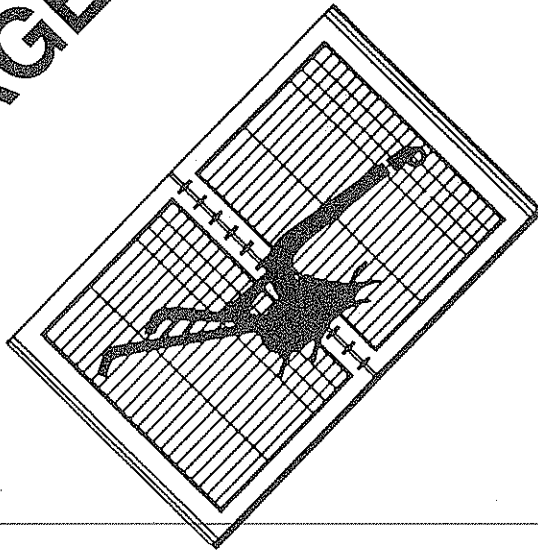


FARM BUSINESS MANAGEMENT



1996 ANNUAL REPORT NORTHWESTERN MINNESOTA

Report No. 42
April 1997

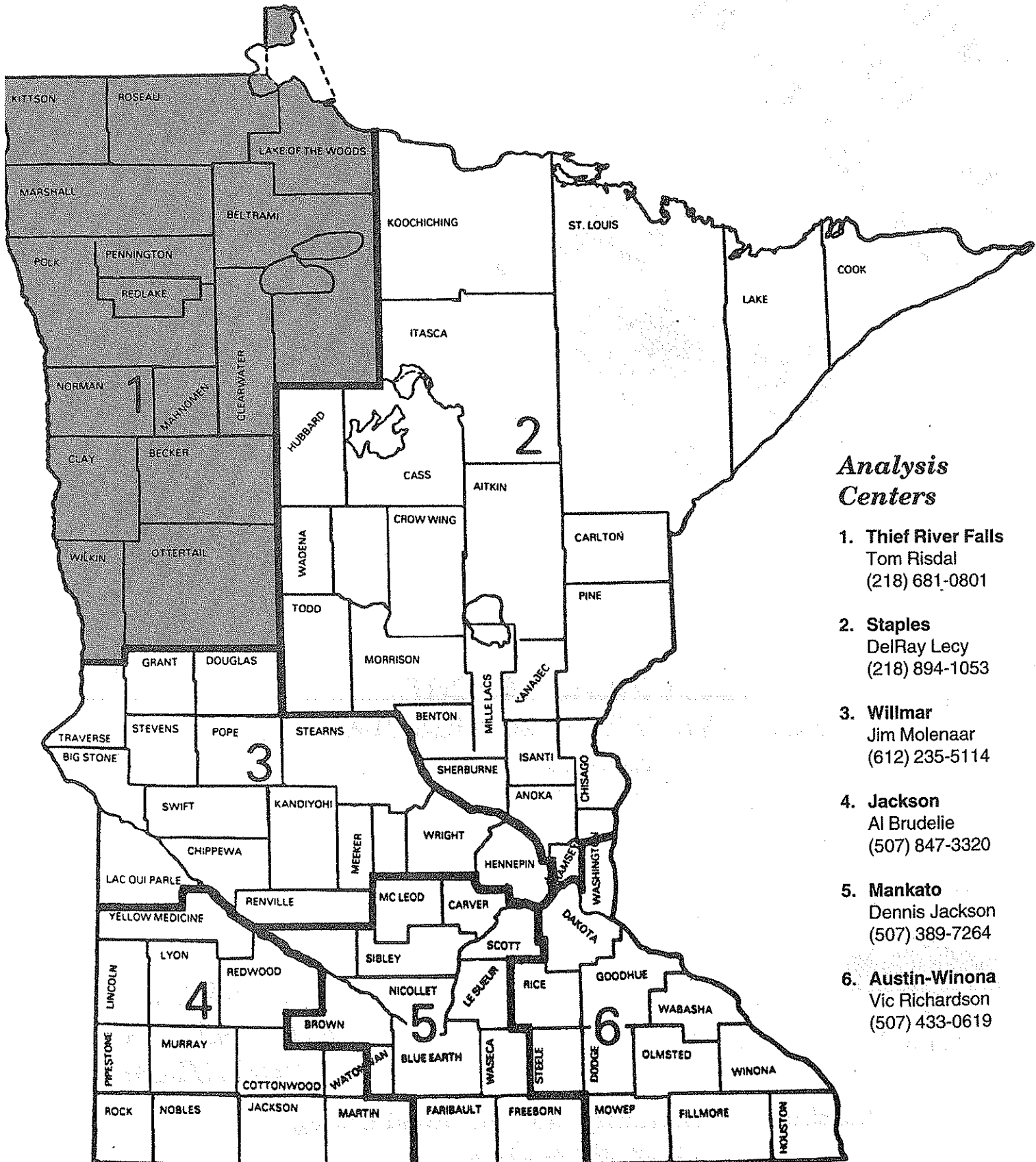


***AN ADULT
EDUCATION
PROGRAM***

Northland Community and Technical College
Thief River Falls

Price \$5.00

FARM MANAGEMENT AREA



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NORTHWESTERN MINNESOTA FARM FINANCIAL HIGHLIGHTS OF 1995 & 1996

	<u>1995</u>	<u>1996</u>
Net Cash Farm Income	\$31,974	\$37,799
Net Profit or Loss	21,434	58,326
Expenses per Dollar of Income	.86	.76
Change in Net Worth (Mkt.)	10,350	42,678
Ending Net Worth (Mkt.)	335,334	400,704
Rate of Return on Capital	5.2%	11.5%
Rate of Return on Equity	3.9%	16.7%
Asset Turnover Rate	35.1%	40.9%
Percent in Debt	45%	43%
Total Investment (Cost)	432,094	487,094

SUMMARY OF 1996 FARM ANALYSIS FOR NORTHWESTERN MINNESOTA

The analysis of income and expenditures for farms enrolled in Management Education Programs showed operator's net profit averaged \$58,713 in 1996. This was down slightly from the record high in 1992 of \$59,420 and up from the average of \$21,434 in 1995. 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 high crop prices at the beginning of 1996 did not hold throughout the year and many of the farmers were unable to take advantage of those prices.

Yields of crops were higher on the average in 1996 compared to 1995 and 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:

	<u>1995</u> <u>(Cash Rented)</u>		<u>1996</u> <u>(Cash Rented)</u>	
<i>Spring Wheat</i>	<i>31 bu.</i>	<i>\$(10)</i>	<i>46</i>	<i>23</i>
<i>Barley</i>	<i>50</i>	<i>4</i>	<i>65</i>	<i>12</i>
<i>Oil Sunflowers</i>	<i>10.1</i>	<i>(16)</i>	<i>13.9</i>	<i>(5)</i>
<i>Sugar Beets</i>	<i>18.5</i>	<i>71</i>	<i>18.3</i>	<i>205</i>
<i>Corn</i>	<i>100</i>	<i>31</i>	<i>97</i>	<i>11</i>
<i>Soybeans</i>	<i>31</i>	<i>37</i>	<i>30</i>	<i>33</i>

With regards to the livestock tables, the number of dairy cows was up along with production and net return. The balance of the livestock enterprise showed cattle with a lower return over costs this year than last, and hogs slightly higher.

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

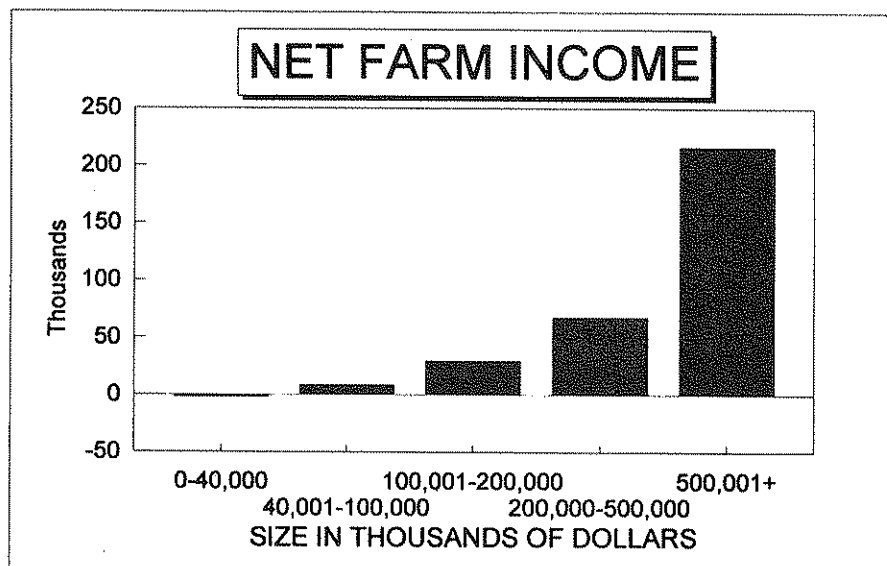
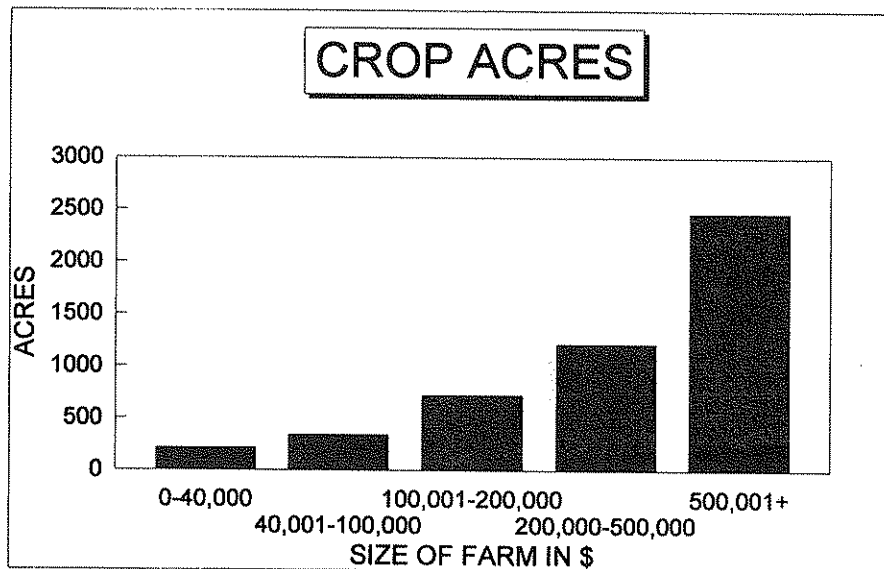
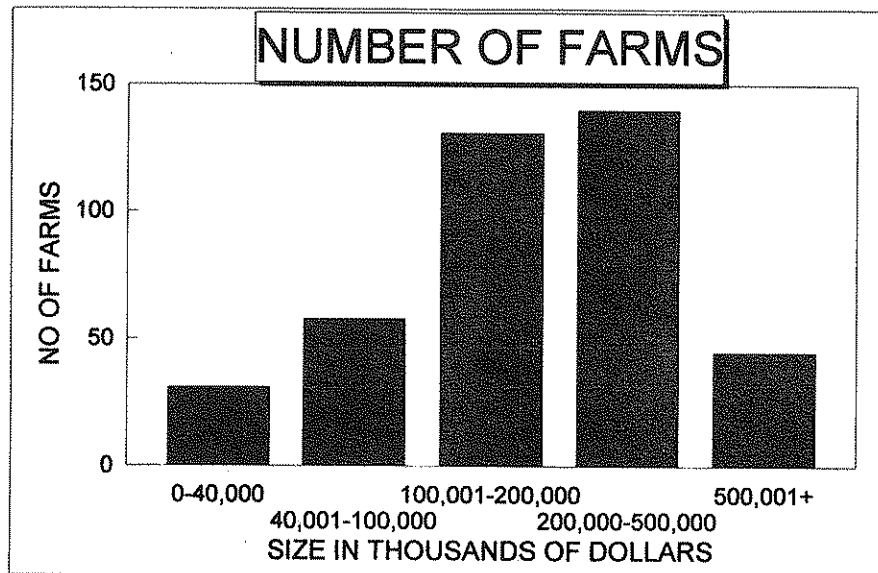
	<u>1995</u>	<u>1996</u>
<i>Milk, Cwt.</i>	<i>\$12.75</i>	<i>\$14.49</i>
<i>Finished Beef, Cwt.</i>	<i>64.69</i>	<i>59.27</i>
<i>Finished Hogs, Cwt.</i>	<i>42.21</i>	<i>48.51</i>
<i>Beef Cows, Cwt., Calves</i>	<i>65.98</i>	<i>52.77</i>

The size of farms increased over 1995. Tillable acres went from 924 in 1995 to 993 in 1996. The average age of the operator is 43.1 years old and has been farming 19.2 years.

The report represents 405 of the 700 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.

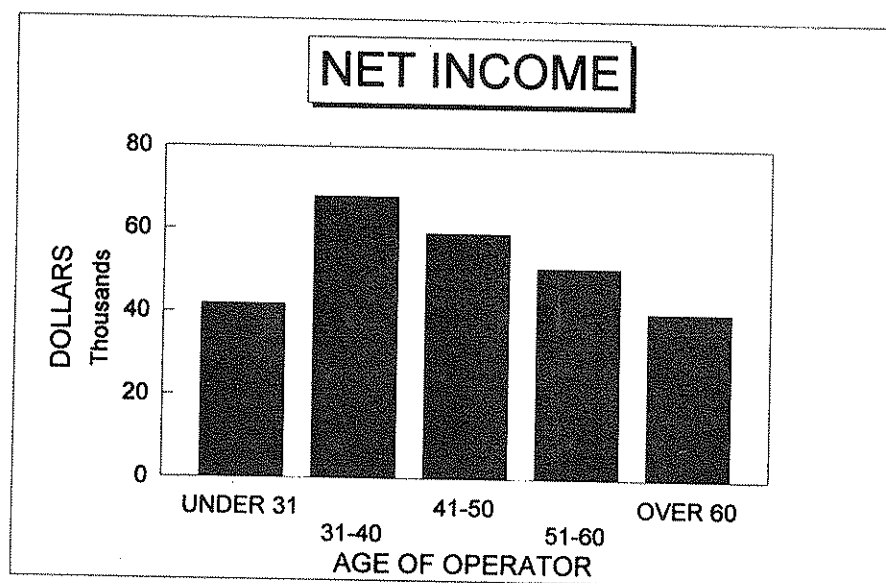
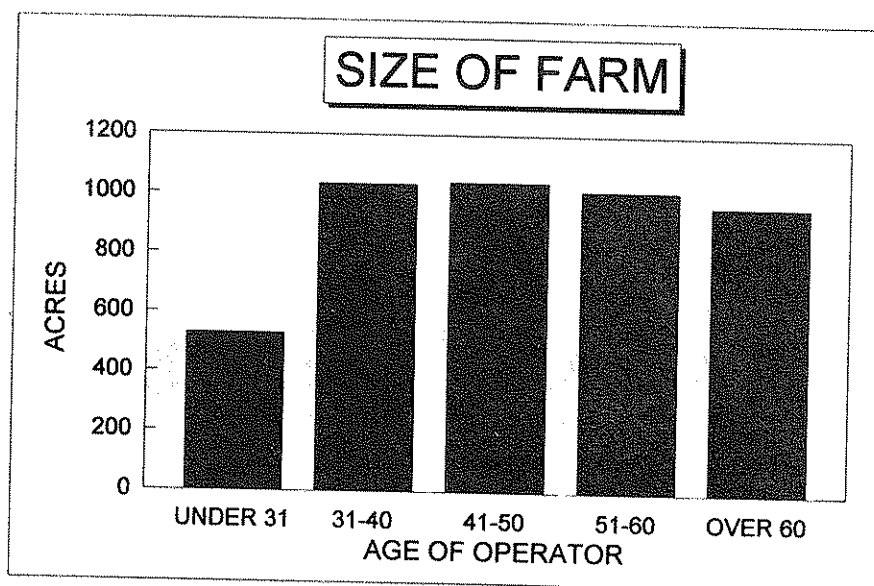
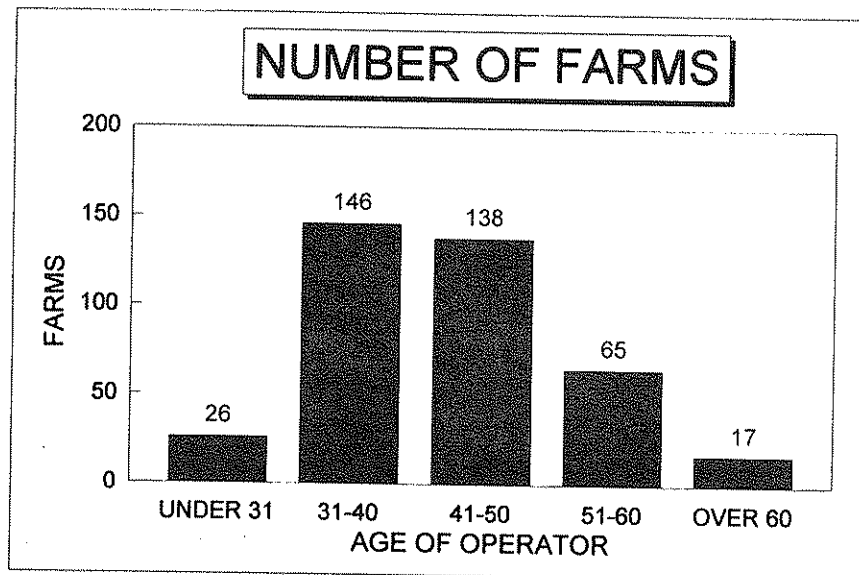
Size Of Farm Report, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms Sorted By Gross Cash Farm Income)

	Average For All Farms	0 - 40,000	40,001 - 100,000	100,001 - 200,000	200,001 - 500,000	500,001 +
Number of farms	405	31	58	131	140	45
Income Statement						
Gross cash farm income	263054	22032	70531	151511	325580	807423
Total cash farm expense	225255	26562	60764	127744	278244	693157
Net cash farm income	37799	-4531	9767	23768	47335	114266
Inventory change	30814	5259	6391	14346	31060	127072
Depreciation and capital adjustment	-10382	-2848	-7471	-8429	-10384	-25005
Net farm income	58231	-2120	8687	29685	68011	216333
Profitability (cost)						
Labor and management earnings	44084	-5956	2483	19599	51833	173551
Rate of return on assets	12 %	-6 %	2 %	7 %	12 %	17 %
Rate of return on equity	17 %	-17 %	-6 %	7 %	18 %	29 %
Operating profit margin	20 %	-35 %	6 %	15 %	21 %	25 %
Asset turnover rate	56 %	17 %	31 %	48 %	58 %	68 %
Liquidity						
Term debt coverage ratio	185 %	214 %	149 %	158 %	168 %	234 %
Expense as a percent of income	76 %	97 %	78 %	77 %	78 %	73 %
Interest as a percent of income	7 %	15 %	13 %	8 %	7 %	6 %
Solvency (cost)						
Number of sole proprietors	319	29	47	107	111	25
Ending farm assets	487598	144711	220255	345754	640432	1316463
Ending farm liabilities	278547	67246	125285	194166	359683	812694
Ending total assets	577400	196158	269287	422328	758422	1458863
Ending total liabilities	292418	73372	134294	208833	375686	831815
Ending net worth	284983	122786	134993	213495	382737	627048
Net worth change	39612	13168	7658	28596	53273	116854
Ending farm debt to asset ratio	57 %	46 %	57 %	56 %	56 %	62 %
Beg total debt to asset ratio	53 %	39 %	52 %	52 %	52 %	62 %
End total debt to asset ratio	51 %	37 %	50 %	49 %	50 %	57 %
Nonfarm Information						
Farms reporting living expenses	147	11	23	53	50	10
Total family living expense	26062	17178	16700	22901	30019	54331
Total living, invest, & capital purch	36266	20572	20874	35293	41454	68144
Net nonfarm income	13338	25326	14974	14211	10582	9004
Crop Acres						
Total acres owned	431	314	379	382	472	590
Total crop acres	993	214	341	723	1215	2468
Total crop acres owned	319	118	205	308	376	463
Total crop acres cash rented	628	80	99	392	778	1911
Total crop acres share rented	46	17	37	23	61	95



Age Of Operator Report, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

	Average For All Farms	Under 31	31 - 40	41 - 50	51 - 60	Over 60
Number of farms	392	26	146	138	65	17
Income Statement						
Gross cash farm income	267097	167739	286151	269579	255812	278409
Total cash farm expense	228340	135716	248564	223801	222753	254525
Net cash farm income	38756	32023	37587	45778	33059	23884
Inventory change	30986	20083	39007	24420	28338	42213
Depreciation and capital adjustment	-10573	-10153	-8619	-10929	-10382	-25843
Net farm income	59170	41953	67975	59270	51014	40254
Profitability (cost)						
Labor and management earnings	44641	36411	56253	42231	32489	24697
Rate of return on assets	12 %	15 %	14 %	11 %	9 %	8 %
Rate of return on equity	17 %	26 %	24 %	14 %	11 %	8 %
Operating profit margin	20 %	22 %	22 %	21 %	18 %	15 %
Asset turnover rate	56 %	69 %	66 %	51 %	49 %	53 %
Liquidity						
Term debt coverage ratio	185 %	230 %	188 %	181 %	167 %	219 %
Expense as a percent of income	76 %	73 %	76 %	76 %	78 %	79 %
Interest as a percent of income	7 %	7 %	7 %	7 %	8 %	7 %
Solvency (cost)						
Number of sole proprietors	307	21	109	116	53	8
Ending farm assets	494522	202273	499301	534776	534706	346682
Ending farm liabilities	279935	129517	306182	287172	300934	73137
Ending total assets	586098	235843	584833	631291	631694	565385
Ending total liabilities	294087	141738	325908	300892	307469	73137
Ending net worth	292011	94104	258926	330400	324226	492248
Net worth change	40025	16729	51503	40832	25666	28229
Ending farm debt to asset ratio	57 %	64 %	61 %	54 %	56 %	21 %
Beg total debt to asset ratio	53 %	56 %	60 %	51 %	48 %	15 %
End total debt to asset ratio	50 %	60 %	56 %	48 %	49 %	13 %
Nonfarm Information						
Farms reporting living expenses	142	7	57	47	26	5
Total family living expense	26364	21555	26520	30849	21824	12762
Total living, invest, & capital purch	36600	28421	37725	39576	30186	40609
Net nonfarm income	13460	12438	12211	14973	12914	15547
Crop Acres						
Total acres owned	439	150	342	475	639	663
Total crop acres	998	530	1035	1042	1016	966
Total crop acres owned	322	47	228	382	499	383
Total crop acres cash rented	631	475	748	626	474	522
Total crop acres share rented	45	8	59	35	44	60



Type Of Farm Report, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

	Average For All Farms	Crop	Dairy	Beef	Crop and Dairy	Crop and Beef	Other
Number of farms	405	216	79	16	14	23	51
Income Statement							
Gross cash farm income	263054	347252	183703	116833	214030	124100	128208
Total cash farm expense	225255	298003	149260	105578	181764	108082	115712
Net cash farm income	37799	49250	34443	11255	32266	16018	12496
Inventory change	30814	47365	10906	15944	14643	14325	6019
Depreciation and capital adjustment	-10382	-10736	-10046	-14529	-8809	-9868	-8131
Net farm income	58231	85878	35303	12669	38100	20475	10384
Profitability (cost)							
Labor and management earnings	44084	65982	25794	-2053	19451	11975	1490
Rate of return on assets	12 %	14 %	9 %	2 %	6 %	5 %	2 %
Rate of return on equity	17 %	22 %	11 %	-1 %	5 %	3 %	-6 %
Operating profit margin	20 %	22 %	19 %	10 %	12 %	12 %	5 %
Asset turnover rate	56 %	63 %	46 %	20 %	49 %	41 %	46 %
Liquidity							
Term debt coverage ratio	185 %	195 %	171 %	315 %	132 %	171 %	126 %
Expense as a percent of income	76 %	75 %	77 %	79 %	79 %	78 %	87 %
Interest as a percent of income	7 %	7 %	7 %	8 %	6 %	9 %	10 %
Solvency (cost)							
Number of sole proprietors	319	172	59	13	10	15	45
Ending farm assets	487598	593926	359389	384794	455489	376174	304703
Ending farm liabilities	278547	343019	185342	206337	164621	250182	194321
Ending total assets	577400	708051	404054	474258	531610	442069	374376
Ending total liabilities	292418	360725	192155	208823	168576	256591	209688
Ending net worth	284983	347325	211899	265435	363034	185477	164689
Net worth change	39612	54955	26152	18978	25088	29243	11169
Ending farm debt to asset ratio	57 %	58 %	52 %	54 %	36 %	67 %	64 %
Beg total debt to asset ratio	53 %	55 %	47 %	45 %	31 %	62 %	56 %
End total debt to asset ratio	51 %	51 %	48 %	44 %	32 %	58 %	56 %
Nonfarm Information							
Farms reporting living expenses	147	74	34	3	6	9	19
Total family living expense	26062	30277	22801	-	20200	22847	18937
Total living, invest, & capital purch	36266	43846	26223	-	38054	26797	30455
Net nonfarm income	13338	13132	8574	17987	2827	18931	20616
Crop Acres							
Total acres owned	431	431	320	720	452	573	443
Total crop acres	993	1388	278	443	812	738	742
Total crop acres owned	319	361	187	346	379	343	306
Total crop acres cash rented	628	943	87	84	410	347	385
Total crop acres share rented	46	64	4	13	22	48	51

FARM INCOME STATEMENT, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	405	81	81
CASH FARM INCOME			
Barley	12445	5671	25978
Malting Barley	586	-	1730
Black Turtle Beans	123	480	-
Cranberry Beans	74	372	-
Dark Red Kidney Beans	571	155	2235
Light Red Kidney Beans	136	681	-
Navy Beans	2247	968	8197
Pink Beans	88	-	-
Pinto Beans	2106	1274	4042
Canola	1755	688	1409
Corn	11953	5194	33925
Kentucky Blue Grass Seed	220	-	-
Timothy Grass Seed	121	-	97
Alfalfa Hay	1192	846	2076
Mixed Alfalfa/Grass Hay	81	172	-
Oats	400	274	0
Potatoes	3347	3860	10422
Seed Potatoes	667	3022	-
Soybeans	19580	5399	44196
Straw	124	25	260
Sugar Beets	49801	2830	205757
Sunflowers	5072	1869	10331
Confectionary Sunflowers	1838	204	2660
Durum Wheat	445	-	2039
Spring Wheat	64028	26227	152449
Winter Wheat	581	337	196
Other crops	1273	-	3389
Miscellaneous crop income	460	361	425
Beef Calves	2484	8210	139
Custom Fed Beef	486	-	-
Background Beef	2921	4082	6959
Finish Beef Calves	894	87	105
Finish Yrlg Steers	709	1291	-
Milk	36113	13578	17164
Dairy Calves	355	265	79
Dairy Heifers (for sale)	211	844	-
Dairy Steers	819	370	710
Raised Hogs	2197	3119	6264
Finish Feeder Pigs	73	-	-
Turkeys	1131	5655	-
Cull breeding livestock	2281	3396	833
Misc. livestock income	702	1938	217
Deficiency payments	11749	6133	23954
CRP payments	944	770	538
Other government payments	2714	3113	2970
Custom work income	2646	1299	6253
Patronage dividends, cash	1471	418	3876
Insurance income	5227	5109	10072
Cash from hedging accts	572	-	2162
Other farm income	5043	3590	9399
Gross Cash Farm Income	263054	124177	603508

FARM INCOME STATEMENT, 1996 (Continued)
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	405	81	81
CASH FARM EXPENSE			
Seed	14125	6912	34316
Fertilizer	27020	11170	65815
Crop chemicals	24303	9264	66560
Crop insurance	6978	3001	16408
Drying fuel	595	363	1337
Irrigation energy	44	100	56
Crop marketing	2758	2569	4410
Crop miscellaneous	3654	3167	8812
Feeder livestock purchase	1370	1748	2586
Purchased feed	15905	14537	10747
Breeding fees	352	198	167
Veterinary	1549	1363	666
Livestock supplies	1991	1535	1097
Livestock leases	291	659	-
Grazing fees	47	36	-
Livestock marketing	793	548	231
Interest	21152	14476	42625
Fuel & oil	10986	7225	21863
Repairs	16303	9943	35345
Custom hire	5840	3677	11925
Hired labor	11330	3605	31246
Land rent	34753	11608	98849
Machinery & bldg leases	3484	1774	8928
Real estate taxes	3347	1947	7262
Personal property taxes	83	149	198
Farm insurance	3015	1786	6598
Utilities	3688	2842	5834
Dues & professional fees	1323	959	2676
Hedging account deposits	400	295	1410
Miscellaneous	7776	3904	14203
Total cash expense	225255	121360	502169
Net cash farm income	37799	2817	101339
INVENTORY CHANGES			
Crops and feed	25658	2043	77867
Market livestock	803	-438	2918
Accounts receivable	-1671	-2467	-6204
Prepaid expenses and supplies	3939	-627	15879
Accounts payable	2085	-1401	9074
Total inventory change	30814	-2892	99534
Net operating profit	68613	-75	200873
DEPRECIATION AND OTHER CAPITAL ADJUSTMENTS			
Breeding livestock	-798	-3844	74
Machinery and equipment	-11193	-6919	-23847
Buildings and improvements	-1126	-713	-1582
Other farm capital	2735	85	10420
Total depr. and other capital adj	-10382	-11392	-14935
Net farm income	58231	-11466	185939

STATEMENT OF CASH FLOWS, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

		Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms		405	81	81
(a) Beginning cash balance (farm & nonfarm)		10772	5570	13408
CASH FROM OPERATING ACTIVITIES				
Gross cash farm income		263054	124177	603508
Net nonfarm income	(+)	13338	20474	10655
Total cash farm expense	(-)	225255	121360	502169
Apparent family living expense	(-)	29332	17786	53394
Income and social security tax	(-)	4393	1564	12776
(b) Cash from operations	(=)	17412	3941	45824
CASH FROM INVESTING ACTIVITIES				
Sale of breeding livestock		523	89	627
Sale of machinery & equipment	(+)	3143	448	9795
Sale of farm land	(+)	997	1580	3079
Sale of farm buildings	(+)	24	-	-
Sale of other farm assets	(+)	2997	117	13561
Sale of nonfarm assets	(+)	2306	434	3752
Purchase of breeding livestock	(-)	2063	1660	538
Purchase of machinery & equip.	(-)	22892	9736	50929
Purchase of farm land	(-)	4554	4569	5120
Purchase of farm buildings	(-)	4023	946	6306
Purchase of other farm assets	(-)	6340	2328	20551
Purchase of nonfarm assets	(-)	6434	1596	8921
(c) Cash from investing activities	(=)	-36315	-18167	-61551
CASH FROM FINANCING ACTIVITIES				
Money borrowed		157759	85683	354681
Cash gifts and inheritances	(+)	2049	3236	568
Principal payments	(-)	139090	73048	328250
Dividends paid	(-)	223	30	1084
Gifts given	(-)	140	207	8
(d) Cash from financing activities	(=)	20355	15634	25906
(e) Net change in cash balance (b+c+d)		1452	1408	10179
Ending cash balance (farm & nonfarm)		12224	6978	23587

BALANCE SHEET AT COST VALUES, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

Number of Farms	Average Of All Farms		Average Of Low 20 %		Average Of High 20 %	
	319		67		54	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
ASSETS						
Current Farm Assets						
Cash and checking balance	7984	9074	4692	6447	9929	15237
Prepaid expenses & supplies	8588	12136	2767	2443	23910	40358
Growing crops	135	128	3	65	376	135
Accounts receivable	3835	2783	4364	1646	9856	3304
Hedging accounts	448	217	-	123	1302	351
Crops held for sale or feed	70712	85849	38191	39054	181023	219955
Crops under government loan	4235	7753	2557	4272	12233	22270
Market livestock held for sale	9243	9842	11871	10996	11731	15305
Other current assets	1333	1483	73	55	4449	6610
Total current farm assets	106512	129264	64518	65103	254809	323525
Intermediate Farm Assets						
Breeding livestock	22366	23024	31229	29067	5376	5143
Machinery and equipment	92581	99263	55775	58695	192798	200650
Other intermediate assets	38084	44566	4454	9786	139677	159674
Total intermediate farm assets	153031	166853	91458	97548	337851	365467
Long-Term Farm Assets						
Farm Land	154726	161338	110875	115269	319986	321306
Buildings and improvements	24423	26673	24356	24724	35676	35449
Other long-term assets	4086	3470	4325	1750	9757	6018
Total long-term farm assets	183234	191481	139556	141743	365420	362772
Total Farm Assets	442778	487598	295533	304394	958081	1051764
Total Nonfarm Assets	82699	89802	57440	59302	159867	172864
Total Assets	525477	577400	352972	363695	1117948	1224628
LIABILITIES						
Current Farm Liabilities						
Accrued interest	5261	5235	4355	4328	11756	10023
Accounts payable	10754	9232	7288	8917	22395	15354
Current notes	56356	55179	29507	35420	168297	146668
Government crop loans	609	1255	-	88	3401	5167
Principal due on term debt	16633	18262	9147	9935	39414	36556
Total current farm liabilities	89637	89214	50297	58687	245262	214019
Intermediate Farm Liabilities	77482	80764	55846	56694	155775	147660
Long-term Farm Liabilities	99205	108569	88238	93863	175930	208361
Total Farm Liabilities	266324	278547	194380	209244	576968	570040
Total Nonfarm Liabilities	13782	13870	7439	8335	27114	24070
Total Liabilities	280106	292418	201820	217579	604081	594110
Net Worth (farm and nonfarm)	245371	284983	151153	146116	513866	630518
Net Worth Change		39612		-5036		116652
RATIO ANALYSIS						
Current Farm Liabilities / Assets	84 %	69 %	78 %	90 %	96 %	66 %
Curr. & Interm Farm Liab / Assets	64 %	57 %	68 %	71 %	68 %	52 %
Long Term Farm Liab. / Assets	54 %	57 %	63 %	66 %	48 %	57 %
Total Liabilities / Assets	53 %	51 %	57 %	60 %	54 %	49 %

BALANCE SHEET AT MARKET VALUES, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average Of All Farms		Average Of Low 20 %		Average Of High 20 %	
Number of Farms	349		73		56	
	Beginning	Ending	Beginning	Ending	Beginning	Ending
ASSETS						
Current Farm Assets						
Cash and checking balance	7705	8767	4683	5991	9608	15255
Prepaid expenses & supplies	8049	11465	2563	2339	23448	39506
Growing crops	150	140	3	63	398	148
Accounts receivable	3874	2740	4005	1536	10214	3479
Hedging accounts	418	205	-	113	1256	339
Crops held for sale or feed	67267	82981	37386	38045	176428	220421
Crops under government loan	4295	8005	2347	4133	13094	25126
Market livestock held for sale	8939	9495	11840	10948	11312	14759
Other current assets	1218	1355	67	51	4290	6374
Total current farm assets	101915	125155	62893	63219	250048	325407
Intermediate Farm Assets						
Breeding livestock	27212	28269	35973	34734	5189	4961
Machinery and equipment	132321	143555	80558	86976	298886	315682
Other intermediate assets	61811	70032	4597	14571	243382	269273
Total intermediate farm assets	221344	241856	121128	136281	547458	589916
Long-Term Farm Assets						
Farm land	195589	201316	149216	153546	380274	383128
Buildings and improvements	29813	33048	32735	32647	45706	53343
Other long-term assets	6820	4215	9340	1866	21425	11682
Total long-term farm assets	232222	238579	191290	188060	447405	448152
Total Farm Assets	555481	605590	375312	387559	1244911	1363476
Total Nonfarm Assets	83432	90884	59029	60642	166851	182283
Total Assets	638913	696474	434341	448201	1411762	1545759
LIABILITIES						
Current Farm Liabilities						
Accrued interest	5443	5302	4423	4456	12330	10514
Accounts payable	10948	9642	7663	9081	22677	17258
Current notes	53657	53684	28168	33488	162901	149271
Government crop loans	557	1147	-	80	3279	4983
Principal due on term debt	16685	18720	9361	10041	39552	37233
Total current farm liabilities	87313	88548	49615	57154	240739	219501
Intermediate Farm Liabilities	77815	81578	56014	56948	156313	148483
Long-term Farm Liabilities	99259	107970	90840	95599	174334	206875
Total Farm Liabilities	264387	278096	196469	209701	571387	574859
Total Nonfarm Liabilities	13166	13188	7143	8079	27444	24306
Total Deferred Liabilities	3335	4486	5422	6209	1928	2240
Total Liabilities	280888	295770	209034	223989	600759	601405
Net Worth (farm and nonfarm)	358026	400704	225306	224213	811003	944354
Net Worth Change		42678		-1094		133352
RATIO ANALYSIS						
Current Farm Liabilities / Assets	86 %	71 %	79 %	90 %	96 %	67 %
Curr. & Interm Farm Liab. / Assets	51 %	46 %	57 %	57 %	50 %	40 %
Long Term Farm Liabilities / Assets	43 %	45 %	47 %	51 %	39 %	46 %
Total Liabilities / Assets	44 %	42 %	48 %	50 %	43 %	39 %

FINANCIAL GUIDELINES MEASURES, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average For All Farms		Average For Low 20 %		Average For High 20 %	
Number of Farms	405		81		81	
LIQUIDITY	Beginning	Ending	Beginning	Ending	Beginning	Ending
Current ratio	1.26	1.53	1.35	1.15	1.23	1.72
Working capital	24983	52288	16973	8737	54704	166213
SOLVENCY (Market)	Beginning	Ending	Beginning	Ending	Beginning	Ending
Farm debt to asset ratio	45 %	43 %	50 %	52 %	40 %	37 %
Farm equity to asset ratio	55 %	57 %	50 %	48 %	60 %	63 %
Farm debt to equity ratio	81 %	76 %	102 %	111 %	67 %	59 %
PROFITABILITY	Cost	Market	Cost	Market	Cost	Market
Rate of return on farm assets	11.5 %	10.0 %	-4.0 %	-1.9 %	18.0 %	15.1 %
Rate of return on farm equity	16.7 %	12.3 %	-21.9 %	-11.3 %	29.3 %	20.0 %
Operating profit margin	22.0 %	24.6 %	-12.1 %	-7.4 %	30.1 %	33.3 %
Net farm income	58713	63501	-11924	-7668	184528	205095
REPAYMENT CAPACITY	Cash	Accrual	Cash	Accrual	Cash	Accrual
Term debt coverage ratio	94 %	185 %	70 %	55 %	104 %	248 %
Capital replacement margin	-2075	28739	-5628	-8520	2983	102517
EFFICIENCY						
Asset turnover rate (market)	40.9 %		25.7 %		45.4 %	
Operating expense ratio	68.9 %		88.4 %		64.3 %	
Depreciation expense ratio	3.6 %		9.2 %		2.2 %	
Interest expense ratio	7.3 %		11.6 %		6.1 %	
Net farm income ratio	20.2 %		-9.3 %		27.4 %	

LABOR ANALYSIS

	Average For All Farms	Average For Low 20 %	Average For High 20 %
Number of Farms	311	64	70
Total unpaid labor hours	2839	2438	2682
Total hired labor hours	1459	528	3669
Total labor hours per farm	4298	2966	6352
Value of farm production / hour	66.22	35.34	103.55
Net farm income / unpaid hour	21.98	-4.92	69.80

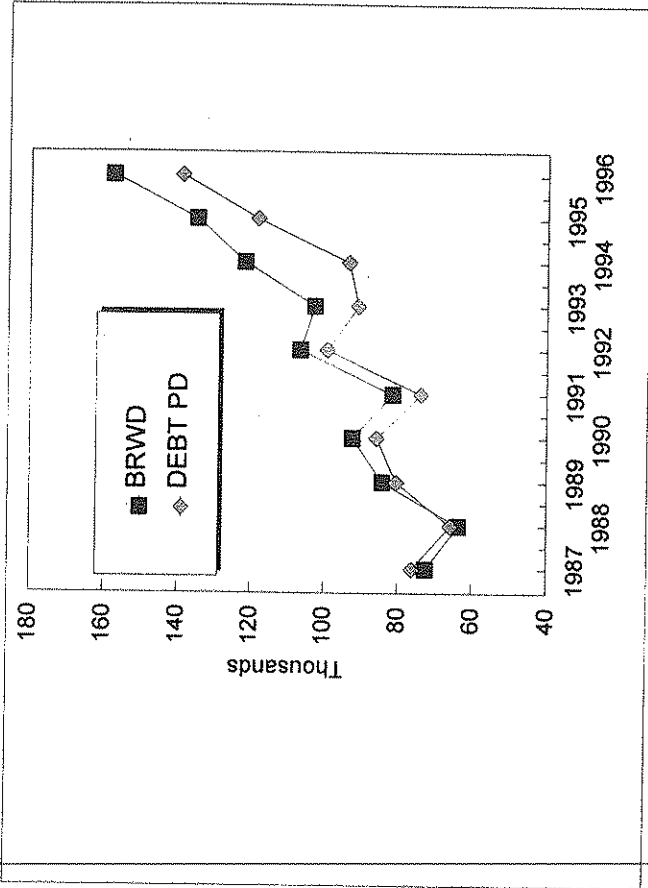
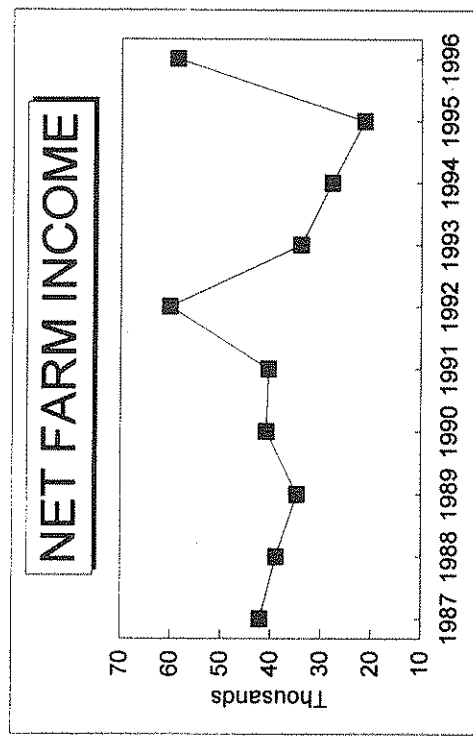
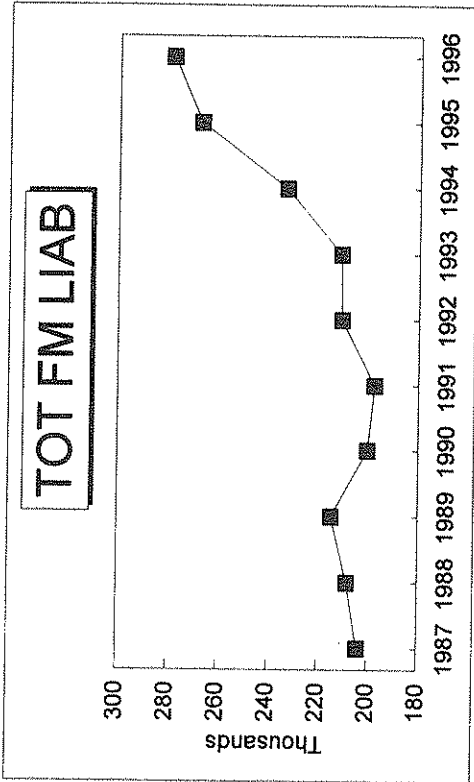
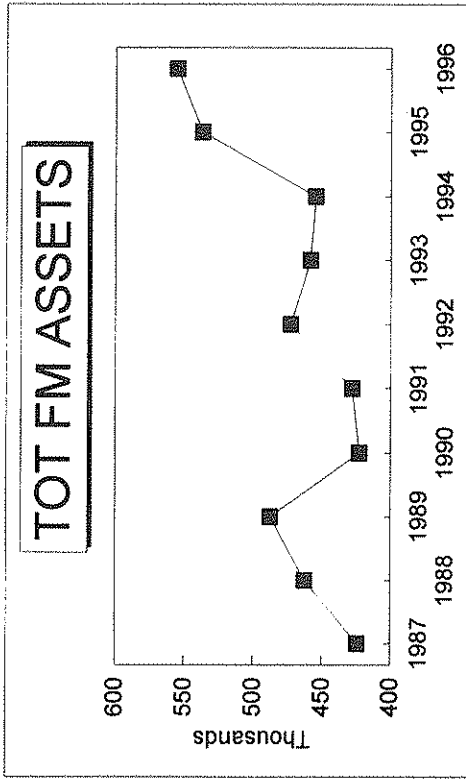
PROFITABILITY AND LIQUIDITY ANALYSIS, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Avg. Of All Farms	Avg. Of Low 20 %	Avg. Of High 20 %	Avg. Of All Farms	Avg. Of Low 20 %	Avg. Of High 20 %
Number of Farms	370	75	76	405	81	81
PROFITABILITY	----- Cost -----			----- Market -----		
Net farm income	58713	-11924	184528	63563	-7668	205095
Labor and management earnings	44084	-20271	151513	41292	-19668	150800
Rate of return on assets	11.5 %	-4.0 %	18.0 %	10.0 %	-1.9 %	15.1 %
Rate of return on equity	16.7 %	-21.9 %	29.3 %	12.3 %	-11.3 %	20.0 %
Operating profit margin	22.0 %	-12.1 %	30.1 %	24.6 %	-7.4 %	33.3 %
Asset turnover rate	52.3 %	33.0 %	59.8 %	40.9 %	25.7 %	45.4 %
Interest on farm net worth	14629	8347	33015	22271	12000	54294
Farm interest expense	21179	14280	41013	21048	14336	41230
Value of operator lbr and mgmt.	19639	15273	26150	18371	14327	24783
Return on farm assets	60254	-12917	199391	66240	-7659	221542
Average farm assets	523002	322697	1106157	659774	401785	1464989
Return on farm equity	39075	-27198	158378	45192	-21995	180312
Average farm equity	234089	124406	540049	368863	194707	901179
Value of farm production	273575	106402	661846	269772	103185	664830

	Average Of All Farms	Average Of Low 20 %	Average Of High 20 %
Number of Farms	405	81	81
LIQUIDITY (Cash)			
Net cash farm income	37799	2817	101339
Net nonfarm income	13338	20474	10655
Family living and taxes	33947	19380	67254
Real estate principal payments	6725	3634	14756
Cash available for interm. debt	10464	276	29984
Average intermediate debt	95948	60563	172816
Years to turnover interm. debt	9.2	219.1	5.8
Expense as a % of income	86 %	98 %	83 %
Interest as a % of income	8 %	12 %	7 %

LIQUIDITY (Accrual)			
Total accrual farm income	287844	123315	678089
Total accrual farm expense	219232	123389	477216
Net accrual operating income	68613	-75	200873
Net nonfarm income	13338	20474	10655
Family living and taxes	33947	19380	67254
Real estate principal payments	6725	3634	14756
Available for intermediate debt	41278	-2615	129518
Average intermediate debt	95948	60563	172816
Years to turnover interm. debt	2.3	**	1.3
Expense as a % of income	76 %	100 %	70 %
Interest as a % of income	7 %	12 %	6 %

** Income insufficient to meet debt servicing requirements



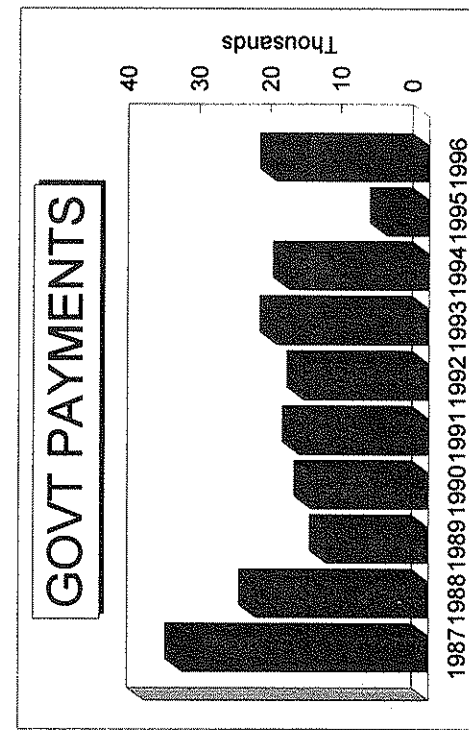
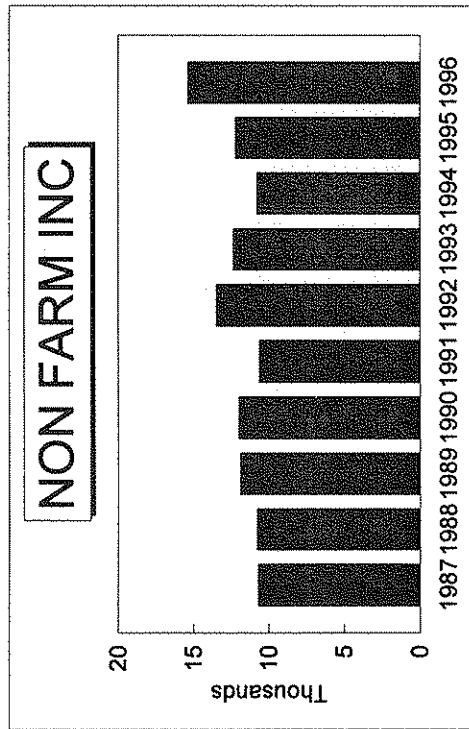
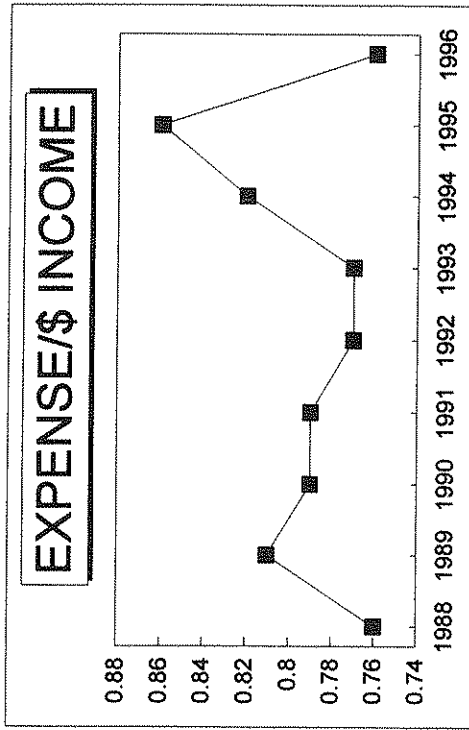
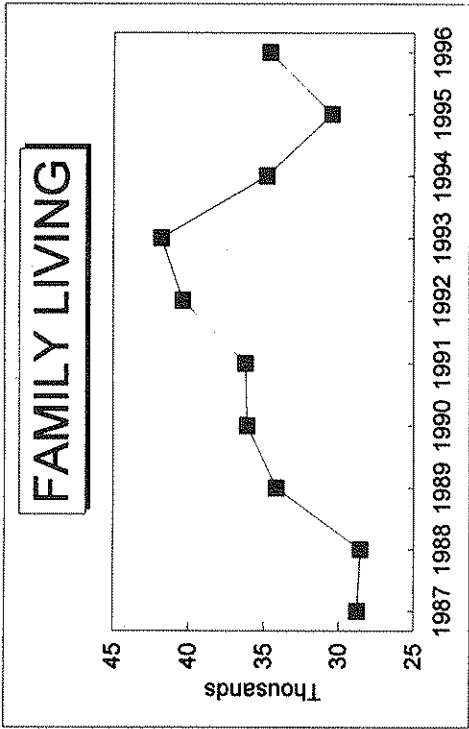
HOUSEHOLD AND PERSONAL EXPENSES, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average For All Farms	Average For Low 20%	Average For High 20%
Number of Sole Proprietors	110	19	16
Average family size	3.8		
FAMILY LIVING EXPENSES			
Food and meals expense	4546	4100	5495
Medical care and health insurance	3241	2358	4786
Cash donations	791	452	1722
Household supplies	2527	1508	4718
Clothing	1462	988	2641
Personal care	2817	2444	3321
Child / Dependent care	667	120	2002
Gifts	998	551	2194
Education	798	260	2124
Recreation	1657	387	7181
Utilities (household share)	1010	661	1255
Nonfarm vehicle operating expense	1276	953	1431
Household real estate taxes	131	19	406
Dwelling rent	94	1	170
Household repairs	1142	177	2753
Nonfarm interest	897	352	2283
Life insurance payments	1200	503	2930
Total cash family living expense	25251	15832	47414
Family living from the farm	352	171	700
Total family living	25602	16003	48113
OTHER NONFARM EXPENDITURES			
Income taxes	4313	1498	12167
Furnishing & appliance purchases	465	-	933
Nonfarm vehicle purchases	1305	635	2942
Nonfarm real estate purchases	910	-	654
Other nonfarm capital purchases	783	-	-
Nonfarm savings & investments	1622	833	2324
Total other nonfarm expenditures	9397	2966	19020
Total cash family living, investment & nonfarm capital purch	34648	18798	66433
PARTNERSHIPS			
Number of partnerships	20		
Number of operators per partnership	1.8		
Average owner withdrawals per farm	41337		
Average withdrawals per operator	22965		

OPERATOR INFORMATION & NONFARM SUMMARY, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

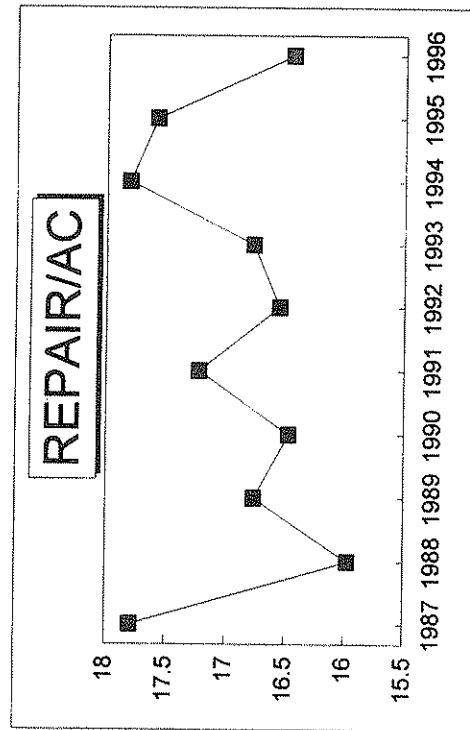
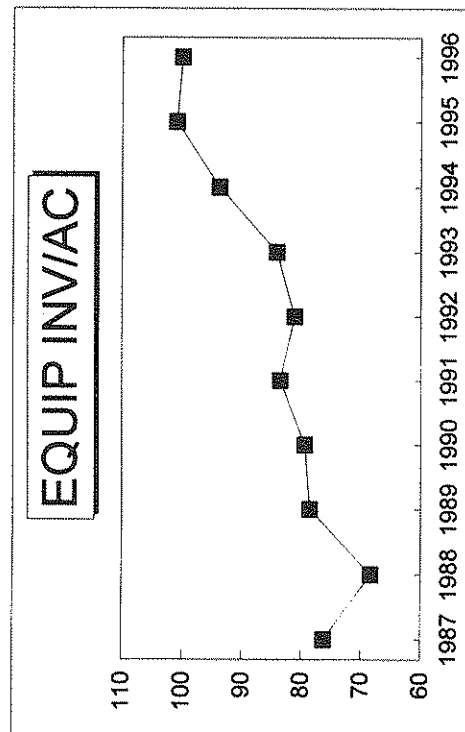
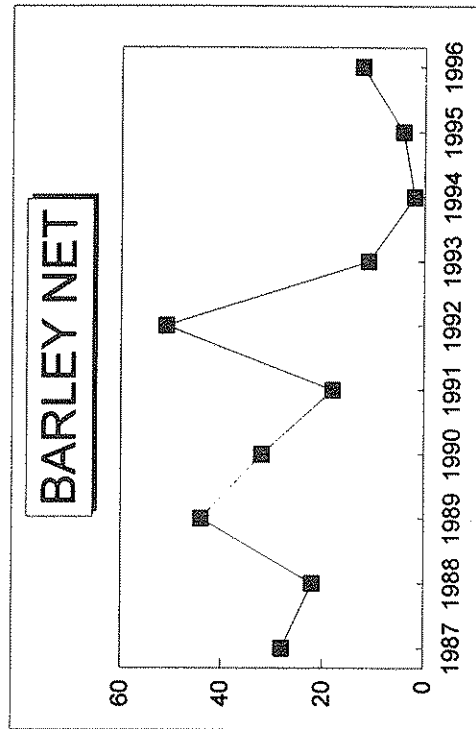
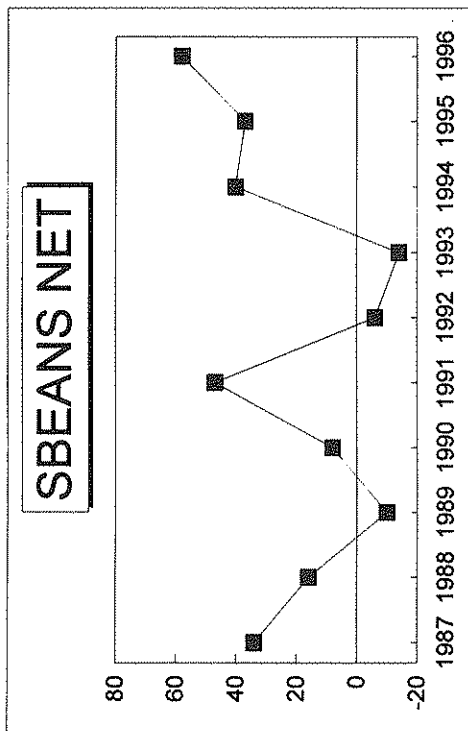
	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	405	81	81
OPERATOR INFORMATION			
Average number of operators	1.1	1.1	1.4
Average age of operators	43.1	44.3	42.5
Average number of years farming	19.2	18.7	20.3
NONFARM INCOME			
Nonfarm wages & salary	9199	14509	5863
Nonfarm business income	1566	2360	1565
Nonfarm rental income	106	295	152
Nonfarm interest income	416	281	547
Nonfarm cash dividends	71	49	75
Tax refunds	572	783	470
Gifts and inheritances	2049	3236	568
Other nonfarm income	1407	2196	1983
Total nonfarm income	15387	23710	11223

	Average For All Farms Beginning	Ending
NONFARM ASSETS (Mkt)		
Checking & savings	2688	2473
Stocks & bonds	6488	7540
Other current assets	1241	1328
Furniture & appliances	9931	10200
Nonfarm vehicles	7137	8116
Cash value of life ins.	4237	4505
Retirement accounts	12667	14984
Other intermediate assets	4235	4688
Nonfarm real estate	28730	30104
Other long term assets	3590	3972
Total nonfarm assets	80945	87909



CROP PRODUCTION AND MARKETING SUMMARY, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted by Net Farm Income)

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of Farms	405	81	81
ACREAGE SUMMARY			
Total Acres Owned	431	469	496
Total Crop Acres	993	600	1906
Crop Acres Owned	319	254	412
Crop Acres Cash Rented	628	301	1422
Crop Acres Share Rented	46	45	73
Total Pasture Acres	18	42	-
AVERAGE PRICE RECEIVED (Cash Sales Only)			
Canola per lb.	0.13	-	-
Wheat, Spring per bu.	4.56	4.64	4.66
Barley per bu.	2.73	2.31	2.86
Corn per bu.	2.94	3.19	3.03
Soybeans per bu.	6.50	6.77	6.03
Potatoes per cwt.	2.93	-	-
Sugar Beets per ton	36.93	-	38.29
Sunflowers per cwt.	11.36	-	11.58
Oats per bu.	1.98	2.03	-
Sunflowers, Confectionary per cwt.	13.92	-	-
AVERAGE YIELD PER ACRE			
Wheat, Spring (bu.)	45.14	37.01	50.37
Soybeans (bu.)	30.07	22.15	33.30
Barley (bu.)	64.01	51.22	73.69
Sugar Beets (ton)	18.24	-	18.60
Corn (bu.)	97.28	82.47	103.88
Hay, Alfalfa (ton)	2.77	2.50	2.85
Sunflowers (cwt.)	13.50	9.17	15.83
CRP (\$)	39.74	44.17	-
Pasture (aum)	5.26	3.37	-
Corn Silage (ton)	11.59	10.23	14.20



Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	118	22	27
Number of farms	99	20	20
Acres	87.76	86.44	67.08
Yield per acre (bushel)	60.68	44.86	75.61
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.23	1.97	2.43
Total product return per acre	135.52	88.30	183.99
Miscellaneous income per acre	4.15	3.34	9.55
Gross return per acre	139.67	91.64	193.54
Direct expenses per acre			
Seed	9.71	8.48	10.66
Fertilizer	25.00	24.16	22.79
Crop chemicals	13.56	12.20	12.19
Crop insurance	6.19	6.09	6.40
Drying fuel	0.31	-0.00	0.11
Fuel & oil	7.97	9.09	7.38
Repairs	9.79	9.35	10.26
Repair, machinery	2.20	2.50	0.97
Custom hire	2.68	3.56	0.63
Repair, buildings	0.10	0.01	0.26
Hired labor	0.17	0.00	0.05
Machinery & bldg leases	0.14	0.63	0.00
Marketing	0.04	0.00	0.03
Operating interest	2.74	2.57	1.85
Miscellaneous	0.31	0.68	0.11
Total direct expenses per acre	80.90	79.32	73.68
Return over direct expenses per acre	58.77	12.32	119.86
Overhead expenses per acre			
Repairs	0.44	0.00	0.00
Custom hire	-0.26	0.13	0.78
Hired labor	2.90	0.78	3.63
Machinery & bldg leases	1.44	1.14	3.76
RE & pers. property taxes	7.19	3.50	9.91
Farm insurance	1.88	1.27	1.54
Utilities	1.75	1.83	2.00
Dues & professional fees	0.91	0.66	0.83
Interest	17.89	12.83	28.61
Mach & bldg depreciation	9.95	7.19	12.15
Miscellaneous	2.34	0.67	1.54
Total overhead expenses per acre	46.43	30.00	64.76
Total listed expenses per acre	127.33	109.32	138.44
Net return per acre	12.34	-17.68	55.10
Total direct expense per bushel	1.33	1.77	0.97
Total listed expense per bushel	2.10	2.44	1.83
Net return per bushel	0.20	-0.39	0.73
Breakeven yield per acre	55.16	53.84	52.97
Est. labor hours per acre	1.84	1.43	1.45
Lbr & mgt charge per acre	12.96	10.80	12.11
Net return over lbr & mgt	11.91	-14.53	52.07

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	170	30	39
Number of farms	140	28	28
Acres	152.40	125.01	164.90
Yield per acre (bushel)	65.24	51.72	76.36
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.39	2.19	2.54
Total product return per acre	156.10	113.04	194.27
Miscellaneous income per acre	5.28	3.88	13.36
Gross return per acre	161.38	116.92	207.64
Direct expenses per acre			
Seed	10.54	9.88	10.99
Fertilizer	26.23	26.98	22.78
Crop chemicals	15.10	18.63	13.46
Crop insurance	7.71	9.76	8.12
Drying fuel	0.47	0.19	1.23
Fuel & oil	6.83	6.27	6.12
Repairs	9.10	7.86	9.75
Repair, machinery	0.97	1.46	0.51
Custom hire	1.94	2.94	1.45
Repair, buildings	0.05	0.14	0.05
Hired labor	0.22	1.05	0.03
Land rent	43.84	47.62	39.79
Machinery & bldg leases	0.31	0.23	0.00
Utilities	0.03	0.06	0.00
Marketing	0.02	0.00	0.04
Operating interest	3.52	3.11	3.59
Miscellaneous	0.29	0.12	0.26
Total direct expenses per acre	127.17	136.31	118.17
Return over direct expenses per acre	34.21	-19.39	89.47
Overhead expenses per acre			
Repairs	0.06	0.00	0.00
Custom hire	0.93	1.75	0.44
Hired labor	3.46	2.57	4.06
Machinery & bldg leases	1.84	2.10	1.89
RE & pers. property taxes	0.03	0.03	0.09
Farm insurance	2.03	2.23	2.09
Utilities	1.51	1.31	1.83
Dues & professional fees	0.84	1.05	0.64
Interest	3.17	3.66	2.34
Mach & bldg depreciation	6.29	3.46	4.73
Miscellaneous	2.51	1.64	3.20
Total overhead expenses per acre	22.68	19.80	21.30
Total listed expenses per acre	149.86	156.11	139.47
Net return per acre	11.52	-39.19	68.17
Total direct expense per bushel	1.95	2.64	1.55
Total listed expense per bushel	2.30	3.02	1.83
Net return per bushel	0.18	-0.76	0.89
Breakeven yield per acre	60.42	69.65	49.56
Est. labor hours per acre	1.47	1.27	0.87
Lbr & mgt charge per acre	9.44	7.67	5.78
Net return over lbr & mgt	15.40	-32.68	70.67

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

CANOLA ON OWNED LAND

	Average For All Farms
Number of fields	21
Number of farms	14
Acres	94.00
Yield per acre (lb)	1343.94
Operators share of yield %	100.00
Value per lb	0.13
Total product return per acre	169.38
Miscellaneous income per acre	0.35
Gross return per acre	169.73
Direct expenses per acre	
Seed	25.63
Fertilizer	36.71
Crop chemicals	17.57
Crop insurance	4.59
Fuel & oil	8.29
Repairs	7.71
Repair, machinery	3.35
Custom hire	4.65
Repair, buildings	0.03
Operating interest	4.31
Miscellaneous	0.13
Total direct expenses per acre	112.97
Return over direct expenses per acre	56.75
Overhead expenses per acre	
Custom hire	0.67
Hired labor	3.46
Machinery & bldg leases	0.30
RE & pers. property taxes	5.54
Farm insurance	2.85
Utilities	1.71
Dues & professional fees	0.74
Interest	11.64
Mach & bldg depreciation	5.81
Miscellaneous	1.51
Total overhead expenses per acre	34.24
Total listed expenses per acre	147.22
Net return per acre	22.51
Total direct expense per lb	0.08
Total listed expense per lb	0.11
Net return per lb	0.02
Breakeven yield per acre	1165.32
Est. labor hours per acre	1.19
Lbr & mgt charge per acre	13.93
Net return over lbr & mgt	19.20

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	46	10	9
Number of farms	44	9	9
Acres	47.68	55.78	40.75
Yield per acre (bushel)	56.12	32.04	67.53
Operators share of yield %	100.00	100.00	100.00
Value per bushel	1.70	1.51	1.77
Total product return per acre	95.15	48.28	119.31
Miscellaneous income per acre	17.27	5.48	54.82
Gross return per acre	112.42	53.76	174.13
Direct expenses per acre			
Seed	9.00	7.23	9.68
Fertilizer	15.14	14.36	13.85
Crop chemicals	4.98	3.80	2.46
Crop insurance	1.91	2.38	1.86
Drying fuel	0.10	0.43	0.00
Fuel & oil	8.24	7.83	8.33
Repairs	13.41	8.99	15.56
Repair, machinery	0.72	1.40	0.93
Custom hire	0.63	0.40	0.17
Repair, buildings	0.10	0.06	0.01
Hired labor	0.16	0.00	0.00
Operating interest	1.69	1.24	1.81
Miscellaneous	0.07	0.00	0.00
Total direct expenses per acre	56.15	48.14	54.66
Return over direct expenses per acre	56.27	5.62	119.47
Overhead expenses per acre			
Custom hire	0.02	0.10	0.00
Hired labor	3.41	0.92	2.60
Machinery & bldg leases	0.26	0.01	0.50
RE & pers. property taxes	3.84	3.38	4.22
Farm insurance	1.34	1.83	1.37
Utilities	1.89	1.92	1.14
Dues & professional fees	0.32	0.47	0.13
Interest	11.64	15.09	14.44
Mach & bldg depreciation	8.00	5.39	11.11
Miscellaneous	1.85	0.54	3.07
Total overhead expenses per acre	32.58	29.65	38.59
Total listed expenses per acre	88.72	77.79	93.26
Net return per acre	23.70	-24.03	80.88
Total direct expense per bushel	1.00	1.50	0.81
Total listed expense per bushel	1.58	2.43	1.38
Net return per bushel	0.42	-0.75	1.20
Breakeven yield per acre	42.14	47.98	21.75
Est. labor hours per acre	1.31	1.50	1.98
	28.05		
Lbr & mgt charge per acre	12.51	17.05	11.03
Net return over lbr & mgt	15.55	-31.23	70.78

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per Acre)

SPRING WHEAT ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	283	47	57
Number of farms	187	37	37
Acres	164.68	208.85	170.16
Yield per acre (bushel)	43.47	33.87	55.42
Operators share of yield %	100.00	100.00	100.00
Value per bushel	4.16	3.88	4.44
Total product return per acre	180.77	131.29	245.80
Miscellaneous income per acre	4.37	1.22	8.99
Gross return per acre	185.14	132.51	254.79
Direct expenses per acre			
Seed	13.21	13.59	12.93
Fertilizer	27.73	27.02	24.88
Crop chemicals	19.01	19.40	18.96
Crop insurance	7.00	7.40	6.27
Drying fuel	0.50	0.48	0.49
Fuel & oil	7.48	8.28	6.02
Repairs	10.68	9.18	12.22
Repair, machinery	1.55	2.56	0.29
Custom hire	3.28	4.29	2.21
Repair, buildings	0.11	0.15	0.02
Hired labor	0.16	0.00	0.05
Machinery & bldg leases	0.07	0.21	0.05
Utilities	0.02	0.05	0.01
Marketing	0.08	0.17	0.12
Operating interest	3.58	3.90	3.92
Miscellaneous	0.35	0.40	0.61
Total direct expenses per acre	94.90	97.07	89.04
Return over direct expenses per acre	90.25	35.44	165.75
Overhead expenses per acre			
Repairs	0.11	0.00	0.00
Custom hire	0.55	0.42	0.39
Hired labor	3.69	1.14	3.48
Machinery & bldg leases	1.26	0.44	2.03
RE & pers. property taxes	9.07	4.51	12.29
Farm insurance	2.53	1.74	3.52
Utilities	1.95	1.92	1.92
Dues & professional fees	0.81	1.04	0.40
Interest	23.51	15.03	24.81
Mach & bldg depreciation	8.26	8.17	9.05
Miscellaneous	2.74	2.22	3.00
Total overhead expenses per acre	54.89	36.64	60.90
Total listed expenses per acre	149.79	133.71	149.94
Net return per acre	35.36	-1.20	104.86
Total direct expense per bushel	2.18	2.87	1.61
Total listed expense per bushel	3.45	3.95	2.71
Net return per bushel	0.81	-0.04	1.89
Breakeven yield per acre	34.97	34.18	31.78
Est. labor hours per acre	1.93	1.91	1.81
Lbr & mgt charge per acre	12.92	13.54	11.02
Net return over lbr & mgt	36.92	0.64	106.28

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per Acre)

SPRING WHEAT ON CASH RENTED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	419	95	80
Number of farms	244	49	49
Acres	259.06	280.84	224.79
Yield per acre (bushel)	45.88	38.55	53.40
Operators share of yield %	100.00	100.00	100.00
Value per bushel	4.22	3.96	4.46
Total product return per acre	193.58	152.82	238.30
Miscellaneous income per acre	2.96	0.86	5.22
Gross return per acre	196.54	153.68	243.52
Direct expenses per acre			
Seed	13.81	14.16	13.38
Fertilizer	29.11	29.74	26.30
Crop chemicals	18.24	19.07	16.77
Crop insurance	8.27	9.20	6.54
Drying fuel	0.44	0.42	0.53
Fuel & oil	6.83	7.56	6.86
Repairs	9.99	10.30	11.19
Repair, machinery	1.06	0.70	0.28
Custom hire	3.32	3.12	2.09
Repair, buildings	0.07	0.09	0.05
Hired labor	0.17	0.32	0.00
Land rent	51.25	52.41	48.49
Machinery & bldg leases	0.19	0.64	0.00
Utilities	0.06	0.08	0.00
Marketing	0.05	0.07	0.04
Operating interest	4.36	5.55	3.99
Miscellaneous	0.35	0.40	0.78
Total direct expenses per acre	147.56	153.85	137.30
Return over direct expenses per acre	48.98	-0.17	106.22
Overhead expenses per acre			
Repairs	0.02	0.00	0.00
Custom hire	0.58	0.71	0.50
Hired labor	4.55	4.52	5.23
Machinery & bldg leases	2.22	1.56	4.48
RE & pers. property taxes	0.03	0.01	0.06
Farm insurance	2.54	2.95	2.31
Utilities	1.67	1.75	2.17
Dues & professional fees	1.04	1.06	0.71
Interest	3.65	4.64	3.27
Mach & bldg depreciation	6.66	5.84	8.38
Miscellaneous	2.90	1.96	4.10
Total overhead expenses per acre	25.85	25.01	31.21
Total listed expenses per acre	173.41	178.86	168.52
Net return per acre	23.13	-25.18	75.01
Total direct expense per bushel	3.22	3.99	2.57
Total listed expense per bushel	3.78	4.64	3.16
Net return per bushel	0.50	-0.65	1.40
Breakeven yield per acre	40.40	44.90	36.59
Est. labor hours per acre	1.80	1.93	1.78
Lbr & mgt charge per acre	10.30	10.04	9.89
Net return over lbr & mgt	28.10	-18.04	77.47

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	59	11	14
Number of farms	39	8	8
Acres	139.86	121.16	174.05
Yield per acre (bushel)	44.76	36.01	53.83
Operators share of yield %	67.70	69.17	64.50
Value per bushel	4.04	3.98	4.24
Total product return per acre	121.29	98.12	147.63
Miscellaneous income per acre	2.73	0.02	5.81
Gross return per acre	124.02	98.14	153.44
Direct expenses per acre			
Seed	11.55	9.77	10.62
Fertilizer	26.96	32.91	24.63
Crop chemicals	15.88	19.16	9.87
Crop insurance	6.88	8.95	4.68
Drying fuel	0.35	1.01	0.04
Fuel & oil	8.56	9.59	7.39
Repairs	10.56	12.85	9.97
Repair, machinery	0.14	0.00	0.32
Custom hire	2.02	5.83	0.70
Repair, buildings	0.00	0.00	0.00
Hired labor	0.20	0.00	0.00
Machinery & bldg leases	0.10	0.00	0.45
Marketing	0.31	0.00	1.33
Operating interest	3.99	6.31	2.59
Miscellaneous	0.34	0.72	0.02
Total direct expenses per acre	87.85	107.10	72.60
Return over direct expenses per acre	36.17	-8.96	80.83
Overhead expenses per acre			
Custom hire	0.96	1.85	0.00
Hired labor	3.99	2.58	4.17
Machinery & bldg leases	2.40	2.11	0.53
RE & pers. property taxes	0.15	0.00	0.00
Farm insurance	2.61	2.82	3.03
Utilities	1.87	1.86	2.41
Dues & professional fees	0.75	1.22	0.10
Interest	4.45	3.74	4.54
Mach & bldg depreciation	6.84	4.84	7.37
Miscellaneous	1.98	1.74	3.84
Total overhead expenses per acre	26.00	22.76	25.99
Total listed expenses per acre	113.85	129.86	98.59
Net return per acre	10.17	-31.72	54.85
Total direct expense per bushel	2.90	4.30	2.09
Total listed expense per bushel	3.76	5.21	2.84
Net return per bushel	0.34	-1.27	1.58
Breakeven yield per acre	40.58	47.16	33.89
Est. labor hours per acre	2.09	1.79	1.61
Lbr & mgt charge per acre	11.07	13.63	8.06
Net return over lbr & mgt	10.42	-36.38	59.34

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

WINTER WHEAT ON OWNED LAND

	Average For All Farms
Number of fields	17
Number of farms	13
Acres	53.43
Yield per acre (bushel)	38.85
Operators share of yield %	100.00
Value per bushel	4.21
Total product return per acre	163.67
Miscellaneous income per acre	5.24
Gross return per acre	168.92
Direct expenses per acre	
Seed	9.59
Fertilizer	31.72
Crop chemicals	7.62
Crop insurance	4.90
Drying fuel	0.24
Fuel & oil	6.92
Repairs	9.83
Repair, machinery	2.16
Custom hire	2.72
Repair, buildings	0.14
Operating interest	3.36
Miscellaneous	0.69
Total direct expenses per acre	79.89
Return over direct expenses per acre	89.02
Overhead expenses per acre	
Custom hire	1.82
Hired labor	4.01
Machinery & bldg leases	2.10
RE & pers. property taxes	4.13
Farm insurance	2.49
Utilities	1.51
Dues & professional fees	0.70
Interest	13.10
Mach & bldg depreciation	6.44
Miscellaneous	1.12
Total overhead expenses per acre	37.41
Total listed expenses per acre	117.31
Net return per acre	51.61
Total direct expense per bushel	2.06
Total listed expense per bushel	3.02
Net return per bushel	1.33
Breakeven yield per acre	26.60
Est. labor hours per acre	1.32
Lbr & mgt charge per acre	11.57
Net return over lbr & mgt	48.42

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	110	28	21
Number of farms	92	18	18
Acres	72.92	40.26	68.06
Yield per acre (bushel)	94.17	70.39	109.85
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.57	2.54	2.69
Total product return per acre	241.99	178.45	295.60
Miscellaneous income per acre	3.69	1.08	7.76
Gross return per acre	245.68	179.53	303.36
Direct expenses per acre			
Seed	22.52	23.94	19.17
Fertilizer	30.74	30.38	30.81
Crop chemicals	20.69	22.94	19.86
Crop insurance	6.70	6.59	4.78
Drying fuel	4.75	6.19	5.62
Irrigation energy	0.34	0.18	1.34
Fuel & oil	12.93	19.33	11.62
Repairs	21.94	21.23	24.66
Repair, machinery	2.38	9.36	3.23
Custom hire	4.24	6.70	2.99
Repair, buildings	1.06	8.31	0.74
Repair, irrigation equip	0.00	0.02	0.00
Hired labor	0.07	0.43	0.09
Machinery & bldg leases	0.09	0.00	0.00
Marketing	0.07	0.00	0.00
Operating interest	7.54	6.22	7.76
Miscellaneous	0.50	2.27	0.29
Total direct expenses per acre	136.56	164.07	132.96
Return over direct expenses per acre	109.13	15.46	170.40
Overhead expenses per acre			
Repairs	0.57	0.00	2.41
Custom hire	1.26	1.06	0.00
Hired labor	9.22	7.25	12.70
Machinery & bldg leases	3.32	1.61	9.89
RE & pers. property taxes	8.41	5.59	9.90
Farm insurance	2.80	3.34	3.73
Utilities	3.76	6.20	4.87
Dues & professional fees	1.52	1.30	1.84
Interest	34.99	17.24	38.22
Mach & bldg depreciation	15.36	15.26	23.49
Miscellaneous	4.86	2.29	5.01
Total overhead expenses per acre	86.08	61.14	112.06
Total listed expenses per acre	222.63	225.21	245.02
Net return per acre	23.05	-45.68	58.35
Total direct expense per bushel	1.45	2.33	1.21
Total listed expense per bushel	2.36	3.20	2.23
Net return per bushel	0.24	-0.65	0.53
Breakeven yield per acre	85.20	88.41	88.17
Est. labor hours per acre	2.44	2.44	2.94
Lbr & mgt charge per acre	18.31	32.39	21.60
Net return over lbr & mgt	15.38	-70.36	49.74

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	126	23	25
Number of farms	90	18	18
Acres	114.45	76.67	100.31
Yield per acre (bushel)	97.09	83.69	109.50
Operators share of yield %	100.00	100.00	100.00
Value per bushel	2.57	2.46	2.72
Total product return per acre	249.05	205.51	298.31
Miscellaneous income per acre	3.75	1.65	5.15
Gross return per acre	252.80	207.17	303.45
Direct expenses per acre			
Seed	24.27	26.81	24.70
Fertilizer	35.64	34.31	37.24
Crop chemicals	23.27	21.28	22.70
Crop insurance	5.98	5.95	6.36
Drying fuel	6.48	7.93	5.06
Irrigation energy	0.08	0.00	0.14
Fuel & oil	11.84	14.90	9.26
Repairs	18.63	19.91	15.42
Repair, machinery	1.44	2.22	1.30
Custom hire	5.71	9.05	2.17
Repair, buildings	0.15	0.00	0.38
Repair, irrigation equip	0.01	0.00	0.08
Hired labor	0.02	0.12	0.00
Land rent	52.97	50.23	47.27
Machinery & bldg leases	0.35	0.55	0.00
Marketing	0.30	0.11	0.01
Operating interest	13.02	21.19	6.35
Miscellaneous	0.50	0.77	0.31
Total direct expenses per acre	200.65	215.33	178.75
Return over direct expenses per acre	52.15	-8.17	124.70
Overhead expenses per acre			
Custom hire	0.37	0.90	0.85
Hired labor	8.90	7.41	7.56
Machinery & bldg leases	4.90	2.86	6.36
RE & pers. property taxes	0.05	0.04	0.30
Farm insurance	2.93	2.72	2.66
Utilities	3.01	3.04	4.96
Dues & professional fees	1.60	2.73	1.90
Interest	6.91	4.94	6.27
Mach & bldg depreciation	5.98	0.88	14.79
Miscellaneous	6.69	9.02	3.68
Total overhead expenses per acre	41.35	34.54	49.33
Total listed expenses per acre	242.00	249.88	228.08
Net return per acre	10.80	-42.71	75.38
Total direct expense per bushel	2.07	2.57	1.63
Total listed expense per bushel	2.49	2.99	2.08
Net return per bushel	0.11	-0.51	0.69
Breakeven yield per acre	92.88	101.09	81.83
Est. labor hours per acre	2.26	1.84	2.40
Lbr & mgt charge per acre	11.35	14.62	12.65
Net return over lbr & mgt	7.24	-48.57	73.58

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

SEED POTATOES ON CASH RENTED LAND

	Average For All Farms
Number of fields	19
Number of farms	5
Acres	37.37
Yield per acre (cwt)	133.01
Operators share of yield %	100.00
Value per cwt	4.73
Total product return per acre	629.42
Miscellaneous income per acre	0.00
Gross return per acre	629.42
Direct expenses per acre	
Seed	90.12
Fertilizer	37.91
Crop chemicals	139.78
Crop insurance	23.33
Fuel & oil	38.99
Repairs	74.59
Custom hire	10.94
Repair, buildings	6.17
Hired labor	25.27
Land rent	48.85
Machinery & bldg leases	4.35
Marketing	19.06
Operating interest	37.33
Miscellaneous	0.61
Total direct expenses per acre	557.29
Return over direct expenses per acre	72.13
Overhead expenses per acre	
Custom hire	0.17
Hired labor	28.44
Machinery & bldg leases	42.37
Farm insurance	7.33
Utilities	14.49
Dues & professional fees	3.03
Interest	8.87
Mach & bldg depreciation	31.24
Miscellaneous	9.75
Total overhead expenses per acre	145.69
Total listed expenses per acre	702.98
Net return per acre	-73.57
Total direct expense per cwt	4.19
Total listed expense per cwt	5.29
Net return per cwt	-0.55
Breakeven yield per acre	148.55
Est. labor hours per acre	14.42
Lbr & mgt charge per acre	84.26
Net return over lbr & mgt	-157.82

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	108	39	16
Number of farms	78	16	16
Acres	99.04	83.37	91.17
Yield per acre (bushel)	31.20	20.19	37.38
Operators share of yield %	100.00	100.00	100.00
Value per bushel	6.81	6.76	6.86
Total product return per acre	212.63	136.42	256.29
Miscellaneous income per acre	3.09	5.18	0.74
Gross return per acre	215.72	141.60	257.04
Direct expenses per acre			
Seed	15.26	16.38	15.20
Fertilizer	6.56	11.03	2.94
Crop chemicals	26.11	27.34	22.71
Crop insurance	7.79	10.49	8.11
Drying fuel	0.01	0.00	0.00
Fuel & oil	8.22	8.55	5.67
Repairs	14.59	13.94	12.87
Repair, machinery	1.06	2.93	0.87
Custom hire	2.86	5.52	2.32
Repair, buildings	0.08	0.13	0.08
Hired labor	0.34	0.00	0.13
Machinery & bldg leases	0.12	0.94	0.00
Utilities	0.03	0.24	0.00
Marketing	0.22	0.00	0.00
Operating interest	5.72	4.81	5.90
Miscellaneous	0.50	0.03	0.21
Total direct expenses per acre	89.48	102.33	77.00
Return over direct expenses per acre	126.24	39.26	180.03
Overhead expenses per acre			
Repairs	0.44	0.00	1.33
Custom hire	0.20	2.59	0.00
Hired labor	4.50	6.47	4.27
Machinery & bldg leases	1.47	1.42	0.83
RE & pers. property taxes	9.54	7.69	8.95
Farm insurance	2.68	2.46	2.64
Utilities	2.46	1.82	1.85
Dues & professional fees	1.20	1.39	1.08
Interest	32.11	28.68	31.02
Mach & bldg depreciation	9.02	6.16	6.35
Miscellaneous	4.62	3.33	5.94
Total overhead expenses per acre	68.23	62.02	64.25
Total listed expenses per acre	157.72	164.35	141.25
Net return per acre	58.00	-22.76	115.79
Total direct expense per bushel	2.87	5.07	2.06
Total listed expense per bushel	5.05	8.14	3.78
Net return per bushel	1.86	-1.13	3.10
Breakeven yield per acre	22.69	23.56	20.49
Est. labor hours per acre	2.52	1.96	2.37
Lbr & mgt charge per acre	17.06	16.43	14.29
Net return over lbr & mgt	48.73	-29.99	105.70

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	198	41	29
Number of farms	141	28	28
Acres	162.35	146.71	138.36
Yield per acre (bushel)	29.81	21.45	36.24
Operators share of yield %	100.00	100.00	100.00
Value per bushel	6.82	6.74	6.86
Total product return per acre	203.21	144.56	248.56
Miscellaneous income per acre	4.86	10.39	4.30
Gross return per acre	208.07	154.96	252.86
Direct expenses per acre			
Seed	15.99	18.51	16.50
Fertilizer	6.61	12.38	4.38
Crop chemicals	25.44	24.52	22.69
Crop insurance	8.78	10.75	10.92
Drying fuel	0.03	0.07	0.06
Fuel & oil	8.47	9.42	8.24
Repairs	12.62	17.63	14.97
Repair, machinery	0.79	0.27	0.18
Custom hire	4.51	4.15	2.09
Repair, buildings	0.05	0.08	0.04
Hired labor	0.17	0.53	0.20
Land rent	53.45	52.15	49.17
Machinery & bldg leases	0.50	0.26	0.00
Utilities	0.03	0.25	0.00
Marketing	0.07	0.41	0.00
Operating interest	7.51	6.20	4.33
Miscellaneous	0.52	0.20	0.38
Total direct expenses per acre	145.53	157.79	134.14
Return over direct expenses per acre	62.54	-2.83	118.72
Overhead expenses per acre			
Repairs	0.04	0.00	0.22
Custom hire	0.30	0.30	0.01
Hired labor	4.49	3.86	4.64
Machinery & bldg leases	3.21	3.60	1.17
RE & pers. property taxes	0.01	0.00	0.02
Farm insurance	2.42	2.07	1.94
Utilities	1.97	1.98	1.88
Dues & professional fees	1.26	1.44	0.71
Interest	4.66	7.02	4.17
Mach & bldg depreciation	6.05	9.55	5.97
Miscellaneous	4.77	4.28	4.76
Total overhead expenses per acre	29.18	34.10	25.49
Total listed expenses per acre	174.71	191.88	159.64
Net return per acre	33.36	-36.93	93.22
Total direct expense per bushel	4.88	7.35	3.70
Total listed expense per bushel	5.86	8.94	4.41
Net return per bushel	1.12	-1.72	2.57
Breakeven yield per acre	24.91	26.93	22.65
Est. labor hours per acre	2.15	1.84	2.28
Lbr & mgt charge per acre	13.02	10.54	13.92
Net return over lbr & mgt	27.59	-36.28	83.49

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

SUNFLOWERS ON OWNED LAND

	Average For All Farms
Number of fields	19
Number of farms	18
Acres	162.03
Yield per acre (cwt)	13.14
Operators share of yield %	100.00
Value per cwt	10.19
Total product return per acre	133.85
Miscellaneous income per acre	11.64
Gross return per acre	145.49
Direct expenses per acre	
Seed	13.57
Fertilizer	22.31
Crop chemicals	13.93
Crop insurance	6.12
Drying fuel	0.65
Fuel & oil	7.30
Repairs	11.10
Repair, machinery	2.80
Custom hire	2.43
Repair, buildings	0.25
Hired labor	0.09
Marketing	0.49
Operating interest	4.55
Miscellaneous	0.48
Total direct expenses per acre	86.06
Return over direct expenses per acre	59.42
Overhead expenses per acre	
Custom hire	0.90
Hired labor	4.13
Machinery & bldg leases	1.27
RE & pers. property taxes	5.75
Farm insurance	1.93
Utilities	3.35
Dues & professional fees	0.68
Interest	21.95
Mach & bldg depreciation	15.22
Miscellaneous	2.78
Total overhead expenses per acre	57.96
Total listed expenses per acre	144.02
Net return per acre	1.47
Total direct expense per cwt	6.55
Total listed expense per cwt	10.96
Net return per cwt	0.11
Breakeven yield per acre	12.99
Est. labor hours per acre	1.78
Lbr & mgt charge per acre	11.84
Net return over lbr & mgt	-3.48

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	52	9	11
Number of farms	42	8	8
Acres	109.98	84.30	106.22
Yield per acre (cwt)	13.87	6.90	18.53
Operators share of yield %	100.00	100.00	100.00
Value per cwt	10.72	10.40	10.94
Total product return per acre	148.71	71.81	202.79
Miscellaneous income per acre	5.59	14.55	5.81
Gross return per acre	154.30	86.36	208.60
Direct expenses per acre			
Seed	12.75	13.86	11.86
Fertilizer	22.08	24.49	24.82
Crop chemicals	13.76	16.44	10.89
Crop insurance	11.09	14.88	8.26
Drying fuel	0.84	1.91	1.15
Fuel & oil	9.46	9.62	6.81
Repairs	11.90	12.31	11.80
Repair, machinery	2.02	2.06	0.00
Custom hire	3.62	3.90	2.87
Repair, buildings	0.04	0.21	0.00
Hired labor	0.18	0.00	0.00
Land rent	41.70	41.34	32.83
Machinery & bldg leases	0.21	1.31	0.00
Operating interest	3.23	2.96	2.53
Miscellaneous	0.16	0.00	0.51
Total direct expenses per acre	133.04	145.29	114.34
Return over direct expenses per acre	21.26	-58.93	94.26
Overhead expenses per acre			
Custom hire	0.30	1.44	0.00
Hired labor	5.37	4.60	3.21
Machinery & bldg leases	2.40	2.98	0.14
RE & pers. property taxes	0.00	0.00	0.00
Farm insurance	1.49	0.94	1.15
Utilities	1.76	2.10	1.24
Dues & professional fees	1.41	1.74	0.27
Interest	3.43	3.69	3.44
Mach & bldg depreciation	7.55	5.59	7.53
Miscellaneous	2.88	2.03	3.03
Total overhead expenses per acre	26.58	25.12	19.99
Total listed expenses per acre	159.62	170.42	134.33
Net return per acre	-5.32	-84.05	74.26
Total direct expense per cwt	9.59	21.05	6.17
Total listed expense per cwt	11.51	24.69	7.25
Net return per cwt	-0.38	-12.18	4.01
Breakeven yield per acre	14.37	14.98	11.74
Est. labor hours per acre	1.87	1.42	0.87
Lbr & mgt charge per acre	14.08	12.36	7.11
Net return over lbr & mgt	-8.61	-80.47	72.93

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

CONFECTIONARY SUNFLOWERS ON CASH RENTED LAND

	Average For All Farms
Number of fields	23
Number of farms	19
Acres	166.76
Yield per acre (cwt)	10.53
Operators share of yield %	100.00
Value per cwt	15.80
Total product return per acre	166.37
Miscellaneous income per acre	16.07
Gross return per acre	182.44
Direct expenses per acre	
Seed	19.36
Fertilizer	21.27
Crop chemicals	16.36
Crop insurance	8.14
Drying fuel	0.40
Fuel & oil	8.65
Repairs	8.67
Repair, machinery	3.57
Custom hire	2.43
Repair, buildings	0.21
Land rent	46.74
Utilities	0.09
Operating interest	4.91
Miscellaneous	0.07
Total direct expenses per acre	140.88
Return over direct expenses per acre	41.56
Overhead expenses per acre	
Custom hire	2.55
Hired labor	5.10
Machinery & bldg leases	2.05
RE & pers. property taxes	0.01
Farm insurance	2.37
Utilities	2.40
Dues & professional fees	1.44
Interest	5.04
Mach & bldg depreciation	7.94
Miscellaneous	3.83
Total overhead expenses per acre	32.74
Total listed expenses per acre	173.62
Net return per acre	8.82
Total direct expense per cwt	13.38
Total listed expense per cwt	16.49
Net return per cwt	0.84
Breakeven yield per acre	9.97
Est. labor hours per acre	2.43
Lbr & mgt charge per acre	14.04
Net return over lbr & mgt	11.63

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per Acre)

SUGAR BEETS ON OWNED LAND

	Average Of All Farms	Average Of Low 20%	Average Of High 20%
Number of fields	44	9	8
Number of farms	39	8	8
Acres	114.38	115.60	95.48
Yield per acre (ton)	17.91	15.71	20.43
Operators share of yield %	100.00	100.00	100.00
Value per ton	43.44	41.30	44.88
Total product return per acre	778.06	649.05	916.99
Miscellaneous income per acre	5.35	11.69	6.12
Gross return per acre	783.41	660.75	923.11
Direct expenses per acre			
Seed	36.46	37.42	33.63
Fertilizer	29.09	32.34	26.42
Crop chemicals	84.55	74.45	79.61
Crop insurance	15.56	13.49	9.19
Fuel & oil	27.56	32.53	27.40
Repairs	48.32	62.96	48.47
Repair, machinery	3.73	0.00	0.00
Custom hire	21.15	19.18	2.28
Hired labor	23.22	26.31	25.00
Machinery & bldg leases	0.31	0.00	0.00
Marketing	72.56	106.55	57.68
Operating interest	20.04	31.76	10.75
Miscellaneous	1.41	0.68	4.45
Total direct expenses per acre	383.96	437.68	324.87
Return over direct expenses per acre	399.45	223.06	598.24
Overhead expenses per acre			
Repairs	2.44	0.00	14.29
Custom hire	0.56	2.09	0.00
Hired labor	29.73	30.06	28.65
Machinery & bldg leases	9.63	5.67	16.81
RE & pers. property taxes	18.90	19.67	15.84
Farm insurance	5.01	4.83	5.50
Utilities	5.84	5.56	8.23
Dues & professional fees	3.88	4.26	3.65
Interest	66.32	59.05	36.44
Mach & bldg depreciation	42.43	36.58	58.90
Miscellaneous	12.01	9.99	11.21
Total overhead expenses per acre	196.77	177.76	199.53
Total listed expenses per acre	580.73	615.44	524.40
Net return per acre	202.68	45.31	398.71
Total direct expense per ton	21.44	27.85	15.90
Total listed expense per ton	32.42	39.16	25.66
Net return per ton	11.32	2.88	19.51
Breakeven yield per acre	13.25	14.62	11.55
Est. labor hours per acre	8.45	9.38	10.41
Lbr & mgt charge per acre	40.22	43.75	47.41
Net return over lbr & mgt	162.67	1.74	351.31

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

PINTO BEANS ON CASH RENTED LAND

	Average For All Farms
Number of fields	18
Number of farms	16
Acres	146.62
Yield per acre (cwt)	12.78
Operators share of yield %	100.00
Value per cwt	21.66
Total product return per acre	276.87
Miscellaneous income per acre	9.41
Gross return per acre	286.28
Direct expenses per acre	
Seed	24.70
Fertilizer	23.93
Crop chemicals	32.42
Crop insurance	19.11
Drying fuel	0.17
Fuel & oil	9.46
Repairs	12.00
Repair, machinery	3.01
Custom hire	3.93
Repair, buildings	0.24
Hired labor	0.34
Land rent	52.02
Machinery & bldg leases	0.62
Utilities	0.30
Marketing	0.09
Operating interest	3.65
Miscellaneous	0.54
Total direct expenses per acre	186.55
Return over direct expenses per acre	99.73
Overhead expenses per acre	
Custom hire	1.36
Hired labor	7.15
Machinery & bldg leases	2.24
RE & pers. property taxes	0.16
Farm insurance	1.99
Utilities	1.24
Dues & professional fees	1.11
Interest	3.53
Mach & bldg depreciation	10.12
Miscellaneous	2.73
Total overhead expenses per acre	31.63
Total listed expenses per acre	218.18
Net return per acre	68.10
Total direct expense per cwt	14.59
Total listed expense per cwt	17.07
Net return per cwt	5.33
Breakeven yield per acre	9.64
Est. labor hours per acre	2.52
Lbr & mgt charge per acre	14.13
Net return over lbr & mgt	53.97

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	26	5	5
Number of farms	26	5	5
Acres	125.42	134.26	127.05
Yield per acre (cwt)	17.68	14.10	20.96
Operators share of yield %	100.00	100.00	100.00
Value per cwt	19.38	17.69	21.36
Total product return per acre	342.70	249.40	447.78
Miscellaneous income per acre	4.48	1.72	2.95
Gross return per acre	347.17	251.11	450.72
Direct expenses per acre			
Seed	30.01	30.64	26.19
Fertilizer	25.87	38.09	18.26
Crop chemicals	31.89	27.23	32.80
Crop insurance	18.11	15.54	7.17
Fuel & oil	8.82	8.73	8.87
Repairs	13.13	9.49	9.62
Repair, machinery	1.68	5.71	1.14
Custom hire	5.21	3.46	16.06
Hired labor	1.06	2.99	0.00
Land rent	59.77	69.72	71.15
Machinery & bldg leases	0.17	0.00	0.65
Utilities	0.11	0.51	0.00
Marketing	0.08	0.09	0.00
Operating interest	7.54	3.99	18.66
Miscellaneous	0.58	0.00	0.00
Total direct expenses per acre	204.04	216.20	210.56
Return over direct expenses per acre	143.14	34.91	240.16
Overhead expenses per acre			
Repairs	0.52	0.00	0.00
Custom hire	1.82	0.00	0.00
Hired labor	7.76	12.73	6.05
Machinery & bldg leases	1.29	1.22	1.49
RE & pers. property taxes	0.20	0.00	0.00
Farm insurance	2.73	3.15	3.81
Utilities	2.22	1.01	3.84
Dues & professional fees	1.44	1.41	2.04
Interest	5.94	7.02	3.54
Mach & bldg depreciation	7.36	15.01	1.13
Miscellaneous	6.80	6.74	11.98
Total overhead expenses per acre	38.08	48.29	33.89
Total listed expenses per acre	242.12	264.49	244.45
Net return per acre	105.05	-13.38	206.27
Total direct expense per cwt	11.54	15.33	10.04
Total listed expense per cwt	13.70	18.76	11.66
Net return per cwt	5.94	-0.95	9.84
Breakeven yield per acre	12.26	14.85	11.31
Est. labor hours per acre	2.00	2.74	1.06
Lbr & mgt charge per acre	10.65	13.41	8.00
Net return over lbr & mgt	94.60	-26.78	198.28

Crop Enterprise Analysis, 1996
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(Average of all farms reporting)

KENTUCKY BLUE GRASS SEED ON OWNED LAND

	Average For All Farms
Number of fields	8
Number of farms	6
Acres	104.00
Yield per acre (lb)	198.70
Operators share of yield %	100.00
Value per lb	0.71
Total product return per acre	140.67
Miscellaneous income per acre	1.45
Gross return per acre	142.12
Direct expenses per acre	
Seed	0.63
Fertilizer	30.93
Crop chemicals	11.95
Crop insurance	1.25
Fuel & oil	5.85
Repairs	6.36
Repair, machinery	1.50
Custom hire	8.46
Operating interest	2.01
Miscellaneous	4.02
Total direct expenses per acre	72.96
Return over direct expenses per acre	69.16
Overhead expenses per acre	
Hired labor	2.80
RE & pers. property taxes	5.04
Farm insurance	2.03
Utilities	1.02
Dues & professional fees	0.40
Interest	8.43
Mach & bldg depreciation	5.55
Miscellaneous	0.42
Total overhead expenses per acre	25.68
Total listed expenses per acre	98.65
Net return per acre	43.47
Total direct expense per lb	0.37
Total listed expense per lb	0.50
Net return per lb	0.22
Breakeven yield per acre	137.29
Est. labor hours per acre	1.05
Lbr & mgt charge per acre	11.40
Net return over lbr & mgt	39.51

Crop Enterprise Analysis, 1996
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(Average of all farms reporting)

TIMOTHY GRASS SEED ON OWNED LAND

	Average For All Farms
Number of fields	10
Number of farms	6
Acres	46.47
Yield per acre (lb)	278.45
Operators share of yield %	100.00
Value per lb	0.24
Total product return per acre	66.29
Miscellaneous income per acre	3.44
Gross return per acre	69.73
Direct expenses per acre	
Fertilizer	19.90
Crop chemicals	7.29
Crop insurance	0.84
Fuel & oil	7.57
Repairs	7.95
Repair, machinery	0.39
Custom hire	0.81
Operating interest	1.68
Total direct expenses per acre	46.44
Return over direct expenses per acre	23.29
Overhead expenses per acre	
Hired labor	1.67
RE & pers. property taxes	5.54
Farm insurance	2.37
Utilities	1.14
Dues & professional fees	0.38
Interest	8.38
Mach & bldg depreciation	3.79
Miscellaneous	0.39
Total overhead expenses per acre	23.68
Total listed expenses per acre	70.12
Net return per acre	-0.39
Total direct expense per lb	0.17
Total listed expense per lb	0.25
Net return per lb	-0.00
Breakeven yield per acre	280.10
Est. labor hours per acre	0.13
Lbr & mgt charge per acre	15.15
Net return over lbr & mgt	-6.89

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NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	85	16	16
Number of farms	81	16	16
Acres	49.10	47.84	62.74
Yield per acre (ton)	11.50	7.38	15.40
Operators share of yield %	100.00	100.00	100.00
Value per ton	21.09	19.29	24.15
Total product return per acre	242.47	142.46	371.91
Miscellaneous income per acre	4.61	5.76	10.12
Gross return per acre	247.09	148.22	382.03
Direct expenses per acre			
Seed	18.32	17.40	22.05
Fertilizer	22.74	27.51	16.98
Crop chemicals	18.11	16.95	21.02
Crop insurance	4.21	2.49	3.67
Irrigation energy	0.21	0.00	0.00
Fuel & oil	13.84	13.91	12.18
Repairs	20.80	26.91	21.90
Repair, machinery	6.64	3.73	7.72
Custom hire	4.69	6.00	11.23
Repair, buildings	0.88	0.21	1.76
Repair, irrigation equip	0.00	0.00	0.00
Hired labor	0.03	0.09	0.00
Operating interest	2.37	2.11	3.14
Miscellaneous	1.06	0.00	1.56
Total direct expenses per acre	113.93	117.31	123.22
Return over direct expenses per acre	133.16	30.90	258.81
Overhead expenses per acre			
Custom hire	0.13	0.00	0.00
Hired labor	9.41	6.77	8.99
Machinery & bldg leases	2.51	0.54	7.84
RE & pers. property taxes	5.13	3.28	7.73
Farm insurance	2.24	1.59	3.38
Utilities	3.00	2.51	4.30
Dues & professional fees	0.81	0.45	0.59
Interest	25.59	23.93	41.50
Mach & bldg depreciation	24.80	27.72	23.14
Miscellaneous	4.58	2.33	3.02
Total overhead expenses per acre	78.21	69.12	100.49
Total listed expenses per acre	192.14	186.44	223.71
Net return per acre	54.95	-38.22	158.33
Total direct expense per ton	9.91	15.89	8.00
Total listed expense per ton	16.71	25.25	14.53
Net return per ton	4.78	-5.18	10.28
Breakeven yield per acre	8.89	9.37	8.84
Est. labor hours per acre	2.76	3.61	0.73
Lbr & mgt charge per acre	19.72	24.98	14.29
Net return over lbr & mgt	38.19	-61.56	146.25

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(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	117	21	24
Number of farms	104	21	21
Acres	78.07	52.34	91.08
Yield per acre (ton)	2.77	1.72	3.69
Operators share of yield %	100.00	100.00	100.00
Value per ton	69.10	51.99	79.58
Total product return per acre	191.68	89.56	293.63
Miscellaneous income per acre	4.14	2.49	14.26
Gross return per acre	195.81	92.05	307.89
Direct expenses per acre			
Seed	2.80	3.64	2.37
Fertilizer	11.67	10.82	7.11
Crop chemicals	1.05	2.12	0.72
Crop insurance	0.01	0.02	0.00
Irrigation energy	0.07	0.38	0.08
Fuel & oil	14.98	14.56	15.38
Repairs	23.48	25.55	34.98
Repair, machinery	4.02	6.33	0.28
Custom hire	1.12	0.89	0.19
Repair, buildings	1.19	0.29	0.01
Repair, irrigation equip	0.00	0.00	0.00
Marketing	0.04	0.00	0.00
Operating interest	3.84	7.76	6.16
Miscellaneous	0.87	1.95	0.23
Total direct expenses per acre	65.13	74.32	67.52
Return over direct expenses per acre	130.68	17.73	240.37
Overhead expenses per acre			
Custom hire	0.41	0.00	0.13
Hired labor	8.59	6.39	16.71
Machinery & bldg leases	0.67	0.82	1.02
RE & pers. property taxes	11.10	4.40	36.02
Farm insurance	2.34	2.64	2.78
Utilities	3.34	2.30	3.09
Dues & professional fees	0.67	0.78	0.55
Interest	26.15	21.49	44.08
Mach & bldg depreciation	17.97	25.00	16.14
Miscellaneous	3.44	2.35	4.61
Total overhead expenses per acre	74.68	66.17	125.14
Total listed expenses per acre	139.81	140.49	192.66
Net return per acre	56.00	-48.44	115.23
Total direct expense per ton	23.48	43.14	18.30
Total listed expense per ton	50.41	81.55	52.22
Net return per ton	20.19	-28.12	31.23
Breakeven yield per acre	1.96	2.65	2.24
Est. labor hours per acre	3.28	3.14	3.67
Lbr & mgt charge per acre	20.89	22.22	15.42
Net return over lbr & mgt	37.54	-67.99	103.64

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

MIXED HAY ON OWNED LAND

	Average For All Farms
Number of fields	22
Number of farms	22
Acres	149.77
Yield per acre (ton)	1.85
Operators share of yield %	100.00
Value per ton	46.89
Total product return per acre	86.54
Miscellaneous income per acre	0.71
Gross return per acre	87.25
Direct expenses per acre	
Seed	2.18
Fertilizer	8.62
Crop chemicals	0.28
Fuel & oil	8.10
Repairs	13.78
Repair, machinery	1.43
Custom hire	0.02
Repair, buildings	0.04
Operating interest	0.14
Miscellaneous	1.61
Total direct expenses per acre	36.20
Return over direct expenses per acre	51.05
Overhead expenses per acre	
Custom hire	0.01
Hired labor	2.04
Machinery & bldg leases	1.21
RE & pers. property taxes	3.09
Farm insurance	0.80
Utilities	1.17
Dues & professional fees	0.11
Interest	9.23
Mach & bldg depreciation	10.75
Miscellaneous	1.86
Total overhead expenses per acre	30.27
Total listed expenses per acre	66.47
Net return per acre	20.78
Total direct expense per ton	19.61
Total listed expense per ton	36.02
Net return per ton	11.26
Breakeven yield per acre	1.40
Est. labor hours per acre	2.63
Lbr & mgt charge per acre	13.54
Net return over lbr & mgt	8.34

Crop Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Average of all farms reporting)

OATLAGE ON OWNED LAND

	Average For All Farms
Number of fields	12
Number of farms	12
Acres	35.37
Yield per acre (ton)	2.96
Operators share of yield %	100.00
Value per ton	24.34
Total product return per acre	72.10
Miscellaneous income per acre	1.77
Gross return per acre	73.87
Direct expenses per acre	
Seed	14.77
Fertilizer	6.11
Crop chemicals	1.37
Crop insurance	0.57
Irrigation energy	0.00
Fuel & oil	12.31
Repairs	17.32
Repair, machinery	3.68
Custom hire	2.05
Repair, buildings	4.05
Repair, irrigation equip	0.01
Operating interest	0.37
Miscellaneous	0.24
Total direct expenses per acre	62.84
Return over direct expenses per acre	11.03
Overhead expenses per acre	
Hired labor	6.03
Machinery & bldg leases	0.10
RE & pers. property taxes	4.11
Farm insurance	1.14
Utilities	2.99
Dues & professional fees	0.31
Interest	9.36
Mach & bldg depreciation	15.32
Miscellaneous	1.22
Total overhead expenses per acre	40.59
Total listed expenses per acre	103.43
Net return per acre	-29.56
Total direct expense per ton	21.22
Total listed expense per ton	34.92
Net return per ton	-9.98
Breakeven yield per acre	4.18
Est. labor hours per acre	2.96
Lbr & mgt charge per acre	20.44
Net return over lbr & mgt	-48.35

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per unit produced)

Beef Cow-Calf -- Average per Cow

Number of farms	Average For All Farms		Average For Low 20%		Average For High 20%	
	64		13		13	
	Quantity	Value	Quantity	Value	Quantity	Value
Beef Calves sold (lb)	395.99	208.95	291.99	155.60	335.14	209.54
Transferred out (lb)	115.24	68.61	144.57	77.24	117.91	70.22
Cull sales (lb)	198.92	67.96	140.32	43.94	235.41	78.95
Butchered (lb)	11.35	5.15	22.66	9.54	8.10	4.08
Less purchased (lb)	-46.05	-27.73	-38.54	-28.43	-40.98	-27.46
Less transferred in (lb)	-12.49	-6.44	-62.72	-25.02	-22.57	-14.79
Inventory change (lb)	7.20	-6.41	-117.29	-70.24	28.14	74.94
Total production (lb)	670.16	310.07	380.98	162.63	661.16	395.49
Other income		1.27		0.00		0.00
Gross return		311.35		162.63		395.49
Direct expenses						
Barley (bu.)	0.69	1.37	3.16	5.72	0.27	0.49
Corn (bu.)	2.48	7.66	3.25	9.50	1.13	3.09
Corn Silage (lb.)	2351.18	20.62	561.97	5.51	4731.28	39.36
Hay, Alfalfa (lb.)	1651.32	38.77	3972.95	105.96	2492.11	59.30
Hay, Grass & Other (lb.)	6599.07	125.06	6444.54	142.10	4927.41	85.69
Haylage, Grass & Other (lb.)	793.75	8.76	0.00	0.00	0.00	0.00
Oatlage (lb.)	230.83	2.82	163.15	3.26	171.23	3.08
Oats (bu.)	2.18	3.95	3.03	6.70	1.67	4.37
Pasture (aum)	0.75	25.58	0.63	8.70	0.89	17.45
Stover (lb.)	167.01	1.80	217.54	2.04	291.08	1.87
Wheat, Spring (bu.)	0.08	0.16	0.00	0.00	0.00	0.00
Complete Ration (lb.)	206.19	15.41	276.66	21.89	202.51	16.51
Creep / Starter (lb.)	8.57	0.96	0.00	0.00	6.35	1.06
Milk Replacer (lb.)	0.01	0.01	0.00	0.00	0.00	0.00
Protein Vit Minerals (lb.)	99.42	13.25	62.98	13.22	103.28	11.05
Breeding fees		1.61		3.63		2.37
Veterinary		18.76		17.77		17.82
Livestock supplies		7.39		5.72		6.06
Fuel & oil		9.12		13.69		8.81
Repairs		13.29		14.52		8.33
Repair, machinery		2.14		9.89		1.36
Repair, livestock equip		0.68		1.78		1.31
Custom hire		2.18		2.21		1.00
Repair, buildings		0.89		5.81		0.21
Hired labor		0.10		0.00		0.39
Livestock leases		2.01		0.00		2.72
Hauling and trucking		1.30		0.07		1.92
Marketing		6.14		7.20		3.02
Operating interest		1.81		4.36		0.11
Miscellaneous		0.25		2.37		0.00
Total direct expenses		333.85		413.63		298.73
Return over direct expense		-22.50		-251.00		96.76
Overhead expenses						
Hired labor		4.92		0.00		6.87
Machinery & bldg leases		2.02		0.00		7.30
RE & pers. property taxes		5.00		4.65		4.43
Farm insurance		6.31		8.89		5.75
Utilities		10.28		13.66		8.74
Dues & professional fees		0.72		2.06		0.64
Interest		32.51		31.68		26.54
Mach & bldg depreciation		16.77		16.66		16.51
Miscellaneous		7.26		7.06		2.80
Total overhead expenses		85.80		84.66		79.60
Total listed expenses		419.65		498.29		378.33
Net return		-108.30		-335.66		17.16
Est. labor hours per unit		12.12		9.60		8.07
Labor & management charge		64.59		78.42		59.40
Net return over lbr & mgt		-172.90		-414.08		-42.24
Other Information						
Number of cows		80.6		42.4		98.8
Pregnancy percentage		96.0		97.0		97.5
Pregnancy loss percentage		1.9		7.9		0.9
Culling percentage		17.0		12.1		20.5
Calving percentage		94.2		89.3		96.6
Weaning percentage		87.0		80.2		90.0
Calves sold per cow		0.76		0.80		0.65
Calf death loss percent		8.9		11.9		8.3
Average weaning weight		520		445		530
Lbs weaned/exposed female		453		357		477
Feed cost per cow		266.18		324.60		243.31
Avg wgt/Beef Calf sold		712		548		804
Avg price / cwt		52.77		53.29		62.52

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

All Beef Backgrounding -- Average per Cwt Produced

Number of farms	Average For All Farms	
	Quantity	Value
	7	
Backgnd Strs sold (lb)	212.86	115.90
Transferred out (lb)	44.43	24.23
Butchered (lb)	0.61	0.31
Less purchased (lb)	-66.59	-38.43
Less transferred in (lb)	-86.99	-50.43
Inventory change (lb)	-4.32	6.58
Total production (lb)	100.00	58.15
Other income		0.00
Gross return		58.15
Direct expenses		
Barley (bu.)	1.01	1.92
Corn (bu.)	3.94	10.56
Corn Silage (lb.)	481.22	4.18
Hay, Alfalfa (lb.)	58.11	1.45
Hay, Grass & Other (lb.)	593.83	15.11
Oats (bu.)	3.12	4.36
Pasture (aum)	0.00	1.79
Stover (lb.)	33.55	0.75
Complete Ration (lb.)	113.51	6.14
Milk Replacer (lb.)	0.06	0.04
Protein Vit Minerals (lb.)	23.35	3.76
Veterinary		2.61
Livestock supplies		0.41
Fuel & oil		1.06
Repairs		1.84
Custom hire		2.32
Marketing		1.13
Operating interest		0.14
Total direct expenses		59.59
Return over direct expense		-1.44
Overhead expenses		0.83
Hired labor		0.54
RE & pers. property taxes		0.79
Farm insurance		1.83
Utilities		0.46
Dues & professional fees		4.47
Interest		1.72
Mach & bldg depreciation		1.07
Miscellaneous		11.71
Total overhead expenses		71.30
Total listed expenses		-13.15
Net return		
Est. labor hours per unit		0.56
Labor & management charge		3.42
Net return over lbr & mgt		-16.57
Other Information		
No. purchased or trans in		118
Number sold or trans out		110
Percentage death loss		1.4
Avg. daily gain (lbs)		0.98
Lbs of conc / lb of gain		5.06
Lbs of feed / lb of gain		13.44
Feed cost per cwt of gain		50.08
Feed cost per head		140.78
Average purchase weight		383
Average sales weight		834
Avg purch price / cwt		57.71
Avg sales price / cwt		54.45

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

All Beef Finish Yearlings -- Average per Cwt Produced

Number of farms	Average For All Farms	
	6	
	Quantity	Value
Fin Yrlg Str sold (lb)	180.43	106.94
Butchered (lb)	1.51	0.99
Less purchased (lb)	-85.52	-52.70
Less transferred in (lb)	-3.59	-2.22
Inventory change (lb)	7.16	8.43
Total production (lb)	100.00	61.42
Other income		0.00
Gross return		61.42
Direct expenses		
Barley (bu.)	0.46	1.26
Corn (bu.)	7.11	20.52
Corn Silage (lb.)	585.87	5.86
Hay, Alfalfa (lb.)	7.83	2.52
Hay, Grass & Other (lb.)	37.90	1.03
Complete Ration (lb.)	2.62	16.65
Protein Vit Minerals (lb.)	11.94	4.64
Veterinary		1.37
Livestock supplies		2.94
Fuel & oil		0.23
Repairs		0.28
Repair, machinery		0.05
Repair, livestock equip		0.08
Repair, buildings		0.01
Hired labor		0.23
Marketing		0.80
Operating interest		1.38
Total direct expenses		59.86
Return over direct expense		1.56
Overhead expenses		
Hired labor		2.48
RE & pers. property taxes		0.29
Farm insurance		0.22
Utilities		0.29
Dues & professional fees		0.13
Interest		1.00
Mach & bldg depreciation		0.66
Miscellaneous		0.30
Total overhead expenses		5.36
Total listed expenses		65.21
Net return		-3.79
Est. labor hours per unit		0.29
Labor & management charge		1.62
Net return over lbr & mgt		-5.41
Other Information		
No. purchased or trans in		257
Number sold or trans out		211
Percentage death loss		1.0
Avg. daily gain (lbs)		1.70
Lbs of conc / lb of gain		4.35
Lbs of feed / lb of gain		6.76
Feed cost per cwt of gain		52.48
Feed cost per head		385.94
Average purchase weight		478
Average sales weight		1197
Avg purch price / cwt		61.63
Avg sales price / cwt		59.27

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

Dairy Steers -- Average per Cwt Produced

Number of farms	Average For All Farms	
	Quantity	Value
	6	
Dairy Steers sold (lb)	177.21	93.41
Less purchased (lb)	-74.84	-29.71
Less transferred in (lb)	-42.75	-16.35
Inventory change (lb)	40.39	18.24
Total production (lb)	100.00	65.60
Other income		0.00
Gross return		65.60
Direct expenses	7.12	19.26
Corn (bu.)	59.31	0.59
Corn Silage (lb.)	202.65	4.25
Hay, Alfalfa (lb.)	98.85	1.98
Haylage, Alfalfa (lb.)	1.48	2.22
Oats (bu.)	36.77	4.95
Complete Ration (lb.)	34.65	6.31
Protein Vit Minerals (lb.)		8.03
Other feed stuffs		1.99
Veterinary		0.83
Livestock supplies		2.72
Fuel & oil		2.35
Repairs		0.14
Repair, livestock equip		0.16
Hauling and trucking		2.24
Marketing		6.51
Operating interest		64.54
Total direct expenses		1.06
Return over direct expense		
Overhead expenses		0.23
Hired labor		0.01
Machinery & bldg leases		0.87
RE & pers. property taxes		0.40
Farm insurance		3.33
Utilities		0.63
Dues & professional fees		0.88
Interest		0.50
Mach & bldg depreciation		0.39
Miscellaneous		7.26
Total overhead expenses		71.79
Total listed expenses		-6.20
Net return		
Est. labor hours per unit		0.46
Labor & management charge		4.65
Net return over lbr & mgt		-10.85
Other Information		41
No. purchased or trans in		30
Number sold or trans out		3.7
Percentage death loss		2.01
Avg. daily gain (lbs)		5.17
Lbs of conc / lb of gain		8.84
Lbs of feed / lb of gain		47.60
Feed cost per cwt of gain		302.66
Feed cost per head		443
Average purchase weight		1007
Average sales weight		175.74
Avg purch price / head		52.72
Avg sales price / cwt		

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per head)

Dairy -- Average per Cow

Number of farms	Average For All Farms		Average For Low 20%		Average For High 20%	
	86		17		17	
	Quantity	Value	Quantity	Value	Quantity	Value
Milk sold (lb)	16887.50	2447.17	13766.32	1970.86	19354.12	2818.26
Milk used in home (lb)	40.86	5.03	27.68	2.51	29.72	3.51
Milk fed to animals (lb)	171.80	14.27	141.38	7.42	222.34	18.77
Dairy Calves sold (hd)	0.13	17.24	0.15	24.77	0.14	33.96
Transferred out (hd)	0.50	44.04	0.49	26.28	0.68	102.73
Cull sales (hd)	0.24	101.48	0.25	98.99	0.25	151.06
Butchered (hd)	0.01	3.74	0.01	2.96	0.01	2.75
Less purchased (hd)	-0.12	-95.09	-0.05	-34.78	-0.21	-156.61
Less transferred in (hd)	-0.26	-236.45	-0.20	-151.91	-0.32	-301.71
Inventory change (hd)	0.08	79.21	0.02	-54.67	0.16	174.83
Total production		2380.64		1892.43		2847.54
Other income		9.94		0.00		8.70
Gross return		2390.58		1892.43		2856.24
Direct expenses						
Barley (bu.)	8.24	17.85	11.80	25.02	11.50	30.14
Corn (bu.)	62.78	200.68	63.81	220.77	86.45	296.49
Corn Silage (lb.)	9448.81	89.85	12332.47	85.32	8207.38	90.40
Hay, Alfalfa (lb.)	5265.79	175.60	6087.91	192.07	3142.82	108.27
Hay, Grass & Other (lb.)	652.83	19.02	1349.71	41.61	721.58	18.51
Haylage, Alfalfa (lb.)	4459.31	80.02	1280.97	26.15	8038.00	145.12
Haylage, Grass & Other (lb.)	408.88	5.86	948.07	14.44	583.54	9.72
Oats (bu.)	5.74	9.18	9.06	16.14	1.87	3.50
Soybeans (bu.)	0.22	3.26	0.12	0.93	0.86	13.09
Complete Ration (lb.)	1934.34	238.91	1415.86	148.89	713.74	140.44
Protein Vit Minerals (lb.)	1224.32	218.83	1810.84	268.29	1848.02	238.05
Other feed stuffs		16.57		5.09		37.65
Breeding fees		19.22		18.55		22.56
Veterinary		70.66		76.00		84.70
Livestock supplies		100.64		94.60		93.22
DHIA		8.82		8.21		8.75
Fuel & oil		22.00		19.74		18.45
Repairs		50.02		42.49		55.84
Repair, machinery		9.91		4.63		13.98
Repair, livestock equip		9.32		4.89		16.04
Custom hire		25.71		37.55		27.33
Repair, buildings		7.32		2.04		1.27
Hired labor		7.18		0.38		0.00
Machinery & bldg leases		4.01		17.62		0.00
Livestock leases		19.38		57.45		6.79
Hauling and trucking		25.05		11.02		29.14
Marketing		28.94		19.13		23.46
Operating interest		10.70		4.30		14.14
Total direct expenses		1494.50		1463.33		1547.05
Return over direct expense		896.08		429.10		1309.20
Overhead expenses						
Hired labor		106.21		78.21		221.24
Machinery & bldg leases		10.48		9.25		12.57
RE & pers. property taxes		6.41		3.56		6.40
Farm insurance		17.88		16.43		15.26
Utilities		59.80		57.79		69.96
Dues & professional fees		3.95		2.68		3.80
Interest		95.64		105.26		122.68
Mach & bldg depreciation		65.04		37.26		124.63
Miscellaneous		17.43		12.11		32.69
Total overhead expenses		382.84		322.54		609.22
Total listed expenses		1877.33		1785.87		2156.27
Net return		513.25		106.56		699.98
Est. labor hours per unit		27.75		23.87		28.63
Labor & management charge		147.76		130.62		103.28
Net return over lbr & mgt		365.48		-24.06		596.69
Other Information						
Avg. number of Cows		62.7		54.6		75.0
Milk produced per Cow		17100		13935		19606
Percent butterfat in milk		3.5		3.2		3.5
Culling percentage		24.3		25.3		25.3
Percent of barn capacity		93.1		94.1		82.3
Lbs. milk/lb grain & conc.		2.3		1.8		2.4
Feed cost per cwt of milk		6.29		7.50		5.77
Feed cost per Cow		1075.63		1044.72		1131.38
Avg. milk price per cwt.		14.49		14.32		14.56

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per head)

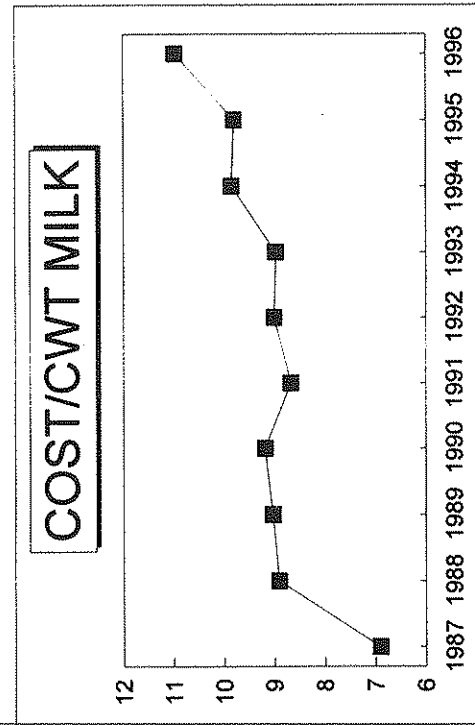
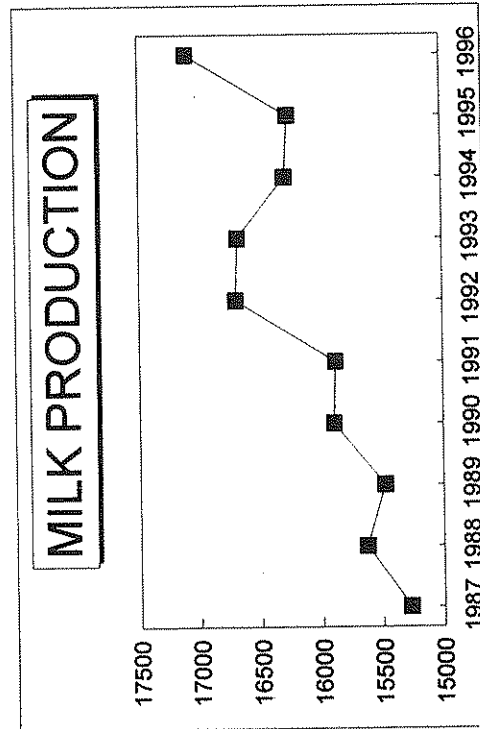
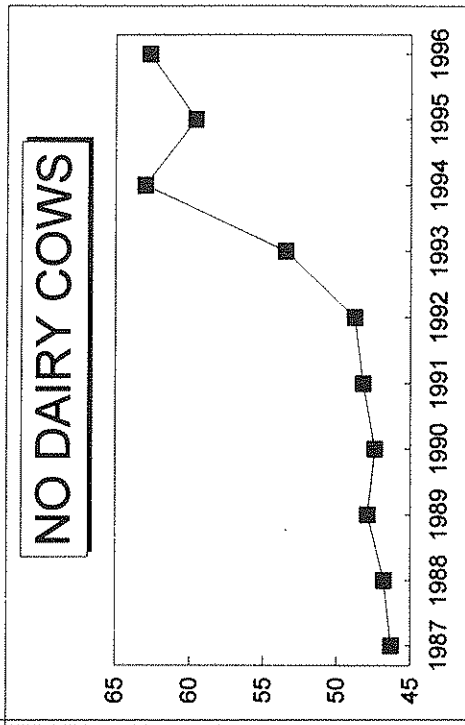
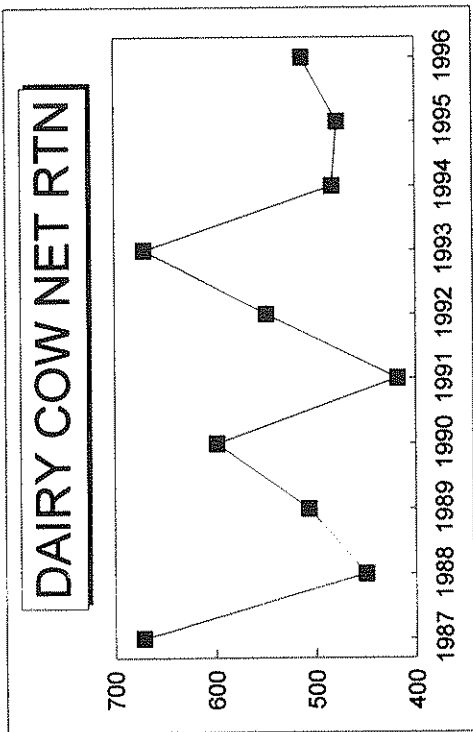
Dairy Replacement Heifers -- Average per Avg. Head

Number of farms	Average For All Farms		Average For Low 20%		Average For High 20%	
	72		14		14	
	Quantity	Value	Quantity	Value	Quantity	Value
Replacements sold (hd)	0.33	56.16	0.34	36.21	0.19	38.94
Transferred out (hd)	0.30	249.59	0.25	199.37	0.29	291.28
Cull sales (hd)	0.00	2.00	0.00	0.00	0.01	8.54
Butchered (hd)	0.01	4.39	0.01	3.28	0.02	9.84
Less purchased (hd)	-0.01	-7.59	-0.01	-2.15	-0.00	-2.76
Less transferred in (hd)	-0.50	-30.60	-0.68	-44.28	-0.24	-16.89
Inventory change (hd)	0.03	28.47	-0.03	-52.69	0.11	99.65
Total production (hd)	0.00	302.42	0.00	139.74	0.00	428.60
Other income		0.00		0.00		0.00
Gross return		302.42		139.74		428.60
Direct expenses	3.27	7.42	3.27	6.76	4.75	11.38
Barley (bu.)	5.56	15.97	3.92	12.79	3.76	7.85
Corn (bu.)	4104.13	42.96	4147.04	39.17	3602.36	50.35
Corn Silage (lb.)	1840.40	52.74	3528.46	113.26	978.73	32.68
Hay, Alfalfa (lb.)	398.07	9.81	1029.68	19.93	330.49	5.40
Hay, Grass & Other (lb.)	648.00	10.63	1160.96	18.40	371.74	5.58
Haylage, Alfalfa (lb.)	55.69	0.92	0.00	0.00	0.00	0.00
Oatlage (lb.)	2.70	4.26	3.02	4.67	0.25	0.37
Oats (bu.)	0.02	1.69	0.03	3.25	0.06	0.95
Pasture (aum)	231.65	41.58	406.05	43.04	144.64	42.78
Complete Ration (lb.)	26.26	3.21	4.44	0.72	0.00	0.00
Creep / Starter (lb.)	11.51	1.16	6.64	0.66	8.91	0.82
Milk (lb.)	2.05	5.90	1.29	0.95	3.16	8.22
Milk Replacer (lb.)	376.26	20.49	219.86	34.01	1169.85	13.58
Protein Vit Minerals (lb.)		0.86		0.77		0.42
Other feed stuffs		2.66		2.99		1.22
Breeding fees		10.06		12.74		5.37
Veterinary		8.17		10.36		9.54
Livestock supplies		3.79		3.80		4.63
Fuel & oil		8.66		7.91		4.86
Repairs		1.40		0.30		1.43
Repair, machinery		1.68		0.86		2.17
Repair, livestock equip		0.64		0.00		0.02
Custom hire		1.03		0.20		1.73
Repair, buildings		2.59		0.00		0.00
Hired labor		0.72		4.63		0.00
Machinery & bldg leases		0.97		6.27		0.00
Utilities		0.52		0.47		1.32
Hauling and trucking		0.60		0.71		0.99
Marketing		1.87		0.80		1.24
Operating interest		1.43		0.00		0.00
Miscellaneous		266.40		350.44		214.92
Total direct expenses		36.02		-210.70		213.68
Return over direct expense						
Overhead expenses		13.25		10.95		11.90
Hired labor		2.19		0.36		4.56
Machinery & bldg leases		1.07		1.19		0.74
RE & pers. property taxes		2.61		3.40		2.67
Farm insurance		9.33		8.04		10.45
Utilities		0.72		0.26		1.30
Dues & professional fees		13.04		9.50		12.01
Interest		11.50		7.75		8.43
Mach & bldg depreciation		2.84		0.84		5.08
Miscellaneous		56.54		42.29		57.13
Total overhead expenses		322.95		392.73		272.05
Total listed expenses		-20.52		-252.98		156.55
Net return						
Est. labor hours per unit		5.40		6.13		3.48
Labor & management charge		28.86		30.47		28.30
Net return over lbr & mgt		-49.39		-283.45		128.25
Other Information						
No. purchased or trans in		36		39		20
Number sold or trans out		43		33		41
Average number of head		70		55		84
Percentage death loss		8.1		11.9		6.6
Feed cost per average head		219.62		298.38		180.39
Feed cost/head sold+trans		353.56		506.17		374.86
Avg. purchase weight		318		0		0
Avg. sales weight		76		57		192
Avg. purch price / head		681.20		209.00		1083.33
Avg. sales price / head		172.26		107.79		202.14

Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE
(Farms sorted according to Return to Overhead per head)

Dairy and Repl Heifers -- Average per Cow

Number of farms	Average For All Farms		Average For Low 20%		Average For High 20%	
	70		14		14	
	Quantity	Value	Quantity	Value	Quantity	Value
Milk sold (lb)	16907.60	2453.92	14497.11	1990.29	19274.86	2814.07
Milk used in home (lb)	47.52	5.84	42.60	4.18	43.22	5.63
Milk fed to animals (lb)	193.81	15.40	197.41	13.16	230.92	18.40
Dairy Calves sold (hd)	0.41	70.48	0.50	68.71	0.43	69.62
Transferred out (hd)	0.94	323.71	0.95	272.41	1.13	405.58
Cull sales (hd)	0.24	89.94	0.23	77.05	0.26	99.39
Butchered (hd)	0.02	9.30	0.01	5.66	0.02	6.21
Less purchased (hd)	-0.12	-94.59	-0.05	-14.48	-0.25	-197.29
Less transferred in (hd)	-0.90	-316.53	-0.92	-276.64	-1.13	-398.07
Inventory change (hd)	0.12	121.45	-0.01	-29.48	0.30	333.99
Total production		2678.93		2110.87		3157.52
Other income		12.62		0.00		12.59
Gross return		2691.55		2110.87		3170.11
Direct expenses						
Barley (bu.)	11.33	24.69	21.49	45.40	8.71	25.77
Corn (bu.)	65.88	198.37	49.98	157.15	85.86	252.04
Corn Silage (lb.)	13274.67	128.47	17280.94	131.12	15105.54	165.18
Hay, Alfalfa (lb.)	6998.33	224.01	9584.68	292.14	4419.02	157.02
Hay, Grass & Other (lb.)	1014.02	27.59	1500.36	38.56	698.78	15.43
Haylage, Alfalfa (lb.)	5740.35	100.51	3416.03	73.59	8677.69	146.39
Haylage, Grass & Other (lb.)	402.67	5.55	1147.28	18.64	302.46	4.54
Oats (bu.)	9.72	14.98	11.88	19.03	4.28	8.07
Complete Ration (lb.)	1873.26	281.18	2690.98	275.01	762.46	205.34
Milk Replacer (lb.)	3.32	6.47	0.00	0.00	5.71	5.45
Protein Vit Minerals (lb.)	1642.79	239.06	1738.65	244.26	3769.30	297.89
Other feed stuffs		22.03		11.72		50.32
Breeding fees		24.80		25.32		25.98
Veterinary		79.59		57.06		94.00
Livestock supplies		108.15		124.66		94.43
DHIA		11.12		10.46		13.64
Fuel & oil		26.25		27.93		18.98
Repairs		61.97		64.33		53.46
Repair, machinery		11.27		7.18		13.03
Repair, livestock equip		13.69		7.54		8.77
Custom hire		18.48		22.04		15.20
Repair, buildings		8.53		2.97		0.09
Hired labor		12.18		0.51		0.00
Machinery & bldg leases		5.94		7.18		0.00
Livestock leases		15.30		55.46		5.12
Hauling and trucking		29.93		14.67		46.83
Marketing		32.77		38.31		22.55
Operating interest		14.11		11.37		25.41
Total direct expenses		1746.97		1783.63		1770.93
Return over direct expense		944.58		327.24		1399.18
Overhead expenses						
Hired labor		107.02		111.30		211.10
Machinery & bldg leases		12.72		10.00		15.83
RE & pers. property taxes		8.30		7.16		11.13
Farm insurance		21.37		27.55		23.18
Utilities		71.58		78.90		83.85
Dues & professional fees		5.30		4.08		5.50
Interest		98.94		117.30		111.47
Mach & bldg depreciation		88.61		50.79		197.13
Miscellaneous		19.69		6.45		39.50
Total overhead expenses		433.53		413.53		698.69
Total listed expenses		2180.50		2197.16		2469.62
Net return		511.05		-86.29		700.49
Est. labor hours per unit		40.02		46.38		34.58
Labor & management charge		201.69		222.49		138.45
Net return over lbr & mgt		309.36		-308.77		562.04
Other Information						
Avg. number of Cows		60.7		49.8		68.5
Milk produced per Cow		17149		14737		19549
Percent butterfat in milk		3.5		3.7		3.6
Culling percentage		24.2		22.7		26.5
Percent of barn capacity		92.3		93.5		77.5
Lbs. milk/lb grain & conc.		2.1		1.7		1.9
Feed cost per cwt of milk		7.42		8.87		6.82
Feed cost per Cow		1272.89		1306.63		1333.44
Avg. milk price per cwt.		14.51		13.73		14.60



Livestock Enterprise Analysis, 1996
NORTHLAND COMMUNITY & TECHNICAL COLLEGE

Hogs, Farrow To Finish -- Average per Cwt Produced

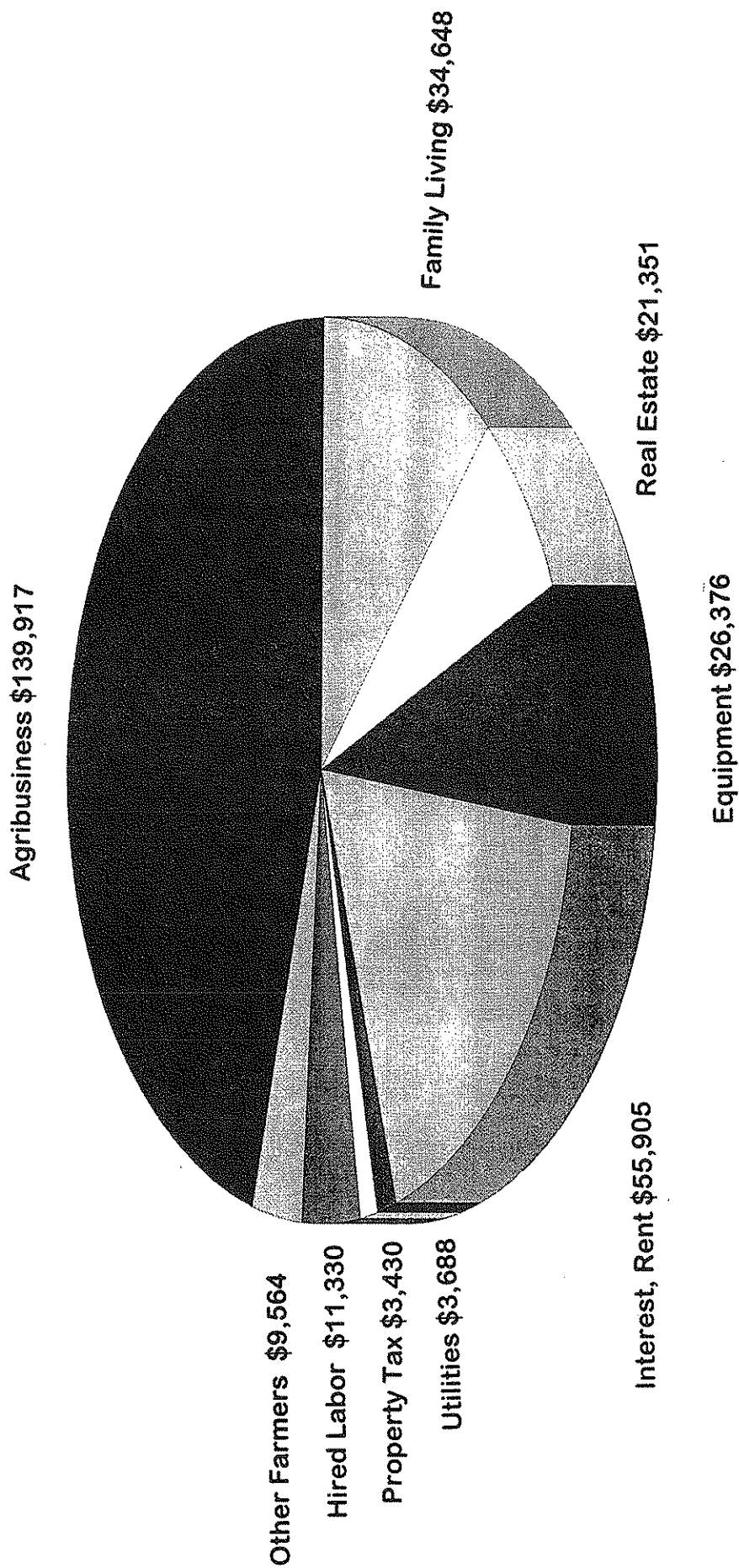
	Average For All Farms	
	Quantity	Value
Number of farms	5	
Raised Hogs sold (lb)	95.02	46.09
Cull sales (lb)	5.79	2.19
Butchered (lb)	0.18	0.08
Less purchased (lb)	-1.27	-1.14
Inventory change (lb)	0.28	5.19
Total production (lb)	100.00	52.41
Other income		0.00
Gross return		52.41
Direct expenses		
Barley (bu.)	0.13	0.30
Corn (bu.)	4.87	14.31
Oats (bu.)	0.06	0.11
Complete Ration (lb.)	35.33	5.52
Protein Vit Minerals (lb.)	47.70	9.33
Veterinary		0.39
Livestock supplies		0.37
Fuel & oil		1.57
Repairs		1.59
Repair, livestock equip		1.31
Repair, buildings		0.30
Hauling and trucking		0.06
Operating interest		0.33
Total direct expenses		35.52
Return over direct expense		16.90
Overhead expenses		
Hired labor		0.93
RE & pers. property taxes		0.42
Farm insurance		0.41
Utilities		0.90
Dues & professional fees		0.18
Interest		0.83
Mach & bldg depreciation		1.15
Miscellaneous		0.08
Total overhead expenses		4.90
Total listed expenses		40.42
Net return		11.99
Est. labor hours per unit		0.67
Labor & management charge		2.65
Net return over lbr & mgt		9.34
Other Information		
Average number of sows		74.0
Litters farrowed		105
Litters per sow		1.42
Litters per crate		7.74
Pigs born per litter		9.85
Pigs weaned per litter		9.34
Pigs weaned per sow		13.27
Number sold per litter		8.38
Lbs of feed / lb of gain		3.64
Feed cost / cwt. of gain		29.57
Feed cost per litter		649.16
Avg wgt/Raised Hog sold		249
Avg price / cwt		48.51

**MONEY SPENT BY THE AVERAGE
NORTHWESTERN MINNESOTA FARMER**

SUMMARY BY YEARS

	<u>1992</u>	<u>1993</u>	<u>1994</u>	<u>1995</u>	<u>1996</u>
TO OTHER FARMERS, For livestock and custom work	\$10622	\$13205	\$8761	\$8647	\$9564
TO THE AGRIBUSINESS COMMUNITY For fertilizer, chemicals, feed, seed, fuel, repairs and supplies	99785	103359	100698	114320	139917
FOR EXTRA LABOR	9209	9514	9112	9953	11330
FOR SUPPORT OF LOCAL GOVERNMENT Property taxes	2717	2877	2643	2819	3430
FOR UTILITIES Telephone, electricity, water	2689	3009	3588	3250	3688
FOR USE OF OTHER PEOPLES CAPITAL Interest and cash rent	44478	43424	43258	49515	55905
FOR FARM EQUIPMENT Farm power and machinery	15465	24794	18877	17721	26376
FOR REAL ESTATE Purchases and improvements	11480	11763	12682	5905	21351
TOTAL FARM PURCHASES	\$196445	\$211945	\$199619	\$212130	\$271561
HOUSEHOLD AND PERSONAL EXPENSE For food, clothing, furnishings, education, contributions, medical, gifts, recreation and investments	40397	41844	34380	30495	34648
TOTAL MONEY SPENT BY AN AVERAGE FARMER WITHIN THE COMMUNITY OR SERVICE AREA	\$236842	\$253789	\$233999	\$242625	\$306209

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 State College and University 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 have 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.

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:

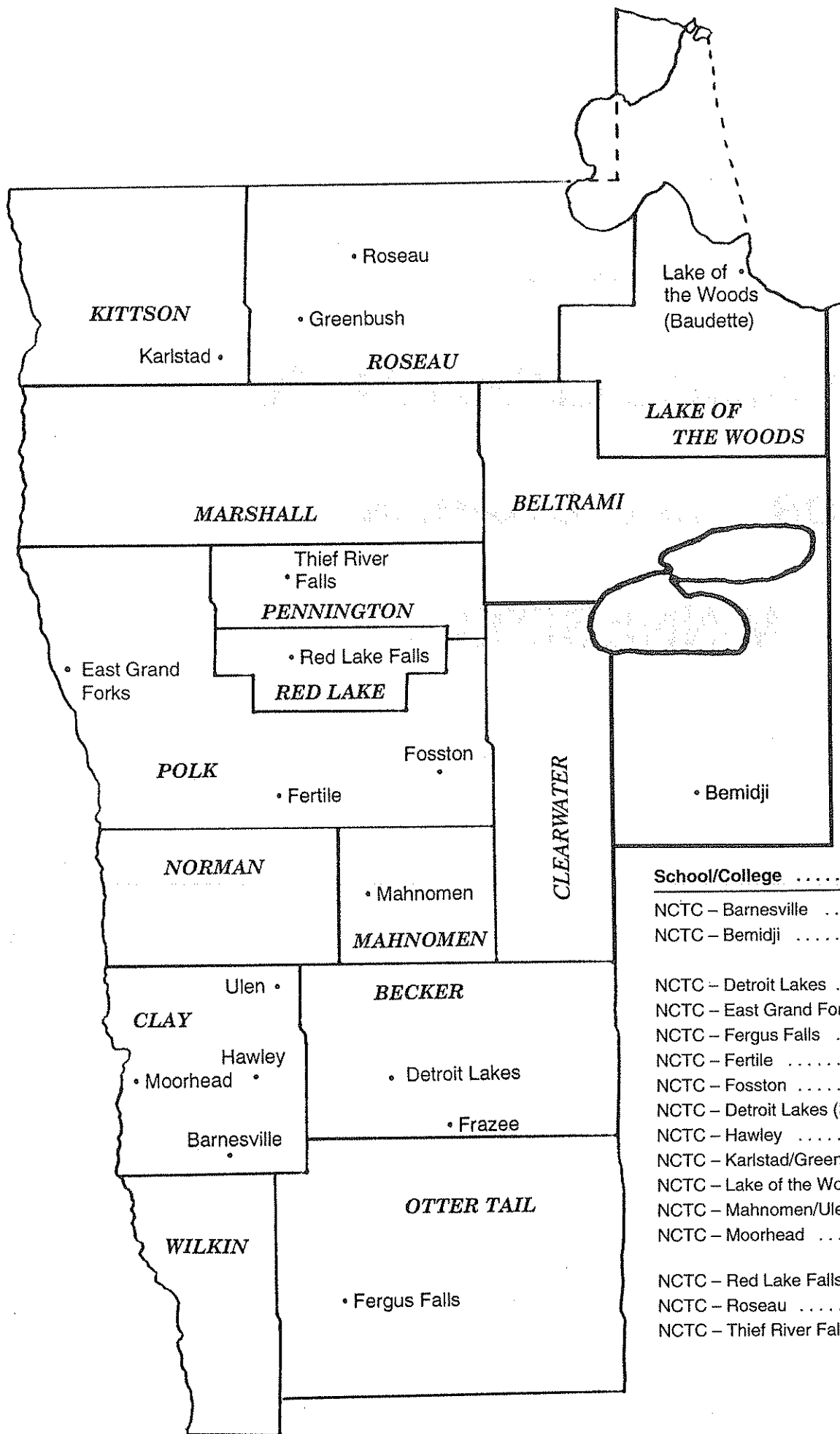
<u>Sites</u>	<u>Instructor</u>
NCTC - Barnesville	Ron Salber
NCTC - Baudette	Gerald Ausmus
NCTC - Bemidji	Jim Sackett
	Steve Ziegler
NCTC - Detroit Lakes	Mark Berg
NCTC - Detroit Lakes (Frazee)	Paul Ramsey
NCTC - East Grand Forks	Ron Dvergsten
NCTC - Fergus Falls	Rudy Hasbargen
NCTC - Fertile	Carol Kleppe
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. 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 to the clerical staff: Jean Hanson, Jane Salber, Barnesville; Patty Maruska, Fosston; Beverly Jaenicke, Roseau; and Carol Lockhart, Ulen. Charlene Abrahamson, 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	Rudy Hasbargen
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