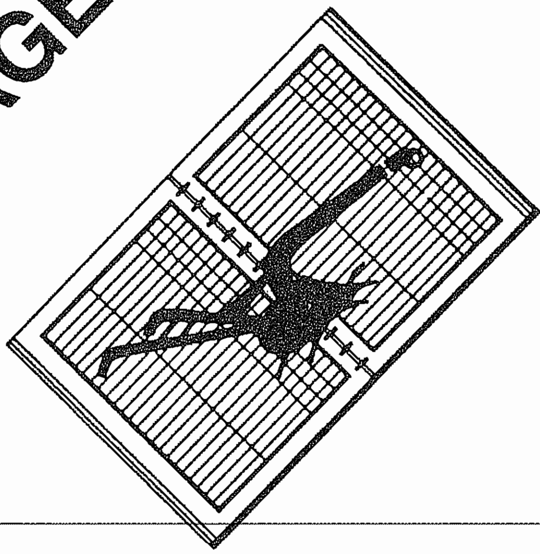
FARM BUSINESS MANAGEMENT



1995 ANNUAL REPORT
NORTHWESTERN MINNESOTA

Report No. 41

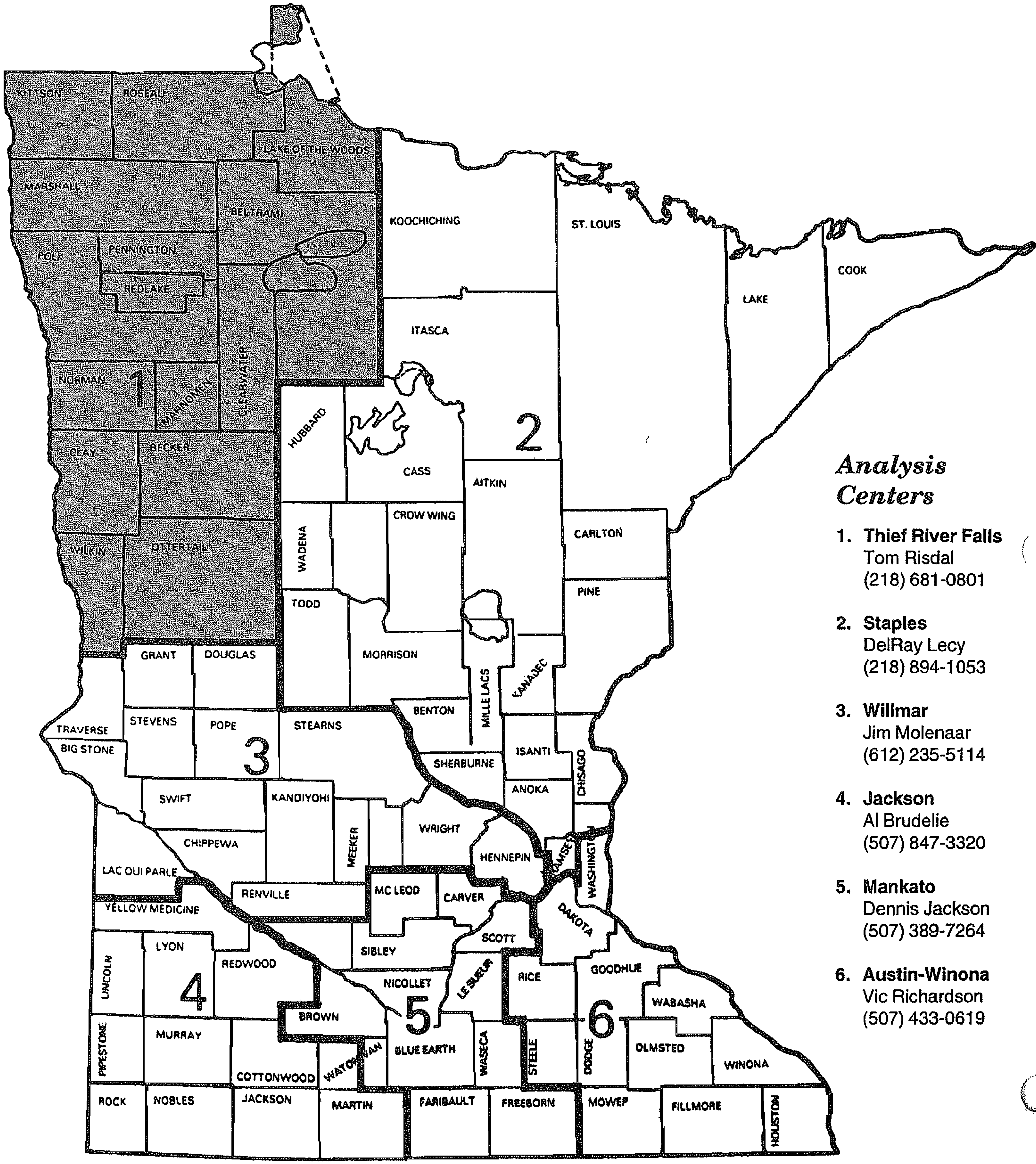
April 1996

AN ADULT EDUCATION PROGRAM

Northland Community and Technical College
Thief River Falls

Price $5.00

FARM MANAGEMENT AREA



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NORTHWESTERN MINNESOTA FARM FINANCIAL HIGHLIGHTS OF 1994 & 1995

	1994	1995
Net Cash Farm Income	$33,218	$31,974
Net Profit or Loss	27,900	21,434
Expenses per Dollar of Income	.82	.86
Change in Net Worth	8,517	10,350
Average Net Worth	280,383	335,334
Rate of Return on Capital	6.3%	5.2%
Rate of Return on Equity	5.8%	3.9%
Asset Turnover Rate	36.2%	35.1%
Percent in Debt	43%	45%
Total Investment	454,937	432,094

SUMMARY OF 1995 FARM ANALYSIS FOR NORTHWESTERN MINNESOTA

The analysis of income and expenditures for farms enrolled in Management Education Programs showed operator's net profit averaged $12,246 in 1995. This was down considerably from the record high in 1992 of $59,420 and the average of $27,900 in 1994. When viewing Northwestern Minnesota as a whole, there was a wide range of profitability due to the wide range of weather conditions that affected the area.

The net cash income resulted in a depletion of much of the inventory during the year to meet family living and other needs. Family living, on the average, was at $30,495 which was down over $4,000 from 1994 and nearly $12,000 from 1993.

Yields of crops were about the same in 1995 compared to 1994 with some fields not harvested. Row crops, on the average, yielded better and had a better net return than small grains. The records reveal the following:

	1994 (Cash Rented)		1995 (Cash Rented)	
	Yield	Net/A	Yield	Net/A
Spring Wheat	29 bu.	$ -1	31 bu.	$ (10)
Barley	51	-10	50	4
Oil Sunflowers	18.9	47	10.1	(16)
Sugar Beets	20.1	207	18.5	71
Corn	101	28	100	31
Soybeans	32	22	31	37

With regards to the livestock tables, the number of dairy cows was down while production and net return were about the same. The balance of the livestock enterprise showed a lower return over costs this year than last.

A comparison of prices received for livestock for the past two years is as follows:

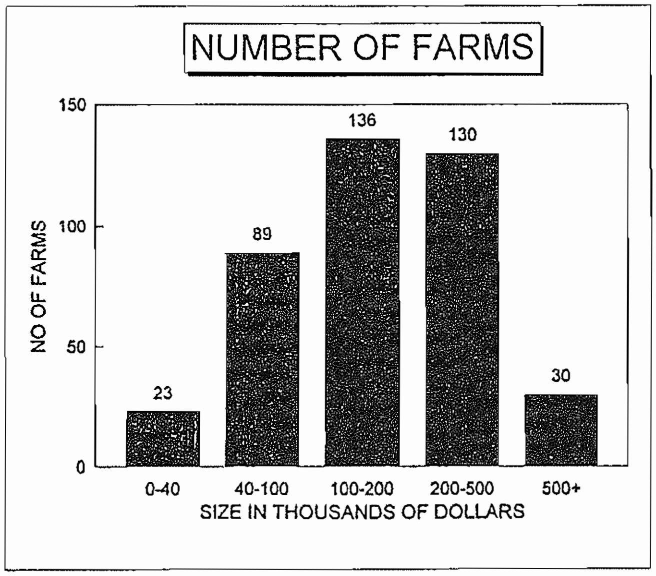
	1994	1995
Milk, Cwt.	$ 12.98	$12.75
Finished Beef, Cwt.	66.38	64.69
Finished Hogs, Cwt.	43.20	42.21
Beef Cows, Cwt., Calves	77.86	65.98

The size of farms increased over 1994. Tillable acres went from 849 in 1994 to 924 in 1995. The average age of the operator is 41.5 years old and has been farming 18.7 years

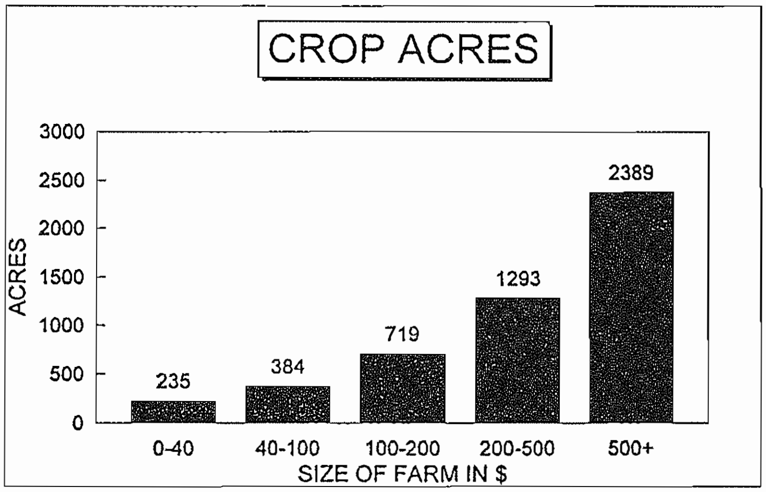
The report represents 408 farms enrolled in Farm Business Management Education throughout a sixteen county area of Northwestern Minnesota. Data in the report is not intended to be inclusive of all farms in the region.

NORTHLAND COLLEGE
Size Of Farm Report, 1995
(Farms Sorted By Gross Cash Farm Income)

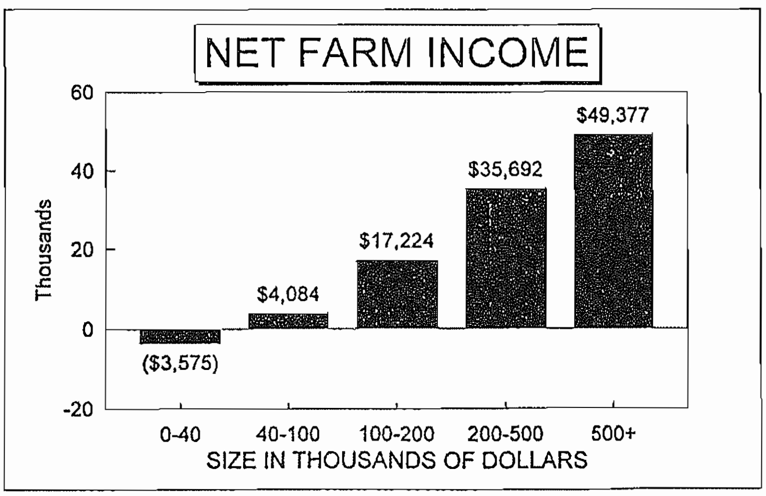
	Average For All Farms	0 - 40,000	40,001 - 100,000	100,001 - 200,000	200,001 - 500,000	500,001 +
Number of farms	408	23	89	136	130	30
Income Statement						
Gross cash farm income	217926	24105	68593	144742	316575	713826
Total cash farm expense	185951	28308	61571	120959	268190	614073
Net cash farm income	31974	-4203	7022	23783	48385	99754
Inventory change	-633	4919	374	2315	-1147	-19014
Depreciation and capital adjustment	-9908	-4292	-3313	-8874	-11546	-31362
Net farm income	21434	-3575	4084	17224	35692	49377
Profitability (market)						
Labor and management earnings	10169	-7711	-4059	10849	21363	14499
Rate of return on assets	5 %	-3 %	-1 %	5 %	7 %	5 %
Rate of return on equity	4 %	-10 %	-8 %	3 %	6 %	5 %
Operating profit margin	15 %	-20 %	-3 %	14 %	18 %	15 %
Asset turnover rate	35 %	14 %	26 %	34 %	38 %	36 %
Liquidity						
Term debt coverage ratio	75 %	136 %	88 %	84 %	71 %	63 %
Expense as a percent of income	86 %	98 %	90 %	83 %	85 %	89 %
~~Interest as a percent of income~~	~~8 %~~	~~19 %~~	~~11 %~~	~~8 %~~	~~8 %~~	~~8 %~~
Solvency (market)						
Number of sole proprietors	345	22	84	122	101	16
Ending farm assets	537159	197868	246698	403452	805007	1857340
Ending farm liabilities	267274	82259	134628	196519	397831	933433
Ending total assets	614458	246476	287853	466115	920625	2033542
Ending total liabilities	279123	83929	142713	206538	416037	952871
Ending net worth	335334	162547	145140	259577	504588	1080671
Net worth change	10350	7279	2331	13830	18668	-22367
Ending farm debt to asset ratio	50 %	42 %	55 %	49 %	49 %	50 %
Beg total debt to asset ratio	44 %	34 %	48 %	44 %	43 %	45 %
End total debt to asset ratio	45 %	34 %	50 %	44 %	45 %	47 %
Nonfarm Information						
Farms reporting living expenses	141	8	33	60	36	4
Total family living expense	23421	14511	16282	22248	33906	-
Total living, invest, & capital purch	33445	24342	19298	30703	49359	-
Net nonfarm income	12246	19921	16478	11858	10339	3823
Crop Acres						
Total acres owned	424	322	398	370	456	684
Total crop acres	924	235	384	719	1293	2389
Total crop acres owned	308	167	199	272	399	513
Total crop acres cash rented	576	66	166	420	844	1728
Total crop acres share rented	40	2	20	27	50	148



NUMBER OF FARMS
150
100
50
0
NO OF FARMS
23
89
136
130
30
0-40
40-100
100-200
200-500
500+
SIZE IN THOUSANDS OF DOLLARS



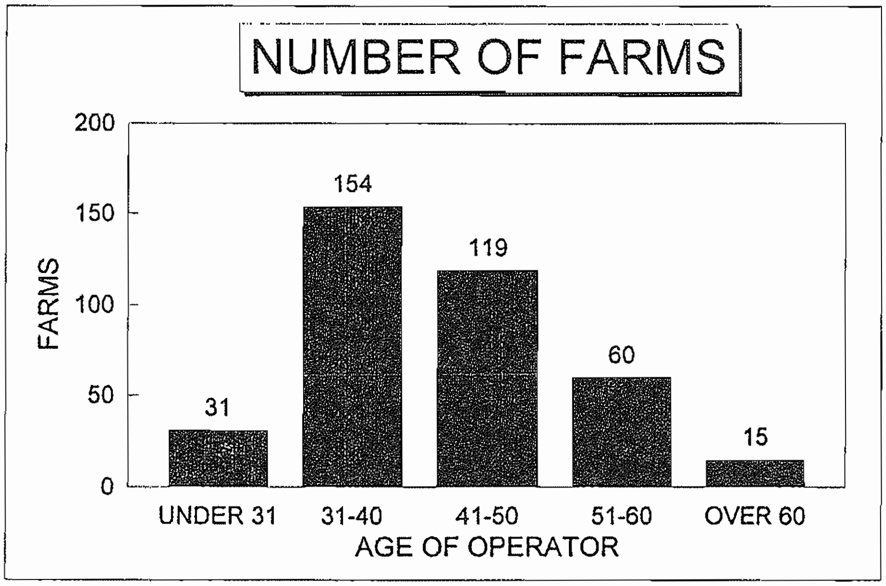
CROP ACRES
3000
2500
2000
1500
1000
500
0
ACRES
235
384
719
1293
2389
0-40
40-100
100-200
200-500
500+
SIZE OF FARM IN $

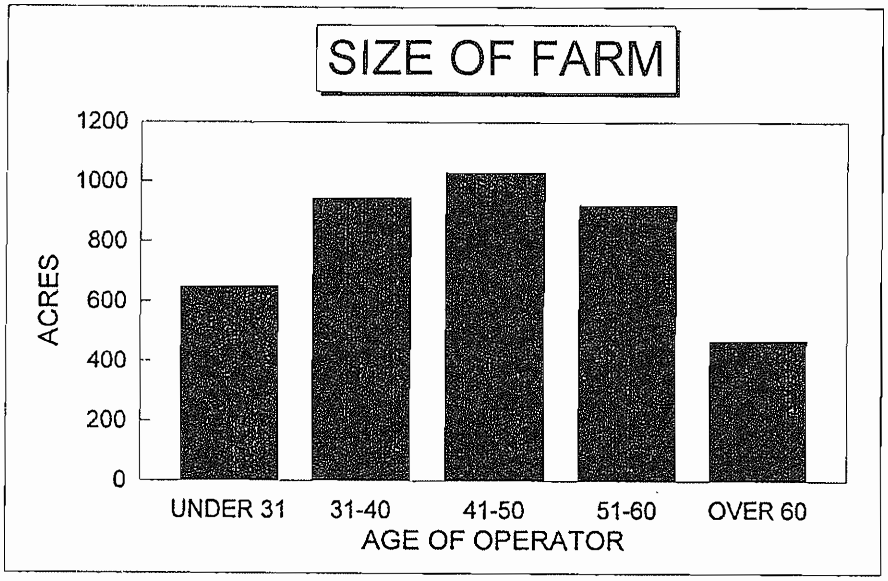


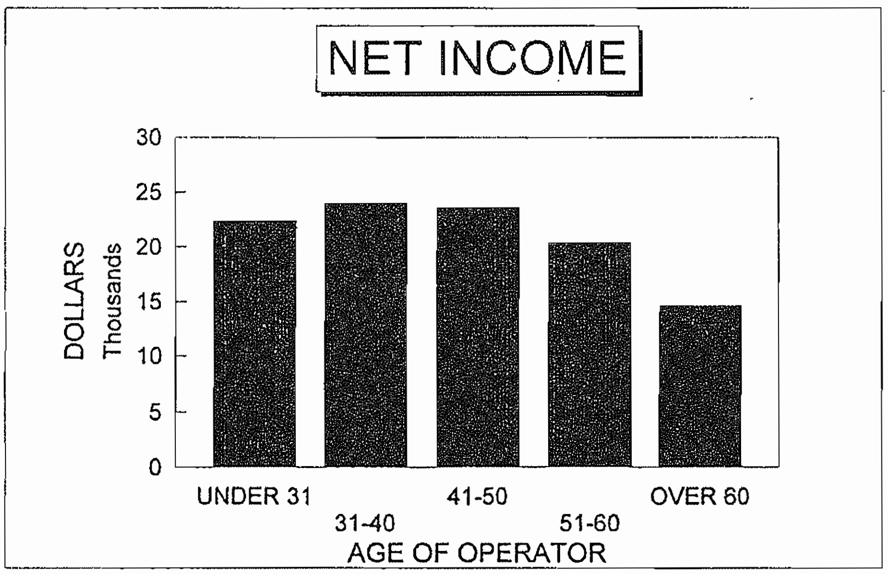
NET FARM INCOME
60
40
20
0
-20
Thousands
($3,575)
$4,084
$17,224
$35,692
$49,377
0-40
40-100
100-200
200-500
500+
SIZE IN THOUSANDS OF DOLLARS

NORTHLAND COLLEGE
Age Of Operator Report, 1995

	Average For All Farms	Under 31	31 - 40	41 - 50	51 - 60	Over 60
Number of farms	379	31	154	119	60	15
Income Statement						
Gross cash farm income	221229	194452	221810	246419	209797	116476
Total cash farm expense	188449	174360	192030	208346	171498	90774
Net cash farm income	32779	20092	29780	38073	38300	25702
Inventory change	69	11939	3346	-3547	-7066	-884
Depreciation and capital adjustment	-10036	-9632	-9108	-10927	-10830	-10153
Net farm income	22812	22400	24018	23599	20404	14664
Profitability (market)						
Labor and management earnings	12195	17801	17636	13161	-3870	1337
Rate of return on assets	5 %	7 %	7 %	6 %	3 %	3 %
Rate of return on equity	4 %	6 %	6 %	5 %	1 %	3 %
Operating profit margin	16 %	16 %	16 %	17 %	12 %	16 %
Asset turnover rate	35 %	42 %	40 %	34 %	27 %	19 %
Liquidity						
Term debt coverage ratio	79 %	111 %	82 %	75 %	72 %	69 %
Expense as a percent of income	86 %	84 %	86 %	86 %	85 %	79 %
Interest as a percent of income	8 %	8 %	8 %	8 %	9 %	5 %
Solvency (market)						
Number of sole proprietors	317	24	129	100	51	13
Ending farm assets	549085	258134	479430	696012	589212	489792
Ending farm liabilities	268816	158292	261245	333475	254267	107691
Ending total assets	628623	295583	554562	786646	660869	636324
Ending total liabilities	280796	169352	278803	343900	258535	108239
Ending net worth	347827	126231	275759	442746	402335	528085
Net worth change	12257	15019	15207	10436	6992	12542
Ending farm debt to asset ratio	49 %	61 %	54 %	48 %	43 %	22 %
Beg total debt to asset ratio	44 %	56 %	49 %	43 %	38 %	18 %
End total debt to asset ratio	45 %	57 %	50 %	44 %	39 %	17 %
Nonfarm Information						
Farms reporting living expenses	128	9	53	36	23	7
Total family living expense	23140	18053	21328	28919	22115	17044
Total living, invest, & capital purch	33358	25459	32783	39441	31001	24331
Net nonfarm income	12249	8051	11744	14055	11030	16668
Crop Acres						
Total acres owned	437	206	353	495	623	576
Total crop acres	927	651	947	1033	924	471
Total crop acres owned	316	97	235	386	481	375
Total crop acres cash rented	573	535	662	618	400	71
Total crop acres share rented	39	20	50	29	42	25


NUMBER OF FARMS
FARMS
200
150
100
50
0
154
119
60
31
15
UNDER 31
31-40
41-50
51-60
OVER 60
AGE OF OPERATOR


SIZE OF FARM
ACRES
1200
1000
800
600
400
200
0
UNDER 31
31-40
41-50
51-60
OVER 60
AGE OF OPERATOR


NET INCOME
DOLLARS
Thousands
30
25
20
15
10
5
0
UNDER 31
31-40
41-50
51-60
OVER 60
AGE OF OPERATOR

NORTHLAND COLLEGE
Type Of Farm Report, 1995

	Average For All Farms	Crop	Dairy	Beef	Crop and Dairy	Crop and Beef	Other
Number of farms	408	184	78	16	13	22	90
Income Statement							
Gross cash farm income	217926	295885	163491	66658	143156	108517	163493
Total cash farm expense	185951	254214	127842	53596	108295	92860	149895
Net cash farm income	31974	41671	35649	13063	34861	15656	13599
Inventory change	-633	-2543	2479	-7895	4633	1416	-297
Depreciation and capital adjustment	-9908	-10774	-8309	-11532	-7898	-13520	-8122
Net farm income	21434	28355	29819	-6364	31596	3553	5180
Profitability (market)							
Labor and management earnings	10169	13410	20828	-18201	22475	-9121	-913
Rate of return on assets	5 %	6 %	8 %	-2 %	8 %	1 %	2 %
Rate of return on equity	4 %	5 %	8 %	-8 %	8 %	-3 %	-3 %
Operating profit margin	15 %	16 %	23 %	-17 %	23 %	5 %	6 %
Asset turnover rate	35 %	37 %	33 %	13 %	33 %	22 %	37 %
Liquidity							
Term debt coverage ratio	75 %	69 %	100 %	245 %	149 %	147 %	37 %
Expense as a percent of income	86 %	87 %	77 %	91 %	73 %	85 %	92 %
Interest as a percent of income	8 %	8 %	8 %	16 %	7 %	11 %	9 %
Solvency (market)							
Number of sole proprietors	345	151	67	13	11	20	79
Ending farm assets	537159	725086	350400	310573	403214	421239	430003
Ending farm liabilities	267274	359822	191655	112464	129615	190541	220915
Ending total assets	614458	824689	390281	378207	461094	474131	509666
Ending total liabilities	279123	377103	196653	114002	130621	196692	233388
Ending net worth	335334	447586	193629	264205	330473	277440	276278
Net worth change	10350	13557	10894	1334	18381	-62	5432
Ending farm debt to asset ratio	50 %	50 %	55 %	36 %	32 %	45 %	51 %
Beg total debt to asset ratio	44 %	44 %	51 %	30 %	28 %	41 %	43 %
End total debt to asset ratio	45 %	46 %	50 %	30 %	28 %	41 %	46 %
Nonfarm Information							
Farms reporting living expenses	141	68	28	2	5	15	21
Total family living expense	23421	28771	17408	-	15748	20602	18078
Total living, invest, & capital purch	33445	43516	20053	-	24298	25662	27229
Net nonfarm income	12246	12507	6963	20202	6517	16392	14813
Crop Acres							
Total acres owned	424	402	346	607	356	558	483
Total crop acres	924	1266	303	308	607	675	982
Total crop acres owned	308	352	200	224	336	316	322
Total crop acres cash rented	576	847	99	71	193	355	634
Total crop acres share rented	40	67	3	14	78	5	26

NORTHLAND COLLEGE
FARM INCOME STATEMENT, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
CASH FARM INCOME			
Barley	10874	12886	15488
Malting Barley	187	163	499
Black Turtle Beans	166	-	518
Light Red Kidney Beans	384	-	1805
Navy Beans	3301	9059	4218
Pinto Beans	1064	1609	1249
Canola	1472	964	3209
Corn	8579	19899	8998
Flax	110	1	-
Canary Grass Seed	173	-	39
Kentucky Blue Grass Seed	360	136	987
Timothy Grass Seed	214	118	656
Alfalfa Hay	1195	821	1055
Oats	315	475	197
Potatoes	1372	1781	-
Seed Potatoes	660	-	2913
Soybeans	13189	15988	18334
Sugar Beets	39891	34932	92665
Sunflowers	10227	12251	13882
Confectionary Sunflowers	2217	3955	3417
Timber	114	121	301
Durum Wheat	248	972	39
Spring Wheat	41484	46198	66330
Custom Work	98	-	-
Other crops	2794	3417	4790
Miscellaneous crop income	784	738	620
Beef Calves	3041	5501	1707
Custom Fed Beef	303	-	-
Background Beef	1948	2167	374
Finish Beef Calves	614	948	248
Finish Yrlg Steers	741	649	112
Milk	30669	12049	49376
Dairy Calves	803	461	1593
Dairy Heifers (for sale)	276	771	507
Dairy Replacement Heifers	102	-	121
Dairy Steers	1637	886	1935
Raised Hogs	1289	-	4433
Feeder Pigs	244	-	15
Finish Feeder Pigs	108	-	-
Turkeys	1122	-	5581
Cull breeding livestock	2017	1566	2175
Misc. livestock income	344	576	588
Deficiency payments	8050	10141	12185
CRP payments	1077	1192	829
Other government payments	5928	9526	4337
Custom work income	2339	2604	3625
Patronage dividends, cash	1360	910	2926
Insurance income	7546	10510	7845
Cash from hedging accts	557	505	2007
Other farm income	4338	5615	5766
Gross Cash Farm Income	217926	233064	350495

NORTHLAND COLLEGE
FARM INCOME STATEMENT, 1995 (Continued)
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
CASH FARM EXPENSE			
Seed	10980	15449	16042
Fertilizer	21291	27587	31867
Crop chemicals	18698	24217	29918
Crop insurance	5591	7834	8190
Drying fuel	449	583	521
Irrigation energy	34	40	41
Crop marketing	1286	857	446
Crop miscellaneous	3732	2288	6752
Feeder livestock purchase	1744	2644	1057
Purchased feed	12029	6798	19339
Breeding fees	330	94	397
Veterinary	1236	896	1589
Livestock supplies	1866	1191	1926
Livestock leases	158	61	73
Grazing fees	14	-	30
Livestock marketing	1269	498	2083
Interest	17074	21827	23100
Fuel & oil	8530	9732	12255
Repairs	16249	17564	23393
~~Custom hire~~	4198	5017	5939
Hired labor	9953	9731	19179
Land rent	32441	45491	47034
Machinery & bldg leases	2820	5197	3303
Real estate taxes	2819	2686	4848
Personal property taxes	12	24	-
Farm insurance	2819	2993	4883
Utilities	3250	3202	4351
Dues & professional fees	1274	1339	2240
Hedging account deposits	579	1417	568
Miscellaneous	3228	5041	4469
Total cash expense	185951	222298	275835
Net cash farm income	31974	10766	74660
INVENTORY CHANGES			
Crops and feed	7522	-23650	42626
Market livestock	-722	-2379	35
Accounts receivable	-1650	-5811	2934
Prepaid expenses and supplies	-39	15	1268
Accounts payable	-5744	-12127	-6217
Total inventory change	-633	-43954	40646
Net operating profit	31341	-33188	115306
DEPRECIATION AND OTHER CAPITAL ADJUSTMENTS			
Breeding livestock	-280	-2456	1700
Machinery and equipment	-10577	-11220	-19084
Buildings and improvements	-736	-600	-1048
Other farm capital	1685	-27	3781
Total depr. and other capital adj	-9908	-14303	-14652
Net farm income	21434	-47491	100654

NORTHLAND COLLEGE
STATEMENT OF CASH FLOWS, 1995
(Farms sorted by Net Farm Income)

		Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms		408	82	82
(a) Beginning cash balance (farm & nonfarm)		9593	6146	13498
CASH FROM OPERATING ACTIVITIES				
Gross cash farm income		217926	233064	350495
Net nonfarm income	(+)	12246	17043	9554
Total cash farm expense	(-)	185951	222298	275835
Apparent family living expense	(-)	28177	25811	46202
Income and social security tax	(-)	4094	3657	7523
(b) Cash from operations	(=)	11949	-1659	30488
CASH FROM INVESTING ACTIVITIES				
Sale of breeding livestock		757	649	1246
Sale of machinery & equipment	(+)	1431	1288	2745
Sale of farm land	(+)	724	1659	733
Sale of farm buildings	(+)	32	-	-
Sale of other farm assets	(+)	1115	1463	3094
Sale of nonfarm assets	(+)	1338	1296	2642
Purchase of breeding livestock	(-)	2533	3091	3159
Purchase of machinery & equip.	(-)	17721	18104	32463
Purchase of farm land	(-)	4439	2010	6248
Purchase of farm buildings	(-)	1466	919	1481
Purchase of other farm assets	(-)	2926	1506	10039
Purchase of nonfarm assets	(-)	5980	5025	9831
(c) Cash from investing activities	(=)	-29667	-24301	-52761
CASH FROM FINANCING ACTIVITIES				
Money borrowed		135027	199239	172150
Cash gifts and inheritances	(+)	1577	1269	4341
Principal payments	(-)	118442	177084	151893
Dividends paid	(-)	623	-	2589
Gifts given	(-)	51	2	72
(d) Cash from financing activities	(=)	17488	23422	21938
(e) Net change in cash balance	(b+c+d)	-230	-2538	-335
Ending cash balance calculated	(a+e)	9362	3608	13163

NORTHLAND COLLEGE
BALANCE SHEET AT COST VALUES, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms		Average Of Low 20 %		Average High 20
Number of Farms	305		66		5
	Beginning	Ending	Beginning	Ending	Beginning
ASSETS					
Current Farm Assets					
Cash and checking balance	7146	7272	4705	4145	8527
Prepaid expenses & supplies	9751	8912	8679	6120	28005
Growing crops	74	373	219	713	-
Accounts receivable	6904	4064	15536	10513	5440
Hedging accounts	172	468	176	430	339
Crops held for sale or feed	61718	68748	69079	51027	129087
Crops under government loan	7362	4496	19186	5053	9827
Market livestock held for sale	9409	9238	9073	7282	8635
Other current assets	1437	1528	5349	5328	368
Total current farm assets	103974	105098	132001	90611	190229
Intermediate Farm Assets					
Breeding livestock	21810	22804	19715	19424	13002
Machinery and equipment	87328	93204	96839	103468	154191
Other intermediate assets	30887	34279	40489	41913	70373
Total intermediate farm assets	140025	150287	157043	164804	237566
Long-Term Farm Assets					
Farm land	144655	148826	148974	143824	253845
Buildings and improvements	21929	22567	17453	17663	32371
Other long-term assets	5412	5316	5011	3014	9656
Total long-term farm assets	171996	176709	171438	164500	295871
Total Farm Assets	415994	432094	460483	419915	723666
Total Nonfarm Assets	71765	78285	79504	85682	136421
Total Assets	487760	510379	539986	505597	860087
LIABILITIES					
Current Farm Liabilities					
Accrued interest	3609	5149	6039	9951	4728
Accounts payable	7566	11454	11636	18922	3572
Current notes	44989	54738	61573	80663	85740
Government crop loans	5234	639	15933	177	6890
Principal due on term debt	14799	17497	20320	19637	21725
Total current farm liabilities	76216	89510	115502	129352	122655
Intermediate Farm Liabilities	72815	77360	117299	126008	87487
Long-term Farm Liabilities	97165	99359	110574	114770	145858
Total Farm Liabilities	246195	266229	343375	370129	355999
Total Nonfarm Liabilities	11259	12409	18277	20049	14637
Total Liabilities	257454	278638	361653	390179	370636
Net Worth (farm and nonfarm)	230305	231741	178334	115419	489451
Net Worth Change		1436		-62915	
RATIO ANALYSIS					
Current Farm Liabilities / Assets	73 %	85 %	88 %	143 %	64 %
Curr. & Interm Farm Liab / Assets	61 %	65 %	81 %	100 %	49 %
Long Term Farm Liab. / Assets	56 %	56 %	64 %	70 %	49 %
Total Liabilities / Assets	53 %	55 %	67 %	77 %	43 %

NORTHLAND COLLEGE
BALANCE SHEET AT MARKET VALUES, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms		Average Of Low 20 %		Average Of High 20 %	
Number of Farms	345		74		53	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
ASSETS						
Current Farm Assets						
Cash and checking balance	6717	6889	5180	4636	8084	7645
Prepaid expenses & supplies	8881	8239	7756	5727	26496	26450
Growing crops	66	357	195	636	-	458
Accounts receivable	6485	4090	14066	9883	5698	3035
Hedging accounts	153	461	163	565	320	1387
Crops held for sale or feed	58381	64806	64363	48435	123166	169035
Crops under government loan	6608	4380	17111	4507	9271	5846
Market livestock held for sale	9158	8823	8612	6983	8240	8339
Other current assets	1338	1453	4771	4752	347	612
Total current farm assets	97787	99498	122217	86124	181622	222807
Intermediate Farm Assets						
Breeding livestock	26545	27403	22523	22008	22257	24527
Machinery and equipment	121058	132175	134061	147029	221145	240195
Other intermediate assets	52450	56959	77530	79678	106373	122705
Total intermediate farm assets	200053	216537	234114	248715	349774	387427
Long-Term Farm Assets						
Farm land	177630	184334	179361	182517	309478	321313
Buildings and improvements	27143	28154	21171	21851	41250	42486
Other long-term assets	9225	8635	4472	2833	22062	19366
Total long-term farm assets	213999	221124	205004	207202	372790	383165
Total Farm Assets	511839	537159	561336	542041	904187	993399
Total Nonfarm Assets	71332	77298	80172	84536	134630	148778
Total Assets	583171	614458	641507	626577	1038817	1142177
LIABILITIES						
Current Farm Liabilities						
Accrued interest	3691	5202	5739	9557	4660	5515
Accounts payable	7897	11478	11570	18355	4373	8983
Current notes	42853	51970	56805	76190	81804	96725
Government crop loans	4627	565	14210	158	6500	1508
Principal due on term debt	16637	17721	19360	19594	26572	32356
Total current farm liabilities	75722	86966	107686	123855	123908	145088
Intermediate Farm Liabilities	74930	79315	113839	123588	86873	91452
Long-term Farm Liabilities	96720	100978	103809	107651	142942	141296
Total Farm Liabilities	247372	267258	325334	355094	353724	377835
Total Nonfarm Liabilities	10656	11844	16656	18087	14028	14338
Total Deferred Liabilities	159	22	-	-	-	-
Total Liabilities	258187	279123	341989	373181	367751	392173
Net Worth (farm and nonfarm)	324984	335334	299518	253397	671065	750004
Net Worth Change		10350		-46121		78938
RATIO ANALYSIS						
Current Farm Liabilities / Assets	77 %	87 %	88 %	144 %	68 %	65 %
Curr. & Interm Farm Liab. / Assets	51 %	53 %	62 %	74 %	40 %	39 %
Long Term Farm Liabilities / Assets	45 %	46 %	51 %	52 %	38 %	37 %
Total Liabilities / Assets	44 %	45 %	53 %	60 %	35 %	34 %

NORTHLAND COLLEGE
FINANCIAL GUIDELINES MEASURES, 1995
(Farms sorted by Net Farm Income)

	Average For All Farms		Average For Low 20 %		Average For High 20 %	
Number of Farms	408		82		82	
LIQUIDITY	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current ratio	1.44	1.30	1.13	0.70	1.76	1.83
Working capital	35265	27535	14375	-38471	92526	118268
SOLVENCY (Market)	Beginning	Ending	Beginning	Ending	Beginning	Ending
Farm debt to asset ratio	44 %	45 %	57 %	64 %	33 %	33 %
Farm equity to asset ratio	56 %	55 %	43 %	36 %	67 %	67 %
Farm debt to equity ratio	79 %	83 %	132 %	181 %	50 %	49 %
PROFITABILITY (Market)						
Rate of return on farm assets	5.2 %		-3.8 %		10.0 %	
Rate of return on farm equity	3.9 %		-21.0 %		11.5 %	
Operating profit margin	15.0 %		-11.5 %		28.0 %	
Net farm income	29975		-32746		105704	
REPAYMENT CAPACITY	Cash	Accrual	Cash	Accrual	Cash	Accrual
Term debt coverage ratio	77 %	75 %	38 %	-77 %	105 %	200 %
Capital replacement margin	-6839	-7472	-23966	-67919	1989	42635
EFFICIENCY						
~~Asset turnover rate (market)~~	~~35.1 %~~		~~32.8 %~~		~~35.7 %~~	
Operating expense ratio	77.6 %		103.6 %		64.8 %	
Depreciation expense ratio	4.4 %		7.1 %		3.7 %	
Interest expense ratio	8.3 %		12.9 %		6.1 %	
Net farm income ratio	9.0 %		-22.0 %		24.3 %	

LABOR ANALYSIS

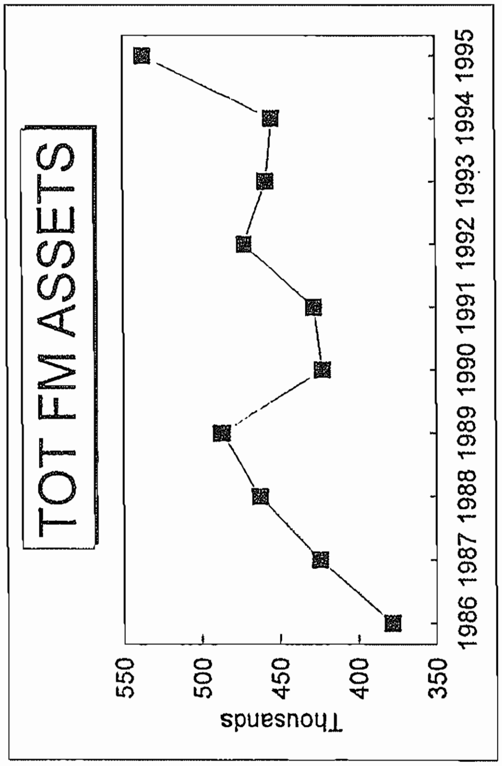
	Average For All Farms	Average For Low 20 %	Average For High 20 %
Number of Farms	287	68	58
Total unpaid labor hours	3421	3405	3019
Total hired labor hours	1187	1102	2076
Total labor hours per farm	4608	4507	5095
Value of farm production / hour	-	-	-
Net farm income / unpaid hour	8.34	-15.71	45.14

NORTHLAND COLLEGE
PROFITABILITY AND LIQUIDITY ANALYSIS, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
PROFITABILITY (Market)			
Net farm income	30025	-32746	105704
Labor and management earnings	10169	-46649	63153
Rate of return on assets	5.2 %	-3.8 %	10.0 %
Rate of return on equity	3.9 %	-21.0 %	11.5 %
Operating profit margin	15.0 %	-11.5 %	28.0 %
Asset turnover rate	35.1 %	32.8 %	35.7 %
Interest on farm net worth	19855	13903	42551
Farm interest expense	18612	25976	24128
Value of operator lbr and mgmt.	17361	15037	24284
Return on farm assets	31275	-21806	105548
Average farm assets	595735	577656	1057189
Return on farm equity	12663	-47782	81420
Average farm equity	328748	227611	709184
Value of farm production	209023	189325	377393

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
LIQUIDITY (Cash)			
Net cash farm income	31974	10766	74660
Net nonfarm income	12246	17043	9554
Family living and taxes	32894	29468	56314
Real estate principal payments	6420	6622	8525
Cash available for interm. debt	4906	-8281	19375
Average intermediate debt	89471	133186	105016
Years to turnover interm. debt	18.2	**	5.4
Expense as a % of income	85 %	95 %	79 %
Interest as a % of income	8 %	9 %	7 %
LIQUIDITY (Accrual)			
Total accrual farm income	223075	201223	396090
Total accrual farm expense	191734	234410	280784
Net accrual operating income	31341	-33188	115306
Net nonfarm income	12246	17043	9554
Family living and taxes	32894	29468	56314
Real estate principal payments	6420	6622	8525
Available for intermediate debt	4273	-52234	60021
Average intermediate debt	89471	133186	105016
Years to turnover interm. debt	20.9	**	1.7
Expense as a % of income	86 %	116 %	71 %
Interest as a % of income	8 %	13 %	6 %

** Income insufficiant to meet debt servicing requirements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400
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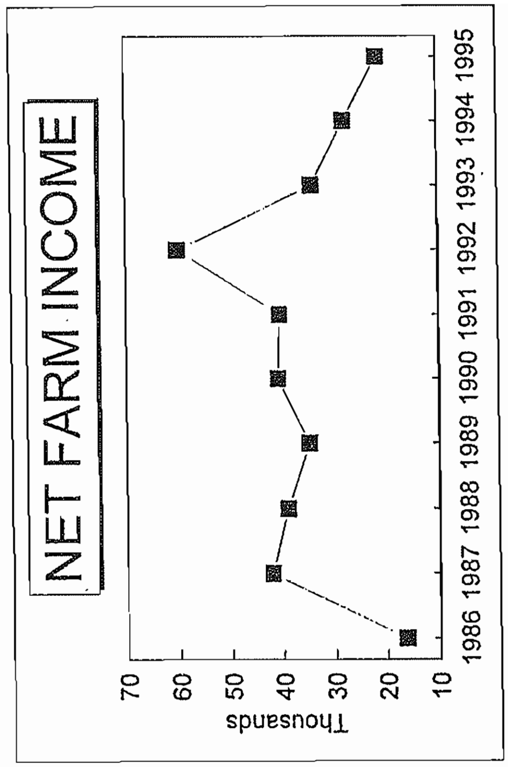
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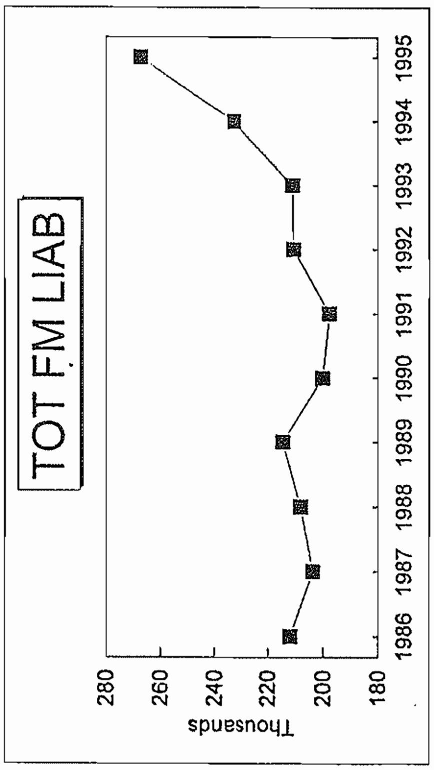
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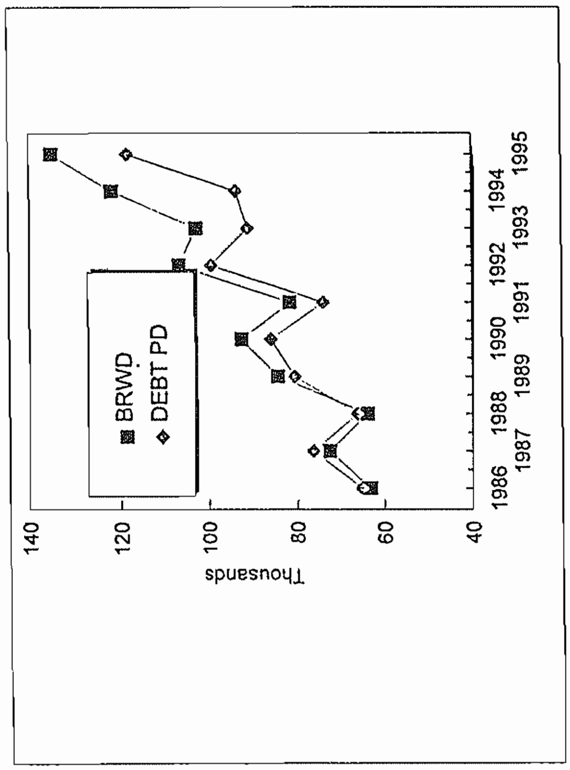
BRWD
DEBT PD
Thousands
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100
80
60
40
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995

NORTHLAND COLLEGE
HOUSEHOLD AND PERSONAL EXPENSES, 1995
(Farms sorted by Net Farm Income)

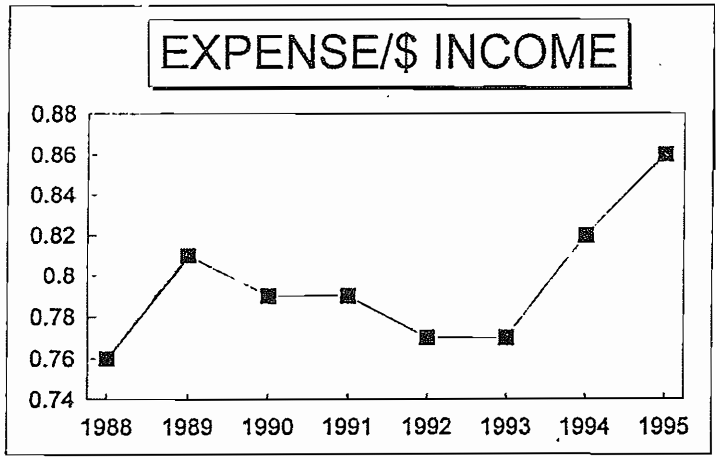
	Average For All Farms	Average For Low 20%	Average For High 20%
Number of Sole Proprietors	98	12	18
Average family size	3.1	3.0	3.9
FAMILY LIVING EXPENSES			
Food and meals expense	3912	3750	4085
Medical care and health insurance	2836	2371	2944
Cash donations	682	992	1385
Household supplies	2871	4104	3065
Clothing	1492	2530	1848
Personal care	2763	3742	2950
Child / Dependent care	553	1417	426
Gifts	811	876	1005
Education	612	906	799
Recreation	1164	2905	1349
Utilities (household share)	885	636	951
Nonfarm vehicle operating expense	1279	839	1118
Household real estate taxes	106	103	244
Dwelling rent	73	8	251
Household repairs	735	1403	1060
Nonfarm interest	487	362	576
Life insurance payments	1204	1157	2270
Total cash family living expense	22467	28101	26327
Family living from the farm	344	96	264
Total family living	22811	28197	26591
OTHER NONFARM EXPENDITURES			
Income taxes	3468	4668	6033
Furnishing & appliance purchases	388	-	313
Nonfarm vehicle purchases	1416	-	2164
Nonfarm real estate purchases	2932	2856	-768
Other nonfarm capital purchases	-7	67	-
Nonfarm savings & investments	-169	-1014	1496
Total other nonfarm expenditures	8028	6577	9239
Total cash family living, investment & nonfarm capital purch	30495	34678	35566

PARTNERSHIPS	
Number of partnerships	21
Number of operators per partnership	2.0
Average owner withdrawals per farm	49325
Average withdrawals per operator	24662

NORTHLAND COLLEGE
OPERATOR INFORMATION & NONFARM SUMMARY, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
OPERATOR INFORMATION			
Average number of operators	1.1	1.1	1.4
Average age of operators	41.5	41.6	39.6
Average number of years farming	18.7	18.9	19.6
NONFARM INCOME			
Nonfarm wages & salary	8414	11273	6512
Nonfarm business income	1275	2973	249
Nonfarm rental income	172	21	174
Nonfarm interest income	241	213	345
Nonfarm cash dividends	122	305	146
Tax refunds	522	660	403
Gifts and inheritances	1577	1269	4341
Other nonfarm income	1499	1599	1725
Total nonfarm income	13823	18312	13895

	Average For All Farms	
	Beginning	Ending
NONFARM ASSETS (Mkt)		
Checking & savings	2156	2012
Stocks & bonds	5043	5838
Other current assets	849	900
Furniture & appliances	9657	10022
Nonfarm vehicles	5914	6411
Cash value of life ins.	3641	3947
Retirement accounts	8606	10101
Other intermediate assets	2959	3453
Nonfarm real estate	24482	26650
Other long term assets	3547	3534
Total nonfarm assets	66853	72868


EXPENSE/$ INCOME
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0.8
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0.76
0.74
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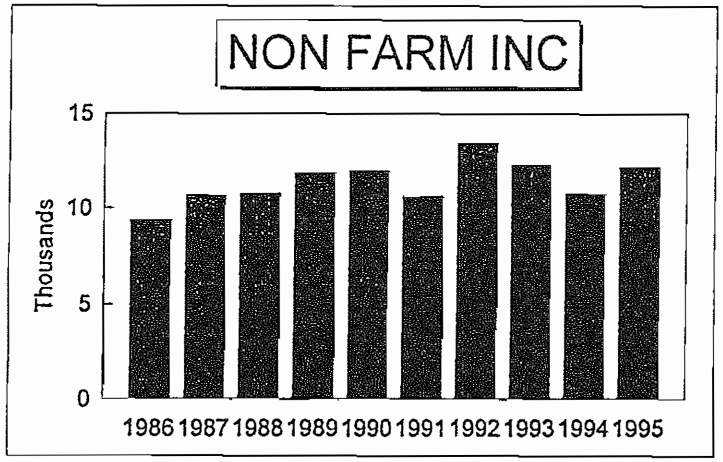
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Thousands
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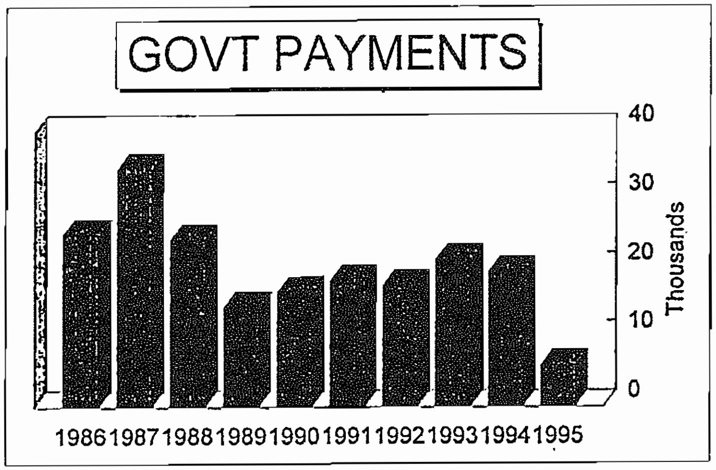
0
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995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Thousands
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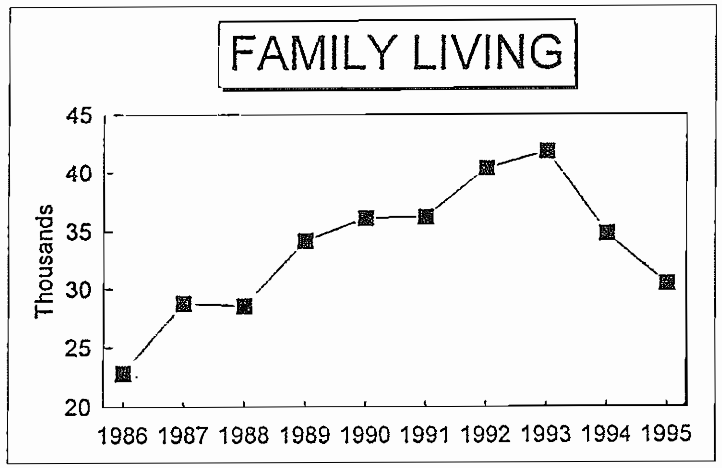
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995


FAMILY LIVING
Thousands
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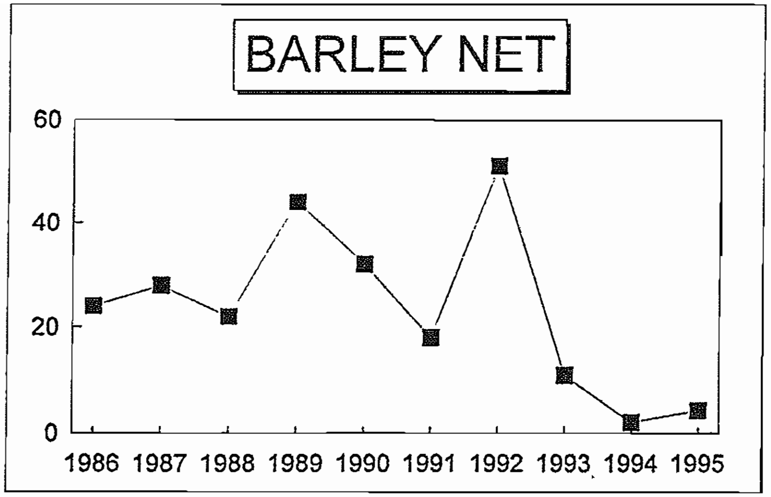
40
35
30
25
20
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995

NORTHLAND COLLEGE
CROP PRODUCTION AND MARKETING SUMMARY, 1995
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	408	82	82
ACREAGE SUMMARY			
Total Acres Owned	424	463	549
Total Crop Acres	924	1134	1285
Crop Acres Owned	308	271	478
Crop Acres Cash Rented	576	825	737
Crop Acres Share Rented	40	38	71
Total Pasture Acres	22	20	9
AVERAGE PRICE RECEIVED (Cash Sales Only)			
Wheat, Spring per bu.	4.04	4.02	4.05
Canola per lb.	0.11	-	-
Barley per bu.	2.17	2.35	2.06
Corn per bu.	2.27	2.14	2.46
Soybeans per bu.	5.67	5.81	5.57
Sunflowers per cwt.	8.87	10.60	12.07
Sugar Beets per ton	36.45	33.69	37.30
Potatoes per cwt.	3.41	-	-
Beans, Navy per cwt.	17.02	17.84	15.97
Oats per bu.	1.41	1.47	-
AVERAGE YIELD PER ACRE			
Wheat, Spring (bu.)	31.15	27.46	36.46
Barley (bu.)	49.82	45.38	60.07
Sunflowers (cwt.)	11.56	10.26	13.24
Soybeans (bu.)	30.91	28.08	34.96
Sugar Beets (ton)	18.52	17.01	19.57
Corn (bu.)	84.79	90.19	86.42
Hay, Alfalfa (ton)	2.72	2.09	3.06
Custom Work ($)	11.01	-	-
CRP ($)	37.21	43.98	
Beans, Navy (cwt.)	13.41	12.15	16.93


BARLEY NET
60
40
20
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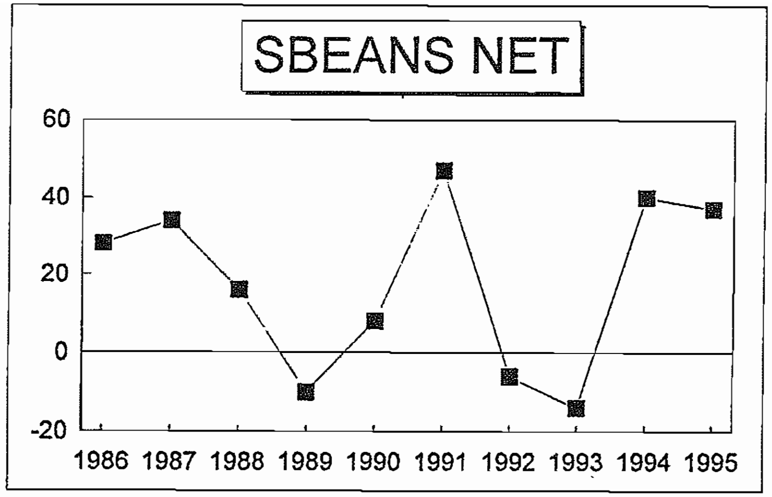
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995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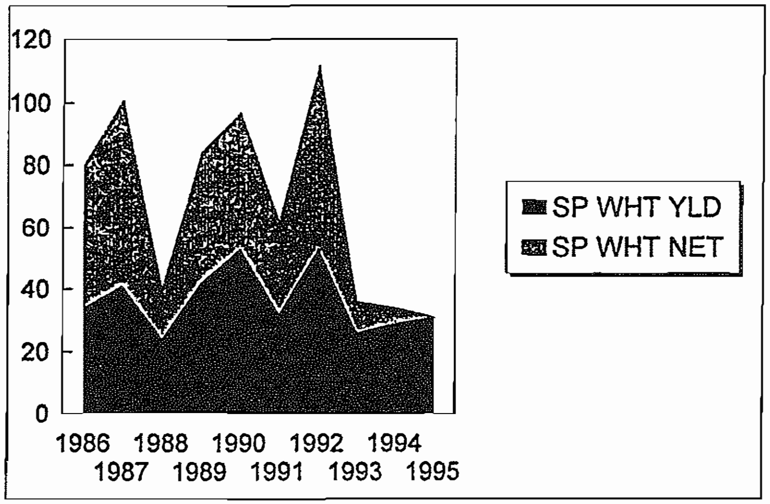
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995


120
100
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60
40
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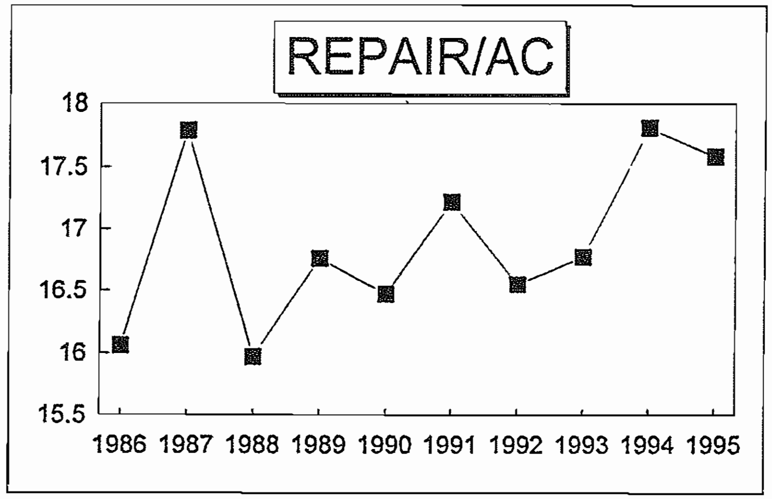
1986 1988 1990 1992 1994
1987 1989 1991 1993 1995
SP WHT YLD
SP WHT NET


REPAIR/AC
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17.5
17
16.5
16
15.5
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

BARLEY ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	159	31	29
Number of farms	145	29	29
Acres	77.80	54.58	95.11
Yield per acre (bushel)	49.45	20.41	66.84
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.80	2.11	3.07
Total product return per acre	138.69	43.03	205.42
Miscellaneous income per acre	7.41	9.85	6.22
Gross return per acre	146.10	52.89	211.63
Direct expenses per acre			
Seed	7.13	7.19	6.91
Fertilizer	22.91	20.37	24.76
Crop chemicals	13.90	12.92	15.30
Crop insurance	5.34	5.16	6.20
Drying fuel	0.26	0.17	0.30
Fuel & oil	6.56	5.02	6.38
Repairs	11.15	10.09	10.89
Custom hire	2.76	3.18	4.41
Hired labor	0.11	0.05	0.37
Machinery & bldg leases	0.16	0.00	0.29
Utilities	0.02	0.00	0.00
Marketing	0.07	0.29	0.00
Operating interest	3.04	3.00	2.70
Miscellaneous	0.70	0.06	0.80
Total direct expenses per acre	74.12	67.50	79.33
Return over direct expenses per acre	71.98	-14.62	132.31
Overhead expenses per acre			
Hired labor	3.26	2.68	4.70
Machinery & bldg leases	1.29	2.04	1.40
RE & pers. property taxes	7.91	4.49	8.68
Farm insurance	2.34	1.36	2.31
Utilities	1.84	1.46	1.61
Dues & professional fees	0.92	0.33	1.10
Interest	22.17	14.89	21.76
Mach & bldg depreciation	8.49	7.93	8.91
Miscellaneous	1.96	1.65	0.99
Total overhead expenses per acre	50.18	36.84	51.46
Total listed expenses per acre	124.30	104.35	130.78
Net return per acre	21.80	-51.46	80.85
Total direct expense per bushel	1.50	3.31	1.19
Total listed expense per bushel	2.51	5.11	1.96
Net return per bushel	0.44	-2.52	1.21
Breakeven yield per acre	41.68	44.83	40.53
Est. labor hours per acre	1.56	1.31	1.36
Net return including govt. payments	21.92	-51.19	81.18
Lbr & mgt charge per acre	12.30	14.81	10.62
Net return over lbr & mgt	9.62	-65.99	70.57

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

BARLEY ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	202	38	40
Number of farms	173	35	35
Acres	146.75	113.82	136.90
Yield per acre (bushel)	49.96	32.15	64.98
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.73	2.31	3.02
Total product return per acre	136.53	74.25	196.36
Miscellaneous income per acre	6.68	8.61	5.36
Gross return per acre	143.21	82.86	201.72
Direct expenses per acre			
Seed	7.74	8.24	7.42
Fertilizer	22.74	21.14	22.19
Crop chemicals	13.15	14.26	11.41
Crop insurance	6.68	6.48	8.25
Drying fuel	0.26	0.01	0.21
Fuel & oil	6.09	6.25	6.86
Repairs	10.04	10.21	11.25
Custom hire	2.30	2.16	2.22
Hired labor	0.05	0.09	0.00
Land rent	44.09	44.00	41.09
Machinery & bldg leases	0.24	0.72	0.14
Marketing	0.02	0.07	0.03
Operating interest	3.67	5.08	2.96
Miscellaneous	0.16	0.07	0.38
Total direct expenses per acre	117.22	118.78	114.42
Return over direct expenses per acre	25.99	-35.91	87.30
Overhead expenses per acre			
Hired labor	3.57	3.35	4.42
Machinery & bldg leases	1.49	1.52	0.83
RE & pers. property taxes	0.01	0.00	0.01
Farm insurance	2.60	2.34	4.90
Utilities	1.33	1.13	1.48
Dues & professional fees	0.76	0.74	0.93
Interest	3.04	3.00	2.98
Mach & bldg depreciation	6.85	6.08	10.09
Miscellaneous	2.08	2.41	1.58
Total overhead expenses per acre	21.73	20.56	27.23
Total listed expenses per acre	138.94	139.34	141.65
Net return per acre	4.27	-56.48	60.07
Total direct expense per bushel	2.35	3.69	1.76
Total listed expense per bushel	2.78	4.33	2.18
Net return per bushel	0.09	-1.76	0.92
Breakeven yield per acre	48.40	56.60	45.10
Est. labor hours per acre	2.09	4.47	1.32
Net return including govt. payments	4.28	-56.38	60.07
Lbr & mgt charge per acre	9.29	8.14	11.73
Net return over lbr & mgt	-5.01	-64.52	48.34

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

BARLEY ON SHARE RENTED LAND

	Average For All Farms
Number of fields	22
Number of farms	19
Acres	76.00
Yield per acre (bushel)	57.58
Operators share of yield %	68.05
Value per bushel	2.67
Total product return per acre	104.80
Miscellaneous income per acre	1.50
Gross return per acre	106.30
Direct expenses per acre	
Seed	6.46
Fertilizer	23.20
Crop chemicals	10.77
Crop insurance	4.36
Drying fuel	0.03
Fuel & oil	7.69
Repairs	13.02
Custom hire	0.87
~~Machinery & bldg leases~~	~~0.15~~
Operating interest	2.97
Miscellaneous	0.01
Total direct expenses per acre	69.55
Return over direct expenses per acre	36.75
Overhead expenses per acre	
Hired labor	4.28
Machinery & bldg leases	4.17
RE & pers. property taxes	0.01
Farm insurance	2.30
Utilities	1.20
Dues & professional fees	0.61
Interest	2.58
Mach & bldg depreciation	6.63
Miscellaneous	1.07
Total overhead expenses per acre	22.85
Total listed expenses per acre	92.39
Net return per acre	13.91
Total direct expense per bushel	1.78
Total listed expense per bushel	2.36
Net return per bushel	0.35
Breakeven yield per acre	49.98
Est. labor hours per acre	1.89
Lbr & mgt charge per acre	8.95
Net return over lbr & mgt	4.95

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

CANOLA ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	27	6	6
Number of farms	24	5	5
Acres	112.53	56.17	99.87
Yield per acre (lb)	1110.76	434.08	1558.68
Operators share of yield %	100.00	100.00	100.00
Value per lb	0.11	0.11	0.11
Total product return per acre	121.49	46.40	171.61
Miscellaneous income per acre	1.88	13.39	0.00
Gross return per acre	123.38	59.79	171.61
Direct expenses per acre			
Seed	21.41	21.46	20.57
Fertilizer	34.64	34.71	32.01
Crop chemicals	16.14	11.77	10.49
Crop insurance	2.10	1.34	0.04
Drying fuel	0.04	0.00	0.20
Fuel & oil	7.31	6.45	7.38
Repairs	8.41	8.37	7.37
Custom hire	5.60	6.10	1.34
Operating interest	2.85	4.31	1.37
Miscellaneous	0.02	0.00	0.00
Total direct expenses per acre	98.50	94.50	80.76
Return over direct expenses per acre	24.88	-34.71	90.85
Overhead expenses per acre			
Hired labor	4.21	0.98	3.93
Machinery & bldg leases	0.32	0.01	0.00
RE & pers. property taxes	5.12	4.26	6.91
Farm insurance	2.48	1.33	2.81
Utilities	1.71	1.69	1.71
Dues & professional fees	0.50	0.30	0.79
Interest	17.42	11.24	29.74
Mach & bldg depreciation	5.51	6.39	7.23
Miscellaneous	0.71	1.28	0.96
Total overhead expenses per acre	37.97	27.48	54.08
Total listed expenses per acre	136.46	121.98	134.84
Net return per acre	-13.09	-62.19	36.77
Total direct expense per lb	0.09	0.22	0.05
Total listed expense per lb	0.12	0.28	0.09
Net return per lb	-0.01	-0.14	0.02
Breakeven yield per acre	1230.39	1015.91	1224.75
Est. labor hours per acre	0.98	1.45	1.23
Lbr & mgt charge per acre	12.32	16.54	13.20
Net return over lbr & mgt	-25.41	-78.73	23.56

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

OATS ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	45	9	9
Number of farms	44	9	9
Acres	38.70	35.50	43.46
Yield per acre (bushel)	48.94	21.40	71.29
Operators share of yield %	100.00	100.00	100.00
Value per bushel	1.73	1.59	1.80
Total product return per acre	84.62	34.07	128.04
Miscellaneous income per acre	7.52	6.70	5.48
Gross return per acre	92.14	40.77	133.52
Direct expenses per acre			
Seed	7.09	8.24	7.08
Fertilizer	12.38	8.26	8.12
Crop chemicals	3.57	3.15	2.10
Crop insurance	2.22	3.01	1.91
Drying fuel	0.11	0.00	0.00
Fuel & oil	7.87	8.87	9.98
Repairs	13.49	16.78	16.65
Custom hire	1.20	0.88	0.00
~~Hired labor~~	~~0.23~~	~~0.00~~	~~0.00~~
Operating interest	2.10	1.86	2.17
Miscellaneous	0.04	0.00	0.00
Total direct expenses per acre	50.30	51.06	48.00
Return over direct expenses per acre	41.84	-10.28	85.51
Overhead expenses per acre			
Hired labor	1.96	1.82	1.15
Machinery & bldg leases	0.65	0.01	0.17
RE & pers. property taxes	3.81	3.61	5.58
Farm insurance	1.40	1.87	1.16
Utilities	1.62	2.97	2.06
Dues & professional fees	0.32	0.36	0.22
Interest	10.56	14.71	15.51
Mach & bldg depreciation	10.27	11.24	15.68
Miscellaneous	1.09	1.31	0.61
Total overhead expenses per acre	31.68	37.91	42.13
Total listed expenses per acre	81.98	88.96	90.13
Net return per acre	10.17	-48.19	43.39
Total direct expense per bushel	1.03	2.39	0.67
Total listed expense per bushel	1.68	4.16	1.26
Net return per bushel	0.21	-2.25	0.61
Breakeven yield per acre	43.06	51.67	47.14
Est. labor hours per acre	1.70	0.79	2.73
Net return including govt. payments	10.23	-48.19	43.39
Lbr & mgt charge per acre	12.85	15.89	14.91
Net return over lbr & mgt	-2.62	-64.08	28.48

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SPRING WHEAT ON SHARE RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	61	12	11
Number of farms	38	8	8
Acres	114.43	117.09	85.73
Yield per acre (bushel)	33.57	26.76	41.37
Operators share of yield %	68.10	68.94	67.13
Value per bushel	4.35	4.35	4.69
Total product return per acre	98.67	79.69	129.88
Miscellaneous income per acre	6.39	8.03	0.00
Gross return per acre	105.06	87.73	129.88
Direct expenses per acre			
Seed	9.68	11.37	10.07
Fertilizer	24.62	29.64	25.28
Crop chemicals	13.48	23.97	7.99
Crop insurance	3.80	6.08	2.51
Drying fuel	0.79	0.00	0.00
Fuel & oil	7.29	6.58	5.65
Repairs	12.49	14.44	10.42
Custom hire	1.64	0.40	0.54
Machinery & bldg leases	0.07	0.40	0.00
Marketing	0.09	0.00	0.00
Operating interest	3.14	3.71	2.06
Miscellaneous	0.01	0.00	0.00
Total direct expenses per acre	77.09	96.59	64.52
Return over direct expenses per acre	27.97	-8.86	65.36
Overhead expenses per acre			
Hired labor	3.77	6.62	3.08
Machinery & bldg leases	1.52	0.91	0.69
RE & pers. property taxes	0.01	0.00	0.00
Farm insurance	2.98	2.44	4.19
Utilities	1.57	2.09	1.52
Dues & professional fees	0.64	0.65	1.10
Interest	4.54	5.20	4.92
Mach & bldg depreciation	9.82	12.17	7.41
Miscellaneous	1.24	1.78	1.20
Total overhead expenses per acre	26.08	31.87	24.11
Total listed expenses per acre	103.18	128.46	88.63
Net return per acre	1.89	-40.74	41.25
Total direct expense per bushel	3.37	5.24	2.32
Total listed expense per bushel	4.51	6.96	3.19
Net return per bushel	0.08	-2.21	1.49
Breakeven yield per acre	32.69	40.19	28.15
Est. labor hours per acre	1.84	1.94	1.85
Net return including govt. payments	1.94	-40.62	41.25
Lbr & mgt charge per acre	11.91	11.10	12.35
Net return over lbr & mgt	-9.98	-51.72	28.90

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

DURUM WHEAT ON CASH RENTED LAND

	Average For All Farms
Number of fields	13
Number of farms	7
Acres	195.60
Yield per acre (bushel)	25.40
Operators share of yield %	100.00
Value per bushel	5.20
Total product return per acre	132.19
Miscellaneous income per acre	23.48
Gross return per acre	155.68
Direct expenses per acre	
Seed	14.45
Fertilizer	39.07
Crop chemicals	10.73
Crop insurance	5.25
Drying fuel	0.95
Fuel & oil	5.83
Repairs	7.17
Custom hire	3.21
Hired labor	0.44
Land rent	78.15
Machinery & bldg leases	15.07
Operating interest	5.94
Miscellaneous	0.40
Total direct expenses per acre	186.65
Return over direct expenses per acre	-30.97
Overhead expenses per acre	
Hired labor	8.30
Machinery & bldg leases	-9.21
Farm insurance	1.01
Utilities	1.64
Dues & professional fees	1.41
Interest	2.74
Mach & bldg depreciation	2.90
Miscellaneous	7.62
Total overhead expenses per acre	16.42
Total listed expenses per acre	203.07
Net return per acre	-47.39
Total direct expense per bushel	7.35
Total listed expense per bushel	7.99
Net return per bushel	-1.87
Breakeven yield per acre	34.51
Est. labor hours per acre	1.42
Lbr & mgt charge per acre	7.74
Net return over lbr & mgt	-55.14

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

CORN ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	98	20	18
Number of farms	85	17	17
Acres	58.70	24.84	76.50
Yield per acre (bushel)	86.56	43.25	110.73
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.78	2.73	2.73
Total product return per acre	240.46	118.24	301.88
Miscellaneous income per acre	3.60	3.93	3.00
Gross return per acre	244.06	122.17	304.88
Direct expenses per acre			
Seed	22.37	20.36	23.33
Fertilizer	30.98	33.41	28.91
Crop chemicals	19.96	17.28	18.89
Crop insurance	5.29	5.05	7.26
Drying fuel	3.59	1.96	3.19
Irrigation energy	0.31	0.67	0.00
Fuel & oil	11.38	13.47	11.42
Repairs	23.76	37.29	19.94
Custom hire	2.61	3.02	2.11
Hired labor	0.29	0.27	0.00
Machinery & bldg leases	0.00	0.05	0.00
Marketing	0.10	0.15	0.00
Operating interest	7.41	10.88	6.47
Miscellaneous	0.26	0.66	0.08
Total direct expenses per acre	128.31	144.52	121.59
Return over direct expenses per acre	115.75	-22.35	183.29
Overhead expenses per acre			
Hired labor	6.88	4.54	6.73
Machinery & bldg leases	0.70	2.58	-1.29
RE & pers. property taxes	7.43	6.58	6.67
Farm insurance	2.56	4.63	2.00
Utilities	3.65	4.94	3.52
Dues & professional fees	1.07	1.25	0.72
Interest	29.98	16.49	30.29
Mach & bldg depreciation	13.57	14.13	12.77
Miscellaneous	5.89	3.01	13.97
Total overhead expenses per acre	71.73	58.15	75.38
Total listed expenses per acre	200.03	202.67	196.97
Net return per acre	44.03	-80.50	107.91
Total direct expense per bushel	1.48	3.34	1.10
Total listed expense per bushel	2.31	4.69	1.78
Net return per bushel	0.51	-1.86	0.97
Breakeven yield per acre	70.71	72.69	71.15
Est. labor hours per acre	3.11	3.27	1.41
Net return including govt. payments	44.89	-78.96	108.49
Lbr & mgt charge per acre	15.86	25.61	10.20
Net return over lbr & mgt	29.03	-104.56	98.29

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

CORN ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	110	20	23
Number of farms	85	17	17
Acres	99.84	76.04	81.26
Yield per acre (bushel)	84.43	58.83	109.07
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.78	2.58	2.87
Total product return per acre	234.45	151.83	313.20
Miscellaneous income per acre	4.56	1.21	5.70
Gross return per acre	239.00	153.04	318.90
Direct expenses per acre			
Seed	22.89	23.55	22.47
Fertilizer	33.87	37.12	29.81
Crop chemicals	23.64	21.38	28.13
Crop insurance	6.01	4.67	6.14
Drying fuel	4.94	5.75	5.12
Irrigation energy	0.07	0.00	0.02
Fuel & oil	9.31	9.99	9.61
Repairs	16.77	21.18	16.47
Custom hire	2.78	3.44	3.44
Hired labor	0.20	0.00	0.00
Land rent	48.50	43.65	46.53
Machinery & bldg leases	0.13	0.00	0.25
Marketing	0.37	0.55	0.00
Operating interest	7.87	10.87	5.08
Miscellaneous	0.07	0.00	0.01
Total direct expenses per acre	177.89	182.15	173.07
Return over direct expenses per acre	61.11	-29.11	145.83
Overhead expenses per acre			
Hired labor	7.08	6.09	9.86
Machinery & bldg leases	1.34	7.76	-2.50
RE & pers. property taxes	0.07	0.13	0.00
Farm insurance	1.85	2.48	1.49
Utilities	2.08	2.06	2.35
Dues & professional fees	1.18	1.47	1.00
Interest	5.71	9.23	6.42
Mach & bldg depreciation	7.37	7.47	9.85
Miscellaneous	3.35	2.69	7.06
Total overhead expenses per acre	30.59	39.37	35.53
Total listed expenses per acre	208.48	221.52	208.60
Net return per acre	30.52	-68.48	110.30
Total direct expense per bushel	2.11	3.10	1.59
Total listed expense per bushel	2.47	3.77	1.91
Net return per bushel	0.36	-1.16	1.01
Breakeven yield per acre	73.44	85.36	70.66
Est. labor hours per acre	3.22	3.34	2.20
Net return including govt. payments	31.10	-68.11	110.59
Lbr & mgt charge per acre	13.88	25.81	14.29
Net return over lbr & mgt	17.22	-93.92	96.30

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

POTATOES ON CASH RENTED LAND

	Average For All Farms
Number of fields	11
Number of farms	6
Acres	104.76
Yield per acre (cwt)	100.22
Operators share of yield %	100.00
Value per cwt	5.08
Total product return per acre	508.65
Miscellaneous income per acre	146.63
Gross return per acre	655.28
Direct expenses per acre	
Seed	111.05
Fertilizer	56.76
Crop chemicals	104.75
Crop insurance	23.91
Fuel & oil	32.52
Repairs	57.36
Custom hire	16.85
Hired labor	21.95
Land rent	42.59
Machinery & bldg leases	0.43
Operating interest	40.71
Miscellaneous	0.61
Total direct expenses per acre	509.50
Return over direct expenses per acre	145.78
Overhead expenses per acre	
Hired labor	30.82
Machinery & bldg leases	19.61
Farm insurance	3.95
Utilities	17.46
Dues & professional fees	4.52
Interest	17.64
Mach & bldg depreciation	59.91
Miscellaneous	7.05
Total overhead expenses per acre	160.95
Total listed expenses per acre	670.45
Net return per acre	-15.17
Total direct expense per cwt	5.08
Total listed expense per cwt	6.69
Net return per cwt	-0.15
Breakeven yield per acre	103.20
Est. labor hours per acre	9.67
Lbr & mgt charge per acre	44.05
Net return over lbr & mgt	-59.22

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SOYBEANS ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	88	20	16
Number of farms	68	14	14
Acres	78.80	77.11	59.29
Yield per acre (bushel)	30.75	19.84	39.53
Operators share of yield %	100.00	100.00	100.00
Value per bushel	6.02	5.89	6.58
Total product return per acre	185.18	116.76	260.10
Miscellaneous income per acre	5.84	14.15	1.42
Gross return per acre	191.01	130.90	261.52
Direct expenses per acre			
Seed	12.47	13.28	9.86
Fertilizer	4.25	5.87	3.12
Crop chemicals	23.16	22.81	23.74
Crop insurance	7.48	7.01	8.28
Drying fuel	0.04	0.19	0.00
Fuel & oil	7.29	7.77	7.73
Repairs	13.24	15.61	13.85
Custom hire	2.07	3.36	2.87
Hired labor	0.24	0.00	0.07
Machinery & bldg leases	0.57	0.00	0.39
Marketing	0.28	0.75	0.00
Operating interest	5.65	5.13	4.77
Miscellaneous	0.29	0.39	0.63
Total direct expenses per acre	77.02	82.14	75.32
Return over direct expenses per acre	113.99	48.76	186.20
Overhead expenses per acre			
Hired labor	3.04	3.98	3.38
Machinery & bldg leases	2.03	1.42	1.46
RE & pers. property taxes	9.24	7.73	10.67
Farm insurance	2.55	1.85	2.84
Utilities	2.20	2.75	2.13
Dues & professional fees	1.21	0.61	1.00
Interest	31.90	28.51	33.71
Mach & bldg depreciation	8.45	8.15	8.05
Miscellaneous	2.18	2.73	2.66
Total overhead expenses per acre	62.81	57.73	65.91
Total listed expenses per acre	139.83	139.88	141.22
Net return per acre	51.18	-8.97	120.29
Total direct expense per bushel	2.50	4.14	1.91
Total listed expense per bushel	4.55	7.05	3.57
Net return per bushel	1.66	-0.45	3.04
Breakeven yield per acre	22.25	21.36	21.25
Est. labor hours per acre	1.95	1.53	2.72
Lbr & mgt charge per acre	13.96	19.23	12.83
Net return over lbr & mgt	37.22	-28.20	107.47

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SOYBEANS ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	147	29	26
Number of farms	105	21	21
Acres	128.97	134.36	132.00
Yield per acre (bushel)	30.82	19.15	38.49
Operators share of yield %	100.00	100.00	100.00
Value per bushel	6.23	6.06	6.44
Total product return per acre	192.13	116.01	247.84
Miscellaneous income per acre	6.20	16.75	4.38
Gross return per acre	198.33	132.75	252.22
Direct expenses per acre			
Seed	12.51	12.36	11.51
Fertilizer	5.41	5.62	6.13
Crop chemicals	26.69	31.14	22.38
Crop insurance	8.56	8.99	10.59
Drying fuel	0.09	0.19	0.00
Fuel & oil	6.65	5.85	6.93
Repairs	11.00	8.76	11.27
Custom hire	2.69	6.17	1.59
Hired labor	0.11	0.06	0.00
Land rent	54.64	54.43	56.21
Machinery & bldg leases	1.88	1.12	0.53
Marketing	0.24	0.14	0.00
Operating interest	4.74	4.69	4.58
Miscellaneous	0.33	0.02	0.17
Total direct expenses per acre	135.53	139.53	131.89
Return over direct expenses per acre	62.80	-6.77	120.34
Overhead expenses per acre			
Hired labor	4.78	3.44	3.99
Machinery & bldg leases	0.59	0.97	1.39
RE & pers. property taxes	0.01	0.00	0.00
Farm insurance	2.24	2.27	2.95
Utilities	1.88	2.32	1.54
Dues & professional fees	1.17	0.81	1.06
Interest	4.38	3.84	4.55
Mach & bldg depreciation	7.23	7.54	8.55
Miscellaneous	3.55	2.71	6.55
Total overhead expenses per acre	25.83	23.88	30.58
Total listed expenses per acre	161.36	163.41	162.47
Net return per acre	36.97	-30.65	89.75
Total direct expense per bushel	4.40	7.29	3.43
Total listed expense per bushel	5.24	8.53	4.22
Net return per bushel	1.20	-1.60	2.33
Breakeven yield per acre	24.89	24.21	24.55
Est. labor hours per acre	2.13	2.84	1.86
Lbr & mgt charge per acre	13.00	18.04	10.35
Net return over lbr & mgt	23.97	-48.69	79.40

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SUNFLOWERS ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	73	17	14
Number of farms	64	13	13
Acres	98.76	90.00	115.82
Yield per acre (cwt)	12.10	7.99	15.52
Operators share of yield %	100.00	100.00	100.00
Value per cwt	11.00	10.45	11.57
Total product return per acre	133.04	83.48	179.54
Miscellaneous income per acre	8.55	4.58	11.29
Gross return per acre	141.60	88.06	190.82
Direct expenses per acre			
Seed	13.04	13.97	12.34
Fertilizer	21.31	30.74	15.97
Crop chemicals	14.29	13.61	12.14
Crop insurance	6.86	6.74	6.34
Drying fuel	0.82	0.36	1.34
Fuel & oil	8.65	9.81	7.49
Repairs	15.96	16.64	15.11
Custom hire	2.95	2.17	2.92
Hired labor	0.13	0.00	0.00
Machinery & bldg leases	0.04	0.00	0.00
Utilities	0.02	0.11	0.00
Marketing	0.34	0.13	0.22
Operating interest	5.27	3.99	6.16
Miscellaneous	0.18	0.02	0.06
Total direct expenses per acre	89.87	98.31	80.09
Return over direct expenses per acre	51.72	-10.25	110.74
Overhead expenses per acre			
Hired labor	3.09	3.33	3.66
Machinery & bldg leases	2.27	2.41	4.15
RE & pers. property taxes	7.64	4.79	8.92
Farm insurance	2.50	1.92	2.47
Utilities	2.67	2.96	2.32
Dues & professional fees	1.18	0.75	1.30
Interest	23.95	16.58	31.63
Mach & bldg depreciation	11.32	8.16	11.74
Miscellaneous	2.46	1.61	2.93
Total overhead expenses per acre	57.06	42.51	69.12
Total listed expenses per acre	146.93	140.83	149.21
Net return per acre	-5.33	-52.77	41.61
Total direct expense per cwt	7.43	12.31	5.16
Total listed expense per cwt	12.15	17.63	9.61
Net return per cwt	-0.44	-6.61	2.68
Breakeven yield per acre	12.58	13.04	11.93
Est. labor hours per acre	2.11	1.98	1.84
Net return including govt. payments	-5.16	-52.43	41.93
Lbr & mgt charge per acre	13.79	19.19	7.02
Net return over lbr & mgt	-18.95	-71.62	34.91

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SUNFLOWERS ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	138	29	28
Number of farms	117	23	23
Acres	135.55	116.36	122.04
Yield per acre (cwt)	10.80	6.28	15.82
Operators share of yield %	100.00	100.00	100.00
Value per cwt	11.02	10.31	11.17
Total product return per acre	119.07	64.70	176.64
Miscellaneous income per acre	14.19	16.88	17.90
Gross return per acre	133.26	81.58	194.54
Direct expenses per acre			
Seed	13.27	13.32	13.42
Fertilizer	19.75	20.87	16.36
Crop chemicals	15.02	18.46	13.17
Crop insurance	7.78	8.94	6.65
Drying fuel	0.83	0.58	0.70
Irrigation energy	0.03	0.00	0.00
Fuel & oil	7.50	7.69	8.01
Repairs	13.34	14.89	14.26
Custom hire	2.97	2.62	3.92
Hired labor	0.19	0.00	0.91
Land rent	43.65	47.29	39.30
Machinery & bldg leases	0.33	0.06	0.93
Marketing	0.02	0.01	0.00
Operating interest	5.19	5.53	3.43
Miscellaneous	0.13	0.11	0.14
Total direct expenses per acre	129.99	140.40	121.20
Return over direct expenses per acre	3.26	-58.82	73.33
Overhead expenses per acre			
Hired labor	4.27	5.53	4.29
Machinery & bldg leases	2.03	2.05	1.48
RE & pers. property taxes	0.01	0.01	0.00
Farm insurance	2.05	1.43	2.15
Utilities	1.76	1.79	1.58
Dues & professional fees	1.08	0.94	1.01
Interest	3.94	4.11	4.35
Mach & bldg depreciation	7.33	5.08	8.88
Miscellaneous	2.47	2.70	4.41
Total overhead expenses per acre	24.94	23.65	28.14
Total listed expenses per acre	154.93	164.05	149.35
Net return per acre	-21.67	-82.46	45.19
Total direct expense per cwt	12.03	22.37	7.66
Total listed expense per cwt	14.34	26.14	9.44
Net return per cwt	-2.01	-13.14	2.86
Breakeven yield per acre	12.77	14.27	11.77
Est. labor hours per acre	2.55	3.47	1.46
Net return including govt. payments	-21.64	-82.46	45.21
Lbr & mgt charge per acre	13.82	13.66	18.16
Net return over lbr & mgt	-35.46	-96.12	27.05

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

CONFECTIONARY SUNFLOWERS ON CASH RENTED LAND

	Average For All Farms
Number of fields	25
Number of farms	22
Acres	182.07
Yield per acre (cwt)	10.14
Operators share of yield %	100.00
Value per cwt	13.44
Total product return per acre	136.33
Miscellaneous income per acre	21.19
Gross return per acre	157.52
Direct expenses per acre	
Seed	17.74
Fertilizer	23.44
Crop chemicals	20.79
Crop insurance	7.77
Drying fuel	0.83
Fuel & oil	8.42
Repairs	12.02
Custom hire	3.63
~~Land rent~~	~~46.01~~
Marketing	0.01
Operating interest	4.34
Miscellaneous	0.27
Total direct expenses per acre	145.28
Return over direct expenses per acre	12.25
Overhead expenses per acre	
Hired labor	5.97
Machinery & bldg leases	1.92
Farm insurance	2.23
Utilities	1.90
Dues & professional fees	0.68
Interest	3.65
Mach & bldg depreciation	10.04
Miscellaneous	1.79
Total overhead expenses per acre	28.18
Total listed expenses per acre	173.46
Net return per acre	-15.94
Total direct expense per cwt	14.33
Total listed expense per cwt	17.10
Net return per cwt	-1.57
Breakeven yield per acre	11.33
Est. labor hours per acre	2.20
Net return including govt. payments	-15.29
Lbr & mgt charge per acre	11.06
Net return over lbr & mgt	-26.35

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

PINTO BEANS ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	27	5	6
Number of farms	24	5	5
Acres	126.34	126.00	124.78
Yield per acre (cwt)	9.42	4.80	16.92
Operators share of yield %	100.00	100.00	100.00
Value per cwt	14.75	14.45	15.08
Total product return per acre	138.93	69.33	255.11
Miscellaneous income per acre	32.63	54.70	3.52
Gross return per acre	171.56	124.03	258.63
Direct expenses per acre			
Seed	19.79	19.79	23.27
Fertilizer	13.41	20.71	14.92
Crop chemicals	19.74	22.08	18.67
Crop insurance	16.87	20.02	16.66
Fuel & oil	7.79	8.68	5.85
Repairs	14.46	19.87	12.46
Custom hire	4.70	11.80	2.86
Hired labor	0.89	1.90	0.95
Land rent	56.52	49.36	61.32
Machinery & bldg leases	0.74	0.00	0.00
Marketing	0.01	0.06	0.00
Operating interest	6.03	8.83	1.74
Miscellaneous	0.17	0.04	0.77
Total direct expenses per acre	161.12	183.14	159.47
Return over direct expenses per acre	10.43	-59.11	99.16
Overhead expenses per acre			
Hired labor	6.51	4.84	1.73
Machinery & bldg leases	3.32	2.53	1.75
RE & pers. property taxes	0.00	0.00	0.00
Farm insurance	3.99	2.69	1.54
Utilities	2.14	3.66	0.75
Dues & professional fees	1.14	1.12	0.66
Interest	4.46	5.38	1.93
Mach & bldg depreciation	9.37	12.13	11.91
Miscellaneous	2.84	2.54	1.21
Total overhead expenses per acre	33.77	34.90	21.48
Total listed expenses per acre	194.89	218.04	180.95
Net return per acre	-23.34	-94.01	77.68
Total direct expense per cwt	17.11	38.18	9.42
Total listed expense per cwt	20.69	45.45	10.69
Net return per cwt	-2.48	-19.60	4.59
Breakeven yield per acre	11.00	11.30	11.77
Est. labor hours per acre	2.50	4.01	2.40
Lbr & mgt charge per acre	17.65	30.15	18.84
Net return over lbr & mgt	-40.98	-124.16	58.84

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

NAVY BEANS ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	37	5	13
Number of farms	26	5	5
Acres	139.55	189.15	148.94
Yield per acre (cwt)	13.10	10.47	18.29
Operators share of yield %	100.00	100.00	100.00
Value per cwt	15.84	15.35	16.08
Total product return per acre	207.50	160.77	294.11
Miscellaneous income per acre	26.90	36.72	31.59
Gross return per acre	234.40	197.50	325.70
Direct expenses per acre			
Seed	40.74	50.48	30.50
Fertilizer	24.67	24.62	22.11
Crop chemicals	30.23	30.22	29.39
Crop insurance	15.95	14.07	13.68
Fuel & oil	8.01	7.48	9.23
Repairs	11.65	8.20	15.92
Custom hire	2.94	2.07	4.23
~~Hired labor~~	~~1.58~~	~~0.00~~	~~3.11~~
Land rent	67.48	71.67	60.12
Machinery & bldg leases	13.03	26.94	0.00
Operating interest	7.82	9.22	4.61
Miscellaneous	0.19	0.08	0.48
Total direct expenses per acre	224.29	245.06	193.38
Return over direct expenses per acre	10.11	-47.56	132.32
Overhead expenses per acre			
Hired labor	10.20	11.82	5.45
Machinery & bldg leases	-3.31	-9.61	0.87
Farm insurance	3.11	2.05	4.76
Utilities	2.34	1.97	1.89
Dues & professional fees	1.73	1.55	2.77
Interest	4.39	3.65	3.65
Mach & bldg depreciation	7.21	-0.02	11.90
Miscellaneous	6.85	6.66	14.89
Total overhead expenses per acre	32.52	18.06	46.16
Total listed expenses per acre	256.81	263.12	239.54
Net return per acre	-22.41	-65.62	86.16
Total direct expense per cwt	17.13	23.40	10.57
Total listed expense per cwt	19.61	25.13	13.10
Net return per cwt	-1.71	-6.27	4.71
Breakeven yield per acre	14.51	14.74	12.93
Est. labor hours per acre	2.14	0.82	1.75
Lbr & mgt charge per acre	8.56	5.83	10.82
Net return over lbr & mgt	-30.96	-71.45	75.33

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

SET ASIDE ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	52	9	10
Number of farms	47	9	9
Acres	40.41	72.27	52.36
Yield per acre	0.00	0.00	0.00
Operators share of yield %	100.00	100.00	100.00
Value per unit	0.00	0.00	0.00
Total product return per acre	0.00	0.00	0.00
Miscellaneous income per acre	7.48	0.00	25.00
Gross return per acre	7.48	0.00	25.00
Direct expenses per acre			
Seed	0.49	0.49	0.18
Fertilizer	0.08	0.00	0.00
Crop chemicals	4.94	13.63	0.00
Crop insurance	0.40	0.00	1.80
Fuel & oil	3.91	3.06	4.52
Repairs	5.65	4.71	5.55
Custom hire	1.47	4.26	0.00
Land rent	32.53	47.68	8.56
Machinery & bldg leases	3.08	8.95	0.00
Operating interest	2.09	2.30	1.64
Total direct expenses per acre	54.63	85.09	22.24
Return over direct expenses per acre	-47.15	-85.09	2.76
Overhead expenses per acre			
Hired labor	1.96	3.08	2.17
Machinery & bldg leases	1.17	0.28	1.38
RE & pers. property taxes	0.02	0.03	0.00
Farm insurance	2.27	2.11	2.44
Utilities	1.09	0.88	1.38
Dues & professional fees	0.34	0.31	0.41
Interest	2.48	3.05	1.26
Mach & bldg depreciation	3.64	3.10	2.80
Miscellaneous	0.67	0.80	0.51
Total overhead expenses per acre	13.63	13.64	12.35
Total listed expenses per acre	68.27	98.73	34.59
Net return per acre	-60.79	-98.73	-9.59
Total direct expense per unit	0.00	0.00	0.00
Total listed expense per unit	0.00	0.00	0.00
Net return per unit	0.00	0.00	0.00
Breakeven yield per acre	0.00	0.00	0.00
Est. labor hours per acre	0.92	1.06	0.62
Lbr & mgt charge per acre	6.81	4.76	7.70
Net return over lbr & mgt	-67.60	-103.49	-17.29

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

CRP ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	38	7	8
Number of farms	35	7	7
Acres	214.67	293.39	87.79
Yield per acre	31.73	34.89	34.21
Operators share of yield %	100.00	100.00	100.00
Value per unit	1.15	1.00	1.42
Total product return per acre	36.62	34.89	48.60
Miscellaneous income per acre	8.13	5.04	3.91
Gross return per acre	44.74	39.93	52.50
Direct expenses per acre			
Crop chemicals	1.11	0.11	0.00
Fuel & oil	3.29	5.23	0.85
Repairs	6.11	11.11	1.38
Custom hire	0.07	0.26	0.00
Operating interest	1.53	3.17	0.20
Total direct expenses per acre	12.11	19.88	2.42
Return over direct expenses per acre	32.63	20.05	50.08
Overhead expenses per acre			
Hired labor	1.23	1.05	0.69
Machinery & bldg leases	0.81	0.75	0.05
RE & pers. property taxes	4.54	2.98	6.13
Farm insurance	1.52	1.65	0.64
Utilities	1.15	1.51	0.21
Dues & professional fees	0.36	0.51	0.13
Interest	13.06	15.88	12.67
Mach & bldg depreciation	5.08	6.45	0.87
Miscellaneous	0.76	0.67	0.18
Total overhead expenses per acre	28.51	31.43	21.58
Total listed expenses per acre	40.62	51.31	24.00
Net return per acre	4.13	-11.38	28.50
Total direct expense per unit	0.38	0.57	0.07
Total listed expense per unit	1.28	1.47	0.70
Net return per unit	0.13	-0.33	0.83
Breakeven yield per acre	28.15	46.27	14.15
Est. labor hours per acre	0.60	0.82	0.19
Lbr & mgt charge per acre	8.07	12.98	1.36
Net return over lbr & mgt	-3.94	-24.36	27.14

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

KENTUCKY BLUE GRASS SEED ON OWNED LAND

	Average For All Farms
Number of fields	8
Number of farms	8
Acres	126.27
Yield per acre (lb)	213.74
Operators share of yield %	100.00
Value per lb	0.75
Total product return per acre	160.06
Miscellaneous income per acre	0.56
Gross return per acre	160.62
Direct expenses per acre	
Seed	2.83
Fertilizer	30.06
Crop chemicals	10.60
Crop insurance	1.17
Fuel & oil	3.81
Repairs	4.82
Custom hire	7.58
Marketing	0.31
Operating interest	1.20
Miscellaneous	0.19
Total direct expenses per acre	62.57
Return over direct expenses per acre	98.05
Overhead expenses per acre	
Hired labor	2.26
Machinery & bldg leases	0.16
RE & pers. property taxes	4.38
Farm insurance	2.57
Utilities	1.19
Dues & professional fees	0.30
Interest	9.64
Mach & bldg depreciation	2.76
Miscellaneous	0.27
Total overhead expenses per acre	23.53
Total listed expenses per acre	86.09
Net return per acre	74.53
Total direct expense per lb	0.29
Total listed expense per lb	0.40
Net return per lb	0.35
Breakeven yield per acre	114.22
Est. labor hours per acre	0.94
Lbr & mgt charge per acre	7.78
Net return over lbr & mgt	66.75

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

TIMOTHY GRASS SEED ON OWNED LAND

	Average For All Farms
Number of fields	11
Number of farms	9
Acres	48.02
Yield per acre (lb)	249.87
Operators share of yield %	100.00
Value per lb	0.25
Total product return per acre	61.82
Miscellaneous income per acre	7.95
Gross return per acre	69.78
Direct expenses per acre	
Fertilizer	23.33
Crop chemicals	2.27
Crop insurance	0.35
Fuel & oil	4.89
Repairs	6.74
Custom hire	1.91
Operating interest	1.88
Total direct expenses per acre	41.38
Return over direct expenses per acre	28.40
Overhead expenses per acre	
Hired labor	1.02
RE & pers. property taxes	4.97
Farm insurance	3.00
Utilities	1.04
Dues & professional fees	0.43
Interest	8.29
Mach & bldg depreciation	4.07
Miscellaneous	0.48
Total overhead expenses per acre	23.29
Total listed expenses per acre	64.67
Net return per acre	5.11
Total direct expense per lb	0.17
Total listed expense per lb	0.26
Net return per lb	0.02
Breakeven yield per acre	229.23
Est. labor hours per acre	0.48
Lbr & mgt charge per acre	10.74
Net return over lbr & mgt	-5.63

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

CORN SILAGE ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	82	15	15
Number of farms	77	15	15
Acres	44.13	32.53	36.73
Yield per acre (ton)	10.20	4.82	15.95
Operators share of yield %	100.00	100.00	100.00
Value per ton	17.95	16.38	18.82
Total product return per acre	183.09	78.96	300.10
Miscellaneous income per acre	1.90	4.64	0.00
Gross return per acre	184.99	83.60	300.10
Direct expenses per acre			
Seed	15.79	15.75	17.61
Fertilizer	21.79	23.67	8.93
Crop chemicals	14.16	16.67	13.05
Crop insurance	2.43	4.91	0.99
Irrigation energy	0.29	0.00	0.00
Fuel & oil	13.73	10.86	13.27
Repairs	25.58	24.75	29.42
Custom hire	0.57	0.98	0.36
Hired labor	0.13	0.95	0.00
Operating interest	3.16	4.64	3.21
Miscellaneous	0.40	0.00	0.00
Total direct expenses per acre	98.04	103.19	86.85
Return over direct expenses per acre	86.95	-19.59	213.25
Overhead expenses per acre			
Hired labor	8.35	2.33	8.82
Machinery & bldg leases	0.88	0.91	2.04
RE & pers. property taxes	4.42	3.19	3.89
Farm insurance	1.83	0.75	1.98
Utilities	2.52	1.91	1.71
Dues & professional fees	0.44	0.25	0.03
Interest	18.17	12.48	28.72
Mach & bldg depreciation	19.96	18.17	23.88
Miscellaneous	3.46	2.24	4.74
Total overhead expenses per acre	60.03	42.21	75.81
Total listed expenses per acre	158.07	145.40	162.66
Net return per acre	26.93	-61.80	137.43
Total direct expense per ton	9.61	21.41	5.45
Total listed expense per ton	15.49	30.17	10.20
Net return per ton	2.64	-12.82	8.62
Breakeven yield per acre	8.70	8.59	8.64
Est. labor hours per acre	4.32	3.79	12.28
Net return including govt. payments	26.97	-61.80	137.43
Lbr & mgt charge per acre	19.42	20.80	15.60
Net return over lbr & mgt	7.56	-82.60	121.83

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

ALFALFA HAY ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	138	26	26
Number of farms	116	23	23
Acres	81.09	77.55	73.10
Yield per acre (ton)	2.54	1.36	3.87
Operators share of yield %	100.00	100.00	100.00
Value per ton	57.53	43.45	70.14
Total product return per acre	146.15	59.29	271.76
Miscellaneous income per acre	0.30	1.64	0.00
Gross return per acre	146.45	60.92	271.76
Direct expenses per acre			
Seed	3.31	1.49	3.38
Fertilizer	12.08	11.70	13.46
Crop chemicals	0.46	0.30	0.68
Crop insurance	0.24	0.02	0.30
Drying fuel	0.02	0.00	0.00
Irrigation energy	0.18	0.00	0.00
Fuel & oil	13.07	13.52	14.08
Repairs	26.70	32.28	31.06
Custom hire	0.47	1.18	0.54
Hired labor	0.10	0.00	0.26
Operating interest	4.06	4.00	4.85
Miscellaneous	0.84	0.23	0.19
Total direct expenses per acre	61.53	64.72	68.80
Return over direct expenses per acre	84.93	-3.80	202.96
Overhead expenses per acre			
Hired labor	7.16	3.02	8.74
Machinery & bldg leases	0.59	0.14	0.49
RE & pers. property taxes	5.32	4.45	6.27
Farm insurance	1.94	2.55	1.71
Utilities	3.53	3.27	4.20
Dues & professional fees	0.61	1.10	0.43
Interest	17.37	12.83	29.71
Mach & bldg depreciation	18.07	18.82	23.71
Miscellaneous	2.16	1.03	2.43
Total overhead expenses per acre	56.75	47.20	77.69
Total listed expenses per acre	118.28	111.92	146.49
Net return per acre	28.17	-51.00	125.26
Total direct expense per ton	24.22	47.44	17.76
Total listed expense per ton	46.56	82.03	37.81
Net return per ton	11.09	-37.38	32.33
Breakeven yield per acre	2.05	2.54	2.09
Est. labor hours per acre	3.82	1.95	3.21
Lbr & mgt charge per acre	22.03	29.03	22.76
Net return over lbr & mgt	6.14	-80.04	102.51

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per Acre)

MIXED ALFALFA/GRASS HAY ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	28	6	6
Number of farms	28	6	6
Acres	104.56	69.35	49.92
Yield per acre (ton)	1.61	0.86	2.70
Operators share of yield %	100.00	100.00	100.00
Value per ton	41.97	37.60	46.72
Total product return per acre	67.76	32.43	126.00
Miscellaneous income per acre	0.63	0.00	3.34
Gross return per acre	68.40	32.43	129.34
Direct expenses per acre			
Seed	1.95	5.44	1.06
Fertilizer	9.39	1.03	11.19
Crop chemicals	0.28	0.00	0.00
Crop insurance	0.00	0.00	0.04
Fuel & oil	7.97	13.10	7.19
Repairs	15.57	21.12	11.14
Custom hire	0.69	0.00	0.42
Operating interest	1.67	4.53	2.22
Miscellaneous	1.49	1.62	0.51
Total direct expenses per acre	39.02	46.84	33.77
Return over direct expenses per acre	29.38	-14.41	95.56
Overhead expenses per acre			
Hired labor	3.53	5.30	0.04
Machinery & bldg leases	0.78	1.11	0.73
RE & pers. property taxes	2.89	3.51	3.18
Farm insurance	1.13	1.28	1.81
Utilities	1.35	1.26	2.33
Dues & professional fees	0.18	0.06	1.02
Interest	12.16	0.52	10.62
Mach & bldg depreciation	9.48	9.33	9.02
Miscellaneous	2.09	1.21	0.28
Total overhead expenses per acre	33.59	23.59	29.03
Total listed expenses per acre	72.60	70.43	62.81
Net return per acre	-4.21	-37.99	66.53
Total direct expense per ton	24.16	54.31	12.52
Total listed expense per ton	44.97	81.65	23.29
Net return per ton	-2.61	-44.05	24.67
Breakeven yield per acre	1.71	1.87	1.27
Est. labor hours per acre	2.22	2.42	3.35
Lbr & mgt charge per acre	11.55	10.63	17.22
Net return over lbr & mgt	-15.76	-48.63	49.31

NORTHLAND COLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

ALFALFA HAYLAGE ON OWNED LAND

	Average For All Farms
Number of fields	6
Number of farms	6
Acres	51.00
Yield per acre (ton)	3.49
Operators share of yield %	100.00
Value per ton	36.76
Total product return per acre	128.45
Miscellaneous income per acre	0.00
Gross return per acre	128.45
Direct expenses per acre	
Seed	7.41
Fertilizer	9.80
Fuel & oil	10.83
Repairs	16.08
Hired labor	1.61
Operating interest	6.13
Miscellaneous	3.39
Total direct expenses per acre	55.25
Return over direct expenses per acre	73.20
Overhead expenses per acre	
Hired labor	2.35
Machinery & bldg leases	0.35
RE & pers. property taxes	4.02
Farm insurance	1.90
Utilities	2.01
Dues & professional fees	1.11
Interest	20.77
Mach & bldg depreciation	3.86
Miscellaneous	1.94
Total overhead expenses per acre	38.31
Total listed expenses per acre	93.57
Net return per acre	34.89
Total direct expense per ton	15.81
Total listed expense per ton	26.78
Net return per ton	9.98
Breakeven yield per acre	2.55
Est. labor hours per acre	0.60
Lbr & mgt charge per acre	20.72
Net return over lbr & mgt	14.16

NORTHLAND COLLEGE
Crop Enterprise Analysis, 1995
(Average of all farms reporting)

OATLAGE ON OWNED LAND

	Average For All Farms
Number of fields	14
Number of farms	14
Acres	48.59
Yield per acre (ton)	3.44
Operators share of yield %	100.00
Value per ton	17.58
Total product return per acre	60.43
Miscellaneous income per acre	1.87
Gross return per acre	62.31
Direct expenses per acre	
Seed	10.40
Fertilizer	10.60
Crop chemicals	0.15
Crop insurance	0.51
Fuel & oil	6.71
Repairs	15.26
Custom hire	0.90
Operating interest	0.97
Miscellaneous	1.81
Total direct expenses per acre	47.32
Return over direct expenses per acre	14.98
Overhead expenses per acre	
Hired labor	6.61
Machinery & bldg leases	0.33
RE & pers. property taxes	3.64
Farm insurance	0.84
Utilities	2.40
Dues & professional fees	0.00
Interest	14.09
Mach & bldg depreciation	13.36
Miscellaneous	1.53
Total overhead expenses per acre	42.80
Total listed expenses per acre	90.13
Net return per acre	-27.82
Total direct expense per ton	13.77
Total listed expense per ton	26.22
Net return per ton	-8.09
Breakeven yield per acre	5.02
Est. labor hours per acre	1.93
Lbr & mgt charge per acre	9.58
Net return over lbr & mgt	-37.40

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per unit produced)

Beef Cow-Calf -- Average per Cow

	Average For All Farms		Average For Low 20%		Average For High 20%	
Number of farms	70		14		14	
	Quantity	Value	Quantity	Value	Quantity	Value
Beef Calves sold (lb)	416.06	274.54	252.12	160.05	490.96	341.33
Transferred out (lb)	81.04	54.68	133.07	89.29	10.43	15.57
Cull sales (lb)	137.53	60.31	155.80	62.86	51.74	40.14
Butchered (lb)	7.54	5.02	5.22	3.41	6.49	4.10
Less purchased (lb)	-70.95	-50.84	-56.13	-30.48	-20.60	-15.87
Less transferred in (lb)	-26.31	-18.41	-21.02	-11.48	-44.95	-34.99
Inventory change (lb)		-9.24	-56.19	-159.81	85.04	88.21
Total production (lb)		316.06	412.87	113.84	579.11	438.50
Other income		0.00		0.00		0.00
Gross return		316.06		113.84		438.50
Direct expenses						
Barley (bu.)	1.77	3.33	0.41	0.79	2.19	5.21
Corn (bu.)	4.04	10.33	5.05	12.44	3.91	11.32
Corn Silage (lb.)	2818.58	16.61	679.68	6.71	4448.81	12.09
Corn, Ear (lb.)	132.18	0.14	0.00	0.00	0.00	0.00
Hay, Alfalfa (lb.)	3250.07	57.94	2067.37	49.66	2720.05	51.89
Hay, Grass & Other (lb.)	6192.92	100.41	8255.78	152.72	3936.25	75.20
Haylage, Alfalfa (lb.)	485.37	4.74	0.00	0.00	275.17	5.50
Oatlage (lb.)	153.12	1.31	62.60	1.41	0.00	0.00
Oats (bu.)	3.30	4.79	4.52	6.88	3.46	5.38
Pasture (aum)	0.71	21.00	0.51	13.52	2.30	18.79
Stover (lb.)	239.04	1.67	53.66	0.64	196.55	0.68
Wheat, Spring (bu.)	0.55	0.95	0.00	0.00	0.00	0.00
Complete Ration (lb.)	264.28	13.32	213.31	17.90	57.68	9.56
Creep / Starter (lb.)	4.73	0.27	0.00	0.00	0.00	0.00
Milk Replacer (lb.)	0.02	0.02	0.19	0.14	0.00	0.00
Protein Vit Minerals (lb.)	183.39	16.99	131.87	22.18	245.35	20.81
Breeding fees		2.08		0.40		2.85
Veterinary		17.71		18.30		17.31
Livestock supplies		6.97		4.35		10.37
Fuel & oil		7.91		12.77		7.15
Repairs		14.31		21.90		11.52
Custom hire		1.13		0.17		0.64
Machinery & bldg leases		1.43		0.00		6.78
Livestock leases		0.79		0.07		0.00
Utilities		0.09		0.69		0.00
Marketing		6.23		4.85		3.30
Operating interest		5.01		9.12		9.60
Total direct expenses		317.47		357.60		285.95
Return over direct expense		-1.41		-243.76		152.55
Overhead expenses						
Hired labor		5.29		2.86		10.66
Machinery & bldg leases		0.23		0.91		0.02
RE & pers. property taxes		4.15		5.14		4.85
Farm insurance		5.61		5.87		5.99
Utilities		8.97		6.72		10.62
Dues & professional fees		1.10		0.49		1.39
Interest		31.12		33.28		40.82
Mach & bldg depreciation		13.08		11.97		-6.60
Miscellaneous		5.52		3.67		7.77
Total overhead expenses		75.07		70.92		75.53
Total listed expenses		392.54		428.52		361.47
Net return		-76.48		-314.68		77.02
Est. labor hours per unit		10.66		7.49		6.39
Labor & management charge		59.01		56.04		33.60
Net return over lbr & mgt		-135.49		-370.73		43.43
Other Information						
Number of cows		79.1		47.9		83.6
Pregnancy percentage		97.9		96.3		98.3
Pregnancy loss percentage		1.4		5.4		1.3
Culling percentage		13.1		14.3		9.2
Calving percentage		96.4		91.2		97.0
Weaning percentage		89.1		83.2		89.5
Calves sold per cow		0.76		0.61		0.73
Calf death loss percent		6.7		8.4		5.3
Average weaning weight		507		502		460
Lbs weaned/exposed female		452		417		412
Feed cost per cow		253.81		284.99		216.43
Avg wgt/Beef Calf sold		673		636		700
Avg price / cwt		65.98		63.48		69.52

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995

All Beef Backgrounding -- Average per cwt produced

	Average For All Farms	
Number of farms	10	
	Quantity	Value
Backgnd Strs sold (lb)	234.31	152.81
Transferred out (lb)	14.21	8.46
Butchered (lb)	2.01	1.20
Less purchased (lb)	-40.00	-22.10
Less transferred in (lb)	-86.60	-52.79
Inventory change (lb)	-23.93	-36.56
Total production (lb)	100.00	51.02
Other income		0.00
Gross return		51.02
Direct expenses		
Barley (bu.)	0.51	0.79
Corn (bu.)	2.93	7.90
Corn Silage (lb.)	519.50	4.27
Hay, Alfalfa (lb.)	173.75	3.14
Hay, Grass & Other (lb.)	286.97	5.59
Oats (bu.)	1.00	1.34
Stover (lb.)	6.27	0.03
Complete Ration (lb.)	188.18	13.55
Protein Vit Minerals (lb.)	15.39	2.80
Veterinary		2.92
Livestock supplies		0.62
Fuel & oil		0.35
Repairs		0.74
Custom hire		0.86
Marketing		4.15
Operating interest		0.42
Total direct expenses		49.46
Return over direct expense		1.56
Overhead expenses		
Hired labor		0.28
RE & pers. property taxes		0.25
Farm insurance		0.35
Utilities		0.54
Dues & professional fees		0.10
Interest		1.78
Mach & bldg depreciation		0.89
Miscellaneous		0.24
Total overhead expenses		4.41
Total listed expenses		53.87
Net return		-2.85
Est. labor hours per unit		0.38
Labor & management charge		2.83
Net return over lbr & mgt		-5.67
Other Information		
No. purchased or trans in		88
Number sold or trans out		97
Percentage death loss		0.8
Avg. daily gain (lbs)		1.42
Lbs of conc / lb of gain		4.24
Lbs of feed / lb of gain		10.62
Feed cost per cwt of gain		39.40
Feed cost per head		128.17
Average purchase weight		443
Average sales weight		815
Avg purch price / cwt		55.26
Avg sales price / cwt		65.22

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995

All Beef Finish Yearlings -- Average per cwt produced

	Average For All Farms	
Number of farms	7	
	Quantity	Value
Fin Yrlg Str sold (lb)	127.99	82.80
Butchered (lb)	1.34	0.84
Less purchased (lb)	-81.24	-50.16
Less transferred in (lb)	-16.20	-8.83
Inventory change (lb)	68.12	34.01
Total production (lb)	100.00	58.65
Other income		0.00
Gross return		58.65
Direct expenses		
Barley (bu.)	1.34	2.51
Corn (bu.)	6.95	16.36
Corn Silage (lb.)	411.56	2.92
Corn, Ear (lb.)	1194.13	0.97
Hay, Alfalfa (lb.)	232.19	4.79
Hay, Grass & Other (lb.)	70.27	2.05
Oats (bu.)	0.78	1.17
Complete Ration (lb.)	44.63	1.54
Protein Vit Minerals (lb.)	47.11	8.65
Veterinary		0.94
Livestock supplies		0.89
Fuel & oil		1.22
Repairs		1.84
Custom hire		0.98
Utilities		0.31
Marketing		1.37
Operating interest		2.47
Total direct expenses		50.97
Return over direct expense		7.68
Overhead expenses		
Hired labor		0.26
Machinery & bldg leases		2.18
RE & pers. property taxes		0.29
Farm insurance		0.10
Utilities		0.49
Dues & professional fees		0.32
Interest		1.29
Mach & bldg depreciation		0.96
Miscellaneous		0.18
Total overhead expenses		6.05
Total listed expenses		57.02
Net return		1.63
Est. labor hours per unit		0.11
Labor & management charge		1.95
Net return over lbr & mgt		-0.31
Other Information		
No. purchased or trans in		86
Number sold or trans out		55
Percentage death loss		1.8
Avg. daily gain (lbs)		1.50
Lbs of conc / lb of gain		6.12
Lbs of feed / lb of gain		10.52
Feed cost per cwt of gain		40.95
Feed cost per head		237.05
Average purchase weight		515
Average sales weight		1085
Avg purch price / cwt		61.74
Avg sales price / cwt		64.69

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995

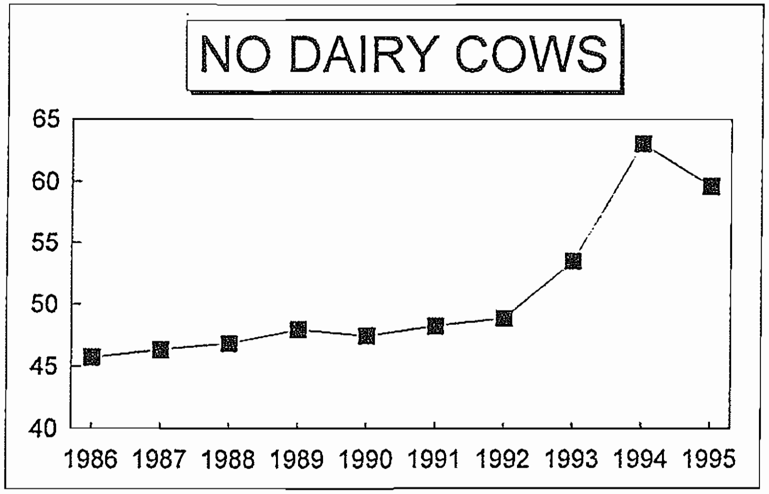
Dairy Steers -- Average per cwt produced

	Average For All Farms	
Number of farms	6	
	Quantity	Value
Dairy Steers sold (lb)	151.55	87.52
Transferred out (lb)	9.78	6.66
Butchered (lb)	1.25	0.63
Less purchased (lb)	-6.93	-4.71
Less transferred in (lb)	-1.70	-1.42
Inventory change (lb)	-53.95	-45.25
Total production (lb)	100.00	43.42
Other income		0.00
Gross return		43.42
Direct expenses		
Barley (bu.)	0.03	0.07
Corn (bu.)	2.31	9.77
Corn Silage (lb.)	444.32	3.65
Hay, Alfalfa (lb.)	122.32	3.28
Hay, Grass & Other (lb.)	258.75	8.36
Oats (bu.)	0.40	0.56
Complete Ration (lb.)	129.13	7.41
Milk Replacer (lb.)	0.63	0.42
Protein Vit Minerals (lb.)	10.49	3.52
Veterinary		0.97
Livestock supplies		1.65
Fuel & oil		1.28
Repairs		1.61
Custom hire		0.58
Utilities		0.13
Marketing		1.11
Operating interest		5.05
Total direct expenses		49.42
Return over direct expense		-6.00
Overhead expenses		
RE & pers. property taxes		0.51
Farm insurance		0.26
Utilities		1.87
Dues & professional fees		0.05
Interest		2.32
Mach & bldg depreciation		1.30
Miscellaneous		0.75
Total overhead expenses		7.05
Total listed expenses		56.47
Net return		-13.04
Est. labor hours per unit		8.54
Labor & management charge		5.12
Net return over lbr & mgt		-18.17
Other Information		
No. purchased or trans in		28
Number sold or trans out		48
Percentage death loss		1.8
Avg. daily gain (lbs)		2.18
Lbs of conc / lb of gain		2.83
Lbs of feed / lb of gain		8.13
Feed cost per cwt of gain		37.04
Feed cost per head		279.74
Average purchase weight		103
Average sales weight		1062
Avg purch price / head		69.87
Avg sales price / cwt		57.75

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per head)

Dairy -- Average per Cow

	Average For All Farms		Average For Low 20%		Average For High 20%	
Number of farms	94		19		19	
	Quantity	Value	Quantity	Value	Quantity	Value
Milk sold (lb)	16267.20	2070.38	14249.84	1752.50	18519.75	2400.02
Milk used in home (lb)	49.70	5.74	24.47	2.66	27.01	3.78
Milk fed to animals (lb)	188.35	14.60	137.02	11.22	212.98	17.22
Dairy Calves sold (hd)	0.13	13.45	0.16	21.95	0.15	8.32
Transferred out (hd)	0.52	74.79	0.40	61.26	0.67	146.61
Cull sales (hd)	0.25	105.87	0.26	109.79	0.29	128.92
Butchered (hd)	0.01	5.47	0.01	2.44	0.02	7.58
Less purchased (hd)	-0.10	-83.47	-0.19	-166.90	-0.10	-65.58
Less transferred in (hd)	-0.28	-240.82	-0.19	-154.89	-0.38	-335.84
Inventory change (hd)	0.10	87.01	0.13	74.96	0.09	119.04
Total production		2053.01		1714.98		2430.07
Other income		18.53		3.03		20.46
Gross return		2071.54		1718.02		2450.54
Direct expenses						
Barley (bu.)	8.68	18.38	10.03	29.22	8.36	14.23
Corn (bu.)	53.11	134.43	51.05	143.84	72.50	181.94
Corn Silage (lb.)	7905.41	66.38	7772.59	61.11	8170.46	65.38
Corn, Ear (lb.)	2408.09	2.52	0.00	0.00	10093.52	10.57
Hay, Alfalfa (lb.)	3821.18	110.26	3793.02	105.80	3074.18	77.01
Hay, Grass & Other (lb.)	2374.59	62.08	3949.66	90.93	1546.51	43.97
Haylage, Alfalfa (lb.)	4433.67	76.14	2638.25	43.81	5529.11	106.30
Haylage, Grass & Other (lb.)	197.87	2.93	650.35	8.13	0.00	0.00
Oatlage (lb.)	339.67	2.77	117.06	0.88	726.08	4.32
Oats (bu.)	4.69	6.42	7.64	11.28	0.93	1.35
Pasture (aum)	0.21	2.52	0.28	3.76	0.13	0.65
Sorghum Silage (lb.)	138.94	0.82	843.29	4.97	0.00	0.00
Complete Ration (lb.)	2678.65	266.79	2580.52	255.27	1293.05	161.74
Protein Vit Minerals (lb.)	894.18	135.48	1414.62	180.68	1473.03	200.72
Other feed stuffs		0.45		0.49		0.07
Breeding fees		18.23		13.77		17.08
Veterinary		52.85		52.35		57.01
Livestock supplies		99.28		109.99		96.17
Fuel & oil		19.68		20.21		19.05
Repairs		68.96		54.93		64.27
Custom hire		30.86		49.41		27.53
Hired labor		9.98		29.77		3.47
Machinery & bldg leases		3.07		0.00		8.39
Livestock leases		3.84		1.08		14.45
Utilities		3.89		7.00		7.47
Marketing		59.35		62.19		60.79
Operating interest		13.13		13.63		6.50
Miscellaneous		3.50		5.65		0.00
Total direct expenses		1275.00		1360.12		1250.44
Return over direct expense		796.55		357.89		1200.10
Overhead expenses						
Hired labor		65.07		32.64		139.83
Machinery & bldg leases		13.69		3.94		9.52
RE & pers. property taxes		5.57		5.96		5.37
Farm insurance		15.95		16.39		18.50
Utilities		49.48		51.39		51.58
Dues & professional fees		3.42		2.71		4.99
Interest		95.47		95.79		96.52
Mach & bldg depreciation		52.22		47.91		59.28
Miscellaneous		17.70		21.09		15.84
Total overhead expenses		318.57		277.81		401.42
Total listed expenses		1593.57		1637.94		1651.87
Net return		477.97		80.08		798.67
Est. labor hours per unit		27.00		53.16		17.70
Labor & management charge		161.17		133.65		160.42
Net return over lbr & mgt		316.80		-53.57		638.25
Other Information						
Avg. number of Cows		59.6		48.6		70.3
Milk produced per Cow		16505		14411		18760
Percent butterfat in milk				2.8		3.4
Culling percentage		24.8		26.3		29.3
Percent of barn capacity		99.5		99.3		97.7
Lbs. milk/lb grain & conc.		2.3		1.9		2.5
Feed cost per cwt of milk		5.38		6.52		4.63
Feed cost per Cow		888.36		940.14		868.26
Avg. milk price per cwt.		12.73		12.30		12.96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60
55
50
45
40
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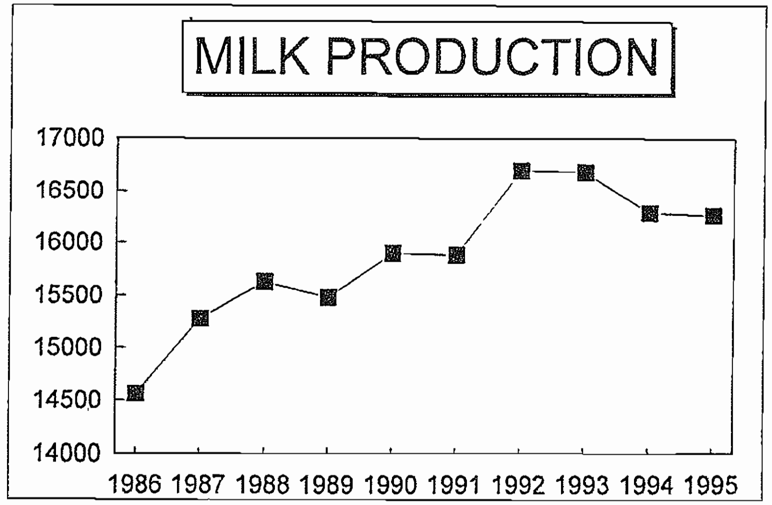
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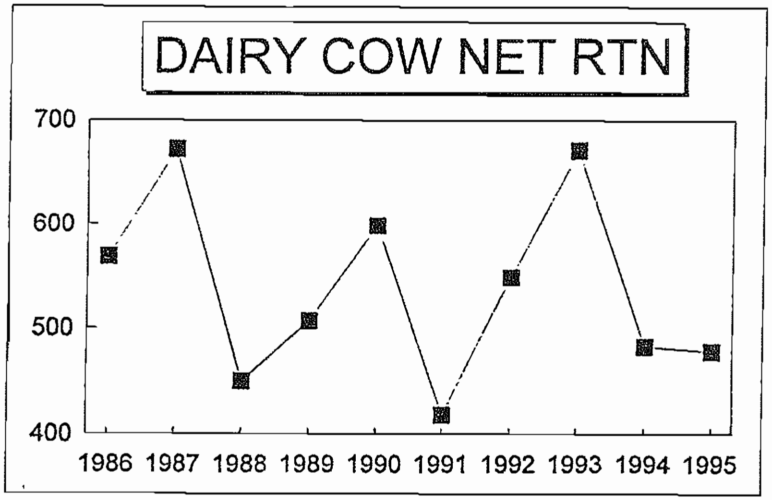
16000
15500
15000
14500
14000
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995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500
400
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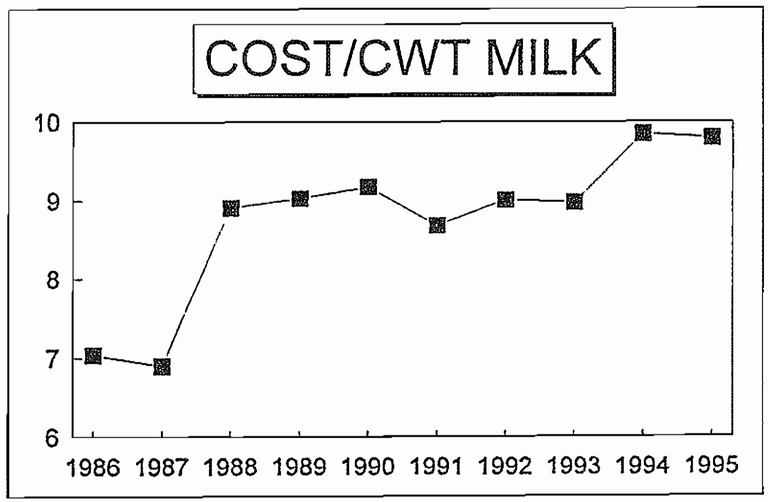

COST/CWT MILK
10
9
8
7
6
1986 1987 1988 1989 1990 1991 1992 1993 1994 1995

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per head)

Dairy and Repl Heifers -- Average per Cow

	Average For All Farms		Average For Low 20%		Average For High 20%	
Number of farms	70		14		14	
	Quantity	Value	Quantity	Value	Quantity	Value
Milk sold (lb)	16339.69	2080.90	13836.88	1728.93	18156.60	2349.67
Milk used in home (lb)	58.18	6.48	52.13	5.79	24.98	3.36
Milk fed to animals (lb)	211.18	14.85	220.28	17.59	179.29	15.32
Dairy Calves sold (hd)	0.50	134.38	0.52	120.88	0.58	192.01
Transferred out (hd)	0.90	324.33	0.91	310.66	0.70	306.77
Cull sales (hd)	0.28	113.21	0.26	109.00	0.32	118.54
Butchered (hd)	0.02	11.28	0.01	5.65	0.03	15.24
Less purchased (hd)	-0.12	-77.08	-0.11	-59.10	-0.10	-72.16
Less transferred in (hd)	-0.89	-322.76	-0.91	-305.05	-0.69	-305.37
Inventory change (hd)	0.13	98.36	0.02	-77.09	0.13	204.25
Total production		2383.94		1857.27		2827.62
Other income		24.16		4.01		51.78
Gross return		2408.10		1861.27		2879.40
Direct expenses						
Barley (bu.)	13.61	27.89	16.76	47.16	11.20	20.93
Corn (bu.)	59.26	145.68	45.52	124.70	81.94	206.20
Corn Silage (lb.)	11977.46	97.82	8841.45	74.13	17351.80	136.98
Hay, Alfalfa (lb.)	6131.76	164.63	5964.75	142.79	7455.15	209.44
Hay, Grass & Other (lb.)	3576.72	87.43	5841.37	121.48	2994.23	72.75
Haylage, Alfalfa (lb.)	5753.80	98.05	5121.75	82.43	4796.56	98.97
Haylage, Grass & Other (lb.)	179.71	2.50	0.00	0.00	129.88	2.60
Oatlage (lb.)	415.28	4.18	154.51	1.16	372.93	3.14
Oats (bu.)	9.98	13.52	11.47	16.38	2.06	3.02
Pasture (aum)	0.52	6.13	0.64	10.10	0.33	1.71
Complete Ration (lb.)	3164.44	327.16	3385.02	313.57	1760.21	293.74
Creep / Starter (lb.)	19.53	2.48	0.00	0.00	68.65	8.64
Milk (lb.)	28.18	2.97	53.02	5.29	32.47	3.25
Milk Replacer (lb.)	7.54	6.23	14.16	10.22	8.19	10.56
Protein Vit Minerals (lb.)	833.79	140.05	956.77	125.12	864.45	138.70
Other feed stuffs		2.46		2.98		4.37
Breeding fees		21.79		21.19		19.28
Veterinary		59.33		54.46		51.87
Livestock supplies		100.61		108.65		75.57
Fuel & oil		21.82		22.47		19.46
Repairs		83.58		67.70		91.64
Custom hire		27.89		39.51		5.74
Hired labor		13.54		40.02		0.00
Machinery & bldg leases		2.91		0.00		4.87
Utilities		3.16		10.28		1.76
Marketing		61.25		40.82		90.77
Operating interest		16.28		22.84		9.29
Miscellaneous		5.81		11.14		0.00
Total direct expenses		1547.15		1516.58		1585.25
Return over direct expense		860.95		344.69		1294.14
Overhead expenses						
Hired labor		67.18		30.57		116.84
Machinery & bldg leases		12.58		5.98		28.16
RE & pers. property taxes		6.54		8.48		3.38
Farm insurance		17.28		14.60		20.19
Utilities		57.75		58.81		50.28
Dues & professional fees		5.21		2.90		5.78
Interest		96.58		82.88		115.23
Mach & bldg depreciation		63.08		69.81		49.02
Miscellaneous		17.79		27.34		9.89
Total overhead expenses		343.99		301.36		398.78
Total listed expenses		1891.14		1817.94		1984.04
Net return		516.96		43.33		895.36
Est. labor hours per unit		28.55		31.37		9.74
Labor & management charge		217.74		196.14		205.02
Net return over lbr & mgt		299.22		-152.81		690.34
Other Information						
Avg. number of Cows		58.8		49.9		77.0
Milk produced per Cow		16609		14109		18361
Percent butterfat in milk				3.0		3.4
Culling percentage		27.5		26.2		32.1
Percent of barn capacity		101.3		113.8		92.8
Lbs. milk/lb grain & conc.		2.0		1.8		2.3
Feed cost per cwt of milk		6.80		7.64		6.62
Feed cost per Cow		1129.18		1077.50		1215.00
Avg. milk price per cwt.		12.74		12.50		12.94

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995
(Farms sorted according to Return to Overhead per head)

Dairy Replacement Heifers -- Average per head

	Average For All Farms		Average For Low 20%		Average For High 20%	
Number of farms	72		14		14	
	Quantity	Value	Quantity	Value	Quantity	Value
Replacements sold (hd)	0.58	162.33	0.59	131.16	0.55	230.65
Transferred out (hd)	0.42	340.08	0.41	322.45	0.45	381.74
Cull sales (hd)	0.02	1.89	0.03	3.28	0.02	5.55
Butchered (hd)	0.01	6.97	0.01	7.54	0.01	4.31
Less purchased (hd)	-0.07	-34.10	-0.09	-42.52	-0.02	-5.16
Less transferred in (hd)	-0.69	-64.05	-1.06	-97.21	-0.22	-15.95
Inventory change (hd)	0.08	22.33	0.05	-98.64	0.04	128.18
Total production (hd)	0.00	435.44	0.00	226.06	0.00	729.32
Other income		0.00		0.00		0.00
Gross return		435.44		226.06		729.32
Direct expenses						
Barley (bu.)	4.30	8.85	11.84	26.35	6.37	11.97
Corn (bu.)	10.10	24.52	5.71	13.70	13.59	36.66
Corn Silage (lb.)	5572.95	44.49	6106.03	52.29	6050.11	48.98
Corn, Ear (lb.)	337.88	0.42	0.00	0.00	0.00	0.00
Hay, Alfalfa (lb.)	3016.40	75.60	2731.70	56.13	3744.38	104.28
Hay, Grass & Other (lb.)	1712.41	38.06	2398.54	61.16	1744.04	38.33
Haylage, Alfalfa (lb.)	594.58	9.21	438.76	10.97	508.17	10.35
Haylage, Grass & Other (lb.)	41.49	0.83	0.00	0.00	0.00	0.00
Oatlage (lb.)	157.68	1.66	0.00	0.00	0.00	0.00
Oats (bu.)	5.10	6.84	1.93	2.40	0.00	0.00
Pasture (aum)	0.30	3.70	0.18	8.98	0.06	0.11
Stover (lb.)	36.75	0.41	0.00	0.00	0.00	0.00
Complete Ration (lb.)	700.48	71.24	1525.41	131.08	424.64	44.45
Creep / Starter (lb.)	23.84	3.03	87.75	12.70	0.00	0.00
Milk (lb.)	34.76	3.66	76.71	7.66	53.93	5.39
Milk Replacer (lb.)	9.20	7.60	4.29	4.95	9.59	13.84
Protein Vit Minerals (lb.)	112.51	22.88	49.41	13.48	0.00	2.17
Breeding fees		2.34		3.10		1.86
Veterinary		10.51		14.46		8.31
Livestock supplies		10.13		11.15		5.87
Fuel & oil		4.30		4.73		5.46
Repairs		17.66		13.16		18.07
Custom hire		0.87		3.04		0.00
Hired labor		1.34		2.39		4.73
Machinery & bldg leases		0.22		0.00		0.00
Utilities		0.36		0.37		0.46
Marketing		2.30		2.05		1.38
Operating interest		3.33		7.23		0.97
Miscellaneous		1.28		3.94		2.06
Total direct expenses		377.65		467.45		365.71
Return over direct expense		57.80		-241.39		363.61
Overhead expenses						
Hired labor		13.81		12.20		20.03
Machinery & bldg leases		4.37		1.84		18.75
RE & pers. property taxes		1.38		2.13		0.54
Farm insurance		3.16		3.69		3.29
Utilities		11.82		12.95		16.03
Dues & professional fees		1.01		0.14		1.51
Interest		21.16		17.08		42.27
Mach & bldg depreciation		13.36		17.02		9.34
Miscellaneous		4.10		10.50		2.33
Total overhead expenses		74.17		77.55		114.09
Total listed expenses		451.81		545.00		479.80
Net return		-16.37		-318.94		249.52
Est. labor hours per unit		5.98		6.96		2.09
Labor & management charge		45.70		49.11		47.23
Net return over lbr & mgt		-62.07		-368.05		202.29
Other Information						
No. purchased or trans in		36		45		11
Number sold or trans out		47		39		46
Percentage death loss		7.0		9.5		5.4
Feed cost/head sold+trans		323.00		401.84		316.53
Avg. purchase weight		164		375		320
Avg. sales weight		147		113		323
Avg. purch price / head		467.76		484.58		335.00
Avg. sales price / head		279.01		221.44		418.13

NORTHLAND COLLEGE
Livestock Enterprise Analysis, 1995

Hogs, Farrow To Finish -- Average per cwt produced

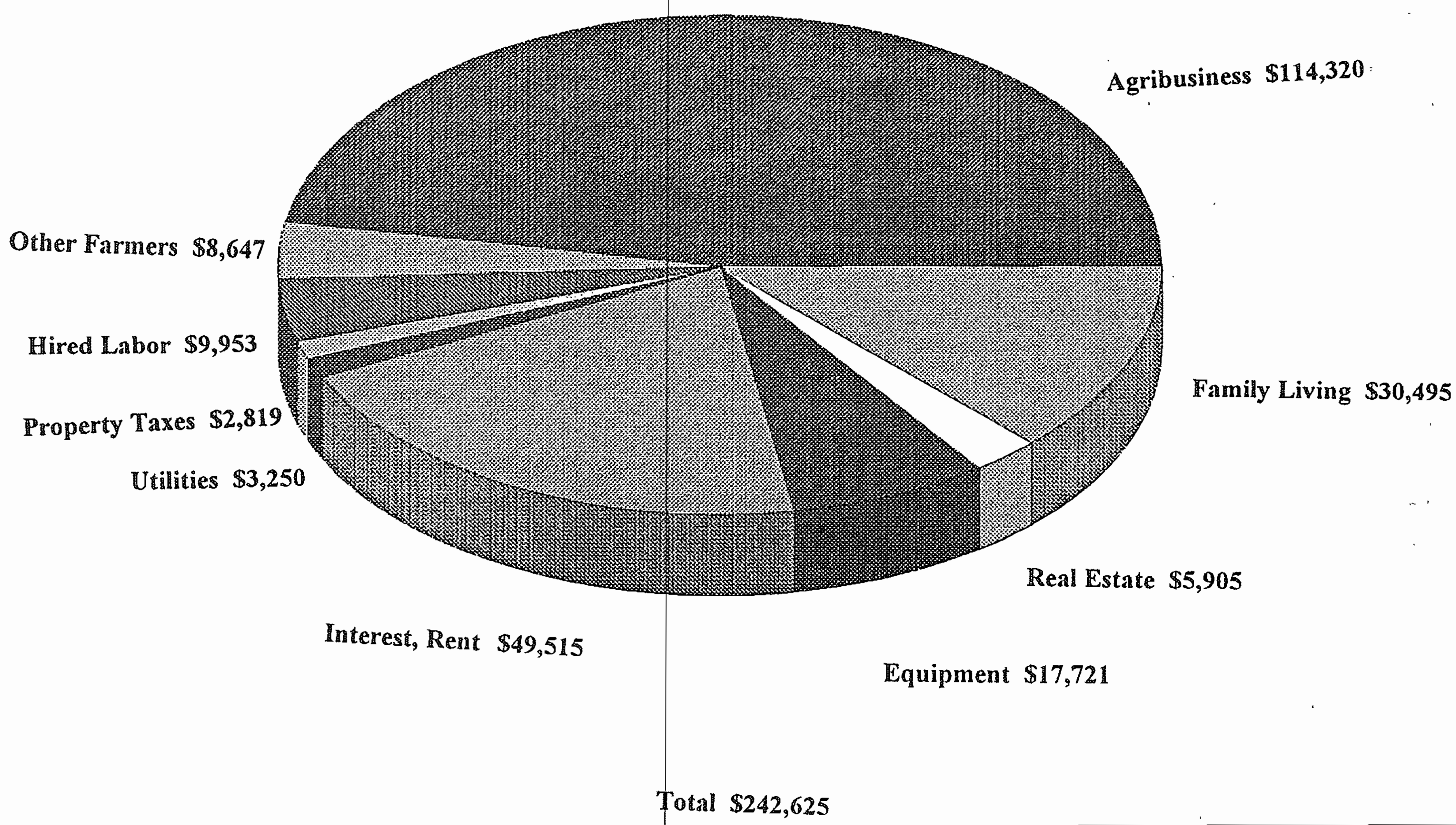
	Average For All Farms	
Number of farms		5
	Quantity	Value
Raised Hogs sold (lb)	101.28	42.75
Cull sales (lb)	5.67	1.32
Butchered (lb)	0.14	0.55
Less purchased (lb)	-0.17	-0.11
Inventory change (lb)	-6.93	-4.00
Total production (lb)	100.00	40.51
Other income		0.00
Gross return		40.51
Direct expenses		
Barley (bu.)	0.44	0.86
Corn (bu.)	5.62	8.95
Complete Ration (lb.)	17.33	8.54
Protein Vit Minerals (lb.)	11.91	6.23
Veterinary		0.23
Livestock supplies		1.12
Fuel & oil		0.28
Repairs		1.08
Custom hire		0.13
Utilities		0.05
Marketing		0.27
Operating interest		0.35
Total direct expenses		28.08
Return over direct expense		12.43
Overhead expenses		
Hired labor		2.66
RE & pers. property taxes		0.23
Farm insurance		0.26
Utilities		1.00
Dues & professional fees		0.24
Interest		1.10
Mach & bldg depreciation		1.28
Miscellaneous		0.08
Total overhead expenses		6.85
Total listed expenses		34.93
Net return		5.58
Est. labor hours per unit		0.21
Labor & management charge		3.25
Net return over lbr & mgt		2.32
Other Information		
Average number of sows		63.3
Litters farrowed		119
Litters per sow		1.88
Litters per crate		7.54
Pigs born per litter		10.07
Lbs of feed / lb of gain		3.65
Feed cost / cwt. of gain		24.57
Feed cost per litter		489.06
Avg wgt/Raised Hog sold		203
Avg price / cwt		42.21

MONEY SPENT BY THE AVERAGE
NORTHWESTERN MINNESOTA FARMER

SUMMARY BY YEARS

	1991	1992	1993	1994	1995
TO OTHER FARMERS, for livestock and custom work	$ 8217	$10622	$13205	$8761	$8647
TO THE AGRIBUSINNESS COMMUNITY for fertilizer, chemicals, feed, seed, fuel, repairs and supplies	85471	99785	103359	100698	114320
FOR EXTRA LABOR	7240	9209	9514	9112	9953
FOR SUPPORT OF LOCAL GOVERNMENT property taxes	2426	2717	2877	2643	2819
FOR UTILITIES telephone, electricity, water	2422	2689	3009	3588	3250
FOR USE OF OTHER PEOPLES CAPITAL interest and cash rent	41834	44478	43424	43258	49515
FOR FARM EQUIPMENT farm power and machinery	14283	15465	24794	18877	17721
FOR REAL ESTATE purchases and improvements	9237	11480	11763	12682	5905
TOTAL FARM PURCHASES	**$171130**	**$196445**	**$211945**	**$199619**	**$212130**
HOUSEHOLD AND PERSONAL EXPENSE for food, clothing, furnishings, education, contributions, medical, gifts, recreation and investments	36217	40397	41844	34380	30495
TOTAL MONEY SPENT BY AN AVERAGE FARMER WITHIN THE COMMUNITY OR SERVICE AREA	**$207347**	**$236842**	**$253789**	**$233999**	**$242625**

WHERE MONEY SPENT



PROGRAM INFORMATION

Farm Business Management education has been a part of agriculture education programs in Minnesota since 1952. From the early cooperative efforts of the State Department of Agriculture Education (University of Minnesota), the program has expanded to serve over 6000 farm families each year in six farm management areas. Programs are now administered and managed by the Minnesota Technical College System through Technical Colleges and local school districts.

The Farm Business Management Program is an educational program that is designed to help farm families achieve their farm business and family goals. This is done through improved management organization and efficiency of their farm operations. This purpose has not changed over the years.

To accomplish these purposes, programs has been organized to conform to the following guidelines:

1. Farm families enroll in a specific management course.
2. Each course has a specific objective and units of instruction to meet the objective.
3. Courses are offered in sequence and farmers are expected to enroll in the first of the sequence of courses.
4. There is continuity to each course. Each leads to the next course in the sequence.
5. Instruction occurs both in the classroom and on the farm with the farm family.

Programs organize their curriculum around the same central theme. They are:

1. Level 1 - Introduction to Farm System Management
2. Level 2 - Farm System Analysis and Evaluation
3. Level 3 - Interpreting and Modifying Farm System Management Plans
4. Level 4 - Farm System Trends and Projections
5. Level 5 - Integrating Current Information into Farm System Plans
6. Level 6 - Examining the Context of Farm System Management Plans

The programs became course/credit based in FY92. Each individual enrollee completes a needs assessment with the instructor, after which the enrollee registers for classes and course work to meet these needs. A typical farm business enrollee registers for 15 credits per year. The purpose of this effort is to more adequately address the needs of the individual farmer, making enrollment even more beneficial.

Like most educational programs, members benefit from the instruction in relation to how much effort they put into study. Some farmers have benefitted more, and *some less, depending upon how seriously they studied the results of their business analysis and the kind of decisions they made as a result of their analysis.*

The farm business and enterprise analysis format allocates all specific and general farm expenses to each farm enterprise. A set of tables, the Table 200 series, has been integrated to provide a more uniform Profit & Loss format which separates cash and accrual transactions, and easier to understand measures of Profitability, Liquidity and Solvency. The allocation of all costs and the introduction of the new tables makes the analysis a useful report to be used for long range planning, short term cash purchase planning and cash flow projections.

SCHOOLS/COLLEGES PARTICIPATING

This report deals with farmers enrolled through Northland Community and Technical College (NCTC) at 16 sites in Northwestern Minnesota. A list of sites and instructors follows:

Sites	Instructor
NCTC - Barnesville	Ron Salber
NCTC - Baudette	Gerald Ausmus
NCTC - Bemidji	Jim Sackett
	Steve Ziegler
NCTC - Detroit Lakes	Mark Berg
NCTC - Detroit Lakes (Frazee)	Paul Ramsey
NCTC - East Grand Forks	Ron Dvergsten
NCTC - Fergus Falls	Lance Brower
NCTC - Fertile	Carol Kleppe
NCTC - Fosston	Doug Fjerstad
NCTC - Hawley	Dennis Olsen
NCTC - Karlstad, Greenbush	Mike Hagen
NCTC - Mahnomen, Ulen	Mike Lockhart
NCTC - Moorhead	Rick Morgan
	Greg Tullis
NCTC - Red Lake Falls	Greg Kalinoski
NCTC - Roseau	Duane Jaenicke
NCTC - Thief River Falls	Bob Bollesen
	Danie Packard

The analysis of records and preparation of this report is done under the direction of Tom Risdal, Regional Dean of Management Education at NCTC-Thief River Falls. Directing in a supervisory capacity are: Dr. Orley Gunderson, Campus President, NCTC Thief River Falls; John Murray, Program Manager, Minnesota State Colleges and Universities and Dr. Edgar Persons, Chairman, Ag. Education Division, University of Minnesota. The FINPACK computer program from the Center for Farm Financial Management at the University of Minnesota in St. Paul was used for data processing. 583 farm records were processed; 408 farms are included in the averages.

A thank you is due the clerical staff: Mary Cox, Thief River Falls; Jean Hanson, Jane Salber, Barnesville; Patty Maruska, Fosston; Beverly Jaenicke, Roseau; and Carol Lockhart, Ulen. Bonnie Pederson, secretary, oversees the general operation of the office, including correspondence, billing and organization.

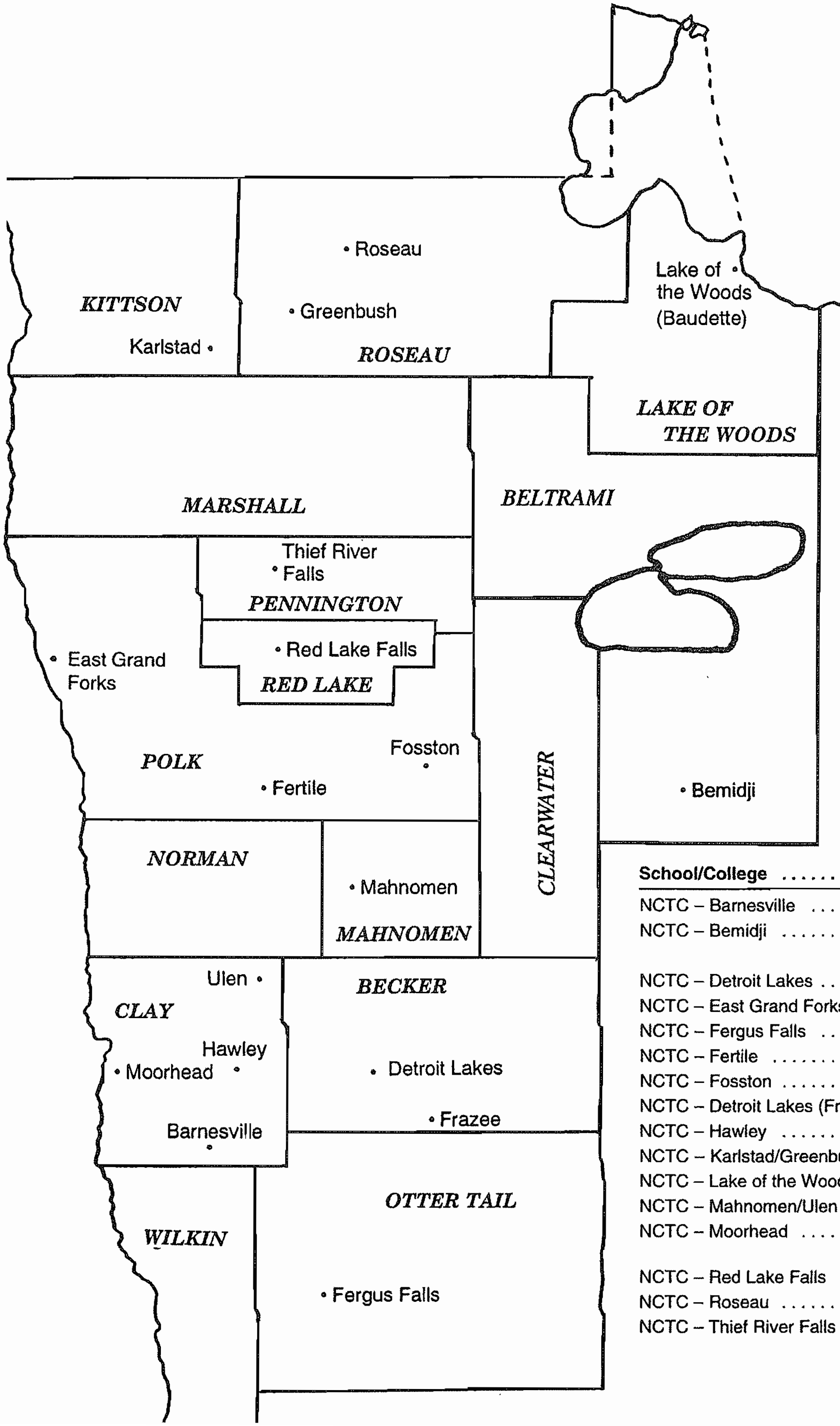
A special word of thanks is due Verne Spengler, retired ag. coordinator, who provided valuable direction and assistance.

LOOK TO

TECHNICAL EDUCATION

FOR YOUR FUTURE IN

MINNESOTA



FARM BUSINESS MANAGEMENT PROGRAMS

Northwestern Minnesota

School/College	Instructor
NCTC – Barnesville	Ron Salber
NCTC – Bemidji	Jim Sackett Steve Ziegler
NCTC – Detroit Lakes	Mark Berg
NCTC – East Grand Forks	Ron Dvergsten
NCTC – Fergus Falls	Lance Brower
NCTC – Fertile	Carol Kleppe
NCTC – Fosston	Doug Fjerstad
NCTC – Detroit Lakes (Frazee)	Paul Ramsey
NCTC – Hawley	Dennis Olsen
NCTC – Karlstad/Greenbush/Lancaster	Michael Hagen
NCTC – Lake of the Woods	Gerald Ausmus
NCTC – Mahnomen/Ulen	Mike Lockhart
NCTC – Moorhead	Rick Morgan Greg Tullis
NCTC – Red Lake Falls	Greg Kalinoski
NCTC – Roseau	Duane Jaenicke
NCTC – Thief River Falls	Bob Bollesen Danie Packard