NUTS & BOLTS

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John Hest, Editor

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TIME FOR A FIX

No, I'm not talking about taking drugs! No way! I'm talking about "getting a fix" from attending the up-coming summer conference of the National Farm and Ranch Business Management Association in Red Wing, Minnesota next month, beginning Monday, June 11.

When I got my conference package in the mail from Jim Kelm/Romeo Cyr, who are co-managing the affair this year, I opened the pack and began snooping to see what they had in store for the participants. Like always, the sessions look like something that you can take home and use to work with your farm and ranch client families. As far as I'm concerned, no better use can be made of attending a conference than that.

Those of you who attended last year's meeting at Greeley, CO., will remember that then president Loel Nelson brought up the fact that members should share their program promotion ideas with the rest of the membership. Quite a few of you (but not all like Loel asked for) penciled your ideas on a sheet of paper and handed them to me at Greeley. I read them all and popped most of them into the August 1 issue of NUTS AND BOLTS.

The executive committee of our association instructed me to pick out the best of the ideas and submit them to the next convention. After I finished my judging process I sent them on to Jim Kelm. Now I see the planning group has incorporated them into a video tape that you're going to see during the first session. That should be good!

Besides finding out about "Sustaining Agriculture," and other 1990s farming and ranching ideas, you're going to get a chance to cruise the mighty Mississippi River on the Princess Red Wing too. If that river boat trip is anything like the one I was on in St. Paul when we had our conference in that city a few years ago, you're in for a treat.

So, if you haven't made your reservations yet, I'm sure that Jim and Romeo will still take your money, even though the deadline is May 15. If you go you'll do yourself, and your farm and ranch families, a favor. That's the boost that you get by the sharing that goes on during, before and after the sessions. At least, that's been my experience from going to 15 of the 17 national conferences that have been held in various locations throughout the central and western part of the United States.

CRITICAL

Just recently my good friend Verne Spengler informed me that his analysis center at Thief River Falls, MN has experienced some computer problems that some of you might also encounter in the future. Since it could easily prevent you going through the same hassle, I'm including his most valuable article:

FORMATTING DISKS

by Verne Spengler
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Recently the TRF analysis center, and several satellites, have experienced lost data due to format problems. Generally this has resulted from formatting an older double density disk on a new, high density drive.

Four different sizes of disks and disk drives are available today. Each disk must be formatted correctly to avoid disk read/write errors.

THE FOUR SIZES ARE:	DISK TYPE
(1) 5 1/4 inch, 360 KB	DSDD
(2) 5 1/4 inch, 1.2 MB	DSHD
(3) 3 1/2 inch, 720 KB	DSDD
(4) 3 1/2 inch, 1.44 MB*	DSHD

* has 1 write-protect hole and 1 identifier hole

Formatting (continued)

PROBLEM AREAS:

1. High density drives (1.2 and 1.44 MB) can generally read double density disks formatted on a double density drive.

2. High density, 5 1/4 inch drives may or may not be able to record data onto double density formatted disks.

3. Double density, 5 1/4 disks formatted on a high density drive without the use of special commands are not usable.

4. High density, 5 1/4 inch disks cannot be formatted on a double density drive.

5. High density, 3 1/2 inch disks may format on a double density drive but because of potential failures, it's not recommended.

6. Double density, 3 1/2 inch disks will format in a high density drive using special commands.

FORMAT PROCEDURES:

1. Only format a double density 5 1/4 inch disk in a double density drive.

2. Only format a high density 5 1/4 inch disk in a high density drive.

3. To format a double density 360 KB 5 1/4 inch disk in a high density (1.2 MB) drive, use the command:

For DOS 4.0 format a:/f:360
For DOS 3.3 format a:/4

(Note: Despite the fact that this works, the procedure is risky. A disk formatted in this manner and moved back and forth from a high density to a double density drive will eventually fail.)

4. To format a double density, 720 KB, 3 1/2 inch disk in a high density (1.44 MB) drive, use the command:

For DOS 4.0 format a:/f:720
For DOS 3.3 format a:/t:80/n:9

If you currently don't have high density drives, you probably will have in the future, so save this sheet. It could save you hours of work re-typing in data and lots and lots of stress!

THE STUB PENCIL
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BIG DECISION

When I returned from World War II naval service I pondered the decision as to what to do with my life. I knew that I didn't want to pursue my original goal, that of finishing college and becoming a paint chemist. That demanded that I be inside a laboratory, breathing fumes of that place and missing the great out-of-doors and the smells that go with that.

Because of that consideration I had given some thought to switching to the field of agriculture, but I didn't know until I stopped at the college registration desk that fall day in 1946, that I was going to sign up at the agricultural education spot and become an ag teacher.

PLEASURE

When I think back to that decision, it scares me! If I'd decided to go for some other specialty in the school of agriculture I might not have had the pleasure of working with all of these good farm family members varying in age from 13 to 73, for 32 years.

My readers can see that career choices are many times made by the "roll of the dice" Many of the jobs I've had have come about in that way.

SHORTAGE

Most of the ag education graduates in my 1949 class at North Dakota Agricultural College (now NDSU) in Fargo, ND, decided to try for jobs teaching agriculture to World War II veterans. Why? Well, since there was a shortage in that specialty, salaries were larger. Prior to World War II teachers were bidding for jobs and now "the shoe was on the other foot" and more to our liking. Because of that shortage we graduates made a pact that none of us would sign a contract for less than $4,000 per year. I know that sounds ridiculous in the financial times of 1990, but one could buy a new Ford or Chevy for $1,800. We didn't need a wheelbarrow to carry our money in those days!

MUST PRODUCE

It didn't take me long to wake up to the reality that the $4,000 had to be earned; I had to produce. Even though I was a 25 year old college graduate and a WWII navy veteran, I didn't have a heckuva lot else going for me. I was, however, a graduate of the school of hardknocks, taught by my dad. That school featured many classes in common sense, also taught the hard way, and these came to the rescue many times when the college ideas tended to fail me.

CAP

I was extremely lucky when I took that first job because my state supervisor was an honors graduate of that hardknocks school and he took over where my dad left off. His monthly visits were most times very practical and I soon discovered that a college education didn't hurt me if I learned enough afterward.

Cap soon taught me that the two most valuable tools available to a farmer were a stub pencil and a piece of butcher paper. I don't know how many stub pencils are given away today, but in that time period it was common that the creamery, the grain elevator and the livestock marketing coop gave them away for Christmas. The supply was large so if one wore out, there was another in the drawer to take its place.

STUB PENCIL

Since Cap impressed upon me the value of those basic planning tools at that early time in my teaching career, I immediately thought of that as the title of my weekly newspaper column, devoted to teaching business management, when I began writing it almost 20 years ago. I hit upon the idea of using anecdotes from my experiences on our Lee township, Minnesota farm to illustrate those points. Somewhere in almost every article the stub pencil appeared to show my readers that planning was a part of farming in the 70s and 80s.

HIGH POWERED

It's true that times have changed. We went from the hand operated adding machines and calculators to those powered by electricity. And then a group of electronics experts at Texas Instruments got the idea that they could " burn in" calculator logic on a silicon chip and the electronic calculator was born. Now for less than a five dollar bill one can have the luxury of owning and using such a machine. For a few dollars more a printer can be added so one can have a paper record. Adding machines became outmoded overnight.

And now I'm sitting here typing this copy on an electronic keyboard that is hooked to a computer, a computer that has a brain that can "remember" about 640,000 letters or numbers and store 20,000,000 of those same letters and numbers. And if I so choose, I can use any of those stored letters and numbers in just about any way I like. I can use them in typed copy or I can use the numbers to do what-if kinds of things; a magic that Cap never got a chance to use before he retired. I can just about imagine how he would have loved this extension of his beloved stub pencil! And all of this for the price of that 1949 Ford or Chevy. But it wasn't invented yet!

SAM

In 1950 I sat down with one of my pupils, Sam. I told him, as I came into the house, "The Veterans Administration says that you have to have a cash plan for your farm, otherwise they'll cut off your school checks." Sam, of course, wasn't very happy about that and neither was I because I'd never done such a task before. And I didn't even have an adding machine to help us do the job. A machine like that wasn't considered a part of my necessities in

those days. The only one in school was in superintendent's office. I was allowed to rent one during the "close-out" season but buying one was considered a luxury for our department.

CASH FLOW NO. 1

Sam and I sat down at the kitchen table, Agnes, his wife, poured us each a cup of coffee and we began that task that was an oddity then but a commonplace occurrence in 1990.

After we'd struggled with that very crude cash flow form for several hours, trying to use Sam's Minnesota Farm Account Book with its unadded columns as a resource, we came up with results that weren't to his liking. He'd told me before we started that he was going to buy a new car and remodel his barn so he could enlarge his dairy herd from 8 to 20 cows. He was going to buy a milking machine too, of course and modernize the operation. My dad's common sense teaching told me, even before we wrote down one number that Sam was using the early version of "smoke and mirrors." After all he had but 40 acres of open field and just the eight cows as farm income so I didn't need a form to know that. We did have to fill it out though. I wanted to know the exact answer (if planning can ever be exact) and I'm sure Sam would never have believed me without the proof.

Our completed form told us that if we used his government check of $100 per month, along with his dairy earnings (from cows that produced about 5,500 pounds of milk per year), that the family could eke out a payment on a pickup truck. But that was reality. It was discouraging and it was no fun. We did not have the luxury of a computerized spreadsheet where we could plug in a new figure and get a "what-if" answer.

My readers will suspect that we didn't fill out a whole lot of those, hand-done forms. You're right! We didn't!

FLYING BLIND

Although many of the students in my first class had more resources and borrowing power than Sam, I relate my experiences with him because we were the first to experience cash flow planning. Before we began our planning process Sam had no clue that he wouldn't be able to fulfill his new car/remodeling dreams. Let's face it. Sam was "flying blind." Besides, he didn't seem to have that extra-something that most successful farmers had then and still do. Sam was not one of the typical students in our class but he certainly wasn't alone either.

COMPUTERIZED PENCIL

Cap Anderson's stub pencil is still in vogue today. The only difference: it's been computerized. But just in case there isn't a calculator or computer around, that short stub pencil works just as well as it did 40 years ago. And any old scratch paper works too. After all, it's the answer that counts.

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"To err is human, but when the eraser wears out before the pencil, you're overdoing it."

John Jenkins

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