

A new calling

Greg Wirtjes had to learn quickly when given the opportunity to farm

By Mike Holmberg
Farm Chemicals Editor

With a four-year master's degree in divinity, Greg Wirtjes answered a call to be a youth pastor in his hometown of Forrest City, Iowa, in 1998. Greg had dreamed about working with youth in a farm setting,

even though he didn't grow up on a farm. Three years later, he found himself answering a call to farm – and he hasn't looked back.

Greg and his wife, Kristi, credit a number of people for helping them get started. Kristi's mother, Mary Lou Johnson, gave them the opportunity. Dan Yegge, who runs a financial advisory service called Ag Performance in 



Greg Wirtjes bought a used semi because the wagons he bought from his mother-in-law were wearing out.



Greg Wirtjes (right) is buying a full line of older machinery from his mother-in-law on a contract, but says he really needs to update his combine and planter. Darien Clark (on the cab platform) helped run the combine last year.



Greg's father, Irv (right), is retired from the county highway department but helps some on the farm. His specialties are cleaning and organizing.

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Buffalo Center, Iowa, has dispensed valued financial advice. And several neighbors have patiently answered all of Greg's practical questions.

If Kristi's mother had listened to the bankers and lawyers when her husband passed away in 1998, she would have sold the machinery and rented out the land. Instead, she kept the machinery and asked Greg if he would be interested in farming 160 acres that her husband had been renting for many years.

Greg says that offer made him swallow hard. "I had done some tillage and had baled a lot of hay, but I'd never

planted, I'd never cultivated, and I'd never sprayed," Greg says. "I'd never marketed grain or dealt with government programs either."

Greg got his feet wet in 1999 and 2000 while working full time at the church. He started farming full time on a crop share with Kristi's mother in 2001. She had rented the family's own land to neighbors with the understanding that if someone from the family wanted to farm, they would take it back. Greg and Kristi recently bought 400 acres from the family.

"Dan Yegge was a huge help to me," Greg says. "He came down one morning and showed me how to plant. He came another time and showed me how to spray. And a third time he

showed me how to cultivate. I asked lots of questions – even today."

The biggest challenge in starting on his own, Greg says, is being by himself and learning things as he goes. "Sometimes I just wish I had some help for simple things – like taking the chopper off the combine or hauling water when I spray. I look around at my neighbors, and most of them have someone working with them."

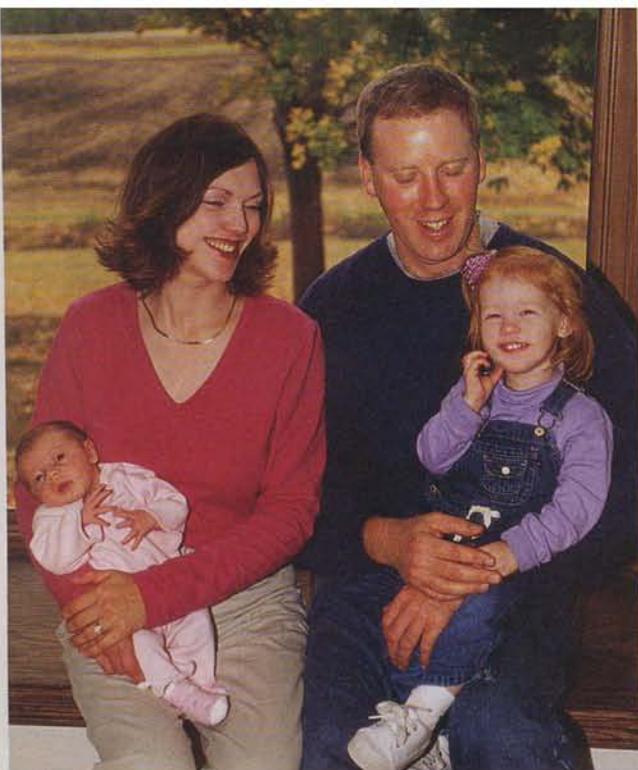
Farming by the numbers

The business side would be a big challenge, too, if it weren't for Yegge and his help with cash flows and marketing, Greg says. "I'm not one to go into debt anyway, but Dan tells all his customers to keep their debt low. He and I think alike that way – we're both very conservative."

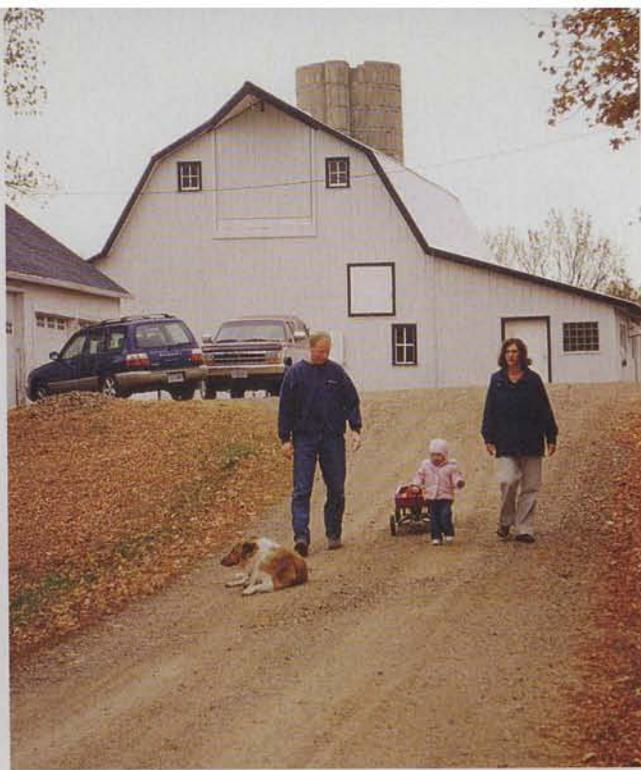
Greg says he will rely on the breakeven numbers generated by Yegge's financial package to help with decisions about replacing machinery such as his combine or corn planter. The program lets him see how his breakeven would change if he were to buy a different piece of equipment.

"I don't know how someone could farm without knowing exactly what they need to break even," Greg says. "It would be really scary for me to farm that way. You can just accumulate so much debt and get in trouble."

Greg says the four years he spent in seminary and three years as a youth pastor have also been useful on the farm. Those experiences helped him



Kristi (with Anna, now 1), and Greg (with Abigail, 3) Wirtjes try to keep their machinery debt low.



An old barn might someday house an organic dairy, but Greg worries about the toll it could have on his family.

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mature and taught him people skills.

Kristi says it takes patience to farm just as it does when doing youth work. "In farming, you can plant the seed and nurture the plants, but there's a lot of circumstances that you can't control. It's the same when you work in the church. You can plant a seed, but may not see a harvest because of circumstances beyond your control."

"One thing I really appreciate is optimism," Greg adds. "It seems like you can easily be surrounded by nega-

tive thoughts – especially with farming. The negative stuff isn't going to get us anywhere."

The years in seminary also gave Greg some practical skills he's been able to use on the farm. He worked as an electrician and learned about plumbing when he worked in the seminary's maintenance department. Using those skills, Greg has rewired all the buildings on his farmstead and has reworked much of the plumbing.

Livestock before land

Greg and Kristi now farm 1,100 acres but don't have the desire to expand their crop acres. He has some cattle now and would like to have more – and has considered starting a small organic dairy. He feels the livestock would help them pay off their land debt more quickly.

"The biggest concern for me about getting involved with a dairy is that it's just me out there – and I feel I would be putting my wife and kids on the back burner," Greg says. "I have no desire to do that. We have a pretty good living now, and if I did that, I would need to have help."

Concerns for their family life have also held Greg and Kristi from pursuing his dream of working with youth on a farm. They had looked at a couple of different possibilities, but conclud-

ed it would take a toll on their family. Instead, they volunteer to help with youth at their church.

Kristi hasn't worked off the farm. "We made a decision that we may sacrifice some things in order for Kristi to be able to stay home with the kids because that's what we both wanted – what's best for the girls," Greg says. "We feel blessed. We love being able to eat meals as a family." **SF**

Beginners Web site

This story is one in a series on beginning farmers who have the goal to make a full-time living for their family from production agriculture.

For information on other "Up By Their Bootstraps" farmers and additional resources for young and beginning farmers, visit www.agriculture.com/future/. The Web site is sponsored by *Successful Farming* magazine and The Farm Credit System Foundation, Inc. ■

Four financial keys

Four factors have been keys to managing the business part of farming, Greg Wirtjes says.

1. Keeping good records and having them well-organized.
2. Constantly knowing where you're at in terms of break-even costs. "I had no idea what breakevens and cash flows were when I started," Greg says.
3. Learning how to make good decisions – especially knowing what to fix and what not to fix with old machinery.
4. Learning how to negotiate better deals with banks and other suppliers. "They don't like it, but you have to do it. It's business," he says. ■