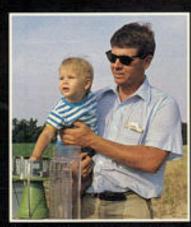
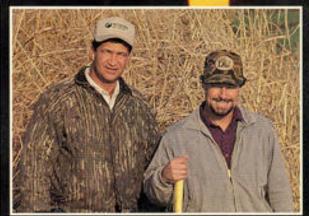
Progressive Former





FARM FAMILY SURVEY

Results from our annual mood of agriculture survey.





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SPECIAL MOTE FOR:
FARMER JONES,
IS YOUR OPERATION AS PROFITABLE AS 17
SHOULD BE? SEE PAGES 8 AND 9, THERE'S
WEN INFORMATION THAT WILL HAVE 0
POSITIVE EFFECT ON YOUR BOTTOM LINE.

You're in a Mood To Make a Profit

In our annual survey, you told us about your goals and challenges, and why you farm.



Farmer Midwest's third GOVERNMENT survey, making some

money is your No. 1 challenge. But you wouldn't trade farming for anything.

"I looked for Noah to go past in the ark any day," jokes Todd Intermill of Colman, S. Dak.

Record rains, raging rivers, and flooded fields. You had to laugh to keep from crying if you farmed in the Midwest last year.

"We seeded oats twice and didn't get hardly anything from it," says Iowa farmer Mike Ryan of his 1993 crops. "The weeds took over the corn because conditions to improve in 1994. And 66% the herbicide didn't work. The hav got rained on, so it had no feed value."

No doubt the deluge contributed to challenge in farming: making a profit.

Randy Jones of Marion, Ill., almost went bankrupt in the 1980's. To survive, he opened a plumbing business that now

According to Progressive provides about two-thirds of his income. "I want to raise more corn on fewer acres annual Mood of Agriculture and make the most money off one acre that I can possibly get," he says.

> He now raises premium white corn. Jones also has 50 purebred Simmentals. And this year, he will grow, bag, and market sunflower seeds for bird feeders.

> Other challenges on your farm? Fortyseven percent of you say Government regulations are challenging. Finding new alternatives for generating income is important to 45%, and financing new machinery purchases is significant to 35% of you.

> Fifty-six percent expect your financial say your financial standing is better than it was five years ago.

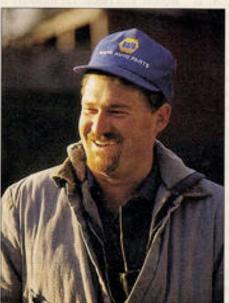
"If we even have a crop, next year what 76% of you say is your biggest can't help but be better," Ryan says. He and his brothers, John, Pat, and David, farm 500 acres in Ryan, Iowa, for themselves and their mother. Bernadette.

But 57% of you have no plans for

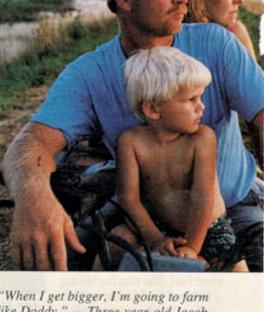


"I'm a bottom-line farmer. I don't farm to exercise; I farm to make a living." -Todd Intermill of Colman, S. Dak.

PHOTO YANN CLEVELAND



"My goal now is not to be the biggest farmer in the area. My goal is to be the best." - Randy Jones of Marion, Ill. PHOTO: JOE LINK



"When I get bigger, I'm going to farm like Daddy." - Three-year-old Jacob York of Eldred, Ill., with his parents, Kellie and Jeff York, looking over their flooded fields. PHOTO MAN KLOSE

expansion within the next three years.

Intermill of South Dakota got out of a partnership three years ago to go solo. He has cut operating acres from 1,000 to less than 500. He went from an 8-row planter to a 6-row and cut back his hogs and cattle.

"I take farming one day at a time." Intermill says when asked about his expansion plans. "Farming can turn on you every once in a while. Then there are years where you make great progress."

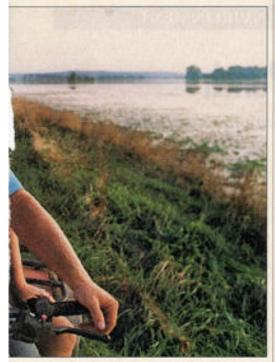
But the cost of farming was not the main reason for a lack of expansion plans.

Most respondents (51%) say they simply are getting too old to expand. Another 42% say they are satisfied with the current operation. Twenty-seven percent say the lack of profit potential with a bigger operation keeps expansion plans on the back burner, and 27% say regulations make expansion plans impractical.

Still, despite Government hassles and the financial struggle, 76% of you said you would choose farming or ranching again if you had it to do over. A whopping 80% also feel successful.

About 66% believe you have a better lifestyle than the nonfarm families you know. But compared with nonfarm

U.S. NEWS



acquaintances, 65% of you believe your family has a lower standard of living.

"I could walk away from farming and make more money by plumbing," says Jones. "That's why [my wife] Gail says I'm just plumbing to keep a bad habit. But I'd rather be a farmer."

A large majority of you (84%) believe farm children have more advantages than do children raised in the city. Sixty-one percent, however, either are not sure or disagree that your children or grandchildren will become farmers.

For three-year-old Jacob York, there is little doubt. "When I get bigger, I'm going to farm like Daddy," promises the Eldred, Ill., boy.

Jacob's mother, Kellie, wouldn't mind if Jacob or her other son, one-year-old Levi, got into farming. She may even encourage them, despite the family's loss of 800 acres to flooding last year.

"By the time my sons get old enough, the ground will be paid for, and it will just be theirs to farm," she reasons. "So it's kind of like job security.'

Intermill would probably be pleased to hear York's comments.

"I get kind of upset when I hear so many farmers tell their kids, 'Don't farm.' "he says. "If we discourage everybody from doing it, it's going to leave farming in the hands of a few big corporations," he adds. "It will be a sad day when agriculture comes down to a monopoly." - Nancy Dorman-Hickson

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