When decreased production occurs, Cain said, it also affects loan amounts. Loans-Cain said, farmers must also pay compensation and unemployment costs, as well as any personal debts such as house notes, car notes, and family insurance and living expenses. We're just like anybody else, Cain said. "Sure, we'd like a new house and a new car, but a farmer just can't charge and charge and charge, or take out new loans. It all rides on your production and what you get for your crop, and if you don't make enough to cover your crop and family expenses, you could lose it all."

Efficient business management and extensive planning are crucial in farming. The mood nationwide in the '70s was if you needed it, buy it, and if you didn't have the money, charge it, Cain said. "Bean prices were good, around $8, and other commodity prices were pretty good, so some farmers bought a lot of new equipment and increased production. Then, like other people who never think they'll lose a job or get a pay cut, farmers got caught when things went a little sour."

If beans had stayed at $7 or $8, we'd be in pretty good shape. But they went down, inflation went up, and we had to pay whatever the interest rates were. Selling our crops is where it hurts the most. You know you can produce, and produce enough to feed the world, but you don't know if you can sell it. Cain, who is vice president of the St. Landry Farm Bureau, has seen friends lose their property to sheriff's sales because of unpaid debts, and he knows of several farmers who are gambling that '83 will be a good year, probably wise and for improved market prices. "It's sad to see someone's property go on the auction block," Cain said. "It just goes to the highest bidder, and you might not even get enough to pay your debts. But it's happening more and more."

If you look at it closely, the farmer's a victim of everything we've mentioned, and maybe his own victim for not planning more carefully. In good years you got to be reasonable on what you buy and if you increase production. You not only have to learn to conserve, cut back if you have to, and invest any extra money wisely.

I got back into farming because I had the chance and thought I could make a living. I'm not sorry I got back in, but I guess if I had watched myself a little more, and cut down a little more, I'd be a better off. Even then, I'm better off than some, but I sure don't look to be a good year.

Before we even got our crops in the ground we got to worry about whether we're going to make. But the harvesting is complete. We love what we're doing and think tomorrow can't be worse than today. Take this, for example. Since 1980, if I'd just sat at the house and not planted a crop, I could have been better off — leasing the land and living on that investment. But a farmer's got to farm, no matter what the condition. It's in your blood. Too bad it's such a gamble, and one that may not pay off and reward you for your work.

Louisiana farmer Charles Cain: "Farmers got caught when things went a little sour"