are the names of your children?

DeH: Age? I've got one--the oldest one, a girl, is about 26, I suppose. The second boy is 23, and the youngest is 21. And two of them are in St. Cloud, one working in Minneapolis. So we see them pretty regular that way. And I don't have a lot of relatives around. They've moved away to a warmer climate. I guess I'm the die-hard, I stayed here, and gonna prove to them they're wrong. I ain't for sure who's going to win. But--I don't know what you want. Family history?

KM: Well, just say a little more about your farm right now. How many acres do you have and how much are you raising? And what are your crops?

DeH: Well, we have general farming here. I dairied 'till about ten years ago, and after that went into hogs, which I still have a few around.

KM: Why'd you stop dairying?

DeH: Oh, I don't know. I done my thing. I could make a living dairying. I proved that to myself. I guess I was talking to myself, "Why do the same thing all your life? I guess I'll try something new." You know? See if I can make that go. And that's been a challenge. And we do what you call general farming here. We raise a variety of crops, and too many I guess for our own good. But we've had some pretty good years, so it's went well in the past few years as far as crop production. So that has made farming livable, I guess I'll call it that.

I've worked here--we built a lot of the buildings ourselves. Or remodeled them. So it's been, I've kind of grown up with the buildings I guess.

KM: It sounds like your family's help is really important to build your own buildings and do a lot of this work yourselves.

DeH: Well, we were capable of doing that kind of work. And it was the cheapest route to go, and I guess our family does enjoy doing this. I built our own kitchen cupboards and most of the woodwork we do ourselves. So I do enjoy it. I just don't quite have the time to do more of it. I keep buying tools that I'm going to do woodwork with and I haven't even turned the switch on some of them. Someday I intend to retire and to do this. So, yeah, we've done our own remodeling, as far as the house and construction on some of the outside buildings. Stuff like that. So, you get attached to them in this manner, I guess, just because you realize the work going into them.

KM: Besides fishing and working with your tools, what else do you hope to do when you retire?

DeH: Oh, I'd love to go to Canada fishing. That should be a state law, you have to do it once a week. [Laughter] But we don't have that yet. [Laughs] Yeah, I like to hunt, and fish, as far as the sports. And we do some local camping, have a camper-trailer, and try to spend a little time out doing that with the family, 'cause it seems to be a

relaxed time when the whole family isn't concerned about making a living. So I mean, you know, you can enjoy your family under those conditions a little bit. And our kids basically, there's one or two of them come home every weekend, so we are really, a pretty strongly family oriented, I suppose.

DiH: How'd you get involved with the Farm Advocate Program?

DeH: I had farm, financial problems with some added land that I purchased to go along with this farm. And I contacted one of the other Advocates, Myrl Fairbrother, and visited with him. And we worked somewhat together on it. And I got to thinking. This intrigued me. It looked like a need that the community had and it was something I was interested in. So I applied. I asked about applying for the position, and I was told, so I sent a letter down to--I don't recall to who, Lou Anne or somebody--and sat still for a month. A year maybe. Didn't hear nothing. Didn't hear nothing for about a year from them. So I just kind of forgot about it. And pretty soon I got an invitation to come down for an interview. So Bev and I went down for this interview, and a couple, two, three weeks I was told that I was coming on board. So that's kind of the way that went.

And the training has interested me. I guess if I had my life to live over again I would try to get into para-legal work, or something like that, because it fascinates me. And this program touches in that area, too, quite a bit, so that's why I guess I like the Farm Advocate Program. I enjoy it.

DiH: Well, what else do you like about it? I mean, what in particular attracts you to it?

DeH: Well, you learn as you work with farmers how uneducated, I guess, we are in our financing of our farms, and our financing of our operations. And this has been disastrous to us really. We have relied on other people to make our financial decisions, our lenders, whatever. And this should not be. We should have made that decision our self. We should have acquired this information, and looked into it, instead of just hoping somebody else had done the right thing for us. So I see that we need to educate the farmers, because they're in a business. They're in a business like anybody else. It's their family, the whole family is involved in this business. So I see that we need to educate all farmers on running their financial business. And I believe from now on, those that don't chose

to go this route, are not going to be farmers too long. I just think they're going to get weeded out. There's no way that you can farm now with that low margin that we have to live with and not do it in the proper manner. It just--no--ain't gonna go.

DiH: You mean they have to be a better business manager?

DeH: You bet. They're either going to--the thing that I foresee is going to happen--I'm really upset that I see that we are losing our small family farms. I don't know if we can save them. We're going to have a few around. But I see a farmer that continues on, he's going to have to, he's going to be a fair-sized farmer. He's going to be at least a full, he's going to be fully employed, farming his land. Or he's going to have to make the decision to be a bookkeeper, run his finances, and hire somebody else to do his field work. I just don't see it he can spread himself so thin to do both any more. It's coming to that point. He's going to have to get some help in one place or the other.

And I would guess that most farmers would prefer to be out on that tractor rather than do book work. They've kind of proven that in the past, see, like that ain't their cup of tea. So they're going to have to hire an accountant or somebody that can do this for them, and provide this service. It's just going to be like hiring other services in farming.

DiH: Were you involved with other farm groups at all before you got involved in the Advocate Program?

DeH: No, not really seriously, no. No. I joined a few temporarily. No, not really. I had no connection with them to amount to anything. I just had a problem with seeing them heading in the right direction that suited me, I guess. I see them, like a bunch of chickens, all running in different directions, and not really getting anything resolved and, I guess I feel that way yet today, really.

KM: What do you think would make that different for them?

DeH: It appears to me that there's politics on top. They could combine their services, combine their efforts, really. But then I think it looks like somebody might lose a job up on the top, and they're hesitating to do it. I think the people themselves, the members, maybe would just as soon join a big organization, and work together

as a unit. 'Cause we have the same goals. But I think this politics up there, that some of your leaders of certain organizations would lose their jobs, and get demoted or whatever, and they're not willing to do this. I don't know.

Because we have four or five organizations around, and they still are not getting the job done or getting close to it. We still have no unification among us farmers, at all.

KM: What do you think the Advocate Program accomplishes that these other groups don't accomplish?

DeH: That other organizations, you mean, don't accomplish? Our main thing is that we have hands on. We are working directly with the farmer, at his own level, and we are a farmer. I think that's the main thing. They're not receptive to somebody coming on their farm with a suit and tie and telling them how to farm. They've had this thrown at 'em a little bit. I visited with farmers on the phone for a few minutes, and they say, "You're a farmer, aren't you?" And I say, "Yeah." They've caught that just by visiting with me, and not even talking to me about it. And when I have a farm visit, you see them raise an eyebrow every once in a while, and I say, "Yeah, I'm farming. I know what you're talking about. I've been down that road."

And I think that's the big key. When you've been down the road, you've had a financial problem, or tried to farm, and had the weather upset your plans and all that, you know what they're talking about. Exactly. And I think that's the key that puts them at ease and they start feeling comfortable with us. And they start talking and relaxing. And it seems like it's no problem. I visit with a farmer for a half-hour and I feel very comfortable with him, and he usually does with me, I'm sure. There just doesn't seem to be a problem. He's not wondering where I'm coming from or what I'm trying to sell him, or what I'm pushing down his throat.

DiH: What do you do with the farmer? What's your general mode of operation?

DeH: Well, I first try and get acquainted with what's been going on with him. And what's been wrong, what their problem is. I don't try and talk him into making--into going in any one direction. But I like to lay out his options to him. "This is one thing you can do, this is

another thing you can do. But I want you and your wife, or your family to make that choice. Because you may have a reason for choosing one option that I wouldn't have. And I don't know that. But that's your choice. I'd like you to become aware of the options that you have...And I think all you can do is accumulate the information that you have available and make a decision. Ten years from now it might be wrong. But you'd done the best you could with the information you had available, and that's all any of us can do. Because we can't look ahead."

DiH: What kind of work outs have you been able to get? Do you have some success stories?

DeH: Well, we all have them. There aren't as many as we'd like. I had a farmer up here, oh, must have been in his sixties, that had gotten a farm back that he'd sold. And the owner, the purchaser, had just about destroyed the farm. But these older couple decided they had to salvage it. So they went, took the farm back. They tried to build it back up again, but they were all out of money, and they had a loan to pay off. So we worked with these people, with the local bank. And it was kind of interesting. We had a plan we formulated, a proposal to the bank, what we wanted to do and what they wanted 'em to help participate in. And we had been throwing this proposal at the bank. The loan officer and the president of the bank happened to walk in too, in the same room. Pretty soon the loan officer, said, he said, "Well, I like your proposal. It looks like it could work. But," he said, "I've looked at your past income tax." He said, "They don't jive." Well, this older farmer looked him right in the eye. He said, "Well, you know, all farmers lie on their income tax." He made no bones about it. They all chuckled, and he got his loan. [Laughter]

It thought that was kind of--it just tickled me. I just about bust out laughing. [unclear] He made not qualms about it, he said, "You know farmers lie on their income tax. So what?" He must have got the point across, because he got his money.

Yeah, you see things in this program, helping farmers, you don't get a lot of thanks. But all at once things go right, and you do, and that's the pay you get. You know? You appreciate it. You realize that they've got problems, even after you leave them possibly. You know they've still got a debt to serve. And they've got things on their mind. But there are people that once in a while things go right, you

just get that--that's your gratification that you settle on. It is mine, anyway.

KM: As you talk to other Advocates do you have the feeling that you are more likely to get a certain kind of settlement than other Advocates do or that you have a certain area that you're especially strong in?

DeH: Stronger in? Yeah, you become, I think, stronger in an area, which depends upon what your main lender is. Farm Credit Service is maybe one of our, the big lender here, then the local banks. You get in other areas, I know that northwestern Minnesota, where it's FmHA I understand. So I imagine, I work, not a lot with FmHA right now, so I don't have the experience in that area with them, just how to deal with them. Farm Credit Service, FDIC, no problem. FDIC, I've had a lot of experience with them because we've had what? Three, four banks go down. So I know their people, I know how they think and I don't feel uncomfortable with them at all., because I know where they're coming from. I know what they expect, and I know what you have to do get a loan through.

KM: Have you been negotiating with FDIC as an Advocate?

DeH: Oh, yeah, all the time, yeah.

KM: What's that been like?

DeH: It's not all bad. FDIC, of course, is a totally--they come in for a liquidation process. That's what they're doing. But I've seen a lot of farmers get a debt reduced that they never would have gotten any other manner, because FDIC--it took them a while--but know they've come down to market value. They bring that loan down to market value. And that's what we need. That's the least amount, you know, that's the least we've got to have. We've got to have it down to market value, because that's all it's worth. And they'll do that. They don't question that. You can take market value, and then you can subtract their foreclosing costs, or whatever that's going to take place there off of that, see? So that gets it down to where there is some cushion for that farmer. And that gets to be an important thing.

The lenders, the small lenders around, will hesitate to do this. But the big ones do it 'cause they're going to resolve the problem and go

home. You know? So I'd just as soon work with FDIC as I would with almost anybody else, as far as getting that farmer some relief.

DiH: Do you have good luck getting banks to pick those loans up then?

DeH: If it's a guarantee, if they come up with one with a guarantee, yeah.

DiH: So you're working with FmHA guarantees?

DeH: Yeah. We're working with 'em, but not, they're not the main deal. The banks, most of them are pretty receptive. They want the guarantee to back it up. And the farmer needs this because the bank will only go maybe 60% of collateral. Well, that's not enough money for a farmer. He's got to get up to 80, 90%, because he doesn't have this additional down payment or the difference. So that that 90% guarantee, okay, he can borrow the money he needs.

KM: But what's the most outlandish thing you've seen an FCS staff person do or a farm credit system office do?

DeH: Well, I can't think of anything that's--

KM: They haven't thrown anything especially tough at you, or made you do a lot of extra homework?

DeH: Well, we are, in our area, my area got hit, especially in the northern area here. We had some FCS people up there that are, well, fair to work with. They're not that unreasonable. I get south and then I get into the people down there, who are very much harder, a lot harder to work with down there. They just--I've approached these guys up here one time, a year or so ago, and I told 'em, I said, "You know, you're working with farmers, with your clients, with your customers." He said, "I know." And he said, "I live in this community. My kids go to school in this community. I don't want to see it die." And I believe that is their honest attitude. But I don't see that in every office, that's for sure.

So it's kind of up to the people, and to the supervisors, what comes out of that office, has quite a bearing on it.

KM: When you are working with a farmer on mediation or advocating for them, what kind of backup do you get from the Advocate Program itself?

DeH: Well, out here I've had your attorneys, that you can call, for back-up for legal information. And you have legal service. I go to them quite regular. I encourage the farmer to seek legal advice from them, if this is the direction that's needed. No, I think the Farm Advocate Program, it supports me well. I have no problems with that.

As a matter of fact, I feel comfortable--we had some private advocates around, that are doing it for a fee, you know? And one of them I know personally a little bit. But I see, boy, I have a tremendous advantage over them. I've got another 27 Advocates that I can call and ask a question about something I don't understand. And they'll give me an answer. And of those 20, I'm sure there's going to be, the best answer is going to come out of them. And these other people, they're, all they can do is sit and look at each other. That's as far as that goes. And I've got more Advocate training, which I think is very important. And so we have a lot of advantages, because we've got back-up support.

KM: Are there things that you'd like to see the Advocate Program provide that it doesn't right now, or some way you'd like to see the program change?

DeH: Well, I would like to see resource centers. I guess I'm going to plug them a little bit. I'd like to see them established throughout the state. I don't know--we've had some problems with 'em. I don't know how to set this up and eliminate all the problems. But I see an awful advantage to the farmers. We have a number of farmers that are coming to us now that they're not destitute farmers. They're farmers that see their operation is not going well. And they see a problem coming. So they want to restructure, or get this done, now. Then I'm happy when I see that. That's kind of fun to work with these people, because, you know, they're getting the problem in hand before it gets out of control. And I see that if you've got a center, and it gets advertised, it gets known, then people know that there's a resource there.

KM: Do you think that other resources those centers should have besides what the one in Wadena has?

DeH: Well, we're trying to provide a variety of services. This is true. We don't consider ourselves too much of a referral center. We like to--we see a problem with that. If everybody comes in there you refer them to somebody else, that doesn't go. If a farmer maybe makes up his mind or his wife, "I've got to get some help," they've got their mind made up they want help. If you start sending them around, then they get disgusted and they just drop it. But if they can come in there and get some help from you, get to know you, they keep coming back, and they've got confidence, and they keep coming back. And that's why I like a hub to work out of.

KM: Because of the controversy in the past about the resource centers, what would you do differently about the resource centers in the future.

DeH: Well, these centers were set up without any, I'll call it prior planning I guess. Somebody got the idea, it was a good idea, and so "Okay, let's do it." But we need guidelines set up. And maybe some prior training of people involved in this, to make that board that's organizing the center know what their responsibilities are. And now, after getting organized, to continually train the board, and stuff so that they know. Apparently there's been a problem between misunderstanding between board and staff members. And I think that's basically because neither one had any guidelines to go by. There were no guidelines set up for the staff: this is what the staff is supposed to do, and this is what we expect them to do, and this is what the board is expected to do. I think it's just a matter of--I think all these centers would be going strong today if we had some guidelines and tried it again. But now there's hurt feelings that maybe some of them will maybe hesitate to try it again.

DiH: Tell us about your center and your work here and why you like it at home.

DeH: Well, we're fortunate that the board has not, has been pretty easy to work with. They've been supportive of us. And I like it because I've got a secretary there. I can spend my time planning or thinking about how to resolve a problem. I don't have to sit and peck away at the typewriter, to type up a proposal. All I have to do is long-hand write it out you know, and somebody else does it. And they do it in a professional manner. When I walk in a mediation, I lay the proposal on the table. I'm proud of it. It's not all scribbled

on, and it ain't half-full of erasures and stuff like that, see? It looks like you're a professional, and I think it does impress the people on the other side of the table that you've taken this serious.

And you've got this, you've got somebody on staff up there that can take your phone calls. People can always make contact with you up there, any hour of the day. If they can't do it, then they're not trying to, they're not going to. If you're at home it gets to be a problem with phone calls. Your family takes them, whatever. The note's going to sit there, laying around on the table, and maybe you'll miss one. It just isn't a business way of doing business. I like to do things in as business manner if it's possible. I think it gives the people you're working with confidence that you are doing what's right.

There's a lot of room for the center to expand, to move. We've got long-term goals that we'd like to do. There are a lot of needs out there. But the thing we discussed just the other day, these needs are flexible. You've got to be flexible, because the needs are changing. We see things that were important a year ago, that are not quite important now. And now there's something else surfacing. So you've got to be willing to move into that area and assist your people, your farmers, your clients, that need this. And then we continue to get them--we put out a newsletter trying to keep them informed of meetings in the locality, things that we are doing, things that they should be aware of, stuff like that, so that they have--so we don't lose 'em. Because it's kind--it would be interesting to know just what good we're doing. Are we saving the family farms down the line five, ten years? Or what's happening, you know? We really don't know this now. I don't.

I had farmer who claims, "I don't know what to do now." I just sat on that farm the other day, and they're doing well, and I left. Maybe something went wrong after that, and they haven't called back. But when we send out a newsletter and we sent out questionnaires to them once in a while, they respond to them. We need that door open.

KM: What do you think we should do in the next five or ten years to save the family farm?

DeH: What's going to happen to them?

KM: No. What should we do to save them?

DeH: Oh, boy, that's a loaded question there. The thing that would save them, of course, is if a proper price for the products they produce. I don't know if we have any control over that much than our rights to vote.

The lenders have a problem. If they loan on money, they've got to get a return for their money. That's understandable. The farmer's got a problem. He's not got enough value for his product so he can service a reasonable loan, a small farmer. It seems to be going to volume. Volume farming like everything else is going. And that means leaving the family farm. That means hired labor or families combining, or corporations, whatever. And I'm not sure what the answer is to save the family farm. I think we've let it go too long. We should have addressed this issue ten years ago, maybe we could have done something about it.

I'd like to try and save it. I'm not going to give up on trying to save it, but I'm not that confident that we're going to make it.

DiH: How do you feel about your own part in that? Do you feel like you've done some good, as far as saving the family farms?

DeH: Well I feel good about it myself. I think I have saved a few. Of course, saving them now, like I say, what's going to happen ten years down the line to that family farmer, I don't know that. But I definitely know the Advocate Program has saved a lot of the family farms, so far. There's no question in my mind on that. Because I see a lot of farmers that are making serious mistakes, and these got resolved. And the lender is happy and the farmer is happy. So he's back in business again. And with the proper guidance hopefully he'll stay there.

KM: What other impact do you think that the Advocate Program has had?

DeH: Are you talking about the community?

KM: That's fine.

DeH: It's an open question, huh?

KM: Also, what's happening in Wadena and the area surrounding it?

DeH: Well, by having a center there, we are, we are possibly bringing a few families into the town of Wadena as far as real support. We are trying to work with the rural people. I think, you questioned me a while ago about other things the center should be doing. I'd like to see the Advocate Program maybe get into a little bit of small business support, information pertaining that could be of assistance to the small business man. Because the farmer needs him, and he needs the farmer. But we also need to keep that small business man there in that small town, or there goes our town. And he's in jeopardy just like the farmer is right now. So I'd like to see us give him some support. I've offered the support to the rural business, but not really pushed it at all yet. But the people I visit with, the small business people, say, "We've got the same problems you farmers got. But yet they've got a right, they say, "Yeah, but we don't get the support. We don't get the media coverage, and we don't give the government programs, we don't get the reduction in interest rates." He said, "That's not fair." I can't argue with him.

KM: What about people like who work in the factories around here and other jobs that people work on main street, and not just the owners of the businesses? Do you think they should have some kind of support structure, too?

DeH: Oh, yes. We are starting now, trying to get involved. We're trying to set up a program to assist women, basically, that are, oh, say they lost their husband and still got personal property like a farm to--what do they do with the farm when their husband dies or they get their divorce, you know? They've got this land. What do they do with it? A lot of them don't know what to do with it. We're going to try and educate them and give them some options that they can do with. So that's one thing that I see the community needs.

And the small farmer--I forgot what the question was.

KM: Oh. Just for people who don't own businesses or are not farming, are there other services...

DeH: Okay. Yeah. Our wage scale, around here, is very--it's just minimal or above. It's poor. And that's not doing the community any good. Any time you can't--any factory that comes in and hires employees for minimum wage or better is not doing the community any good. Because those people are just existing. They're not going

to support the community because they can't afford to. So we need industries in here that will pay somewhat above minimum wage, or they're not going to do the community any good.

And a lot of our people like that, our farm wives' or husbands, are working off the farm. Working in small industries. In fact, I suppose that's 90% of them, trying to sustain the farm, through off the farm income. And that is doing it too. It's prolonging it. But then some of these government programs are stipulating that you must have 50% of your income to go into the program. Well, that's disappointing. The farmer earning more off the farm than the farm is producing, so then he could lose out on that program. That should be changed. I'd like to see that changed. If he's trying to keep that farm alive, I don't care if 70% is coming off the farm, he should have that right.

Course a lot of government agencies are afraid of "hobby" farmers. They don't want that. Well, none of us do. But you can't set up any rules without somebody violating them in some way. But you've got to think about what the majority of them are doing--the good, I guess.

DiH: Well, tell us a little bit about--just before we started taping this you were telling us about how you liked working at the Center because you didn't have to put too many miles on and the long hours and stuff. We didn't cover that very clearly when we talked just now. Tell us about that a little bit.

DeH: Yeah. When I first started the Advocate Program, I worked out of my home. And I was gone many evenings a week, to farm visits. And I was out on the road, out late at night, you'd come home. It was poor driving conditions. You're sleepy, you're tired. It wasn't a very good atmosphere to work out of. Now that we've got that Center up there, I'm requesting that the farmers, if they want to have service, that they come up and see me. I still go out on farm visits, but it's a small amount compared to what I was doing. If the farmer, at all, can be convinced to come up there, I will encourage him to do that. Because we have the equipment, we have the computer, we have the secretaries. And it's, we have--you go to his home and he's got kids running in and out. He comes to my home, I've got my family running in and out. You know, you can't concentrate. But up there you can get in a room by yourself, you can concentrate. So I see this as a great advantage to me, that I've got a secretary up there that can do professional typing. We can do cash-

flows, and I don't have to send him to Extension or anybody else. We do it right there. We fill out the input sheets, we turn around and walk over to the computer and run them through and hand him the print out. "Here's what you're doing. You go home and look it over carefully, and if you've got some changes, come back."

So I see that it's really been supportive to me. It's taken this congestion away from my family, that they don't have to put up with these phone calls. I mean, I was on the phone an hour in the evening with one phone call, that ties up the line for the whole family, and they don't like that.

As an Advocate you can work, you don't have to be up at the Center all the time. You can go out in the field, and yet there's somebody up there answering the phone for you. It's a bigger service to your customers, really.

DiH: I guess we didn't really ask Dean about his individual style as an Advocate, either. Do you feel like you have a particular style that might be uniquely yours?

DeH: Well, you know, that's hard to determine that, because I've worked--I've often thought about this too--I've never really, I don't know how other Advocates work. I've never been with them on another case. I don't know what they do, they stand on their head, or what they do. I don't know. That's too bad. Because we could have a learning experience for all of us Advocates if we could sit in a corner and watch the other Advocates in a mediation session, see? Or a farm visit. But we don't. We can't do this, I guess.

KM: I think I'm picking that up from other people, too.

DeH: Yeah. You visit with them at training session stuff and pick up their--a little bit, you know. I feel comfortable. I guess my asset as an Advocate would be my ability to get the farmer to communicate with him and get him to relax and to relate to me. I have no problem there, and I feel that's my asset. And I usually don't feel apprehensive when I'm going to visit a farmer for the first time. I've never really had a bad experience that way. I've never been throwed out yet. And I--

KM: It must be hard to throw an Advocate out.

DeH: Yeah. [Laughs]

KM: Well, how do you negotiate with a lender? Like when you have to submit a proposal and get some sort of agreement. How do you get that lender to like the idea?

DeH: Well, I found that, I've done business that way, and I've said I'm not going to change. I try to be honest with them. Because it's important to them, that if you try to come out and cook up a deal that's going to deceive them, it's going to put the farm in jeopardy. So there's no point in it. So I've got a reputation, I feel, with the lenders around here, that what I say they believe. I don't always really have the exact accuracy, but it's the best that I can get. And they respect me for that. When I put out a cash-flow, they respect me for that, because they know that I've tried to do it the best there is. And they rely on that. I very seldom have them throw it back in my face and say, "I don't like what you've put in there." Because I've quizzed that farmer as much as I know how. Maybe I get deceived at times, but who don't? But they rely on the information I present at that table, and they make their--and I don't, I have dropped maybe three clients, because they were just trying to take advantage of everybody concerned. Now I don't want that. I don't like that, and if they do that, they can go get somebody else to do their dirty work.

I get along well with most of the lenders, the people around here. And I think it's to the farmer's advantage. I have a number of FDIC people will call me and shoot a proposal at me, and say, "Why don't you get that farmer to do this?" And lenders will do the same thing, they'll say, "You know, we've got that"--they'll reveal an appraisal to me, that they shouldn't be doing--"But that's what you guys have got to come up with, see?" "Well, okay." That's really helping the farmer. Farm Credit Service has done this to me. They've said, "You know, you've got to do this or it ain't gonna go. I can't get it to go through unless you guys get it in that ballpark." So this, to me, I get information from both sides. And yet I don't have to breach confidentiality.

DiH: Is there a certain way you behave when you're in a mediation or in negotiation with a lender?

DeH: Well, for one thing, you want to keep your cool. Sometimes it is difficult. But that's important, not because--because once you get

over excited or something like that, you're not thinking. You're just reacting on your emotions. And that's not going to do anybody any good. So the main thing is keep calm, and present it in a business-like manner to them, and I guess I want them to treat me the same way. In an equal manner. And with a good mediation sitting there they will not let things get out of hand.

DiH: Do you have pretty good mediators around here?

DeH: Yeah. We are losing a number of them. I'm surprised at that. But, yeah, we do have some very strong mediators that control the mediation session in a good proper manner.

DiH: Why is that important?

DeH: Well, it works. I see it both sides. The farmer can, some farmers, will start talking about the past, and "We need better prices, we need all this here." Well, this is true. But you're at the mediation. You're trying to resolve a problem, not resolve the world problem. So it's important that you keep everybody talking about the problem, and the keep the ideas and stuff generated to solve the problem that you're there for. And yet to keep the lender, to understand that if he doesn't mediate in good faith that this could be going into a court appointed mediator and stuff like that. So it's important that the mediator--and most mediators, good ones, I see them lay down the ground rules prior to it. And they don't leave any question about what they will do. And usually there's no problem. I haven't yet been in a session where I would say it got out of hand, where it got out of control.

DiH: What about if the mediator is not strong? Then what happens?

DeH: Then you have attorneys and stuff like that trying to take over the mediation session by dominating the session and befuddling, really, befuddling the farmer is what they are attempting to do. But a good mediator will not permit this.

DiH: Well, I'm pretty much out of questions. Do you have anything else you want to [Laughs]

KM: One other question. Some Advocates have had trouble with--well, things are rough in the family sometimes, because you're

working very intensely or you're on the road a lot or you're involved with other people's affairs a lot. How does that play on you?

DeH: Well, I don't want to think Bev and I have had a major problem there at all. She works off the farm, and that's good for her. I work off the farm, so when we are together we appreciate each other, I guess. And, yes, there are times when you get pushed--I'm not happy. I get overloaded. But you always think, "Well, tomorrow's going to be better." Well, you try to resolve it, and you've got to try and take control of it. Otherwise it does put everybody in jeopardy. There's times when we've got things planned and something comes up and it just don't work out right, you know? But I think you've got to realize that every business is that way a little bit, too. You've got your priorities, you've got to take care of your business, too. But we've never really had a major problem, maybe because we're not a young couple trying to raise a family and kids and stuff, you know, and do all of this, too. This is the past for us. So that there's the two of us, and we've kind of got our own life that we lead a little bit, and yet when we're together it works out good. So there's no problem.

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