

****The Loan****

When I was 13 years old, I was working on farms in Indiana. At that time the government had a program where farmers were paid not to plant certain crops—soybeans, corn, and others. I suppose it was a way of controlling commodity prices. But part of the agreement required the farmers to mow those idle fields two or three times each year so Canadian thistle would not take over.

Canadian thistle was a prolific weed, and farmers hated dealing with it. They were already busy with livestock, equipment, and the regular work of their farms. Mowing fields that weren't even producing anything was a job most of them didn't want.

As I talked with them, that became obvious. So I started asking questions.

I went from farm to farm and said, "If I had a tractor and a sickle-bar mower, would you let me mow those fields? What would you pay me?"

For a couple of months I talked to farmers. Word spread. Farmers talked to each other about the boy going around trying to figure out a way to mow their government fields. Eventually I started getting small written agreements—contracts to mow the fields.

Now I had the work.

The problem was I didn't have the tractor.

Back then the tractor I wanted cost somewhere around \$1,500 to \$2,000. Not knowing anything about loans or banks, I figured it was simple enough. I had contracts and work lined up. All I needed was the equipment.

So one morning I walked into the local bank.

I sat in the lobby for a couple of hours waiting to speak with someone. Finally the bank manager came through on his way to lunch. I stopped him and explained why I was there. He asked me to wait in the lobby a few minutes.

Looking back, I'm fairly confident he probably knew some of the farmers whose names were on my papers. I suspect he made a few phone calls.

After a bit he came back and took me into his office. I laid the papers on his desk and explained what I was trying to do. He read them carefully, then leaned back in his chair—an old wooden chair that could swivel and rock at the same time.

Finally he said, "Son, I can't loan you the money. You have to be 18 years old, and you have to have credit established."

Then he paused.

"But this is what I'm going to do."

He pulled out his personal checkbook.

"I'm going to write you a check myself. But you have to promise me you'll pay me back. Be honest about it. Do not forsake me."

I gave him my word.

We stood up, shook hands, and that man wrote a personal check so a 13-year-old boy could buy his first tractor.

Nuggets of Wisdom

****1.**** Sometimes ignorance allows you to walk forward bravely. If you knew every reason something might fail, you might never try. Even when you gain wisdom, never stop living your dreams.

****2.**** Character and integrity matter. Work ethic and personal drive are powerful commodities, but honesty must walk beside them. Be bold in life. Many efforts will fail, but if you keep moving forward, one day the reward will come.

Proverbs

****Proverbs 22:1****

A good name is more desirable than great riches; to be esteemed is better than silver or gold.

****Proverbs 11:3****

The integrity of the upright guides them, but the unfaithful are destroyed by their duplicity.

****Proverbs 22:29****

Do you see someone skilled in their work? They will serve before kings; they will not serve before obscure men.