

Interview with Bruce and Liane Lubitz

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

**Interviewed on May 25, 1988
at the Ben and Arla Dannheim farm
Hubbard County, near LaPorte, Minnesota**

Bruce Lubitz: BL
Liane Lubitz: LL
Dianna Hunter: DH
Ken Meter: KM

BL: I'm Bruce Lubitz. This is my wife, Liane. Our family consists of three daughters and a son. Our son is the youngest one.

KM: What are their names?

BL: Sandy is the oldest. She's twelve. Angie is eleven. Amanda is eight, and Lawrence is seven. What happened to us is when Liane was carrying Lawrence, she came down with Hodgkins disease, which is cancer of the lymph nodes. And he was supposed to be an abortion, but we figured different, so we decided to go through with the radiation treatments, and try and see how we'd turn out. The way it turned out is he's one wild little kid, as healthy as anyone.

But at that time, we had PCA for a lender. We wound up having a lot of problems with them. We asked them to lower our dairy assignment by 5%, and instead of lowering it, it was raised 5%. And with all the expenses of driving to Fargo every day for her treatments, plus the complications with her carrying, it just got to be too much.

So what came out it was that we started arguing with them a little bit, and they came back, and they flat out told us that they were going to put us out of business. Well, we were going through some real tough times, then, financially, and you [to Liane] had came across...

LL: Bruce's mom is the one that hit us up on the idea. I had gone over to her house to visit her one day, and I was telling her a little bit about our financial problems, and she handed me a slip of paper that had a phone number on it. "This was announced on the radio today, this telephone number," she said, "and it's someone that's helping farmers that are having financial trouble." And we were at our rock bottom. We didn't know where to turn, so I took the slip of paper, which was a Godsend, because we didn't have nowhere else to turn. I took it home. I showed it to Bruce. I said, "Let's give it a try and see what we can come up with." And the telephone number that she had happened to give me was Lou Anne Kling's phone number.

BL: It was Jim Langman's, wasn't it? American Ag is what was doin' it. And Lou Anne was connected with American Ag, and they put us on to Lou Anne. This was before the Advocate Program got started. Lou Anne came up. Never charged us a dime. We started writing letters and whatever to PCA, just basically brainstorming, because, at that time, no one, as far as I know, ever fought 'em to try and get things worked out. No one had ever even gotten a deferral. No one knew what a deferral was through PCA.

LL: No one ever documented anything. One thing that really got PCA's back up against the wall was that we started documenting every conversation we had with 'em. We'd carry tape recorders and tape the conversations, so that they couldn't come back and say they didn't say it. Before that, they'd say something to us and then say that they hadn't said it, or not come through with what they had agreed upon. And we were just sick and tired of it. Finally, after we started documenting and taping, we had their back up against the wall, because they could no longer deny that they had said anything. And then we went in with Lou Anne Kling, right into the PCA office, and did negotiations with a third party. And it was that third party that started them to

realize that they weren't going to get by with anything, and that's how we started with negotiation, and I think that's how the Farm Advocate Program got started, was by farmers being backed up by a second or third party. They couldn't get by with anything.

BL: During that time was about what? Two and a half years that we went through about living hell there, not having nothing to live off of. And then our cattle, because we didn't have the money to stick into them, they came down with BVD and rednose in the herd, and we lost 95% of our calf crop for about three years. Plus the production dropped down to about a third of what it had been. So it was a combination of stuff. One thing lead to another.

LL: And then a year later, after we had gotten the BVD, then my Hodgkins Disease came back, so I spent eight months on the chemotherapy. And that's when PCA really got rough on us, was when I was undergoing chemotherapy treatments.

KM: What did they do then?

BL: Well, at that time, because we were trying to fight 'em, anytime they talked, they wouldn't negotiate with us, unless the vice president was with. They went anywhere from threatening phone calls from the president to...

LL: Making me do extra paperwork that was uncalled for, just 'cause they knew I was sick and couldn't do it.

BL: Yeah. The paperwork was supposed to be income and expense, and herd inventory, and everything, every month....[Interruption in tape while he tells an off-the-record story about carrying concealed tape recorders into lenders' offices.] We took the big one in, and... thinking if we can't tape, we'd have a little pocket one going in her purse. [laughs] So we shut the big one off. They said, "No, we don't want you taping." "Okay." So we're halfway through the meeting, and she bumped her purse, and the thing popped off and started playing. She felt so dang bad about it. When we left there, then she said, "Oh,

God, I feel terrible." I said, "Just look at it this way. It's gonna make them more honest next time, 'cause they'll never know when that thing's goin'.

But, in this one instance that they were makin' us do the income and expense and the herd inventory and everything every month, I told 'em, I says, she probably won't have it done by that certain date, because she was on the chemotherapy, and vomiting, and everything else. So two or three months went by real good, and then one month, she couldn't get it done. She was sitting and working on it, trying to get it done on time, and vomiting in between, and he came out, walked right in the house, asked for those reports. She didn't have 'em done. He says, "Well," he says, "I'll be back tomorrow." He says, "I want 'em done." So the next day, he came back again, and that's pretty much when he was told that...not to come on the place. And that, you know, we put a stop to that, because I told him, "I give you the common courtesy to call and ask for an appointment when I come into your office." I said, "Now I suggest you do the same thing. Because, if you do it again," I says, "I'll call the sheriff and have you taken off." So after that, they were real good about calling. But most of the tactics that were pulled on us back then were what I consider blackmail to discrimination. We were told not to have anything to do with any ag group, meaning at that time, American Ag or COACT, otherwise, they were going to call our loan in. There's so many things. How can you put 'em all down?

LL: We had a milk...was it a milk check? That we needed for them to sign over so that we could get supplies and stuff. And they blackmailed us with the check. They wouldn't let us cash it. I had taken it into their office and asked them to release the check, or was it a cattle check? It was a cattle check, and what they did, was they forced me to sign it, and they wouldn't give it back to me.

DH: How did they do that?

LL: They made me sign it in their office, and then they kept it.

DH: They told you they were going to give it to you?

LL: No. They weren't going to give it to us. We told them we desperately needed that check released to us, because we couldn't feed the cattle that was their collateral, unless they released that check. And then what happened? [To Bruce] You made a phone call....You made a phone call....

BL: To Lou Anne. Lou Anne called me. That was during the deferral period. And we were supposed to have the check released. Because of the time line, what they considered the time line, and what we considered the time line didn't jive there. But we did get it released. That was the last one on the deferral.

DH: You got a deferral from PCA?

BL: That was the first one that, I think, has ever been in the state of Minnesota. Matter of fact, a year and a half after we had gone through this, we wound up getting an FmHA operating loan, with the help of Lou Anne, and got out of PCA, but a year and a half after this fighting with PCA, the loan officer called me, that we had been working with. He was put in charge of special credits. Apparently from what he learned from us, they decided to make him a special credits officer, and he thanked me for all we had put him through. Because he said he didn't realize that there was those options that were available.

KM: How much did they pay for this....[Laughter]

BL: Which I thought was pretty good. When we started working with all these people, we come to find out, we weren't the only ones getting treated exactly the same way. We had equity, and that, at that time, was what they were after. And the same with the rest of the farmers, they had the equity. For the life of us, we couldn't figure out why they were treating people like this. Well, we all know what happened. We all know what trouble the Farm Credit System is in.

They knew it back then. That's why they put us and a lot of the good neighbors out of business.

DH: Weren't you so hungry at one time you tried to salvage a road kill?

BL: Yeah, we picked up a deer that had gotten hit right in front of us once. And it looked good on the outside. We wound up getting it home, and we called the conservation officer, and he said, "Well send us in eight dollars," I think it was. Well, by the time we got it skinned, everything was so bruised up we didn't get hardly eight dollars worth of meat out of it ...

LL: PCA had us squeezed to the point where we couldn't even feed our family.

BL: Yeah, we had roughly 130 head of cattle around there, but we couldn't sell any, or butcher any. Because of the situation of the loan, we didn't dare even try and butcher one. The kids always asked us, too, if we were poor. I says, "Well, yeah," I says, "we're poor in a way, but we're rich in other ways." And we've got good friends and a family. Liane was coming out of her cancer somewhat. The reports were good. So there's different ways to lookin' at being poor and being rich.

LL: We try to acknowledge to our kids that money doesn't make you rich. You know, it's the beauty of the land, and we're part of the land, which I suppose is why God has us as farmers, because the beauty of the land is what makes us rich. And it's hard for people to understand that. They don't comprehend how a farmer can have his roots tied into the land, and why it's so hard for him to leave. Well, we know what it's like. It's a part of you that you can't take away.

BL: A lot of the help that we got to keep us going came from the church. And, from neighbors. We had a neighbor that gave us a steer. He took it in, had it butchered. They brought the meat over, all cut and wrapped, and we weren't supposed to know where it came from, but it did come from the neighbor. Groceries, and whatever else...The church took up collections. By the time, we were three-quarters of the way through with most of these problems, we

finally found out that a lot of these programs were available, too, that we woulda fit under, but, by that time, it was too late, so we wound up going backwards in a lot of ways.

LL: And that's how we became advocates, more or less.

BL: Yeah, we learned the hard way.

LL: We went through the hardships, and we saw that other people were going through those same things that we went through. And we figured that people had had enough love to help us, it was our turn to do something back. We couldn't just let everyone go through the same thing we went through, not knowing that there was programs available for help.

BL: So, about that time, being we had gotten help, we had twenty-five of the neighboring farmers over one night. Some of 'em we'd never talked to before, other than waving across the fence line, you know. Just to talk about the farm problems. And it was really quiet at first, and nobody wanted to talk. We also showed the film called "Foreclosure." Well, it was three o'clock in the morning, and we were still trying to get people out of the house. And we found out one thing, amongst those twenty-five neighboring farmers, all of us had a heck of a time paying just our electricity bill each month. So we're all getting squeezed.

LL: But no one wanted to come out and admit it.

BL: Yeah. But once the ice was broken, that was the big thing, to get talking. And they enjoyed it. They said, we should do this more often. We felt we were helped, so we thought we should try and help other people. And then, Lou Anne had called one day and said that they were thinking about starting this program, and she said they would pay something for a wage. It was just in the planning stages yet. She asked us if we'd be interested. And we said, yes, because, even if the Advocate Program didn't exist right now, I would still be doing it, just because I have to do it. It's in my blood. You know, we got the

help, and if we can help anybody in any way, that's what we're looking for, just to make things a little bit easier.

KM: How did you resolve financing on your farm?

BL: We managed to get an FmHA operating loan with a two year deferral. Which was a thing that was not heard of back then. When we went into the office and applied for it, we had the paperwork done. Lou Anne had helped us with that. And the first question that came out of the supervisor's mouth was, "Who helped you with this?" And we said we read it in a book. It went great. They took it, and there was no problems. We brought Lou Anne in once, and the loan officer was just totally a different loan officer. He didn't even want to talk. Everything was right. Lou Anne's name by that time had grown so well around the state that they were deathly scared of her. And, I think that's what originally got us, was the work that she did with us.

We should have this...What we shoulda had was about three or four beers in me, and I could really tell you the story.

DH: Well, you're doing a pretty good job.

KM: If I'd known it would help, I'd have brought some.

BL: No, that's all right. I was just kiddin"

KM: You're not milking any more?

BL: No, I got rid of my cattle last summer; I got rid of my milk cows. Right now, I have, oh about 25 heifers out there, and a bunch of young stock. And, cash flow wise, we're actually better off right now than milking cows, because our farm was of the size that we had to rent a lot of acres. And with the price of milk going down, it just didn't work.

LL: Yeah, but we had personal problems, too. We had a marriage catastrophe last June. And I think a lot of that has to do with the pressures of both of us being advocates, and, it just got to be so much of a burden, that one of us was ready to explode. It happened to be me. We just couldn't handle both of us trying to service different areas and doing it, so I stepped back.

BL: Yeah, at that time we were both putting in, oh, anywhere from forty to fifty hours a week each, just with the Advocate Program, plus milking fifty to sixty head of cattle. You know, it's bound to take its toll. One thing we did realize, though, after it all, we've got to sit back and smell the roses and take some time for our family. That is a must. Now, I definitely don't like working on weekends. If I have to, I will. If I get a call, I will go out, but otherwise I try to schedule during the week when I get a chance. And I guess this way has really worked out good for us, because it's given me more free time to work with the farmers. And as long as that thing still cash flows, this is what I like doin'. I really enjoy working with other people. And it's been a lot easier on us, too, without the milk cows.

KM: What do you like best about being an advocate?

BL: What do I like best about being an advocate? Ah, meeting the new people, getting their reactions to what I've gone through. I usually sit 'em down and tell 'em my whole story, too, and, ah, we've had articles in "The Farmer" written about us, and "The Land" magazine. Save the Children Federation came out and did a thing on us, too. And I usually take those along right in my briefcase, and I let 'em know, hey, you're not the only one that has gone through this, and you can come out of it, hopefully. You may not be able to save that farm. You know, but maybe you can hang on to your family and your friends yet and come out with something. Let's not take everything down, you know, the marriage and the...because that's what we've really seen in the last year. Friends of ours that have been married 18 to 30 years are splitting up, and it's because of that farm. And it's, you know, a lot of it is simple things that could have probably been done to help 'em, but...

LL: One of my greatest rewards of being a Farm Advocate is when you meet farmers. I used to go to their houses quite a bit, and I'd go around the farm, and they'd show me different things. And I knew they were good farmers. And the greatest reward for me was to see a gleam in their eye, knowing that someone understood what they were going through. They finally realized that, hey, they're not all alone, after all. There's someone in the world that really cares. And that was great reward for me, just knowing that they knew that there was someone that cared.

DH: How's your procedure when you go to see a farmer and start working on their problems? How do you usually handle it?

BL: Well, usually, the...if I work with them, the...I like to go to their farms. Usually, the first meeting that I have with them, we accomplish absolutely nothing, other than to find out...Just to talk, just to see where they've been, you know, what's happened on that farm, what's happened in the family. Whatever. And get their confidence with 'em, you know, with me. And, you know, usually there's no paperwork done or anything. I just like to get 'em talkin'. And the reason for that is if there's food in the refrigerator. I've been to a guy that had a million-and-a-half dollars worth of equipment in his machine shed already, a big four-wheel-drive John Deere, his own semis, and I went in the house later on that night, sat down. We talked for two or three more hours, and, being a typical German, you know, they feel they have to feed you. And the wife, she says, "Bruce," she says, "You want to come over and look at this? So, I walked over to the refrigerator, which she had open. There wasn't...There was a bowl of Jell-O in that refrigerator. That was it! There was no ketchup, mustard, eggs, anything else, just a bowl of Jell-O. That's all they had, but they felt like they had to feed me. That's the type of people they were. This person hauled his own grain to the Cities. The checks came back in the bank's name and his. And the bank would not release one dime until that loan, that crop loan, was paid off.

So what we did that night was we went. I came home, and I told Liane what had happened. And the next day she went and hit some food shelves. We took some

food out of our own freezer and drove 115 miles back down there the next night and brought 'em some food. And we also called some other food shelves in their area to let 'em know that these people needed it. If you can get something like this going with the people, to show 'em that somebody cares, you can start getting 'em to fight for themselves. But if they aren't in the mood, or in the right state of mind, then they're going to go down the tubes. But one little thing like that is gonna get 'em, you know, is gonna build a trust for one thing. And it also shows 'em that there is people out there that do care about them staying on that farm.

The second meeting, I would usually give 'em homework to do, you know, either round this up or round that up. But the initial one is to find out the basics, the way they've been, what's got 'em into this trouble. A lot of farmers, it's been BVD, especially in dairy, that have had it probably three, four years ago. And it's finally caught up with 'em. After that, you know, it's basic paperwork and run, and....But I think the initial contact is the big one. Usually, if I go to a farmer, I don't even dress up. You know, I'll go in my blue jeans, bib overalls, or whatever, clean but look like a farmer. And I think that's one way they relate a lot more than someone walking up with a suit and tie and a briefcase. I myself have a hard time talking to people with suits and ties and briefcases.

Did that tape run out yet?

DH: (Laughs) Well, then, after you talk to a farmer....The first visit you just kind of get to know 'em. When you start working on their loan case, what kind of stuff do you do then?

BL: Don't you know? (Laughs)

DH: I just don't learn fast. (Laughs)

KM: She'll be a really good advocate when this is done, though. (Laughs)

BL: Well, depending upon the situation, we'll sit and we'll try and work out a cash flow. And more than likely the thing... What I like to do is sit and work one out the way he has been farming, and then take a look at his loans and see, if he's got problem loans, what we can do with 'em, if there's any way we can defer some of 'em, or whatever to restructure that. So we throw that around for a bit amongst the farmer. Maybe there has to be some changes made right there on that farm itself. Maybe they... You know, there's different ways of doing things to increase your production, give 'em ideas there. If it goes on any further, we go into... I can go in with 'em to the lender, and try and negotiate something out with 'em. It's really hard to say. Each case is so different that....

KM: Is there any approach with a lender that seems to work best as far as how you present the options or how you....

BL: Well, it's just like going from black to white with some. For example, I had one who, well, it was a deedback type of thing. We went in and offered the bank that we would deed everything back to 'em, have the auction sale, and the remaining debt they would wipe off the books, no deficiency. And this type of deal turned out to be about a \$240,000 deal, and the banker grabbed it. No arguing or anything. We had the attorneys draw up the paperwork. We walked out of there and the farmer was tickled pink. But to this... I'm still wondering what I did wrong, because there was no arguing.

Usually, there's some type of negotiation, but the bank took everything. So this worked out fine. But this was a farmer that his wife had to literally drag him in the door to talk to me, and I talked to him for two hours, and I couldn't get "boo" out of him. Finally touched on the subject of deer hunting, and that lit his fire. We talked for another two hours, just on deer hunting alone. And... because I enjoy deer hunting, too, so... But that was enough to give him the confidence, you know, get him talkin' and right now he's.... Anything that happens there, if he's got any questions on it and he can't find the answers himself, he will call, and he's more open. He didn't want to lose the farm, but it was a type of thing that once he made the decision to let it go.... Also in that

agreement we got the bank to turn around and borrow the guy another 40,000 when he needs it to buy another place. So....and he is happy. It was a decision that was hard to make, because it was a third generation farm, but as far as the numbers...and he knew it, too. He had sold all his milk cows a couple years ago, and there was absolutely no income. So it had to be done sooner or later. What the hell was the question?

LL: When I first became an advocate, the thing that I liked to do was to take a FINLRB, put on three alternatives and throw it at the lender. When the Farm Advocate Program first began, heck, those lenders couldn't read a FINLRB. So here there was three alternatives thrown at 'em, and they felt like they had to choose one, so, and they didn't know how to read the FINLRB, so (Laughs) we went on from there.

BL: You'd be surprised, though, how many of those lenders do not know what a springing heifer is or a lot of things that go on on a farm. They know the numbers, and that's it. They don't know that they have to be vaccinated once in awhile. They don't know that you have to fertilize 'x' amount, you know, or the stuff that a basic farmer knows, you know, that's what he lives with. But what they're looking at is their bottom line. They have to be paid back. And, I look at it if there's, well, there's a combination of things that have gone on. Farmers have been put out of business because of land values. That's the big thing, you know, down, especially in southern Minnesota. Just by a flick of the pen, they put farmers out of business. One day he was worth 100,000, and the next year he's only worth 50,000 on paper. Now that doesn't make a lot of sense to me. As far as I'm concerned, when a farmer and a banker agree to something, and he borrows 'em the money, and they sign that paper, it's just like a marriage contract, through good times and bad, but it doesn't seem like they want to work that way.

KM: Well, aside from this \$240,000 loan that you got written down, what are some of your other major victories as an advocate?

BL: Oh, major victories....Well, this is kind of a little off to the side, but we got pulled into a deal one time where the guy was threatening suicide. They called us at the hospital to come down. Ah, he had flipped out because of the farm pressures. They found him locked up in the cab of his tractor, and he was gonna kill himself. The sheriff had said that if he didn't commit himself for what was like a three-week period or whatever of...to get him checked out at a mental health facility, that they would put him in. And he had a lot of fears about going in. We talked to him, and we managed to get him to commit himself. He had the idea that if they put him in there they would put a straight jacket on and everything else, and then this, you know, four-sided room with no windows or anything like that, perfect thing you picture. But when I found out what was happening, I had taken a woman along, who was at that time a secretary of one of the centers up there, and she had been through a nervous breakdown before and had been committed. So she could relate to him, and the guy is fine now. We had nothing to do with the farm, as far as the work. But knowing where the resource was to come and bring him in and talk to him, I think he'd a been in worse shape. There's so many small accomplishments and stuff that are really hard to even put your finger on. What means something big for one person can be as little as bringing out a few groceries. It's hard to say. We can talk money, but money isn't the big thing here. It's the farmers' feelings and their lives.

KM: Do you have anything, success stories, of your own?

LL: Maybe the success is being alive to do it.

BL: Receiving a pay check (Laughs) In a timely fashion (Laughs again)

LL: I'm very, very sensitive person when it comes to life. After seeing death that close, human lives mean more than people make 'em out to be. We all take humans for granted. That's my biggest success story is just...just being alive to be able to tell about it, I guess.

BL: When we had first started a lot of the, you know, some of the neighbors, you know, there was people that called us radicals and what else, you know, but, ah, and those same people we've worked with. Now, you know, down the road three years down the road, we've worked with 'em. It just took that long for it to catch up with them.

KM: What do they say when they come to you after three years?

BL: They just kind of hint around at first. So I'll just kind of nose my way in a little bit and ask them what they're having problems with. Probably give them some literature, to get 'em, to let 'em read, and then tell 'em, if you want to talk, or if you've got any questions, call. And that's one thing that really gets 'em started, anyway. If anybody...Get 'em reading the literature, anyway, and you'll be surprised the person that's havin' problems how will read that. Now, they may not read any documents they sign as far as loan agreements, but they'll read something that hopefully will help 'em.

LL: The farmers that I worked with weren't bashful about coming back. They knew where they could get help, and they came back, if they felt they were in trouble, or if they had made a decision that they felt they needed to be reassured about, they always came back. Once you build that bond of trust, it's hard for it to be taken away.

KM: Do you think that you changed your...personally...because of being an advocate?

BL: Definitely.

KM: How so?

BL: Well, when you go on to a lot of farms, I didn't realize there was so many people that didn't have bathrooms in their house. I've been in houses with dirt floors. The living conditions that a lot of the people are living in, I didn't realize even existed. That goes on, then, and you start noticing what's

happening to our towns. They're dryin' up. There's nothing. Everybody's screaming economic development now. It gets to be a whole wide perspective, that you start looking and seeing what's happening. Back then the big thing was fight PCA. That's it. But now, there's so many other things involved. It isn't just the farmer. It's the towns, and the businesses, and keeping our schools going, just surviving out there. The churches I've noticed getting a lot more involved in this rural thing. It isn't just the farmers' problem, and that's one thing I think people are starting to realize. It's everybody's problem out there.

KM: Are you pushier in your business dealings, or with your....Are you more assertive now because of being an advocate?

BL: You mean in my own dealings? Definitely! You'd be surprised the stuff we signed that you don't read. Well, back then you trusted everyone.

LL: Plus all the paperwork we do for the creditors that's uncalled for. We just automatically do it on our own, and we bring it in and they act surprised that we're coming with all these papers. Well, we're one step ahead of them. And we never would have did that otherwise. We would put off the paperwork for a year if we could get by with it. Now the paperwork is up front, before any negotiations. So it's prepared. It's changed me personally. Getting back to your other question, it's really changed me personally, too. 'Cause I didn't realize before I was a farm advocate that people could care as much as they really care until after we had gone through the turmoil and catastrophes that we did. It dawned on me that there was people out in this world that really do care.

BL: We had something that was done in our neighborhood that I cannot remember ever being done since the thrashing days, and that was, I had surgery on my leg one fall, and it happened to fall right at, when I should have been chopping corn. And one of the neighbors came over and says, asked me how I was gonna get my corn chopped, and I says, "Well," I says, "I'm gonna put off the surgery and try and get it done." And he says, "No, you

aren't." He says, "You're gonna have that surgery done." And I was to be laid up for nine weeks after the surgery. So I went in for surgery, and I came home two days later, and we had... all the neighbor farmers had brought their equipment over. Seven tractors that was going at all times pulling wagons.

Those neighbor farmers they did in a day-and-a-half what it woulda took me at least two weeks to do, and they enjoyed it. They said, "We should do this every year." I said, "Well, my farm's always open." (Laughs) And never charged me a dime for even the fuel or anything. It was great, and then our anniversary happened to fall the same day. The last day of chopping. Everybody knocked off a little bit early, and I couldn't figure out why, and about seven o'clock, seven-thirty, here down the driveway comes just a whole stream of cars. And they brought food again. They brought barbecue grills to grill on, and everything. They threw us an anniversary party.

LL: A great big cake, and on the top of the cake, the icing was a Holstein cow. (Laughs) And it had on there, "Happy Anniversary, Bruce and Liane."

BL: That was.... You know, you know people care. That gives you a lot. That gives you a lot to fight for.

KM: Who organized all that stuff?

BL: The chopping and all that, you mean?

KM: A couple neighbors?

BL: A couple neighbor farmers get on the phone and start calling around and ask the other one if they want to help, and we had one guy out there that was 78 years old. He's the only guy that drove a tractor in the rain without a cab. The rest of the guys all had cabs on. It was drizzling that day, and he was out there. He felt bad because he wasn't asked to come over, so he just came over, anyway, and brought his tractor and.... But it's a heck of a good feeling.

KM: Was it, like, people from the church, or people from a farmer's group, or just neighbors?

BL: All neighbor farmers.

KM: Just because they lived close by?

BL: Just because they lived close by. Some of 'em were really sensitive, and these farmers, some of the ones that initiated it, have their farms paid for. They had troubles, too, understanding where we were coming from with our problem. I think....

LL: I don't think you were very assertive back then. We were going through all these catastrophes. I visited with some of the neighbors. He visited, too, but I'd just come out and tell 'em the financial problems we were having, and I don't think...I think you backed...stayed...you wouldn't let on that you were having these difficulties. They knew all the problems we were having, anyway.

BL: Well, that's...that's the pride thing. The husband never does want to admit that they're having problems. Even in my case, but now I let everybody know. It doesn't bother me to tell anyone what we went through. But, even at that time, she milked...like I said, nine weeks I was supposed to be laid up. She milked for two-and-a-half weeks by herself. We had insurance, but it was the type of insurance that you never knew when it was going to pay up, to hire the help, and who was gonna work. How can you hire a guy and not be able to pay him up front, as time goes on? So Liane decided she was going to do the chores. Well, I gave her a week. Well, she lasted two-and-a-half weeks, which was excellent. And it finally got too much for her, too, with that many cows. So she came in the house one night, and she says, "You can take them cows and put 'em where," you know, "the sun don't shine." So off comes the braces and everything off my leg, and threw the crutches in the corner and went out and milked cows. The tears runnin' down your eyes...So I know what a lot of these

people go through that don't have the insurance, that don't have.... You know, there's a lot of pain involved with the whole thing.

LL: You get rewards for the pain, though. The more painful it becomes, the more rewarding it is. Just to be able to look back and be able to say, "We made it through that."

BL: But it's never failed us yet, though, that when we needed the money it was there. God knows where it comes from a lot of times. But it's there.

DH: Well, I don't know what I missed, so I don't know where to go without being redundant here.

LL: I don't know if anyone's ever brought this up, but a lot of people don't realize the toil (sic) that this has all taken on the kids. You know, it's always on the parents and what they've had to go through. Well, it takes its toll on the kids, too. And, I guess, that's one thing that I'd like to say is that with people that have small kids at home, you know, what rewards are there for the kids? There aren't any. As a matter of fact, they're in just as much stress as the parents are. So, one...is it two years ago? They had a program at the school where we have are kids, and it was for kids that had problems at home like death, divorce, or farm financial problems, and all this. And it was a two week course, I believe, and I told Bruce, let's let the kids enroll in this special program. And they did, and they learned that there are problems that they have to deal with and that it's okay for them to have these feelings. Before, they could never come out and say that they got these feelings that they never know how to deal with. At least now, it's out in the open for the kids, and I don't think it ever has been before. So I'd like to see more programs set up for the kids, so that they learn.

BL: The counselors right now are.... They're seeing more depression amongst the children. And they really don't know where to point the finger. I think I mentioned it to Dianna that we had done a little survey around the area, at the local food shelves, and at two food shelves, they had served the total amongst

the two in a one year's time, they had served over 900 families, which is the total population of the one town. Now, that to me, shows a lot of problem out there. Along with that survey, we had gotten back some information that, like 54% of the people that used the food shelves, the parents, go without one meal a day, just so that the kids can eat. Thirty-four percent, or 36%, in the state that use the food shelves, the kids go without a meal a day. Well, if there isn't food in that house, and that family's having problems, farm problems, or whatever, it's definitely affecting those children. Because more than likely the parents are clashing. This is one thing the counselors are looking at...They started suicide prevention classes, but they aren't addressing the problem. This is one thing I would like to get more involved in, but, money-wise, you just can't do it, is to go into a school and show 'em what a lot of these families are goin' through. And that it isn't their fault, or the parents' fault that this is happening. A lot of it was brought on by lenders. A lot of it was brought on by the times. You know, it's a combination of things a lot of times. I don't know what the answer will be to any of this stuff, but there's definitely a problem there, and we know it's there and just try and address it in some way.

KM: Say more about the feelings your kids were having that they started talking about after going through this class.

BL: There were six kids in the class that enrolled, and we had three of 'em in there, so you know how big a class it was. But they really enjoyed it.

LL: Our kids now realize that they're special. Before, they didn't feel that they had any worth. I guess I'm guilty of that, too. You're so low, just like you don't feel that you're worth anything. And that program really boosts up their morale. They finally got it through their thick skulls that the farm problem was not created by them. They're a part of it, but they are special. And in no way should the stress of the farm be their fault. Kids have a way of blaming themselves for problems that their parents have to deal with. I believe that our kids know what we're going through, but they're not blaming themselves. We've got lots of little critters at home that make them feel pretty special, too.

We're no longer a dairy, but we're Green Acres when it comes to everything else.

BL: Back when we were having all the problems, if anything saw said to the kids, we hollered at 'em. When they came home from school, we hollered at 'em, because of the pressure that was put on us. We let it go. We let the kids absorb that, and now we let 'em know, if we do holler at 'em...it may take us ten minutes...but we come back and say, "Hey, we've had a rough day. I'm sorry." You can't do that, because they will carry it with 'em. If they understand why Mom or Dad is in such a mood, I think that means a lot.

LL: They were failing in a lot of their classes, too. They were bringing home deficiency slips, and things were bothering them at school that they didn't know how to deal with. Now that we sold the dairy cows and got things turned around a little bit, we've got one kid that's in high potential and another kid that will join high potential next year. They're grades went way up, and, in my eyes, they seem like happier kids. When we were going through the worst time is when they grades kept getting lower. They didn't feel like they were in any way human. They just blamed themselves for our problems.

KM: When you folks go out and advocate now, do you pay special attention to the children in the family because of this?

BL: There again, it's that initial contact and just talk with the parents and the food situation and the whole thing. You get a gut feeling about them right away when you meet them. It's been pretty true. Some of them you'll never work with again. You may see them that night and never see them again. But just to be able to look around the house means a lot. You can pretty much tell what's going on. It's kind of that sixth sense that you develop. As far as addressing just the kids, I can't say that I do. It'll go towards the parents. I've gone to farmers that I know have little kids and bring a bag of candy. That tickles the heck out of them, and I know they aren't getting treats like that, but it makes the kids a lot happier and the parents, I think, realize somebody cares. How many people are gonna come out to work on their loans and bring

candy for the kids? It's just whatever we feel like, whatever is in the heart with that person.

KM: What about the advocate program itself? How do they help you. How does it make your work easier or harder?

LL: You need another tape for that.

BL: Yeah, you really throw the trick questions out, don't you? Well, all the trainings. Usually we're kept right up on top of what's going on. That I like. A lot of the classes I possibly have no interest in, but once you get there, there's a lot of good. They had some stress classes that I thought, "No way do I need them." Those turned out to be the ones that I really enjoyed. I think one thing about the advocate program is the people that you can get to through it--the Attorney General's Office or whatever--the resources that are available, telling them that you're a Minnesota Farm Advocate. It means a lot. Plus when you go in to work with a lender, it throws a little bit of weight. They know you know something. God only knows what will come out, but I guess the big thing is the trainings. They've worked great with us over the years. We haven't had any problems with the Department. They've always been understanding about what we did. If there are extra classes that come up, they allow us to go listen to them.

KM: What did you like the best about the stress classes?

BL: How much a lot of the things that were there in myself I didn't realize were even there. You opened yourself wide open to, "Hey! You're doing this? Man, that's a sign of depression." And I can spot 'em in a lot of farmers. They've had some great trainings. I think it's money well spent.

KM: [to Liane]: You seem like you have an answer to that question, too.

LL: Even though I'm not a farm advocate now, the Farm Advocate Program will always be a part of my heart and soul one hundred percent. Just for the

simple fact that when farmers were being thrown off of their farms because of unjust practices and whatever lenders could throw at them, I just feel like the Farm Advocate Program was there. I think it was the first program that ever had success in keeping farmers on the land, where they would have otherwise been thrown off. To me the Farm Advocate Program is very special in that way. How many other people do you know in this day and age can sincerely come out and say that they helped someone keep their career, their lifeline in being the root of the land? There is no other program that can do it.

BL: How many people donate their hours as the advocates have, just because they know they have to do it? It's in 'em. It's a special breed of people.

KM: You were involved a little in American Ag and COACT? They've also made some efforts to keep people on their land, or they've stopped foreclosure auctions. What's the difference between what the Advocate Program has accomplished and what COACT has accomplished, and American Ag, or other groups you've been a part of?

BL: Originally, when we got involved in American Ag and COACT, that was back in the so-called radical times, with the tractorcades and whatever. I guess being of my age, I believe a little bit more in the tractorcades, the demonstrations, whatever. I guess that's part of my era. That was the big thing, the Vietnam war era, and now we go on to the rural problem. And I think they've had their place, and they've done well, as far as the demonstrations. If there's nothing else that can get something stopped. I've seen...sixty farmers...that's all it took, and they knew about it in Washington. And in one instance that we were involved in, she drove the tractor, I couldn't. That was before you were an advocate [to Liane].

LL: That's one thing the Farm Advocate Program does not do. It doesn't demonstrate. These other programs may have or do.

KM: What's more effective when?

BL: There was little things reaching out that there were these options available to farmers. But at that time we were still fighting trying to get everything straightened out with us, too. It was a tool that the farmers could use to vent out their frustrations, for one thing. That's probably what got us going somewhat in that, too. It also got the farmers talking, which is really hard to do. You'll never get every farmer to talk. And I think it did work well in its place. When we became more involved as advocates, feelings changed somewhat, too, trying to go in and negotiate with this lender. If all else fails, I'm not going to say, "Don't start up that tractor, but definitely the negotiations have to be there.

KM: Are there any things you'd like to see changed about the way the Advocate Program works, or suggestions you have for making it even better than it is?

BL: State car [Laughs] which I've been trying for for five years.

[Everyone laughs]

LL: He's trying to change that, but he just can't get to it. [Laughs]

BL: Well, there's a lot of things I could way could be changed, but then again you get into their employee relationships and all that. I don't know if I would like being an employee and have to put up with a lot of the employee's problems. Being on a contract basis makes it a little bit more maneuverable for us. The wages could be a little bit better, but otherwise, it's one heck of a program. I really can't say nothing bad that could be changed.

LL: I know of one thing that I feel could be changed. I don't feel that it's justified that the Farm Advocate Program should have to fight for funding every year. When you put the statistics together, see how effective the Farm Advocate Program has been throughout the United States, you would almost feel that the politicians would have that as a set program, that it wouldn't have

to fight year after year to try and get funding, because there's no other program that's been more effective at keeping the farmer on the land.

BL: We've had calls from Louisiana, Texas, Montana, just asking simple FmHA questions or whatever. Somebody going into an FmHA office that needs some questions answered, and somehow a booklet wound up way down there. And they get our name, from all over the united States. So it's good to be well known, anyway. We used to get calls any time of the night, until we put the answering machine on. And we had to do that for our own sanity, because very seldom was there that we could sit down and even eat one meal together without the phone ringing. You wind up eating a cold meal. The farm advocates are put under a lot of stress that way. They're expected to respond anytime of the day, it seems like. I guess after so many years of doing it, you learn to try and pace yourself. You have to. The first few years were awfully tough on us. We ran day and night. We caused ourselves a lot of problems. But I think the wives and spouses of advocates need to be recognized, because they do do a lot of work. They answer phones when we're out of the house. Sometimes they do a lot of paperwork. They put up with us being gone. They should be recognized.

KM: What do you think is the impact of the Advocate Program?

BL: I think the impact is greater than we ever expected when it originally started. There's hardly any attorneys that we can talk to that have never heard of us. Extension is even sending people to us. We have lenders sending people to us. It's something that I hadn't imagined back then, because I thought all lenders were bad, and they aren't. There's a lot of good lenders out there. People throughout the state, professional people, have learned to use us paraprofessionals as a resource. We can do a lot of their legwork for 'em, save the farmer money, because they know we can relate on a farmer basis, whereas maybe they wouldn't get to step one.

LL: I just want to add my perspective on the Farm Advocate Program. It's astronomical! Before the program even started, the farmer felt like his lender

was the boss, and he had to do what he was told to do. That's been blown wide open by the Farm Advocate Program, because now the farmer can go in and talk to the lender as a one-on-one situation, where the farmer is no longer the little guy, and the lender is no longer the boss. There's negotiations brought up to the table and many programs that are available that never would have been known before. So the Farm Advocate Program has blown all this wide open for the farmer to take advantage of, whereas before, even the lender didn't know about all of these programs that they had available. Financially, the program is... the sky is the limit. Before it was broken down to one thing: you had to do what the lender said and that's the way it went. And the people that it's brought together has been astronomical. Farmers would have never gotten together as farmers before, if some of these programs wouldn't have been publicized. And who did the publicizing? The Farm Advocate Program. Everything has just been blown wide apart, and it's had so many advantages.

BL: When else in history can you look back and see the statistics of the people that have been worked with, and the numbers, and the type of problems that they're having? It's all there, and I think those numbers should be taken a good look at by the legislators, too, as to what's happening right now? What can we do about it in the future? They're there, and I think that they should be put to use.

LL: Even this is really neat. [Laughs] So awesome! This is my opinion being viewed here and Bruce's. Other people don't feel the same way we do.

DH: [Laughs] They will after they hear you talk.

BL: When we first started the farm advocates, basically, we were looking at working with farmers just at FmHA, the basic start. But it's turned out the farm advocate is a credit analyst. He's a counselor. He's so many people in one.

LL: He's a farmer. He's a husband or wife.

BL: Actually we should be drawing about six times our wages for all the things that we [Laughs].... Along with the state car. But there's so many people combined in one. I think it amazes a lot of the old advocates, too, how much we've actually had to learn, how much we've learned, and how far we've gone from back then, being just as green as could be. When the program started, we went to training for two days and they announced it over the radio that they were training these people. Before we left the motel to come home, we had six clients to talk to, and one of them happened to turn out to be the next door neighbor. From that time on, I don't think any of us back then had any idea what we were getting into, that we would at times hate it and other times how much self reward we could get out of it.

KM: At what point did you realize you weren't green any more?

BL: We're still green. We're still learning.

KM: Sure, but there was a point where it sort of meshed.

LL: I choked up a lot of times. A lender would give me one of his technical terms, and I wouldn't understand what it meant. I felt very green, like I should be more professional, more know what he's talking about, and I didn't. But it didn't stop me from rushing home and looking it up so I had one on 'em the next time.

KM: What was it like when you hated being an advocate?

BL: When I hated being an advocate? Probably sixty hours a week, donating most of it, milking cows, and trying to run a farm, and just getting totally exhausted. My heart was there. I knew I had to do it. I enjoyed doing it, but it takes its toll on you. There again, people who have been doing it for any amount of time learn to pace themselves. You don't have to run every night. Time them out. Make them do a little bit more of the work. We used to sit down and do everything for that farmer, and now we make him do a lot of his own running, talking to people. If we think they can handle it, we let 'em do it.

That's the idea, too, is to make farmers become their own advocates so they can help other people. It was our own thing that had brought it on, too. It was so new to us that we didn't know how to handle it ourselves. It gets tough.

LL: I hated it when we failed.

BL: I hate driving in the Cities, too. [Laughs]

LL: When you do all you can for a farmer, and the lender doesn't buy it and you walk out and you feel like you've been whipped with his tail between his legs. We just hate it when we fail, when we try so hard, because we want that farmer to be on that farm.

BL: I had a client that I carried his case around in my briefcase for three months, this was one of the first ones that I ever worked with. Three months, and I figured there was absolutely no solution, and one night while I was in the barn, milking, it finally hit me what he could do. Well, we got the guy refinanced, and to this day that banker can't figure out how in the hell I ever did it, because the equity wasn't there. It was the type of a situation where we could bring outside money in, in order to get him out of there so he would cash flow. But three months! There was no quick answer there. It took time. I was green. Knowing what I know now, it wouldn't take me three months. A lot of it is experience. You learn.

-End-