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# THE AG LENDING TRAIL

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by Charles M. Lewis

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*Following his retirement as an officer of the Federal Agricultural Mortgage Corporation (Farmer Mac), Charles Lewis now works as a Farmer Mac consultant. Prior to going to work with Farmer Mac, he was president of Feather River State Bank, an agricultural bank located in Yuba City, Calif.*

This episode of the trail takes us to a farm just 20 miles west of Columbus, Ohio. This area is known as the Darby Plains, which was originally a tall grass prairie populated by Native Americans who hunted buffalo that thrived on the tall grass species. Today, one is impressed with evidence of prosperous farmsteads indicating that this is an intensively farmed corn and soybean territory. The grassy swamps of the buffalo era have been drained with open ditches and field tile. This has developed valuable crop land.

Now, this fertile area could be exposed to spawn modern, large-scale farming. However, I wondered if I could find a family farm around here. Yes, I found one — and would you believe it — a family farm that has cattle feeding as the principal enterprise.

Can a cattle feeding family farm survive given the ever-increasing trend toward large, concentrated feedlot operations? The Thiergartner family farm, located near Milford Center in Union County, Ohio, proves that there is a place for family-oriented cattle feeding. These feedlots are both environmentally and neighbor friendly. There is no need for manure lagoons that threaten to spill over into streams and there are no offensive odors emanating from the feedlots.

The Thiergartners have two lots and each one has adjoining sheds and feed storage silos. Each year 1,200 North Carolina steers go into two lots at 720 pounds around October first. They are then sold as 1,320-pound

market steers around the first of May.

Cattle feeding on this farm is regarded as an efficient way to market the corn grown on 600 acres. One acre of corn will finish out two steers in most years. The key to this operation is storing all the corn in a high moisture state:

– Whole plant silage is harvested from	80 acres
– Field ground high moisture ear corn is harvested from	480 acres
– High moisture shelled corn is harvested from	40 acres
<i>Total</i> 600 acres	

All this feed is harvested in a high moisture condition so that it is preserved as silage. Interestingly, the concrete silos do not have a so-called gas tight top. As a result, a feed ration utilizing all three forms of corn, plus some protein supplement, is fed out immediately so that spoilage is almost zero. The farm harvests about 30 acres of hay which is utilized as a feed for newly arriving cattle in the fall to reduce shipping fever.

The attachment on the field chopper that snaps and grinds whole ears is fascinating because the nutrition and bulk contained in the cob and husks are harvested and preserved. This harvesting operation is a fascinating sight and the efficiency is tremendous compared to the old method of harvesting with a corn picker and storing low moisture ear corn in a crib and then scooping this corn into a hammer mill. Then the ground corn and cob meal were stored in sacks that were carried across the feedlot to bunks. The field sheller crimps each kernel of corn so that digestibility and feed efficiency are enhanced.

The Thiergartner system enables them to complete feeding chores at

each feedlot in 20 minutes. They vary the ration mix by adjusting each silo unloader to deliver prescribed amounts of feed into augers that convey the feed out to the feed bunks. Carl Thiergartner emphasized that marketing high moisture corn as beef on the hoof eliminates corn drying, trucking and shrinking. Harvesting high moisture corn enables these farmers to complete corn harvest when grain farming neighbors are just getting started. Often, they will be well into fall and winter plowing before neighbors complete their corn harvest.

Then, of course, there is the manure. A huge spreader with a 16-ton capacity and a front-end loader make manure handling extremely efficient. Jean Thiergartner said that the big manure spreader cost more than a luxury car. The cattle produce about 30 tons of manure per day. With the farm all in one block and with the feedlots located in about the center of their land, they can make a round trip with the spreader every 20 minutes or three loads per hour, and easily complete 30 loads per day. They spread manure for one day every two weeks. The crop land acreage is balanced so that they can topdress the cropland each year and there is no need to contract with neighbors to take the surplus manure.

The best part is yet to come: The labor force is all family labor and with deep roots in the Darby Plains Prairie. Carl and his son, Stanley, make up the basic part of the work force. Carl's father, John, farmed some of the same land and Carl's grandfather came to this prairie from Germany in 1898. Stanley's son, Lucas, works all the time he is not in school. All family labor is paid and the young people can

accumulate funds for college, for purchasing an automobile or for any other purpose they desire

Carl's wife, Jean, is the record keeper, the computer operator and a part-time tractor operator. Stan's wife, Denise, is also a part-time machine operator and she is scheduled to take over the computerized record keeping from Jean next year. This flexible family labor force keeps the mechanized harvest moving at a constant rate of speed once it is started. During the winter plowing season, the tractor and plow start at 4 a.m. and usually run until about 10 a.m. when the soil surface thaws and gets slippery. When planting or harvest is in full swing, then Jean, Denise and Lukas (three generations) take care of the cattle feeding chores and unloading feed from automatic unloading harvest wagons into various silos.

In addition to farming, this family is extremely active in church, civic and investment activities. Jean Thiergartner has worked as treasurer of the Ohio Beef Council, president of the Ohio Cattle Women's Association and has been a member and past president of the Union County Health

Board for more than 14 years. She is also past delegate to the State Convention for the Ohio Farm Bureau and is a member of St. Paul Lutheran Church. She is presently serving on the Advisory Board for Ohio Hi-Point and Clark Tech Adult Education. Last, but not least, she serves as a director of The Bank Stock Group, Inc. Through the Bank Stock Group, Jean and Carl own stock in independent banks located throughout the United States. Their children and grandchildren have all purchased bank stock with funds they earned working on the farm.

Denise Thiergartner is very enthusiastic about bringing up children on a full-time farm and she quite eloquently explains that her children can simply open the back door and there is always a job waiting for them

Even with all this farming and outside activity, the family still has time for friends and neighbors. When Farmer Mac came to town with an educational workshop, Jean Thiergartner worked on the registration desk as bankers and farmers filed in to participate in the workshop. **jal**

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