## Videohistory Interview with Gloria Tepfer

## Interviewed by Margaret Robertson Minnesota Historical Society

## **Interviewed June 1989**

GT: See, they collect and restore these old tractors. Is this yours, Ron?
Ron Kluver: Yes.
GT: See how much I know. [Laughter]
GT: See how much I know. [Laughter]  Ron Kluver: Can we downstairs?  MR: Yes, we can.  [Inaudible portion]
MR: Yes, we can.
[Inaudible portion]
MR: Gloria, tell me a little bit about how you came to farm this piece of property.
<b>GT:</b> Well, Wayne's father bought this farm. We got married in fifty-five and moved down in 1958. And we rented from him. And then we bought it from him.
MR: And about how many acres is this farm?
GT: Two hundred and forty acres.
MR: And what did you raise when you were running this farm?
GT: Corn, soy beans, oats, wheat, alfalfa, and years back, flax.
MR: Did you have any livestock?
<b>GT:</b> Yes, we started out with cows, pigs, chickens. And then we eventually dropped the chickens. And we've always had cows and hogs.

**GT:** Yes, we did from day one. I always helped with the chores and--I didn't drive tractor

**MR:** Did you help Wayne quite a bit with the farming? Did you and Wayne work

together on the farm?

an awful lot because his dad and brother worked with him, too. But there was always lunches to make and meals to cook and dishes to do.

**MR:** And how many children do you and Wayne have?

**GT:** Five, three boys and two girls.

**MR:** And I'm sure they helped with the chores, too?

**GT:** Just as soon as they were big enough. [Laughter]

MR: When did you and Wayne find yourselves getting into some trouble on the farm?

**GT:** Probably in 1982. The last part of the year we realized that we were going to have to make some drastic changes.

**MR:** How did that come about?

**GT:** Well, in 1973 Wayne had a kidney removed and we were milking twenty-five cows at the time. And I think we were furrowing twenty or so hogs. And the doctor told him that he would probably have to cut back.

Then Steve, our oldest son, was a sophomore and Dana was in eighth grade. And Steve always said he wanted to milk cows. So we sold down the dairy herd and tried to keep on for his sake. Well, then when he graduated from high school he bought the herd out. And, at that time, land was on the rise then already, so we knew that we could not afford to set them up in farming. So we expanded our operation here to make room for the boys. And that's really when the trouble started.

**MR:** Throughout this process, were you getting advice from the bank and the extension office?

**GT:** Oh, yes. We worked very closely with the banker and never did anything without—in fact, several of the improvements that you now see on the farm here were upon his recommendation.

**MR:** And did you prepare financial statements and those sorts of things to make decisions about your farm?

**GT:** Oh, yes. At the beginning of every year, when we'd go in for our annual operating loan, we'd do a complete cash flow. And every six months we'd have to update that. And as we got into--further and further, and weren't being able to meet some of the payments, then it was every three months or sometimes on a weekly basis.

**MR:** So it was in eighty-two that things became especially difficult?

**GT:** Right, right. We struggled eighty-two, eighty-three. And in eighty-four, then, we really had to make some tough decisions and one of them was to have an auction sale and sell as much of the machinery as we could get along without and try to pay down our debt. So in April of eighty-five we had our auction sale. And the bank got the whole proceeds of the auction sale. And from there on it was down hill all the way.

**MR:** What happened?

GT: Well, we worked with the bank and--Federal Land Bank--and tried to figure out how we were going to make the payments. And it finally came to--we worked with a Minnesota farm advocate, Harold Hutchinson. And we applied for an FHA loan. However, it wasn't approved in time to stop the bank foreclosure. So in August of eighty-six the bank foreclosed on a hundred and sixty acres. But we still were in the process of trying to get the FHA loan and in November the FHA loan finally came through. And so we were able to buy the land back from the bank.

**MR:** And through this process, what was your goal? Did you want to save all of the farm? What did you plan on doing?

**GT:** We really wanted to save all of the farm and to be able to pass it on to our kids, which we were able to do. We were renting other land and, of course, we let that all go. But our goal was to save this two hundred and forty acres.

**MR:** How was the farm advocate program helpful to you?

**GT:** To be very honest, I don't know what we would have done without Hutch, our advocate, because when you're going through something like this your mind just doesn't function clearly. And as an objective person he could always say, "Well, let's try this or let's rework this." And he'd come whenever we wanted him to. We talked to him whenever--interrupted many of his meals, I'm sure. And I just don't think we would have gotten through it without him.

**MR:** You were also involved in the mediation program, as well?

**GT:** Right. We were probably one of the first farm families to go through mediation because it was made law--it was signed into law in July, I believe, of eighty-six, or in February, excuse me, in February of eighty-six. And we went into mediation in May. And so there were lots of bugs in that program right away. And one of the mistakes we made was not coming out of mediation with a signed--an agreement. But those are things that you just have to learn by. I do think it's a helpful program.

In our case, I guess we felt that it really wasn't necessary because we'd never reached a point where we weren't communicating with the bankers and the lenders. So we didn't feel that we really needed it. But I can certainly see where a point comes where the borrower and lender don't speak to each other.

**MR:** You also worked with the extension office, is that right?

**GT:** Yes, they were--run all of our cash flows, our Finnler (PHONETIC) programs, and talked about, you know, what was normal and what figures--what they should look like. We received a lot of help from them, too.

**MR:** You also got involved in the farm advocacy group, Groundswell. Can you talk a little bit about that?

**GT:** Well, it's kind of funny how I got involved. I was working at KOLV radio station when they came in to put a press release on the radio. And we started to talk about it. And then I covered the first meeting held here in Renville County. And already knowing that we were going to be in trouble sparked a kind of--maybe-I'm-going-to-need-this-organization type thing. So I went to the meeting with a lot of enthusiasm. And that's kind of how I got involved. And as time went on, in the early stages of involvement, it really was a support-group type thing because everybody had the same problem and it was easier to talk about.

And then I was elected to the executive board, oh, I think in eighty-five, yes. But then I had to back off because our financial problems here at home took twenty-four hours. But I never lost interest. I went to meetings when I could. I also had to get a full-time job to help support; just for us to live.

**MR:** Where were you working?

**GT:** I went from the radio station and then I got a job at the Renville Nursing Home in Renville. And that's where I was working.

**MR:** You also did some lobbying for Groundswell, as well. Is that right?

**GT:** Well, I don't know if you call it lobbying. We sure tried to persuade some constructive laws or help for the farmers.

**MR:** Do you think that effort was helpful, that you were able to accomplish some things with the legislature?

GT: Oh, I think so. I mean, I really think that it was our efforts that we got mediation. We

got the right of first refusal. The big demonstration on the Capitol steps--out of that came the interest-buy-down program. So I think there were some good, positive things. And, of course, the best thing was that it brought the crisis before the general public, that there was a problem on the farm and still is.

**MR:** You also attended some foreclosure sales, in support of other farmers, as well?

**GT:** Yes, we went to courthouses and sang and just showed support for the farmer. We never were a violent group and never will be. So our demonstrations were always peaceful. The sheriff always knew we were going to be there.

**MR:** How would you evaluate the actions of more traditional groups, like the Minnesota Farm Bureau and others, during the farm crisis?

**GT:** Well, I think that Farm Bureau and Farmer's Union and NFO, the other organizations, certainly realized that there was a farm crisis. But something had to be done to get legislation attention and none of those groups, obviously, were going to do it because that's not the kind of groups they are. And so that's how we were different than them.

MR: So Groundswell filled a void, then, you're saying?

**GT:** Right. We still always encourage members that belong to Groundswell to belong to Farm Bureau, Farmer's Union, NFO; not to quit those organizations to join ours, but maybe, too. Maybe both of them give them that help that they need.

**MR:** What's happening with the farm now?

**GT:** Our farm is--we sold it to our daughter and her husband. And they farm it. They raise cows and hogs and farm the two hundred and forty acres. Ron raises basically the same thing we did, corn, soy beans, alfalfa, and oats.

**MR:** And has the farm situation changed enough so that he can make a go of it?

**GT:** I sure hope so. But it's tough. Of course, when they took over this farm, then we went into two years of drought. So they kind of had a bad start right off the bat. But this year looks good as far as weather conditions, crops.

**MR:** And has the economic situation changed enough so that that's different, also?

**GT:** I don't think so. [Laughter] I don't think the farm crisis is over with. The 1990 farm bill, right now, is being debated in Washington, D.C., and it doesn't look any different than what we've got. And despite what economists and all the bankers and so forth tell us,

the farm crisis is not over. Production costs are way above income, and you can never make a living doing that.

**MR:** What could be done, do you think, to help farmers that hasn't been done already? What needs to change?

**GT:** A price; farmers need a price for their products. And I don't think any of them are greedy. I think they just want to be able to make a satisfying living on a farm. And people say, "Well, if you were in that much trouble and you lost that much money and you had that much debt, why didn't you quit?" And I think that's the hardest thing for people to understand; is that it's not an eight-to-five job, and you can't just quit—your whole life is here. It's a way of life. And you've got debt that has to be paid off. You've got obligations to make. And when you say, "Well, why don't you just quit?"--it's not that easy. You can't just quit.

**MR:** There's a lot of controversy over corporate farming. Do you see corporate farming is a danger in Minnesota?

GT: Yes, I do. I really do. Programs are geared to the big farmer. People believe that you're going to be able to buy food cheaper because they're going to be able to produce it cheaper, and that's a false statement and it's a false belief. And if our small towns disappeared during this farm crisis, they'll really disappear if corporate farming comes to be, because corporate farming is not going to fool around with our small-town elevators, they're going to go right to Monsanto or Ciba-Geigy or wherever and buy their chemicals. And they're going to go right to the Cargills and the Bungees (PHONETIC) and whoever and sell their grain. And they sure aren't going to care how they take care of our land.

**MR:** That seems to be a concern among farmers, too, the land stewardship and environmental issues. Do you see that as a concern?

**GT:** Yes, I do. And I think farmers have always been concerned about the care of their land. And I think farmers are being blamed for a lot of the groundwater contamination and a lot of the environmental problems that aren't necessarily all their fault.

**MR:** One thing that we're interested in is how people define "family farming." What's a family farm to you?

**GT:** A family farm to me is . . . [Laughter] I used to think that a family farm could probably be three hundred and twenty acres, if you were to define it in x-number of acres. But I guess I would say that a family farm is whatever a family can live on comfortably. Now, I don't know how you stop the greed, because I think that's what happens when we have thousand, fifteen hundred, two thousand-on-up acres, is greed takes over.

But our farm here, for instance, is two hundred and forty acres. And Ron and Wendy have two children. And if they could get a price for their commodities I think they'd be satisfied. And I'd call this a family farm.

**MR:** One thing we're interested in, too, is what has happened to the small towns in the farm crisis. What has happened to the small towns throughout the farm crisis, like Danube and Renville?

**GT:** Well, I think the farm crisis has really hurt small towns because of the loss of farmers. And for every dollar of income that a farmer takes in, you generate seven on Main Street. And so it really has hurt population-wise, economically-wise. And the small towns are suffering, too.

MR: Have you seen a change in Danube and Renville?

**GT:** In Danube more so than Renville. And I think that being--the sugar beet factory has a huge economic impact in this area. But it's closer to Renville and maybe the majority of the workers live in Renville. But Danube definitely has lost businesses, has lost population.

MR: The schools have also consolidated, is that right?

**GT:** Right. Danube, Renville, and Sacred Heart, and--now, I believe this fall Bellview will come in.

**MR:** Is the loss of schools and identity--is that hard, also, on the towns?

**GT:** Yes. Many people say, "You lose your school, the town does fall apart." And I think that's true. Because in small towns the one thing that usually brings people together is school activities. And I think once you lose that, why, you lose a common gathering.

**MR:** You mentioned the effect of the sugar beet plant. Do you think that has cushioned the farm crisis a little bit for this area?

**GT:** I think so, not only just because the factory is here, but the sugar beet growers themselves, because the government subsidies have probably helped them out more than-well, I shouldn't say more, but they maybe haven't suffered the impact as much as just the grain farmer.

**MR:** What are you and Wayne doing now that you've left this farm?

**GT:** Well, we moved into town and, of course, Wayne was working at the sugar factory, just during campaign, which is the actual processing of the sugar beet. But a year ago he

got on year 'round. And so he works out at the beet plant. And I'm involved in Groundswell and it keeps me busy. And we like it.

**MR:** Was it hard to make the transition from living on the farm to living in the town?

GT: I think it was harder for Wayne than it was for me because I was a town girl; I was born and raised in town. And so when we moved back into town a lot of those old familiar things came back. But I think it was tougher on Wayne, although he never complained. And to this day, I couldn't tell you his true feelings. But I think he's happy.

The sounds are different. Instead of hearing hog feeders clank and cows beller, you hear horns honking and car doors slamming and traffic.

MR: But you have a sense of satisfaction that the farm has been passed on to the family, though?

GT: Yep. And we were able to buy our house and it's free and clear. So we do have security for our retirement. And that's all we want. The kids got the farm. This will ars in the s important. always be grandma and grandpa's farm. And that's all right. So we really are happy. We didn't come out of here with a million dollars in the bank, but that's all right. We got the farm and a place to live. That's all that's important.

MR: Good. That's it.

[End of interview]