

**Interview with Gloria Tepfer  
with comments by Wendy Tepfer Kluver**

**Interviewed by Margaret Robertson  
Minnesota Historical Society**

**Interviewed April 11, 1989  
at the home of Wayne and Gloria Tepfer, near Danube, Minnesota**

**MR:** Did you grow up on a farm?

**GT:** No, I didn't. I grew up in town in Appleton, Minnesota. My dad was a plumber. When I was a senior, he decided to go into partnership with my uncle who lived in Danube. So right in the middle of my senior year we moved to Danube. There I met Wayne. We were married and have been farming ever since.

**MR:** Was this the homestead for Wayne's family?

**GT:** No, this was a farm that his dad bought for us, a second farm. His brother lives on the homestead. We got married in 1955. Then we decided that Wayne should serve his two years of military obligation before we started farming because we wanted to milk cows. So he went into the army in October of 1955, and he got out in July of 1957. We moved to this farm in January of 1958, and we've been here ever since.

**MR:** Did you find the adjustment to farm life hard?

**GT:** Yes, I did. When we first moved over here, we lived with his folks and I worked in Olivia. When he was in the army, I lived in town and was around people all the time. When Wayne came home from the army, we lived with his parents again until we had our house ready. This place didn't have any running water or a bathroom, so we had that work done before we moved over here. When we first came here, I was very, very lonesome because I was used to having people around. It took awhile to adjust.

**MR:** When you first started farming, were you just milking a herd of cows?

**GT:** We had five cows, seventeen pigs, and 150 laying hens. We started out separating, so we sold cream and just slowly increased from there.

**MR:** What was the biggest herd you had?

**GT:** We had up to twenty-five cows in 1973. On Ash Wednesday of that year, Wayne had a kidney removed. He had been having a lot of back trouble. Our oldest son, Steve, was a

sophomore at that time. He had decided, from the time he was little, that he wanted to milk cows. So we sold down the herd to fifteen cows and sold all the pigs. We felt that the two boys and I could handle that until Steve graduated. When Steve was a senior, he bought the cows from us. Then the second son bought cows, and the two boys must have been milking thirty-five cows here. We just kept steadily increasing the herd.

When Steve graduated in 1975, we picked up some more land to rent. Our second son also had cows, and they all had some machinery here and there, so therefore I was keeping three sets of books. So we decided to incorporate as a family farm. That's what we did. Then we milked as a family farm corporation. We got up to forty-four cows--I think that was the most that we were actually involved in. We rotated Sundays off so that everybody got one weekend off a month.

That's when everything started to happen. Steve got married, and his wife was not happy here. She was not happy being a dairyman's wife. She had no interest in the barn and the cows or really anything. So they started out having a lot of marital problems. He left the farm and came back later. By that time, we had already expanded the whole setup. We had remodeled the barn and built the lofting shed and the silos. We had invested a lot of money in here. Every time Steve left and then came back, it created some problems. By that time, our daughter had gotten married. Her husband worked in town, and then he decided that he wanted to farm. So he was brought into the operation. The second son was still single.

There were the normal amount of problems, but we were getting along pretty well. But I believe it was 1982 when the interest rates started creeping up. Then in 1983, we knew we had to make some adjustments. So we stopped paying everybody wages. It was that fall that Wayne decided that he would work off the farm. He got a job at Southern Minnesota Sugar. Steve also left the farm, and in 1983, we found out that he had cancer.

**WK:** That was January of 1983.

**GT:** That year was really an ordeal. Steve had surgery on the 6th of January, and he was in the hospital at the University of Minnesota until the 26th of January. Then until the 13th of May, we drove every day to the city for radiation treatments.

In 1984, we couldn't get operating money. So our second son rented our land. He couldn't make the payments, either. So in 1985, we rented the land out. We went in and talked to the banker and decided on what we should do. We had already talked about an auction sale to try to reduce the debt. So on April 10, 1985, we had an auction sale and sold all the machinery and tried to reduce some of the debt. We rented the land out for cash rent. Wayne worked over to Minnesota Sugar during the campaign, which is the slicing of the beets. Then during the summer, he drew unemployment. Meanwhile, I went to work and got a full-time job.

**MR:** Where were you working?

**GT:** At the nursing home at Renville as a dietary aide. Then in 1986, the replevin orders and the intent to foreclose notice came.

**WK:** Under replevin, you're not allowed to harvest your crop.

**GT:** Yes.

**WK:** The sheriff would stop you. That was the year my husband Ron farmed it.

**GT:** Yes, in 1986.

**WK:** That was funny because they would come out and tell us that we couldn't combine beans that day. The sheriff would drive up and say, "You can't combine beans."

And Ron would say, "What do you mean, I can't combine beans? It's my combine, it's my beans, I'll go combine them."

"Well, the bank in Olivia said that..."

**GT:** They assumed that the crop was Wayne's, so they were going to stop Ron from harvesting.

**WK:** So Ron would say, "That crop doesn't belong to Wayne. That crop belongs to us." And it did. We were the ones who got the operating money to plant the crop.

**GT:** In July of 1985, we applied for a FmHA [Farmers Home Administration] loan to pay off Federal Land Bank and American State Bank to reduce the debts. All this while, we were working on paying off the original loan and just jumping through every hoop they wanted. We were waiting for all this to happen, but the bank ran out of patience. We were also in constant communication with Federal Land Bank. Everybody knew what we were doing, but the bank got impatient and wouldn't wait for FmHA's answer any longer. So on August 19, 1986, we had our foreclosure sale. Then in November of 1986, our Farmers Home loan came through. We were able to buy the land back from American State Bank and pay off Federal Land Bank--not completely, but we reduced the debt enough to where they shelved part of it.

Our whole intent was just to hang on to the farm so we could pass it on to one of our kids. Ron and Wendy were married in May of 1984. Ron had owned a body shop. He had established a good rapport with his banker and had a good line of credit. It seemed like every time we had to pay off something that wouldn't get in the way of the FmHA loan,

Ron always came through for us. So we were determined that we wanted Wendy and Ron to have the farm. Ron and Wayne actually farmed together then in 1987. Then last year, Wayne was hired full time at the sugar factory. So Ron just farmed by himself then. On February 28, we closed the loan with Farmers Home, and Ron and Wendy took over the loan and the ownership of the farm.

**MR:** So you are completely out of it?

**GT:** Yes, we're completely out of it.

**MR:** How many acres are there?

**GT:** There are 240 acres. Then we rented another 200 for seventeen years. In 1985, they pulled it out from underneath us, which really hurt the cash flow. Then we rented another 160 acres from an attorney. I would guess that in the early 1980s, we were farming 540 acres and milking fifty-two cows.

**MR:** That's a big operation.

**GT:** Yes, and all of us were working it. Corey's husband, Randy, had an off-the-farm job driving a truck. Eventually, they bought out the cows and lived here. We had bought another farm just two miles down the road. When all this trouble started, our attorney advised to get back over here to the homestead because the bank could take it. So then Randy and Cory sold the cows and moved to town, and we moved back over here.

If there's anything I could never get used to it was standing in the kitchen and looking out the window and not seeing an animal on this place. That was the most horrible feeling because there had always been cows and calves and hogs. Wayne was here the day the cows went to town, and he couldn't go anywhere near the barn. He stood way over here by the machine shed. He just couldn't take that because we had had cows from the day we moved down here until the day the cows went to town. It's a feeling you can't even put into words or put down on paper. I used to hate to do dishes and look out the kitchen window. Everything was empty, especially during the winter when Wayne was working over at the sugar factory and there was no movement here.

But Ron decided to milk cows, so it wasn't too long that he had cows back in here. Now he's building up his herd. We're just thankful that all of our kids were very supportive and were always there when we needed them. And we're certainly thankful that we could pass the farm onto the family, anyway.

**MR:** What crops did you grow when you were farming all those acres?

**GT:** We raised corn and beans and alfalfa and oats and wheat. We grew peas for Green Giant one year, but with ninety-two head of dairy cattle, you need a lot of acres of alfalfa, and the peas took out too many alfalfa acres. We raised a lot of corn because we needed silage.

**MR:** Over the years, were the management decision shared by the family?

**GT:** Yes. Our kids grew up with problems and decisions always being discussed around the table. It just stayed that way from the time they were in school--whether they wanted to go out for sports or cheerleading or plays or whatever. It was all discussed at the table. So as the kids got older, those farming decisions were always all made together. Some of the outside decisions were maybe made by the guys. Wayne has always been close to his boys. They might make a decision outside, but generally it was shared by everybody.

At the time the decisions were made to expand, there was cash flow to pay for those decisions. At the time we felt that they were good management decisions. But I know that in 1983, we paid 23.5% interest on our loans. We paid \$46,000 to the bank that year in interest alone. That really doesn't leave you a whole lot to live on or to pay bills with.

We trusted the bank and we trusted our loan officer because we had such a good relationship with him. But we can see now where we should never have stood for the things that they did. We would sell something, and there was never more than one name on the check. Our name was always on the check, not the bank's. But we would turn the check over to the bank and say to our loan officer, "These are the bills that we've got to pay. How much of the check do you have to have and how many bills can we pay?" That's what we always did. Well, at the end, they were taking the whole check. But we didn't realize that. We thought we could trust the loan officer. He really did advise us to make some of the decisions that we did.

**MR:** In terms of expansion?

**GT:** Yes. I can remember one day when the loan officer came out in the fall. It was after harvest. We were all sitting around the kitchen table, having coffee and laughing and joking. We wrote down our plans and our goals. He told us that these were the things we needed to do to keep a viable operation going. We had to build a corn grind system. We had to build more storage. We had to expand the dairy herd. We had to build a machine shed. He listed five things and said, "I'll give you the money to do them." So that's how all the expansion really started. From there on, it was downhill all the way.

**MR:** And this was American State Bank in Olivia?

**GT:** Yes. They had a mortgage on our land. In the beginning, they just had a mortgage on eighty acres. Federal Land Bank had another mortgage on forty acres with the building

site on it. Through the whole experience, we managed to keep forty acres free and clear, but in order to hang on to it, we wouldn't let anybody attach it. We gave our attorney a mortgage on forty acres so that the Federal Land Bank couldn't come in and say, "Well, we'll reduce your debt, but we want the other forty." We thought that if worse ever come to worse, maybe we could make a switch--Federal Land Bank could take the forty bare acres, and we could always save a place to live.

I can remember when we went into the Federal Land Bank to tell them that we weren't going to be able to make our payments. We talked about what could we do and about writing off debt. Our loan officer said, "Oh, no. We can't do write off debt. Sometime down the road, you're going to leave us no alternative but to foreclose."

I said to him, "Well, go ahead and foreclose."

"But Gloria, that's your house. That's your home."

And I said, "Well, I know. But it ain't the only house in the world."

That attitude really surprised the loan officer because they knew that most farmers would give up everything to save their homes. When he knew that I wouldn't do that, then we started negotiating seriously. They never did foreclose.

We were one of the first cases into mediation, and it was so new that all the rules and trouble spots hadn't been ironed out. All the while we were going through foreclosure, the bank kept printing our foreclosure notice in the newspaper, which really wasn't legal. We were just going into mediation when our foreclosure sale was supposed to happen. I can remember calling [Minnesota] Commissioner [of Agriculture Jim] Nichols at 10:30 at night and asking him if there wasn't something that could be done. We had already received our mediation notice and answered it. He said, "Let me do some calling."

The foreclosure sale was scheduled for eleven o'clock the following morning. I was over at our daughter's house and had left a number where Commissioner Nichols could reach me. The phone rang at quarter after ten, and it was Jim Nichols. He said, "Just a minute, Gloria, I have the governor on the line." Governor Perpich came on the line and said that he had arranged for our foreclosure to be stopped for thirty days. He felt that it was the intent of the legislature that the legislation apply retroactively. That's how our foreclosure was stayed for thirty days.

**MR:** So the legislation should have been retroactive?

**GT:** Yes, from the time the bill was enacted. He felt that it was the intent of the legislators to make it retroactive to the first of the year. I don't think that was the case, but the bank couldn't have held the foreclosure when we were in mediation anyway.

**MR:** What was the mediation experience like? When did you decide to go into mediation?

**GT:** Well, for us, I don't feel that we really ever needed mediation. We never, ever reached the point where we weren't speaking to either one of the lenders. We were in constant communication.

Maybe the lenders felt that we didn't communicate frequently enough. Maybe they weren't sure where we were with our FmHA loan. Federal Land Bank really initiated the mediation. At that point, we had to bring in the fact that Wayne's dad passed away in 1975, and he had left a trust. So the trust had first mortgage on 200 acres, while Federal Land Bank had a first mortgage on the other forty acres.

So the mediation was just among American State Bank, Federal Land Bank and us. The program was really new. We had agreed that FmHA would give us X amount of dollars, and Federal Land Bank and American State Bank had agreed that they would sit down at the table and decide if they would settle for this and how much each one of them would take. We should have had their decision as a written agreement coming out of mediation, but we didn't have a written agreement and, of course, that didn't happen. We were probably the first mediation in Renville County, so it was a learning process. We discovered as we went along what things we should have done and the repercussions of what we did or didn't do.

Mediation stopped the foreclosure while we were in that program. But we never ever had reached a point where we weren't talking to our lenders.

**MR:** Do you think that communication with the lenders helped?

**GT:** I think so. I really do. Our loan officer at Federal Land Bank was--I don't want to say a personal friend--but a very good friend of ours. We always had a good rapport with him.

**MR:** What about American State Bank?

**GT:** Well, we certainly felt that we had a good relationship with our loan officer there, too. We always did. I'm sure that our loan officer had a higher authority that he had to answer to. His supervisors were probably just as hard on him--in making him do the things he had to do. In the fall of 1985 and the spring and summer of '86, it was nothing to have the sheriff drive on this yard once a week to deliver some kind of paper.

**WK:** But that was caused by the big boys in the bank.

**GT:** We never did tell the bank that Ron was farming instead of Wayne. They just assumed that Wayne was farming. As I said before, they found out there was a crop out here, and they were going to get it. But it wasn't Wayne's crop, it was Ron's.

**WK:** Then Ron got irate that people were going to try and stop his harvesting the crop.

**GT:** That problem began in the spring of '86. We never really did dissolve the corporation, but we weren't paying wages anymore. We couldn't meet the withholding in Social Security payment to IRS, so they could attach that advance deficiency. Well, we needed every penny of that to put the crop in.

That's what started Ron farming. We came home and said, "Well, there's no way we are going to get an advance deficiency. Can we put the crop in your name, Ron?"

He agreed, and that was the beginning of Ron and Wayne farming together. In 1987, they farmed together. All the income paid the expenses, so there was nothing left to live on. Ron started milking cows so he had his milk check, and Wayne worked at Southern Minnesota Sugar. So we lived on that money. But there was no income from the farm to live on. Then in 1988, Ron farmed alone.

**MR:** When you look back, was there any one thing that led to your financial problems, or was it a combination of factors?

**GT:** It probably was just a combination of rising interest costs and falling prices for our commodities. I really think the major contributor was the fact that the banker had told us to seal all of our corn--to put all of our corn in reserve. So in 1983, when we were paying twenty-three percent interest, we were sitting on crops from '81, '82 and '83. We couldn't sell the crops because they were under loan to the government. We had to wait. Had we been able to market that grain and make payments, I really honestly think we could have made it. But you can't sit on three years of crop while paying twenty-three percent interest. Then we ended up forfeiting the beans, and we ended up forfeiting the corn in '85. So I think that was the one major factor.

The other reason was that we probably expanded too much at the wrong time. But at the time we expanded, we could cash flow and pay for everything and have money left over. I used to work very closely with the banker and do the cash flows. Every month, I did a P&L [profit and loss] statement for him. We knew every month where we were, and we made our management decisions based on those figures.

**MR:** Yes, that was one thing I was going to ask you about. Some people say that farmers got into trouble because they didn't do proper recordkeeping. They didn't do the kind of profit and loss analysis that needs to be done. That was not your situation?

**GT:** No. In 1978, when we incorporated, we went to American State Bank. Ralph [McCaffery], our loan officer, and I sat down and figured out what kind of books we were going to keep. He even invited me to a couple of seminars offered by different companies on alternate avenues of bookkeeping.

He never asked for the P&L statement every month. I just did it, and he very much appreciated it. I had to do a cash flow at the beginning of every year, and every three months I had to do an update to see where we were with the cash flow. I had to figure all the inventories and expenses and income. Every three months, our cash flow was reviewed. I never heard him say it that we did not have a good bookkeeping system because he knew that we did.

**MR:** Was there one particularly difficult moment, or was it a period of ups and downs?

**GT:** I think the worst time was during the summer of '86. During all this time, FmHA just kept throwing one stumbling block on top of another. They would say that this was wrong, or that we would have to do this or that. We felt that God was trying to tell us that he didn't want us to farm, or that maybe he was putting up all these obstacles to see how strong our faith was that we would accomplish all these things.

I can't remember when this particular moment occurred, but I really thought we had lost it all with FmHA. I can remember coming home this particular day. Of course, all through this time, Wayne was very depressed. He didn't make any decisions. He would very, very seldom come with me to the bank or to the Federal Land Bank.

We had worked with Harold Hutchinson, a farm advocate with the Minnesota Advocate Program, and Paul Sobocinski [from Groundswell]. We also worked with Congressman [Vin] Weber's office. They were usually the people who went with me when we had to go to the bank or to Federal Land Bank or mediation or FmHA.

I came home that day, and neither Wayne nor I could talk. We just sat in the basement and cried because we had both given up. I had fought so hard. Every time I'd get down in the dumps and say I wasn't going to do anything more, Ron and Wendy and the other kids would say, "Come on, Mom, hang in there."

But I guess that at that point I just felt that there was no hope. Our pastor was on vacation, so Wendy called the visiting pastor. He came out to see us. I really think that he was the one who gave us the courage to go on.

I said, "It seems like the Lord never shuts the door completely. There's always a crack left. But is the Lord trying to tell us that he doesn't want us to farm? Or is he just testing us?"

And Pastor Dietz said, "If the door is never completely closed, all I can say is go for it."

That seemed to be the turning point. From then on, I never gave up. We were approved for an FmHA loan in August, over a year after we had applied. We had gone through about a year and a half of real turmoil with the Farmers Home Administration.

**MR:** So you were approved for the loan in August of what year?

**GT:** In 1986.

**MR:** So it was that same summer that you finally were approved for the loan?

**GT:** Yes. I'm sure it was in July, because our pastor usually went on vacation during the first two weeks in July. I can't say the exact date, but it was during that time that I had given up and thought that we had lost it all.

**MR:** What was your goal during this? Was it always to save the homestead?

**GT:** Yes. Our goal was to save the farm. I guess that goal came from my involvement with Groundswell and the support of all the friends and people who were with me. I was a little stubborn and a little determined that I wasn't going to deed back one acre. It was either all or nothing.

**MR:** When did you become involved in Groundswell?

**GT:** I suppose it was during the spring or winter of 1985. I know it was cold out. I was working at KOLV Radio in Olivia as a secretary and receptionist. Delores Swoboda came in and wanted to run an ad on the radio about a meeting in Olivia. She's such a beautiful lady, and I already knew then that we were having financial problems, so we visited together. Then I covered that meeting as part of my radio station job. That's how I got involved.

In July of 1987, I was elected to the executive board of Groundswell. Later, there was a time when--I didn't want it to seem like I was just forsaking all of my friends in Groundswell--but there was a period in my life when I just had to stay home and try to put things back together again. During this period, the most devastating thing for Wayne was the feeling of failure--that he had failed himself, his family, and even his father who had passed away. He felt that he had failed everybody. Wayne was in a far deeper depression than even we knew. So I had to try to help him rebuild his confidence and get our thoughts in order again. Because of that--plus the fact that I was working full time--I didn't do a lot in Groundswell except attend meetings whenever I could. I didn't become really active again until last fall.

**MR:** Previous to your involvement in Groundswell, did you belong to any farmers' groups, like Farmer's Union?

**GT:** I was on the board of directors of the Renville County Farm Bureau.

**MR:** And did the Farm Bureau help you when you were going through the tough times?

**GT:** No.

**WK:** They were more of a hindrance, actually.

**GT:** Well, I don't know that they were even so much a hindrance as they certainly were not supportive.

**MR:** Why do you think that was?

**GT:** From several of the conversations I had, some of them-- I'm not going to say all of them, but some of them--felt that farmers were in trouble because of their own doing. They couldn't understand why I was involved in Groundswell, because they felt that we certainly didn't need another farm organization. I remember saying to the president of the Renville County Farm Bureau, "But your organization isn't doing the job." He had no comment to that.

**MR:** Did they have a different agenda? Wasn't helping troubled farmers part of their program?

**GT:** I don't know, because in a rural area like this, you knew everybody who was in trouble. They just were not supportive of us in terms of our legislative issues. Of course, all you heard then was that the Farm Bureau was just an insurance company. It just wasn't a personal farm group like Groundswell is.

**MR:** Was it perhaps that it had become just too bureaucratized?

**GT:** I think so. I was on the legislative committee of Farm Bureau, and I certainly felt that they never had the input into farm policy that we do in Groundswell. I mean it just seemed so removed--somebody up higher made the decision.

**MR:** And you were there to lobby for whatever someone else had advised.

**GT:** Yes.

**MR:** Did you and Wayne participate in any extension programs?

**GT:** When Wayne got out of the army, he had to serve six years of military duty--two years of active, two years of inactive, and two years in the reserve. So he was the National Guard for two years, and then they came out with this veteran's program. He went to a veterans' vo-ag class for four years. Then because the kids were in FFA [Future Farmers of America], we also attended adult farm management classes in several different areas. I was an adult leader for six years for 4-H. So we certainly weren't strangers to the extension service, although we never really used their management tool. Mr. Booker, the county agent, did help me fill out a lot of the forms. He ran the first FINPAK—a computerized financial analysis program for farmers—in their system before I went to FmHA.

**MR:** What was the extension service's attitude towards farmers in trouble? Were they helpful?

**GT:** Not in this county. Our county agent said right from the onset that there was no--he never acknowledged that there was a farm problem. I don't know if he does yet today.

**MR:** When you became involved in Groundswell, what were some of the activities you participated in?

**GT:** I went to foreclosure sales and protested at replevins. I also helped other farmers in a support role. I didn't actually get involved in counseling, although I did have lots of meetings at my home for farmers in my neighborhood who were in trouble. They would come over and work with a farm advocate at my house. Or sometimes six or eight farmers would show up, and we'd just talk about different ways to try to re-service the debt.

I even got arrested. We were protesting in support of an implement dealer in Marshall. They came to replevin all of his machinery, and we stood in front of the trucks. We were never, ever violent. Whenever we went into a county, we always met with the sheriff and told him what our intentions were. If necessary, we would volunteer to be arrested. So those are the circumstances under which I was arrested.

**MR:** And what eventually happened?

**GT:** Well, it was funny. We were holding a twenty-four hour watch at the implement dealer, but on that day, I was attending a volunteer leadership program in Redwood Falls. Someone got me out of the meeting and told me that we had to go to Marshall right away. So I was dressed up for this leadership meeting that day. We got to Marshall and held our program. The trucks were there to pick up the machinery. We had talked to the sheriff, and then I said to Paul [Sobicinski], "I'm going to get all the ladies here to lie down in front of the trucks."

And he said, "Okay."

So we told the sheriff what we were going to do. This sheriff said, "Well, you realize that we will warn you three times to move. If you don't move, you will be arrested."

And we said, "Well, we call that a peaceful arrest."

When the trucks started to move, that's what we did. About forty people laid down in front of the trucks. The sheriff and his deputies had to come over and pick us up off the ground. They handcuffed us and loaded us into squad cars and took us down to the police station.

**MR:** Did they read you your rights?

**GT:** No, they never did read us our rights. One of the gals was a little bit more feisty than I was, and she called an attorney right away. So none of us would answer any more questions. Then the attorney got us out of jail.

**MR:** Did you ever have to appear in court?

**GT:** Yes, we had to appear in court the next morning. We all pleaded guilty and told the judge that we wanted a trial by jury. But it was settled before it ever got that far.

**MR:** What are your memories of the foreclosures that you've attended?

**GT:** I can remember the first one very, very clearly because I was so scared, it wasn't even funny. That was right here in Olivia. After having gone through foreclosure ourselves, it really made it more meaningful that I attended the ones that I did. I really understood what those people had gone through, and I was glad that I had been there for whatever little bit of support that I was. It's a godawful thing-- I'll tell you that--to stand on the courthouse steps and hear the sheriff sell your farm. It's a feeling worse than death.

I have all good memories of the foreclosure sales. We would hold hands and sing and pray and have a program. Then we usually did nothing else but to holler, "No Sale." Even the demonstrations that we had--I don't regret any of them. We did what needed to be done to bring the farm problem to the focus of our congressmen, our senators, our state legislatures, our urban and metropolitan friends, and our fellow farmers and neighbors.

**MR:** Do you think that people who are not involved in agriculture have a real understanding of the farm crisis?

**GT:** At the onset of it, no--I don't think so. But I think that our small town businesses now understand it and are feeling the effects of it.

**MR:** Tell me about the businesses around here--for example, do you shop in Willmar?

**GT:** We usually shop in Renville. We go to church in Renville. Of course, our kids all graduated from Danube, but now the Danube and Sacred Heart school districts are all paired. We don't have any kids or grandkids in school, so that part I've gotten away from. Usually for implements, repairs, groceries, and clothes, we have to go to Willmar because there isn't too much of a choice around here--although Renville does have a clothing store.

**MR:** Has the farm crisis impacted Renville in terms of stores closing and that sort of thing?

**GT:** Oh, I think so, although maybe not as drastically as some other towns. Sometimes I wonder if these businesses would have closed if we still had the family farm. Is the farm crisis the reason why Danube, Renville, and Sacred Heart had to consolidate their schools? The Danube, Renville, and Sacred Heart elevators have merged. Danube has lost its grocery store. When we started farming in 1958, we did all our business in Danube. Danube had four restaurants, three grocery stores, two implement dealers, a creamery, two hardware stores, and a car dealership--that's all gone now. The grocery store in Danube closed two years ago. It's sad because it's a way of life that is disappearing.

Renville, because it's larger, has lost some businesses, but it also has some new ones. The main street of Renville does not look as desolate as the main street of Danube. Olivia has had some business loss. I think the farm crisis, whether people want to say that is the reason, has had a real impact on our small towns.

**MR:** Do you think that small towns are going to change much more, or have they reached a peak of consolidation?

**GT:** I think you're going to see more consolidation. We're going to see the effects of the '88 drought in '89, and I'm sure we're going to lose some more farmers. You know, in 1988, out came the big program of rural economic development. I make no bones about it--and I tell legislators this every chance I get--that if they were to pump all the money into agriculture that they're pumping into rural economic development, we wouldn't need rural economic development. We would have our small towns, our businesses, and our schools back. I realize that the population shift is part of the problem, but I don't think the metropolitan area wants all the farmers to end up in the cities, either.

**MR:** How do you think the metropolitan areas have reacted to the farm crisis?

**GT:** Well, I think it's the same in the metropolitan areas as it is out here. Some people recognize the farm crisis as a problem. Some people see it as farmers just getting a great

big free handout again. The thing that perturbs me the most is that they're saying, "Oh, the farmers are at the Capitol again, crying for more money." But we've really subsidized the metropolitan area for years in terms of their highways. We helped pay for all the roads and highways and their massive freeway system all over the state. They also certainly have cheap food. So I don't know that they owe us anything, but I think maybe now it's time that the scale balances.

**MR:** What about the media? During the height of the farm crisis, there was a lot of media coverage of farm problems.

**GT:** We never had any trouble getting media attention. Delores Swoboda would just call the media whenever there was a foreclosure sale or any kind of demonstration or gathering, and they usually would come. Delores, our son, Jim, and I drove from Redwood Falls to Champaign, Illinois for Willie Nelson's first Farm Aid concert. The media portrayed the facts the way they were. But when we didn't create a lot of pizzazz or exciting things at our foreclosure sales, the media quit coming. I don't know if they were waiting for somebody to get shot or hit, but the glamour of it all faded.

**MR:** Do you think that the media has lost interest, or was it that the issues had lost their drama? You don't see a lot of people protesting foreclosure sales anymore.

**GT:** I think it's a combination of both. The issues are still there. There are still farmers out here without food, but the media has diverted the public's attention to other issues. They have focused on environmental issues, for example.

**MR:** Some people suggest that the farm crisis is over. How do you respond to that?

**GT:** It certainly isn't over by any means, and it won't be over until the farmer gets a fair price. Maybe the crisis is not as drastic as it was. Maybe that's because of mediation, or because all the family farms are gone, or because the next layer to be hit by the crisis is the farmer who farms over 1,000 acres and he is still fighting yet.

You know how the media is. You can only hold the public's attention for so long. If the media were still running our events on TV, the general public would just be sick of hearing about it over and over again unless we were to do something different.

We really don't go to a lot of foreclosure sales any more unless we're asked to by the family involved. Then we usually just stand in support of the family. But I think a lot of foreclosures are being stopped in mediation where that wasn't happening before.

**MR:** How effective are programs like mediation and the right of first refusal?

**GT:** The right of first refusal has got some bugs in it right now, but really the program is just starting. People who lost their farms in '87-'88 are just now at the right of first refusal. They can put it to use. I think mediation is good, and that it did solve a lot of problems.

**MR:** Simply because other people are looking at the problem of the delinquent farmer?

**GT:** Well, I think so. The whole program was being watched by a lot of different departments. Plus, mediation brought that bullheaded farmer and banker to the bargaining table. For whatever reason, that farmer just wasn't going in to talk with the banker. When the communication stops, you are in trouble.

Now with some of the different rules and regulations, the Farmers Home Administration has to go to mediation. I think that's going to be helpful, although they are governed by a federal agency. Their rules are pretty well set as to what decisions can be made, and what regulations they have to follow. They pretty well know, going into mediation, what they can or cannot do. Farmers Home has had a lot of negative publicity, some of it true, some of not true. The servicing packets that were sent out last November are just now coming back through.

**MR:** We were talking about family farms, and one thing we are interested in is how people define family farms. In your mind, what is a family farm?

**GT:** I'd like to see a family farm with about 320 acres and cows, pigs, calves, and cattle. I don't know if you necessarily have to have chickens or ducks anymore. But to me, that's a family farm. Now I know you can never define it as far as acreage. The way I define it now is whatever it takes to make a living that you are happy with and that you can handle as a family unit.

**MR:** Is it ownership? Is it necessary to own the property you farm on?

**GT:** Not necessarily. I think you can rent land and still be a family farm.

**MR:** So is it then that most of the labor is supplied by the family?

**GT:** I think so--it's that working together as a family unit in whatever you're happy with. Now as I look back, I guess we should have shoved the kids out of the nest to go on to school or whatever vocation they would choose. But we expanded to make room for the kids. We were happy with 240 acres and twenty cows and a few hogs. To me, that was our family farm. I really wish we could go back to that. I don't know if it will ever happen, but I wish that those 2,000 to 3,000 acre farmers weren't there. I wish there were farm places instead of just bare land or a vacant, broken down buildings with the trees all bent and twined together. I wish those places were still bubbling with family life. To me, that's a family farm.

**MR:** Do you think family farming has a future in America?

**GT:** I think that you are going to see some family farming coming back. Simply because of the costs, you are going to see less big machinery. Used, older tractors are in demand because of the trend right now. When we sold all of our machinery and got our FmHA loan to return to farming, that's what Wayne started out with. He looked for an old--but in good shape--John Deere two cylinder tractor. Ron's biggest tractor is a sixty horsepower, which is not a very big tractor. That's kind of a trend. And farmers will go back to farming fewer acres, because that's survival.

**MR:** Is that because of the financial situation, or because people want to return to a kind of farming where there are fewer chemicals and less big machinery?

**GT:** I think that it is a combination of both. Farmers have seen what bigness has done, and I know that we don't ever want to see corporate farming. Maybe for our neighbor there or for us here, we wouldn't have a problem farming with sustainable agriculture techniques--using little to no fertilizers or chemicals. Sustainable agriculture is a big problem for the big farmer because it means going back to cultivating your corn three times a year. It means cultivating your beans and getting out there on foot--walking through the beans and pulling the weeds out. I guess those who want to do sustainable agriculture will do so, and those who don't will either get out of farming or decrease their acreage to where they can handle it.

**MR:** Do you see more of an interest in environmental issues--a concern about groundwater protection or the land stewardship concept?

**GT:** In this area, land stewardship has never been a problem. I think every farmer in this area is dedicated to preventing erosion and all those kinds of things. There is a concern about groundwater contamination. I don't think that we as farmers necessarily should be blamed for all of it. We want to drink good quality water like anybody else. I really hate to see some of the stiff regulations about groundwater that the legislature is trying to impose on us. As a rural community, we are concerned about that.

**MR:** You are concerned that the proposed regulations will put an unfair burden on you?

**GT:** Right. But we also are concerned about the contamination. I don't think there's too much of a problem with land stewardship. You don't see a lot of misuse of the land in this particular part of the state.

**MR:** Do you think there's a new financial conservatism among farmers? For example, after the farm crisis, are they more likely to buy a used tractor than a new John Deere? Are people more careful now?

**GT:** I think the farmers who have been through a financial crunch and have survived are very much aware of the dangers. They are going back to using older, previously owned machinery. But there are some farmers who aren't aware of that, and they are already paying \$1,500 for an acre of land again. Some people just don't learn.

**MR:** So you see potentially a new crunch?

**GT:** Yes, because interest rates are already going up. Land values are increasing. The potential is there. Should we go into another drought, I think that we are going to have some more serious problems.

**MR:** Another question is the issue of women in farming. To you think of the wife of a farmer as a farmer herself or as a farmer's wife?

**GT:** Before I answer that, I should say that I'm a little bit more liberal than a lot of farm women. I've always considered a farmer's wife a farmer. When I worked alongside my husband, I considered myself a farmer. Now we're going into an era where a lot of women's groups are dealing with farm issues and farm policy. These groups are trying to get that farm woman out of the house and into more of the decision-making. I never thought that was a problem. Maybe way back in the days of my mother or my husband's mother--yes, my mother-in-law was a farm wife. She wasn't involved in a lot of the outside decisions as far as machinery and those kinds of things. I think that from the 1950s on, women were very much a part of decision-making on the farm, if they chose to be. I don't get too shook up about all of these farm groups and women's groups. I don't think there's as much a need for it as some of the women's groups think there is.

**MR:** Was that perhaps because in your family, the decisions were always shared?

**GT:** I suppose I feel that way because I don't think that I was ever, ever not part of a decision. Wayne and I used to have our best conversations--and a lot of decisions were made--out there among the cows. It was a peaceful time when we could talk, just the two of us. The boys were there as they got older. I know that in our neighborhood here, among my farmer friends, it was the same in their situations. They were always part of the decisions. We always did things together.

**MR:** You mentioned corporate farming. Do you think that corporate farming is a potential problem to Minnesota?

**GT:** Yes, I do. I really do. I see the present state administration as leaning towards encouraging corporate farming.

**MR:** Are you referring to the legislature or the agriculture department or both?

**GT:** From the governor on down.

**MR:** Why do you think there is an interest in corporate farming?

**GT:** Because the administration has people convinced that corporate farming is good for them, that it will create jobs. I can see them using economic development policy, of going through our communities and convincing our city fathers that corporate farming will be good for the whole area. We already know that there are corporate turkey barns. There are probably corporate hog barns, with 100 sow facilities. There already have been some inroads made in our state laws to redo our anti-corporate farming laws. Minnesota has some of the toughest laws in the nation, but if they could break them, those corporations could own land.

**MR:** So you think that because some of the rural communities are in a weakened state economically, that corporate farming is an incentive to them?

**GT:** Yes, the rural communities are very vulnerable right now, and it really scares me. It really does. I think the move is on to convince our rural communities that corporate farming is a good thing. This will give people jobs. This will put people back with kids into our schools and churches. The only thing that they are not telling them is that the workers will probably get no higher than a poverty level salary, because corporate farms will only pay minimum wage. If you multiply the minimum wage by fifty or sixty hours a week, that is not a good living.

**MR:** Was the rural crisis an anomaly in terms of its severity? Or was it part of the boom and bust cycle?

**GT:** I hope it was part of a cycle that doesn't happen again for another fifty years, but we're notorious for not learning from our mistakes. Maybe we're looking at a boom and bust again not too far down the road. I don't know. I guess it depends on how willing we are to let corporate farming come in and how willing are we to let Agriculture 2000 take over.

**MR:** What's Agriculture 2000?

**GT:** Bigness! Big machinery.

**MR:** Big scale farming?

**GT:** Yes. One implement dealer, with one line of implements. One co-op, only it won't be called a co-op. One means of selling your grain. There won't be these little country co-

ops. They'll be no middle man, you will deal directly with the chemical company. That's the year 2000.

**MR:** Do you think you've become more of a political activist because of the farm crisis? Did that have any change in the way you see things and the way you vote?

**GT:** No. I've always been a political activist. I have enjoyed being interested in and have paid attention to politics since I was in elementary school. When the kids were little, I really wasn't very active outside of the home except in school activities and 4-H and church. But as the kids got older and could fend for themselves at home and I didn't have to get a babysitter, I became very active in a political party. So during the farm crisis, I think my political experience and knowledge was a real help.

**MR:** In what way?

**GT:** Well, in trying to help others see how they should be involved--how we could make a difference, how we could draft and redraft legislation, and how we could have an impact on what affects us as farmers and citizens.

**MR:** You talked about how the media was sympathetic or how some people in the metro area were sympathetic. But how did the legislature react to the farm crisis?

**GT:** Because I was involved really from the onset, I think at first we were considered a bunch of radical protesters, like from the Vietnam era. Then as we persisted and became more knowledgeable, we established a lot of credibility at the state legislature. I think the legislators have a lot of respect and admiration for the leadership of Groundswell, especially. I've seen it. I've seen the difference and the change.

**MR:** Do you think the farm activist movement was able to achieve some of its aims at the legislature?

**GT:** I think so. Farm activists were the instigators and the ones who accomplished the mediation, the right of first refusal, the Rural Finance Authority, and the interest buydown programs. That was accomplished because the leadership involved in the farm movement persisted and achieved that kind of legislation.

**MR:** Would you recommend farming to your children and to your grandchildren as a way of life?

**GT:** As a way of life? Yes. It's tough, because you've really got to be content to live without a lot of things. You see your city neighbors with cottages, boats, lake homes and the ability to travel. We never were able to do those things financially--or in terms of having time available, either, being dairy farmers.

But farming is the best way to raise kids. Kids have to cope with life and death almost every day, seeing little pigs and calves being born or dying. So death isn't scary for farm kids. They know how to cope with that. The family gets to work together with nature, knowing that God really does govern everything. The closeness of a family unit probably has changed, because our society has dictated that both parents have to work, so maybe the things that we enjoyed as a family aren't available anymore. We now see a lot of the groundwork that we laid as a family farm unit coming out in our kids. This was despite not having any close neighbors, although the neighbors were close enough so that the kids could ride back and forth on bicycles.

I'm not saying that all city kids are bad, either. It's just a way of life that is hard for other people to understand. When we would talk about losing your way of life, time after time, we would hear lenders and city people say, "Well, you can go find another job."

That's true, but farming is something that's in your blood. And it's tough to give that up.

**MR:** Were there any villains in the farm crisis?

**GT:** Oh sure, lots of them. You began to not trust anybody. There were a lot of people who tried to take advantage of the situation, who perpetrated a lot of scams. Because farmers were hurting and so vulnerable, a lot of those tactics were used and they were very costly to farmers.

**MR:** Not referring to your situation, but was there a single factor that set off the farm crisis, or was it a combination of factors?

**GT:** If there was a single factor, it was low price. I like to couple low price and high interest rates together. I really think they were the culprits.

**MR:** Is that a situation that you think can happen again?

**GT:** Yes, I sure do. The price of beans dropped thirty cents on Monday, and the interest rate is up to 14.5% now. All the symptoms are there. Land values are rising, and other farmers are going out and buying land. It's farmer against farmer. Yes, I really think that the symptoms are there, if we don't head the crisis off.

**MR:** But how could we head it off? Is there some way to get farmers working together to prevent this cycle from happening again and again?

**GT:** I think the farmers as a whole could head off the crisis through farm prices. The problem is that within the industry itself, you have livestock feeders and you have the

grain farmers. When grain farmers receive higher prices, the livestock industry hurts. So if we could ever get everybody to agree on prices, we could head the crisis off.

We can't control interest rates. We couldn't control them back in the eighties, and we aren't going to be able to do so now. The only thing that would control interest rates is if the federal government abolished the Federal Reserve and went back to the intent of the Constitution--coining their own money and controlling the currency.

**MR:** So there are larger forces at work?

**GT:** That's right.

**MR:** Thank you, Mrs. Tepfer.

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