

CHAPTER 13

Around the Family Table

*This above all: to thine own self be true,
And it must follow, as the night the day,
Thou canst not then be false to any man.*
Shakespeare

THIS BOOK HAS DISCUSSED THE MONEY making problems of farming. Money making is important to the farm family; to accumulate capital and savings, have a satisfactory living, and share with others. "Money is the seed of money" as Rousseau said. For no one is this more true than for the commercial family farmer. Capital, and a good deal of it, is essential to the financial success of the family.

Money is also essential for a good level of living. If the farm family is to have a reasonable share of the comforts and conveniences of modern life, the business must be profitable. The amount of profit expected by the farm family is, in a general way, similar to the income the family might expect to earn in some other occupation.

Many things other than enough income are important in having a satisfactory family living. Good health, for example, and congenial and cooperative family members. "It is good to have money and the things that money can buy" said George Horace Lorimer, "but it's good, too, to check up once in a while and make sure you haven't lost the things that money can't buy."

The point frequently has been made of the need for careful and systematic planning and decision making in the farm business. The same is true in directing the affairs of the family. If the family is to satisfy the largest number of its desires and wants, it

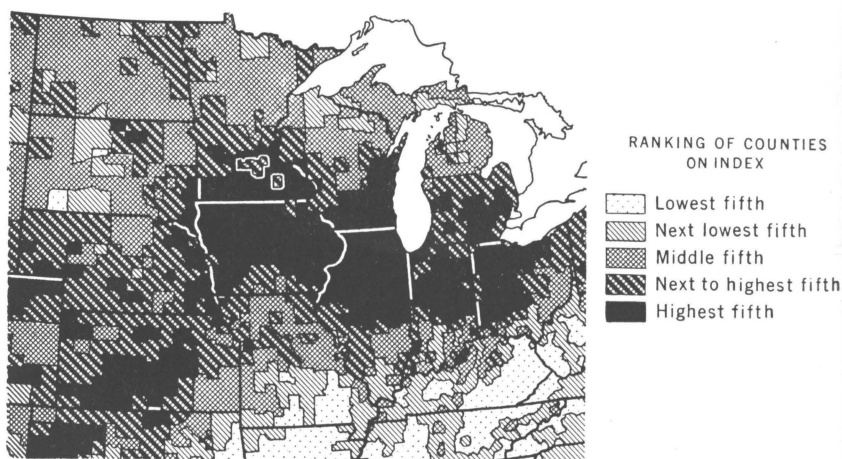


FIG. 75—Number of farm home conveniences. County averages compared to United States average, 1945. The number of farm families with modern conveniences is rapidly increasing. But there is a wide variation over the Midwest and a good deal of variation in nearly any farm community. *Bureau of Agricultural Economics.*

must apply good management to its family living problems the same as it does to the farm business.

You Must Look Ahead

Family members should talk over what it is they want to accomplish and why. They should set up common family goals, goals that fit in with the things in life they feel to be important. Setting up a good list of family goals is not a simple task. But it is worthwhile.

A farm family has a good opportunity to develop its common goals. The farm and the family are linked closely together. Family members work together in carrying out the farming plan. Since there are many common problems, family members are likely to discuss them as a group. Thus they have frequent experience in joint discussion and decision making. The same kind of analysis, planning, and decision making can be applied to the larger purposes and interests of the family as well as to its day-to-day problems.

Some conditions of life make the problem of arriving at family goals more difficult in the town or city. The work of the father and the activities of the home usually are not so closely associated. The wife often feels that she can contribute little

to help her husband in his occupation. Children often know much less of the things that occupy the father's working hours than is the case on the farm. But family sharing and planning, and the development of common goals is altogether possible if the family really wants it that way.

Family Goals

All families have goals but often they are indistinct and uncertain ones. The wise family tries to make its goals as clear and definite as possible. The family with definite goals knows where it is going and has a common purpose in mind. It is likely, too, that family members have a greater zeal for attaining the things they want out of life.

In the main, goals are of two kinds. First are those that are basic to the ideals, hopes, and aspirations of the individual or family. Others are of the short-run kind—goals that are stepping stones to a larger goal beyond.

An immediate goal, for example, may be to save more out of a year's farm income to expand the size of the farm business. The longer-run goal may be the family's desire to have a farm of its own, free of mortgage. In another case, the short-run goal may be to be able to afford to have Junior's teeth straightened. But the larger goal is to give him greater poise and self confidence among his fellows, which, in turn, will affect his personality both now and in later life.

There are certain principles that help a family reach as many of its goals as possible. These will be discussed a little later. Such principles do not tell a family what its goals ought to be. That is for them to decide. But after the family has set up the various goals to be undertaken, the principles can help in attaining the largest possible number of them.

What Is Worthwhile

The things that give meaning, direction and satisfaction to living, both for the family and its individual members, come from certain values that they hold. Three points are important. First are the values themselves. Second is the ranking of these values—how important they are one to another. Third is the attitude toward the value itself—the vigor and enthusiasm with which it is held. For example, religion is, for some people, a vital, dynamic, driving force in life. Others feel that religion is of great

importance, but for them, it is largely a quieting, restraining influence.

Nine values are named below. The rating that a number of Iowa farm families gave these values was studied by Miss Mattie Pattison of Iowa State College. The ranking from her study is the one used here. It does not suggest that it is a better ranking than another would be. It only points out that some values are held to be more important than others.

This is the order in which the nine values were ranked on the average by one group of families.

1. *Religion*—The satisfaction found in a relationship with God, usually through affiliation with a church.
2. *Education*—The satisfaction that comes from broad understanding; from developing the ability of one's self and of each member of the family. It is attained through formal schooling, and in reading, group study, travel, learning from others, and the like.
3. *Health*—The satisfaction that is found in good health; the buoyant, good feeling that comes with excellent physical health and the serenity and poise that result from good mental health.
4. *Economic Security*—The satisfaction and secure feeling that comes from owning property, securities, life insurance, and the like. For most farm families, it includes owning a farm.
5. *Workmanship*—The pleasure and satisfaction of being a skilled and efficient worker or of doing some task exceptionally well. Farmers commonly take pride in being skillful with crops, livestock, handling machinery, and the like. Women often find pleasure in being good housekeepers, excelling in cooking and similar things.
6. *Social Relationships*—The satisfaction that comes from having pleasant personal relationships with family, friends, or even strangers; the ability to make friends and keep them.
7. *Beauty*—The joy and satisfaction that comes to the individual from pleasing arrangements as in an interesting and pleasant home or farmstead; appreciation of natural beauty, music, art and the like.

8. *Recreation*—Leisure time satisfactions through recreational activities; games, dancing, and such.
9. *Status*—This is often called prestige. The satisfying feeling that one is "somebody," of holding a respected position in the community, and among friends and relatives.

This ranking of values is not suggested as being better than another. The list is not even complete. The importance one value has in relation to another is an individual and family matter. Each family must make its own decision about this. The emphasis here is on the need for being aware of the values held, finding a harmonious balance among them and of having important values held with enthusiasm and conviction because of their vital nature to the individual or family as the case may be.

It is interesting to see how these families differed in the things considered most important. Take economic security, for example. Some families ranked it very high. In such cases, owning a farm free of debt or accumulating wealth in some other form was a leading goal. Others thought economic security of a good deal less importance. Evidently they had confidence in their own ability to get through life well enough from an income point of view.

Or consider the satisfaction that comes from being a good workman. Some people get a great deal of satisfaction from this. But ideas differ as to what constitutes being a good workman. Some men, for example, are very exacting in their work. Everything must be done "just so" or they are not satisfied. Other men get a lot of enjoyment from being efficient with their labor. Results are what count in their opinion. If they accomplish a lot of work during the day, they are tired but satisfied when evening comes.

Women, too, often find satisfaction in work well done. For some, this means being a meticulous housekeeper, for others, turning out a big washing and ironing in a single day or other similar achievements.

Other people find less satisfaction in their daily work. The values they rate highly lie elsewhere.

It is interesting to note that each of the three high ranking values in the list above requires a good deal of group activity to have them in good measure. Religion is a very personal matter

but it is a group activity, too. And so it is with education and health. There must be a cooperative congregation to have a good church, mutual interest in good teachers and facilities to have good education; health facilities as well as good nutrition and the like to have good health.

The Problem of Harmony

One should not arrive too quickly at the conclusion that a discussion of the things that the family value most highly will solve the problem of "putting first things first" once and for all. It isn't that simple. Quite often, situations arise where things that seem important compete with each other. This competition may be within the individual, among family members or between the family and the community.

Take a case where family members feel that they should contribute more of their income to church and charity. But, for security reasons, they think they should pay off the mortgage as fast as possible. The two desires are in competition. To a degree, one or the other must give way.

In another case, education is high on the list of family values as well as economic security. Farm income may not be large enough to provide higher education for the children and make full principal payments on the mortgage at the same time. Perhaps, part of the present savings must be used if the children are to have the education deemed in their best interest. In such a situation, one decision may be to try to increase the farm income. But in doing so, some of the savings may need to go into the larger farm business. Now the competition is, for the time being, a three way one. Income is needed for the children's education, to expand the farm business, and for savings. The problem of harmonizing these as much as possible is not an easy one. A good deal of careful planning will be necessary.

Sometimes family values differ from those commonly held in the community. Suppose most families in a community rate economic security very high. Ownership of a farm and "thrifty living" will be very important yardsticks in determining the status or prestige that a family has in the community. But one or more families may rate other values equally high or higher. Perhaps they spend much more than their neighbors do for education, travel, attending the theater, and the like. These differences may show up noticeably among families in the community

even though the view points and family actions of both are entirely logical in terms of the values held by the different families. If the majority get a great deal of satisfaction from their thrifty ideas and their possessions, they are likely to be critical of their "free spending" neighbors. "Nothing but money grubbing" is likely to be the retort of those who hold different values.

Each family, then, must do its own thinking and reach its own conclusions about these matters. Most will feel that as much harmony as possible is worthwhile as long as it does not trespass on values deeply held. Even if it does, some choices and adjustments are better than others.

As the years go by, a family or individual may see things differently. Many a young couple give little thought to the importance of education until their own children are growing up. Or, if parents include a good deal of education of a broadening type in their list of important values, they often find that their knowledge has opened up new possibilities to them in satisfactions that had not occurred to them before. So longer run commitments should not too definitely be made since the family may modify its ideas later on.

Look at Family Resources

Before going very far in planning and setting up family goals, a careful survey should be made of both present and future resources that likely will be available.

Note that each of the four resources can be used either in farming activities or for family living interests. They seldom can be used for both at the same time. In a general way, the use of these resources is guided by the basic values held by the family—what they feel to be of greatest importance. The family that wants a lot of recreation, for example, may not try to make so much money. It would be the other way around for a family which places a high value on economic security. In either case, the family should study the resources at its command to get the most of what the family members want out of life.

| <i>Used in Farming</i> | <i>Resource</i> | <i>Used in Family Living</i> |
|---|-------------------------|--|
| Capital and operating funds either owned or borrowed. | Money | Income or credit for family use. |
| Time and energy of family members used for farm work. | Work or physical effort | Time and energy spent in other than farm or business activities. |

| | | |
|--|-----------------------------|---|
| Land, farm buildings, and tools of production. | Property | House and grounds, equipment and other material goods used in living. |
| Ability and skill applied to managing the farm business. | Management ability or skill | Ability and skill applied to managing the affairs of the family. |

It is easy to see that each of the four resources have many possible uses. Any family has only a limited amount of these resources, of money, time, property, and ability that it can use. More money can be had by earning it or borrowing it. Family members can work harder or for longer hours, or have more leisure time. They can add to their property or not. But property is really the result of time, skill, and capital changed to another form. They can develop their skills or not as they like. Yet the basic capacity that each one has is pretty much what he or she is endowed with in the beginning. Whether each one makes the best possible use of his native endowment is another question.

Here, then, is the central problem in setting family goals and in family planning. What are the things the family want? How should these various resources be used if the family is to satisfy the greatest possible number of its wants? What is the very best way that money, time, skill, and property can be combined to get the largest total of those things the family members want most of all? Can the supply of resources be expanded and is it worthwhile to try to do so? If some wants are more fully satisfied, how does this affect the future? All of these are pertinent questions.

Some of the alternate choices are simple to study and understand. It is easy to see that a given \$100 used for the farm business cannot also be spent for family living or be put into the reserve fund. But it is not so clear whether a young couple that makes a lot of sacrifices to build up the business will always get it back in greater returns in later years. It is always their hope that they will and thus have a larger total of satisfactions than if they had spent more of their income for personal uses when they were younger. But there is no certain way to know in advance.

Where the wife helps a great deal with the farm work, it is obvious that she will have much less time for the care of the home and family than otherwise. But if the husband takes time to keep the place "spic and span," the lawn mowed and all the

other little jobs about the farmstead well done, other questions will arise. The family is likely to get a good deal of satisfaction from the well-kept appearance. But the "cost" of this better appearance may be in accepting a smaller income than if the farmer used the same number of hours to carry on a larger farm business. Whether such costs are greater than the satisfaction received is a question only the individual family can decide.

In using the resource of management ability and skill, the effect of different choices is not the same as in the case of money. A man and wife who have developed effective teamwork as managers can apply this skill to the problems of the home as well as to those of the farm. Learning to become better farm managers may result in their being better home managers as well. Some of the skills are much the same.

1. A husband and wife who are good buyers for the farm business are likely to be good buyers for the home as well. So the same amount of money is likely to purchase a good deal more in total than if they had not developed this skill.
2. A family that is skillful in managing the use of time spent in farming is better able to get a lot of living out of the time it has available for non-business activities.
3. The family who develop patience and understanding in dealing with young animals can carry over some of this knowledge into the human field. So also, a family that learns how to get along well with hired workers, knows how to develop incentives and keep them contented, can use this knowledge within the family as well as in dealing with others.
4. The man who develops skill in caring for his farm machinery can use the same skill in repairing equipment about the home and even on the children's toys.

Four Types of Adjustments

In the end, the family will find four types of adjustments that it can apply to the use of its resources.

1. The family can change the amount of resources used in family living.
 - a. Either more or less of the income can be spent for living expenses.

- b. More of the family's time can be spent for family living interests or more in farming.
 - c. The investment in house and equipment can be increased or not; modernizing the kitchen, installing a bathroom, putting in central heating, etc.; more or less money used for furniture, musical instruments, books, and such, as alternates to putting more in the farm business or other investments.
 - d. By seeing that the family is kept properly fed and in good health (this may take some additional time, money, and skill) the total energy and mental alertness will likely be increased and family members become more congenial.
 - e. More ability and skill (especially the study needed to attain it) can be directed toward farming or more toward family living.
2. The family can adjust the proportion of one resource to another.
- a. More time spent in raising a garden and in canning means less money required for the family groceries. This leaves more money but less time for other things.
 - b. Money spent for labor saving equipment in the house means less time needed for housework on the part of the homemaker. Many a farm women could devote more time to her family or to the poultry enterprise, for example, if she had running water, a convenient kitchen, and a bathroom in the house.
 - c. By improving planning and management, money used for family living will go farther; thus, more satisfactions can be bought with a given amount of money. Thus more time and energy spent in planning means less money needed.
3. The effectiveness of the use of a resource or its intensity in use can be changed.
- a. Take the case of a family with older 'teen age children and one car. With good planning, the one automobile can effectively serve the needs of all family members where

income is limited rather than putting money into a second one.

- b. Where children (and husband) are trained to "pick up after themselves," the time of the mother is used much more effectively.
 - c. A radio may be used for "soap opera," educational programs, various types of music or other programs. The same radio is used, perhaps the same time spent in listening but different amounts or kinds of satisfaction realized by the various family members.
4. The family can do a more consistent job of balancing their choices against values.
- a. They can question whether the satisfaction of having a "big" car is greater than that of a more moderately priced one plus something else, a family vacation perhaps, something for the house, or a larger contribution to the church.
 - b. They can size up the virtue of keeping the house "spic and span" as compared to letting the housekeeping go a bit and spend more time on developmental activities with the children.
 - c. They can compare the advantages of adding to the life insurance (economic security) with that of an educational trip for the family.
 - d. They can consider whether to give much emphasis to developing the full talents of the children, even if they may grow up to go away from the community in the end, to that of trying to develop only those abilities that encourage the children to settle in the neighborhood.

Any family can add many points of their own to this list. It is intended to suggest ideas rather than to set down all of the possibilities for a particular family.

The Guiding Principle

The principle to be used in satisfying the maximum number of the family's wants from the resource available to the family is essentially the same as that discussed in Chapter 3. At that point, the principle was applied to the problem of getting the

maximum income from the farmer's resources. Now the maximum wanted is some group of satisfactions that the family desires, satisfactions that are in line with the values held to be important.

➤ The family has four resources available for living: money, time and energy, physical equipment, and management skill. The family can change the amount of resources used, the combination, the intensity or effectiveness.

➤ Suppose a family gets more satisfactions from time, money, or ability used for a certain purpose than for any other. Then let the family use more of its resources for this purpose. But it is likely that a point is soon reached where some other use for additional time, money, or skill brings greater satisfactions than expanding the first one further. The goal is to find exactly the right amount and combination in the use of money, time, facilities, and all that yields the largest possible total of satisfactions to the family.

The goal, however, must be a common denominator of maximum satisfactions for all family members. The family must be considered as a unit. It would be an unusual family where individual members felt exactly the same way about the use of time and money, for example. It is because of these differences in individuals that the idea of a common denominator of satisfying the largest number of family wants must be kept in mind.

Even so, a good deal of freedom of choice for each family member can be maintained. But not unlimited freedom of choice. The happy family is not the one where no differences of opinion are found. Rather, it is the one which has developed common purposes and goals, where the self respect of each member is carefully maintained while the joint interests of the whole family are mutually accepted whenever an agreement must be reached.

An example may help. Suppose a family has some extra income to use. Four immediate wants are high on the list; a bathroom, a grain combine, a new and more impressive car, and money for seventeen-year-old Junior's college education. How does the family get the maximum satisfaction out of an additional investment since the money available will not go around? One way would be to choose one of the four. A second way would be to go part way on two, three, or perhaps all four. The water might be piped into the house in the proper location but the bathroom not completed now. A combine might be bought

FIG. 76—Comfortable and attractive homes and good churches are high on the list of goals of most farm families. Photos by USDA Extension Service.



jointly with a neighbor or custom work hired and the purchase put off for a while. The car might be overhauled and used another year or two or the family be satisfied with a moderately priced new one. Something could be put aside for Junior's education. The combination wanted is the one that brings the most total satisfaction to the family. After the various family members have thought about all the possible choices, they are ready to decide on which choice seems the best from all angles.

Learn To Plan Together

Family planning is a good way of arriving at family goals. A good way to start is for the family members to look first at the values they hold. That gives some general guideposts to go by.

Next they should make a list of their needs and wants. Some items will be for things on the home or on the farm. Others will be for such things as personal improvement or the development of family members. Still others may be for community interests. The third step is to size up the resources on hand or that may be available; the money on hand at present and as much more income as is expected for the period of the plan; present equipment and facilities; the way family members prefer to use their time, and such matters.

The fourth step in the family planning method is to look at all the various resources, the wants and needs of family members, and the family as a group, then to study and analyze them and make decisions. Some of the decisions will be put into effect in the near future. Others will be tentative ones, decisions that may be changed later on.

The fifth step, of course, is to put the plan into action.

It is an excellent idea to write down the main points in the family plan. It is easier to keep them clearly in mind if they are written down. Items that cost money can be set down to see how large the total is and how this compares with prospective income or savings that may be used. Choices in the use of time and energy can be more easily visualized. A plan written down can be used for reference as parts of it are carried out. It is easier to make additions and adjustments to a written plan.

The wise family sets aside a regular time for doing its planning. Some carry on most of the discussion at mealtime. This is not a good procedure as planning takes much longer than a meal-

time period. But planning at mealtime is better than no planning at all.

Older children should be included in the planning—and they need not be very old before they are interested. The parents should take care to make clear to the children the idea of limited resources and alternate choices. Children can hardly be expected to know much about the various needs of the farm and the family. But children will soon see that planning is a good method of finding the best answer for all family members.

Keeping Home Accounts Will Help

A record of the money used for family living expenses will be a big help in future planning. No one can possibly keep in mind the total amount of money spent for the many kinds of things bought for family living. Yet, if the family is to study how to get the most from that part of its income that it devotes to living expenses, a home account record and net worth statement will be indispensable.

The use of a well-designed home account book makes this task much easier. Such an account book is useful not only in family planning but in filing income tax returns and other uses.

Living Costs Vary

There are several reasons why the money costs of living vary from year to year and from family to family. One is because of changes in the price of family living items. Another is because farm income changes from year to year as well as the need for short-term capital in the farm business. So there is a great deal of variation in the amount of cash available from month to month and year to year for farm family spending. A third is due to differences among families in goals and spending habits and in the family health situation. A fourth is due to the size of the family and its position in the life cycle.

The detailed family spending records of a group of Iowa farm families has been studied for a period of years. It shows something of the typical spending pattern for such families. It includes families at various places in the life cycle and the usual range in family size. Both owners and tenants are included. On the whole, these families have a good level of farm income.

The chart below shows how the family budget was divided among seven main groups of purchased items. Also shown is

YOUR FAMILY FINANCES

A Record for Expenses and Savings

With Separate Net Worth Statement and
Household Inventory for Continuous Use

BY

DOROTHY SIMMONS
Extension Service, University of Minnesota

AND

HERBERT B. HOWELL
Extension Service, Iowa State College

A companion to *BETTER FARM ACCOUNTING*,
a practical book for keeping farm records

| |
|-------------------|
| _____ |
| YEAR |
| NAME _____ |
| POST OFFICE _____ |
| COUNTY _____ |

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FIG. 77—A year-by-year record of the family living expenses and other needed information is a big help to the family in planning for the future.

the farm value of products produced and consumed on the farm. It indicates how the cost of living rises and declines during various parts of the life cycle and the variation for families of different size. It assumes the same price level for the period. It is better to think of the costs for the different items as an average for a three to five year period rather than for one year. In the case of the automobile, that part of its use that is for personal and family use is all that is charged here. When used for the farm business, the cost was charged against the farm.

Prices for items purchased are at about the 1946 level. Typical prices then were: bacon 51 cents per lb.; oranges, medium, 42 cents a dozen; overalls, \$2.70; house dress, \$3.00; Axminster rug, 9' x 12', \$58.00; gasoline, 21 cents a gallon.

Living costs for any individual family will seldom be in exactly the same proportion as shown in Figure 78. But the

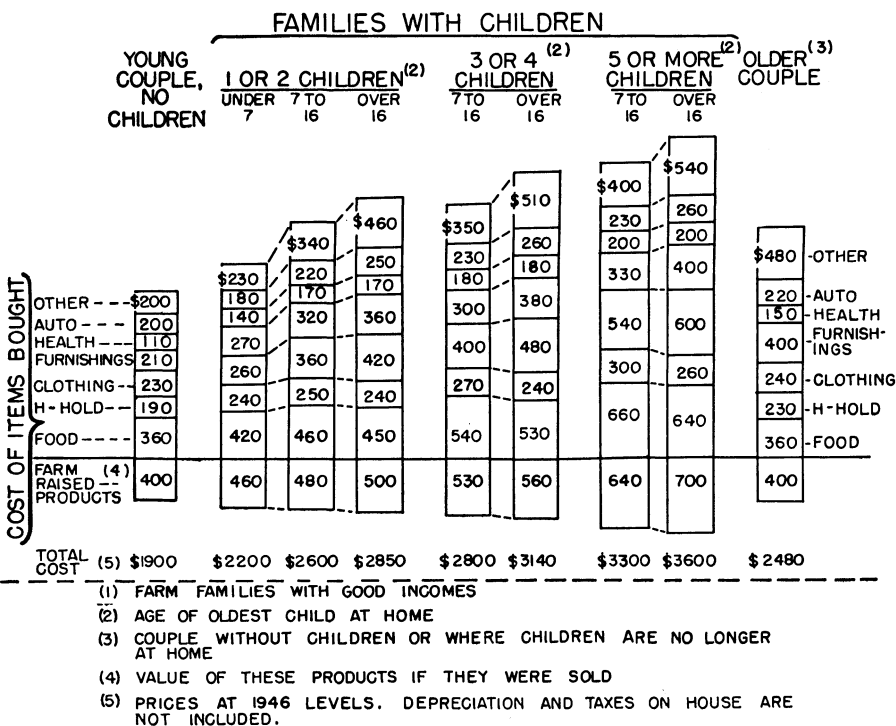


FIG. 78—Farm family living expenses. The change in the cost of living follows the life cycle of the family. Family goals, income, size of family, and consumer prices are also very important factors affecting family living expenses.

logic of the change in living costs through the life cycle will be much the same as that shown. Some of this logic is as follows:

Young Couple—The young couple starting to farm nearly always is badly in need of capital to add to the farm business. Many live on rented farms. Living expenses usually are kept at a moderate level so part of the farm income can go to expand the business. With no children to keep them at home, most couples are active socially and spend a good deal for auto and personal expenses.

Families with Small Children—The cost of living rises as the size of family increases but not for all items. More food and clothing are needed, and medical and dentist bills are larger. With small children, it is not so easy to get away from home so the auto expense is smaller. Most families need money to expand the farm business at this age so economy in living expenses is still the watchword.

Families with Oldest Child seven to sixteen—Food, clothing, medical costs, and similar items continue to rise. Education and recreation take a larger amount as both parents and children expand their activities. Children now help with housework so operating costs remain about the same. The larger the family, the greater the total cost but not the cost per person.

Families with Children over sixteen—This is the most expensive period for the family. Food, clothing, and educational expenses are the big items now. Where children leave home for additional education, this cost may be large. Auto expenses increase as children, too, use the car. Many families replace worn furniture about this time or make improvements in the house. Older children provide more help. Usually more gardening is done so the amount spent for purchased food declines.

Older Couples—Most older two-member families spend more than young couples. Income is usually larger. There is seldom a need for expanding the farm business now. Very often, the father and mother are helping their children get started or are buying for grandchildren. So gifts are larger and likely the contributions to church and charity as well.

The family that has clearly defined goals and does careful planning will find that home accounts and planning budgets are useful devices in helping to attain its ends. But such devices should always be used as tools and not as ends in themselves.

Farming Is Living as Well as Working

Commercial family farming is a complex business. It can be a challenge to ambitious men and their wives. It makes use of their best abilities. Farming is one of the few remaining kinds of independent business in a society growing more and more dependent upon the corporation. Like other people, farm families are highly inter-dependent with other people in the community, as well as with people in other parts of the nation and much of the world.

A farm can be a good place to raise a family, and for those who love the land, a pleasant place to live. But a farm does not become such a place automatically.

The chance of having a good level of living on the Midwest farm, if the farmer and his wife are competent, is probably better now than at any previous time in history, at least from the material point of view. Whether there is for other than material things depends much on the individual family, the community, and the ability of society to adjust and adapt itself to the needs of an ever-changing world.

