

Interviews

Family Farm Project

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Interview with Bill Stroud

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Bill Stroud

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11/29/94

Assignment 4: Family Farming in Community Life

Transcript of Interview with Bill Stroud in his office at the Corporate Center (old Mercy Hospital) in Mt. Vernon on Tuesday, October 25, 1994, at 11 a.m.

JSW -- Jamie Wilson

WS -- Bill Stroud

JSW: In this first section we just want some biographical information, so we'll just go from there. How long have you and your family been in Knox County?

WS: We've been in Knox County for about thirty years.

JSW: Thirty years. And did you grow up here?

WS: I'm sorry, I can't hear you.

JSW: Where did you grow up?

WS: In Florida.

JSW: Florida? So you came here about thirty years ago from Florida?

WS: No. I came here, I came to Ohio right after World War II. That was about 1947.

JSW: And you were president of the bank for how long?

WS: I was president of the bank for close to thirty years.

JSW: So when did you retire from there?

WS: I retired in '89.

JSW: You just mentioned that you were involved with the Rotary Club, are you involved with many other organizations in the community?

WS: Oh yes. I've been associated with the YMCA, the Salvation Army, chairman of the Mt. Vernon Community Trust at the present time, and a variety of Chamber and development organizations. So, as a banker you belong to a lot of things.

JSW: So you're still very active in all that stuff?

WS: A lot of them yes.

JSW: How often do you come in contact with farmers? Now in your work?

WS: To a less degree now than I did during my active days at the bank, but I still have a relationship with a number of farmers and I sense some of the problems that are created in the farm life today but also some of the benefits of it. So, I'm reasonably familiar, I guess you'd say.

JSW: Does your work interact directly with farmers that much?

WS: Not on a daily basis, no.

JSW: But maybe more when you were working at the bank.

WS: Much more.

JSW: How would you describe family farming in Knox County?

WS: Well I think we're fortunate. We have a good number of so called family farms and I'm presuming that you're trying to segregate between the so called corporate farming and family farming. We have family farms of very substantial dimensions here in Knox County and we have others that are very small. It's almost a sideline to their activity, their work at a company here in town, or whatever.

JSW: So your image of family farming comes from mainly from your work?

WS: Very much so, yes. Within the banking industry, in area where we have farms, usually that's a fairly good portion of your business activity, particularly in the lending function.

JSW: How important do you think farming is to Knox County?

WS: Oh, I think it's very important. I'm sorry I can't quote the economic impact it does make on the economy, but it's a very important element and that I think we would certainly want to assist in any way shape or form to retain that strength because it's an asset to the well-being of the community.

JSW: So, you think the economy depends a large part on farming?

WS: Yes, there's an interrelationship between the agricultural industry let's call it and the other parts of the community. I would suggest that it is less today than it was fifty years ago, but that doesn't mean that it has declined, other elements have increased. So, they're still a very important element -- the land use, the provision of jobs within the farming itself, but the related jobs that are connected to furnishing materials, furnishing this, furnishing that, for the farmer all make up a very important responsibility, I think.

JSW: Do you like living in a farming community?

WS: Yes, because I gather you're saying 'do I like to live in Mt. Vernon?' And I think that it is certainly a wonderful atmosphere to have. And the work ethic of the farmer I think is one of the things that I'd probably miss. If you go back a couple of generations, practically everyone in the business world had a farming family background to big extent. Today that has become far less of the situation, but I think that the work ethic of farming is one of the greatest backgrounds for success in business.

JSW: When you grew up in Florida where you on a farm or in a farming community there also?

WS: To a less extent than we are here in Mt. Vernon, or Knox County I should say. But it was still similar in a certain sense that farming was a rather important element of the community area that I was in...more in the area of cattle farming and horse farms and etc. ... and some crops that were a retail type of an area, crops, short-farming, this type or areas, oh it was fairly agricultural.

JSW: So it was pretty familiar when you came here?

WS: Yes.

JSW: Do you see a division between farmers and non-farming families in the community?

WS: Now, explain what you mean by division.

JSW: Well, I want to leave that up to you. Do you see any type of separation...?

WS: I suppose you could say separation or division depending on how you were really intending to use the word, but I don't see it as a for and against type of relationship, no, I think it's...and its less today because of the communications capabilities that we have. You may live in the country, and still not be a farmer, and yet the farmer has the same mobile capabilities that you do as the so-called city worker that just lives in the country. So, no, I think they're a lot of common problems that each have and that there's not a particular division. Now, I suppose one of the things that we sometimes think about as a division is they're are certain tax benefits that go to one element, but I don't see it as a protagonist type of situation what-so-ever.

JSW: How successful economically do you think farmers in Knox County are?

WS: Again, some of my experience is based on my banking relationships and it is successful. There are farmers that do not make it and many times it is a matter of what's called hard luck or weather conditions or such. They were financially thin to start with, they just aren't able to make it. I think that farmers have been successful and a lot of it is a result of...I'll quote you a little oWServation. We say 'good farmers always make it.' And a good farmer is a guy that has a crop of corn in the field that needs to be taken in and he doesn't go to the Saturday afternoon football game just because it's a nice day. He stays at home and reaps the harvest. So, good farmers will make it. There are others that have other priorities sometimes and that's true in every business.

JSW: So you think this 'good farming' is responsible for this success.

WS: (nods head yes)

JSW: How do farmers influence politics in Knox County, do you believe?

WS: Well, it used to be they, and not just in Knox County, I believe the farm vote was a very substantial vote and carried a lot of weight. Part of this probably goes back to the old days of the Depression era that we had, the late 1920's, the early 1930's when the family farms were lost because of the mortgages on the farm and they weren't able to pay their mortgages, etc. etc. And that there was a political block that developed just as a result of concern for support and that was a very strong, strong political block. Today I see it as far less, though, probably because of the growth and expansion of the so-called corporate farming which controls a very substantial portion of the agricultural production today, but it is still an important vote...it's still the basics. I think we still think of the family farm as being the basic job of feeding the world, feeding the country, feeding the county, or whatever it is you might be talking about. So, I think, that it still has a political aspect to it, to farming.

JSW: How important do you think groups like the grange, the Farm Bureau...are they what's holding it together right now?

WS: I think they work very hard for the support of the whole agricultural block, but it's really no different than other organizations, the education fraternity, banking, banking has an organization, practically all industries do. Frankly, agriculture started all of this block type of relationship because of the development of the grange and the agricultural organizations. So, many of the things we do have really originated with some effort to build on the individuals, the joint effort of many individuals, whereas, a small farmer couldn't do anything by himself, but with his neighbor they built this strength that might lend itself a little bit to some union type of a relationship...union type of strength.

JSW: Do you mind if I... (stop tape to close office doors)

JSW: Right now we've noticed in the news a lot that a lot of the granges are really making an effort against the Delco situation in Fredericktown...that's something we've been watching recently. How do you think that affects farming...?

WS: Well, you're asking a question that's kind of hard to address because I don't think that is limited to agricultural concerns. It is community concerns, as you know, Fredericktown itself uses that same source of water, so I think that it's a kind of broad issue that will worry a lot of people. You would have to agree that if you had a farm with a well then all of a sudden you had no water in that well, it's kind of a discouraging situation, and no line, pipeline, to bring you that water, there's some ramifications and I think they should be concerned. Probably the community and the grange whatever, should work jointly to make sure that it doesn't, that a commercial entity doesn't deprive them of a resource that they...

JSW: So, it sort of seems that in this situation the grange is working more as a community

organization than as just a farming organization in their opposition.

WS: I don't see that as opposition to say the community, for example Fredericktown. It's a joint really, I called it a joint effort.

JSW: There's been a lot of national debate recently on family values. Do you think family farms hold certain values?

WS: I think that...and I've addressed that a little bit earlier...but I think so. I think that there's a great deal more of togetherness, working for a common cause so to speak, but then the, within the household and the farm, we each have our little chores, we have to contribute our share to the day's activities and the things to be done. I think...still I think it's a great background for any individual to experience the need to feed the cows, to do this, to do that, etc., to have other people and things dependent upon them. And they grow up and learn the importance of taking care of and having responsibility whether its for an animal or another human, or what have you. I think family values are enhanced by life on a farm, and I'm speaking as a non-farmer.

JSW: You said that you'd been at the bank for thirty years, what changes have you seen in Knox County in farming in that time?

WS: Well, I think we've seen two things. One, there has been a, very much a growth of the, the gentleman farmer, the individual that works in the community, but has always wanted to have a little farm deal of his own, very small. They're not dependent upon on the farm for providing for their existence, etc. And I don't think that's all bad. I think that keeps employed, land employed and they can also increase the sale of farming equipment and the variety of things in that area, but I think that probably the biggest change has come in the size of not only farm holdings, but of farm operations. For example, we have a family in the Fredericktown area that owns about 2000 acres, but they farm like 6000 acres, so they are operating other farms, for the benefit of other farm owners, let's put it that way. And that probably is one of the largest changes we have seen, this expansion of farming activity into larger hunks, let's put it that way.

JSW: I think that I'm familiar with the farm that you're talking about, and its operated by a single family.

WS: Yes.

JSW: Would you still consider that a family farm?

WS: I guess I would because its a three family, is really what it is, but they all come from, a parent and two sons. That's pretty close to being a family operation, but sure, they hire other people, and so, you may be raising the question is that closer to being a corporate business, or whatever. It isn't a corporation, it is a family working, I think the ethics involved in that, the ethics involved in operating a hundred acre farm, a hundred acre farm can be very similar. They'll have more equipment, they'll have this, they'll have that, but its, they're knocking it out just the same as the hundred acre guy.

JSW: These changes you've mentioned, how have they effected your life, either in the community or in your work at the bank?...Has there been a lot of change at the bank because of these changes?

WS: Now, you're referring to the changes meaning from small to large and that sort of thing. Well, it affects banking, it affects others, in two ways. One, the, to use the expression gentleman farmer again, this means the individual is not dependent upon the success of his farm to exist. Banking becomes part of the credit operation, naturally, and provides the financing, let's say, for the farm, not necessarily looking to the success of that farm to pay for the mortgage, so that's one thing. As opposed to the individual who's what I really call the family farm, where they are completely dependent upon their source of income to be generated from the success of the farm itself, and the financing industry, the banking industry, the federal government has provided several alternate financing programs that farmers do have available to them, but that I think that banking for many years was still the main sources of credit for the operation, the family farm. And I think it built many good relationships, was the solid foundation, within the bank itself, and within the community itself. Those changes have come about, and the need for greater and greater amounts of credit which result from the very high cost of large equipment, a hundred thousand dollar piece of equipment is not out of the ordinary and a hundred acre farmer is not able to justify that kind of a purchase and that's one reason the utilization of another, of large farmers' equipment, to be able to harvest his crops, etc. We're working with each other, helping each other, to make things happen. I think these changes will probably continue and, from our banking standpoint,...I would like to think there will always be a place for the farmer in the banks' portfolio. There are risks that go along with every business, so the agricultural business possibly has reduced the risk that it had, let's say fifty years ago, that the opportunity for success are far better today than they were fifty years ago.

JSW: And do you think that reduction of risk has a lot to do with the increased size of farms? With the larger farms, the farmer can lose one or two fields and still succeed for that year?

WS: Not really, I think that a lot of it is just from increased knowledge that we have about how to be successful, and now when I'm saying successful, however we grow crops, and however we produce the volume of the,...the yield per acre on a given piece of ground, I think those are things that have contributed greatly to reducing the risk. There's still risk, there's still the problem of floods in some areas, drought in other areas, etc., but the economy has built itself so that a farmer can sustain a loss...if you don't have to many losses in a row...no, I think that a lot of improvements have been made to take the risk out of the agricultural business. They're still there, don't misunderstand. There's risk in every business in this community, or almost every community that you can find, there's going to be risk, but the good manager is an important element in reducing the risk, and good managers are because of our educational programs we've developed through agricultural schools, and etc., that we know better how to do things than we did fifty years ago or...

JSW: You mentioned a few minutes ago farmers who rely on outside sources of income to survive. Have you seen many changes in the number of farmers who've been doing that in the past thirty years, or has it stayed the same?

WS: I believe, now this is not a documented piece of information, but it's my presumption that we have less people doing that doing than we did thirty, forty years ago.

JSW: And you also mentioned education. In the Knox County system they have, of course, the FFA and 4-H, how interested do you think the youth are in farming now?

WS: Say that last...

JSW: How interested do you think the youth are in farming?

WS: I guess I'm not really in a good position to answer that. I believe that we do have a fair amount of interest in the farming operation and education has upgraded, if you will, the farmer and his ability to be successful and to make his life less onerous, less dredgery within the farm industry, that still doesn't say there's not a lot of hard work in a farm, and I'm talking like I know from experience, and I really spent time on a farm, but was never really dependent on the farm to get my bread and butter, but we've really made some tremendous advances, just in the utilization of equipment that we did not have, computers, for example. I've got an idea, you'd be amazed how many of our farmers have a computer and have been using them for a number of years to do their planning and their work and keep their records, etc. So, it's kind of a new world out there and it's exciting and I believe that when you have something that's exciting you're going to continue to attract people to do it. I think probably one of the toughest parts of the farming is the dairy operation, we have a fair amount of dairies here in Knox County, we're not a major dairy, but we do have some good ones. Now, that's a demanding job, morning and night, and yet you still see people, families, and men and women both, that have a keen interest in going back to the farm. They may have left the farm, and gone into some kind of work in the community, or some other community, or etc., etc., but they always do want to come back to the farm. So, I think we won't run out of farmers as long as there's an excitement, a change, a feeling of growing something, building something, doing something.

JSW: You mentioned that you see the increasing size of farms happening more in the future. What other changes do you see happening in Knox County in agriculture?

WS: We see a bit of loss of farms as a result of a variety of things that happen, expansion of a town, as it grows out and out, the development of a location such as the Apple Valley development which doesn't look like farm land, but in part of what they had to do to develop that thing was sell a fair amount of farm land, so we are seeing a loss of a lot of farm land, but we're also seeing land that is brought into arable farming, that was not previously, through the use of fertilizers, etc., etc. There was lots of land that was just considered not worth having, that has been brought into use, so I see probably not turning the county into one big farm, or something like that, but I think that this area will continue to have a substantial amount of farming, at least I hope it does, because I think its important, its...one of the things we haven't really talked about is the types of farming. I think tree farming is a very important part of agriculture and that that is something that we're going to see an increase, continued growth and development of trees and growing trees. First of all, for commercial uses to have it for lumber, but the other thing is for environmental reasons, so you need to have some probability in it to go into growing something, but Christmas trees, a lot of different things relate to this whole field of farming, I think.

JSW: Do you think there's been an increase in these sort of non-traditional farming, like the tree farming, or maybe organic farming, or things like that? And do you think that's important?

WS: Well, I think its all important, whatever we do that moves us a step ahead, or whatever, but I think that we should always be trying to do things a bit differently, and conserve the space and land and all that, to make a piece of land more productive, or a system of producing food. We really are extremely efficient in this country when it comes to food production, and the reason that we're efficient is not because we produce more, which we do do, but because we preserve it. And it is that food gets to the consumer at higher volume than in other countries, that's our delivery system to get, to protect the food. You read about this all the time, grain, bundles of grain have been lost because rodents get into it and eat it and its all gone, and our systems of protecting the food that we grow is so much better than foreign countries, or other countries, that's what we need to do is help those learn how to do the same thing, in preserving. We have an awful lot of mouths to feed in this world of ours.

JSW: What do you think that we can do as a the Family Farm Project to serve farmers in Knox County?

WS: I think highlighting the farm, to give them the pride that they really...many of them have, they do have the, they take pride in what they're doing, and anything to give recognition, might be a better word to use, to give recognition to the job that they do and the importance of them, that particular job would be a big help, a pat on the back to the importance of that as an industry itself. I think that we see that happening, there's a fair amount of recognition within the community, withing newspapers, the organizations, the farm organizations, that get the publicity, etc., and they may not think of this as being farm oriented, but the horse shoes, the various things that relate to what we think of, the horse as a part of the farm, so to speak. I think all of those things are helpful to identify and recognize the importance of the farm type of an operation, and I would hope that we could continue to do that. A lot of things are necessary, and one element is not the whole show by itself, we're all an interrelated type of an operation, we have your type of activity, this man's activity, this man's activity, to support each other, so it's all extremely important, but when it really comes down to it and we start talking about food, not many of us want to go without.

JSW: Can you think of any other things that you think are important to family farming that we haven't talked about?

WS: Well, I guess I did touch a little on the so-called work ethic, which I think is an important element for all of us to realize that we have to put something in to get something out, and that the family farm is, in a sense, an example of that working together to make something happen, and that we all share in that particular benefit, but the, I started to say just the health benefits of just being exposed to the outdoors, the non-pollution, that we sometimes think of in certain cities and this type of thing, so there are some ongoing benefits. We need to get everything cleaned up, so we don't have to worry about pollution at any rate, but, no, I can't really offhand just recite a whole list of things that I see as the family farm, but I do think that we're blessed with having them, I think that its our home-background, if you go far enough back, every one of us had some

start, family started in that area, and its a continuation. We need to salute the farmer, I guess the one thing, shelter and food, are the two things that we pretty much have to have and if you had your choice you might take food first. So I think its awfully important, but its awfully important for us to preserve it, its a heritage that I think we can all be proud of, I think we need to support, and make it, help it to be self-sufficient, by itself, and not dependent upon tax issues which unfortunately tend to get out of hand sometimes. And any kind of a support type of a operation is provide, there is always someone who is able to beat the rap, so to speak, get a bigger benefit than what's intended, and then everyone pays the price of being criticized, like that's what's happened to everybody, but it isn't. I think we should support, I think the project that you're working on is good, it highlights, its going to bring it to the forfront within, probably the result of what you're doing will bring it into the visibility where it can be recognized and appreciated for the farm family.

JSW: That's certainly something we're shooting for.

WS: What is you background now? How much background in farming do you have?

JSW: Well, let me stop the recorder...