

**Kentucky Farm Business Management Program**

**Family Living**  
**2002 Sources and Uses Summary**

**Agricultural Economics – Extension No. 2006-09**

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**David L. Heisterberg and Jennifer L. Rogers**

University of Kentucky  
Department of Agricultural Economics  
400 Charles E. Barnhart Building  
Lexington, Kentucky 40546-0276

Phone: 859-257-5762

Fax: 859-323-1913

<http://www.uky.edu/Ag/AgEcon/>

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Colby A. Blair	Bluegrass Farm Analysis Group, Inc.	(859) 879-6809
Rick R. Costin	Lincoln Trail Farm Analysis Group, Inc.	(270) 737-4799
Craig D. Gibson	Ohio Valley Farm Analysis Group, Inc.	(270) 827-1395
Suzy L. Martin	Ohio Valley Farm Analysis Group, Inc.	(270) 685-8480
Brian D. Lacefield	Pennyroyal Farm Analysis Group, Inc.	(270) 886-5281
David L. Heisterberg	Pennyroyal Farm Analysis Group, Inc.	(270) 886-5281
Rush H. Midkiff	Pennyroyal Farm Analysis Group, Inc.	(270) 842-5823
Terry W. Moss	Pennyroyal Farm Analysis Group, Inc.	(270) 886-5281
Russ M. Morgan	Purchase Farm Analysis Group, Inc.	(270) 247-5031
KFBM Website	<a href="http://www.uky.edu/Ag/KFBM/">http://www.uky.edu/Ag/KFBM/</a>	

### A Special Note to Our Readers

*The data for this study are drawn from the detailed financial records of producers cooperating with the Kentucky Farm Business Management Program. The data are not drawn from a random sample of farms in the state. However, these data are the most accurate and detailed farm financial data which are available to researchers and educators. Every attempt has been made to select a set of farms for these research studies which are “typical” operations and have complete financial information available for analysis. These data are carefully cross-checked by our farm management specialists before inclusion in this analysis. It should be noted that farms included in this study are representative of commercial farms producing major commodities and livestock, but not of all farms in Kentucky.*

**Table 1. Farm and Family Sources and Uses of Dollars**  
**- Average per Farm in Kentucky, 1998 – 2002**

<i>Item</i>	2002	2001	2000	1999	1998
Number of families . . . . .	130	161	133	143	142
Age of operator . . . . .	53	54	50	51	49
Number in family . . . . .	2.9	3.0	3.1	3.0	3.1
Age of oldest dependent child . . . . .	16	15	15	15	15
Total tillable operator acres <sup>1</sup> . . . . .	692	630	644	657	691
Value of feed fed . . . . .	\$25,270	\$28,706	\$27,035	\$28,235	\$24,281
Net farm income . . . . .	\$28,989	\$54,008	\$74,529	\$39,710	\$2,758
<b>FAMILY LIVING EXPENSE:</b>					
<b>Contributions</b> . . . . .	<b>\$3,042</b>	<b>\$2,553</b>	<b>\$2,406</b>	<b>\$2,324</b>	<b>\$2,217</b>
<b>Medical</b> . . . . .	<b>6,358</b>	<b>5,612</b>	<b>5,291</b>	<b>5,454</b>	<b>4,567</b>
<b>Life Insurance</b> . . . . .	<b>1,461</b>	<b>1,692</b>	<b>1,871</b>	<b>1,878</b>	<b>2,099</b>
<b>Expendables</b> . . . . .	<b>32,471</b>	<b>31,284</b>	<b>31,877</b>	<b>28,340</b>	<b>30,289</b>
<b>Total Non-Capital</b> . . . . .	<b>(43,333)</b>	<b>(41,142)</b>	<b>(41,444)</b>	<b>(37,996)</b>	<b>(39,172)</b>
<b>Capital</b> . . . . .	<b>2,844</b>	<b>2,632</b>	<b>2,283</b>	<b>2,746</b>	<b>2,137</b>
<b>Total Living Expenses</b> . . . . .	<b>(\$46,176)</b>	<b>(\$43,774)</b>	<b>(\$43,728)</b>	<b>(\$40,742)</b>	<b>(\$41,309)</b>
<b>SOURCES OF FUNDS:</b>					
Non-taxable receipts <sup>2</sup> . . . . .	21,684	28,277	28,575	36,175	23,687
Net non-farm income . . . . .	27,289	29,857	29,840	35,649	21,796
Money borrowed . . . . .	172,747	184,865	177,589	166,274	226,011
Total farm receipts . . . . .	<u>284,949</u>	<u>303,697</u>	<u>292,964</u>	<u>292,462</u>	<u>300,032</u>
<b>TOTAL SOURCE ALL FUNDS</b> . . . . .	<b>\$506,669</b>	<b>\$546,696</b>	<b>\$528,968</b>	<b>\$530,561</b>	<b>\$571,526</b>
<b>USES OF FUNDS:</b>					
Farm					
Interest paid . . . . .	\$16,752	\$21,113	\$21,816	\$20,236	\$22,258
Other farm expenses . . . . .	205,388	218,592	208,974	210,747	214,071
Machinery-bldg. purchases . . . . .	<u>36,097</u>	<u>40,532</u>	<u>32,198</u>	<u>23,960</u>	<u>36,082</u>
<b>Total Farm Expenditures</b> . . . . .	<b>(\$258,238)</b>	<b>(\$280,237)</b>	<b>(\$262,988)</b>	<b>(\$254,943)</b>	<b>(\$272,412)</b>
Principal payments . . . . .	\$157,210	\$170,358	\$169,990	\$177,199	\$206,010
Income & S.S. tax . . . . .	14,693	14,227	11,583	12,588	14,840
Savings & investment <sup>3</sup> . . . . .	30,351	38,104	40,678	45,082	36,997
Living expenses:					
Total Non-Capital . . . . .	\$43,333	\$41,142	\$41,444	\$37,996	\$39,172
Capital . . . . .	<u>2,844</u>	<u>2,632</u>	<u>2,283</u>	<u>2,746</u>	<u>2,137</u>
<b>Total Living Expense</b> . . . . .	<b>(\$46,176)</b>	<b>(\$43,774)</b>	<b>(\$43,728)</b>	<b>(\$40,742)</b>	<b>(\$41,309)</b>
<b>TOTAL USE OF FUNDS</b> . . . . .	<b>\$506,668</b>	<b>\$546,700</b>	<b>\$528,966</b>	<b>\$530,555</b>	<b>\$571,568</b>
Balancing error . . . . .	-1	3	-2	-6	42

<sup>1</sup> Total tillable operator acres for 1998-2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance.

**Table 2. Kentucky Farm and Family Sources and Uses of Dollars, 2002  
by Number in Family and All Families.**

<i>Item</i>	<i>Number in Family</i>			<i>All Families</i>
	1 - 2	3 - 5	>5	2002
Number of families . . . . .	66	60	4	130
Age of operator . . . . .	60	45	39	53
Number in family . . . . .	1.9	3.8	6.0	2.9
Age of oldest dependent child . . . . .	20	16	14	16
Total tillable operator acres <sup>1</sup> . . . . .	600	797	649	692
Value of feed fed . . . . .	\$19,622	\$30,401	\$41,482	\$25,270
Net farm income . . . . .	\$19,450	\$38,446	\$44,517	\$28,989
<b>FAMILY LIVING EXPENSE:</b>				
<b>Contributions . . . . .</b>	<b>\$2,865</b>	<b>\$3,292</b>	<b>\$2,226</b>	<b>\$3,042</b>
<b>Medical . . . . .</b>	<b>6,648</b>	<b>6,191</b>	<b>4,071</b>	<b>6,358</b>
<b>Life Insurance . . . . .</b>	<b>1,613</b>	<b>1,368</b>	<b>349</b>	<b>1,461</b>
<b>Expendables . . . . .</b>	<b>25,825</b>	<b>39,299</b>	<b>39,720</b>	<b>32,471</b>
<b>Total Non-Capital. . . . .</b>	<b>(36,951)</b>	<b>(50,150)</b>	<b>(46,365)</b>	<b>(43,333)</b>
<b>Capital. . . . .</b>	<b>1,960</b>	<b>4,006</b>	<b>0</b>	<b>2,844</b>
<b>Total Living Expenses . . . . .</b>	<b>(\$38,911)</b>	<b>(\$54,156)</b>	<b>(\$46,365)</b>	<b>(\$46,176)</b>
<b>SOURCES OF FUNDS:</b>				
Non-taxable receipts <sup>2</sup> . . . . .	\$24,092	\$20,048	\$6,498	\$21,684
Net non-farm income . . . . .	21,516	33,756	25,526	27,289
Money borrowed . . . . .	166,532	178,476	189,362	172,747
Total farm receipts . . . . .	<u>230,892</u>	<u>346,019</u>	<u>260,842</u>	<u>284,949</u>
<b>TOTAL SOURCE ALL FUNDS . . . . .</b>	<b>\$443,032</b>	<b>\$578,299</b>	<b>\$482,228</b>	<b>\$506,669</b>
<b>USES OF FUNDS:</b>				
<b>Farm</b>				
Interest paid . . . . .	\$16,204	\$17,713	\$11,392	\$16,752
Other farm expenses . . . . .	162,077	254,392	184,970	205,388
Machinery-bldg. purchases . . . . .	<u>31,091</u>	<u>40,031</u>	<u>59,695</u>	<u>36,097</u>
<b>Total Farm Expenditures . . . . .</b>	<b>(\$209,372)</b>	<b>(\$312,136)</b>	<b>(\$256,058)</b>	<b>(\$258,238)</b>
Principal payments . . . . .	\$153,039	\$160,605	\$175,104	\$157,210
Income & S.S. tax . . . . .	11,105	18,979	9,591	14,693
Savings & investment <sup>3</sup> . . . . .	30,606	32,421	-4,890	30,351
<b>Living expenses:</b>				
Total Non-Capital . . . . .	\$36,951	\$50,150	\$46,365	\$43,333
Capital . . . . .	<u>1,960</u>	<u>4,006</u>	<u>0</u>	<u>2,844</u>
<b>Total Living Expense . . . . .</b>	<b>(\$38,911)</b>	<b>(\$54,156)</b>	<b>(\$46,365)</b>	<b>(\$46,176)</b>
<b>TOTAL USE OF FUNDS . . . . .</b>	<b>\$443,032</b>	<b>\$578,297</b>	<b>\$482,227</b>	<b>\$506,668</b>
<b>Balancing error . . . . .</b>	<b>0</b>	<b>-2</b>	<b>-1</b>	<b>-1</b>

<sup>1</sup> Total tillable operator acres for 2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance.

**Table 3. Kentucky Farm and Family Sources and Uses of Dollars, 2002  
by Age of Oldest Dependent Child**

<i>Item</i>	<i>Age of Oldest Dependent Child</i>		
	<i>Under 10</i>	<i>10 - 16</i>	<i>Over 16</i>
Number of families . . . . .	14	14	41
Age of operator . . . . .	37	43	48
Number in family . . . . .	4.1	3.9	3.7
Age of oldest dependent child . . . . .	6	14	20
Total tillable operator acres <sup>1</sup> . . . . .	712	816	864
Value of feed fed . . . . .	\$57,344	\$20,322	\$26,671
Net farm income . . . . .	\$48,341	\$27,527	\$39,422
<b>FAMILY LIVING EXPENSE:</b>			
<b>Contributions</b> . . . . .	<b>\$1,991</b>	<b>\$4,649</b>	<b>\$3,023</b>
<b>Medical</b> . . . . .	<b>6,840</b>	<b>3,429</b>	<b>6,638</b>
<b>Life Insurance</b> . . . . .	<b>1,344</b>	<b>950</b>	<b>1,423</b>
<b>Expendables</b> . . . . .	<b><u>31,215</u></b>	<b><u>33,638</u></b>	<b><u>44,727</u></b>
<b>Total Non-Capital</b> . . . . .	<b>(41,389)</b>	<b>(42,667)</b>	<b>(55,812)</b>
<b>Capital</b> . . . . .	<b><u>318</u></b>	<b><u>4,802</u></b>	<b><u>4,131</u></b>
<b>Total Living Expenses</b> . . . . .	<b>(\$41,707)</b>	<b>(\$47,468)</b>	<b>(\$59,943)</b>
<b>SOURCES OF FUNDS:</b>			
Non-taxable receipts <sup>2</sup> . . . . .	\$22,161	\$19,709	\$32,150
Net non-farm income . . . . .	14,163	27,907	38,363
Money borrowed . . . . .	193,280	144,170	201,154
Total farm receipts . . . . .	<u>354,226</u>	<u>308,644</u>	<u>355,594</u>
<b>TOTAL SOURCE ALL FUNDS</b> . . . . .	<b>\$583,829</b>	<b>\$500,430</b>	<b>\$627,260</b>
<b>USES OF FUNDS:</b>			
Farm			
Interest paid . . . . .	\$21,294	\$17,569	\$19,159
Other farm expenses . . . . .	271,354	214,913	261,849
Machinery-bldg. purchases . . . . .	<u>43,224</u>	<u>41,438</u>	<u>46,626</u>
<b>Total Farm Expenditures</b> . . . . .	<b>(\$335,873)</b>	<b>(\$273,920)</b>	<b>(\$327,635)</b>
Principal payments . . . . .	\$160,310	\$139,927	\$185,727
Income & S.S. tax . . . . .	8,601	17,644	21,102
Savings & investment <sup>3</sup> . . . . .	37,328	21,470	32,853
Living expenses:			
Total Non-Capital . . . . .	\$41,389	\$42,667	\$55,812
Capital . . . . .	<u>318</u>	<u>4,802</u>	<u>4,131</u>
<b>Total Living Expense</b> . . . . .	<b>(\$41,707)</b>	<b>(\$47,468)</b>	<b>(\$59,943)</b>
<b>TOTAL USE OF FUNDS</b> . . . . .	<b>\$583,819</b>	<b>\$500,430</b>	<b>\$627,260</b>
<b>Balancing error</b> . . . . .	<b>-11</b>	<b>0</b>	<b>0</b>

<sup>1</sup> Total tillable operator acres for 2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance.

**Table 4. Kentucky Farm and Family Sources and Uses of Dollars, 2002  
by High-Low 1/3 Non-Capital Living Expenses for Family of 3 to 5.**

<i>Item</i>	<i>Non-Capital Living Expense For Family of Three to Five</i>	
	<i>High 1/3</i>	<i>Low 1/3</i>
Number of families . . . . .	20	20
Age of operator . . . . .	47	43
Number in family . . . . .	4.0	3.8
Age of oldest dependent child . . . . .	18	13
Total tillable operator acres <sup>1</sup> . . . . .	1,071	427
Value of feed fed . . . . .	\$28,471	\$39,129
Net farm income . . . . .	\$44,081	\$18,024
<b>FAMILY LIVING EXPENSE:</b>		
<b>Contributions</b> . . . . .	<b>\$4,084</b>	<b>\$2,226</b>
<b>Medical</b> . . . . .	<b>8,501</b>	<b>4,678</b>
<b>Life Insurance</b> . . . . .	<b>1,955</b>	<b>897</b>
<b>Expendables</b> . . . . .	<b><u>55,624</u></b>	<b><u>24,353</u></b>
<b>Total Non-Capital.</b> . . . . .	<b>(70,164)</b>	<b>(32,154)</b>
<b>Capital.</b> . . . . .	<b><u>5,023</u></b>	<b><u>2,052</u></b>
<b>Total Living Expenses</b> . . . . .	<b>(\$75,187)</b>	<b>(\$34,206)</b>
<b>SOURCES OF FUNDS:</b>		
Non-taxable receipts <sup>2</sup> . . . . .	\$20,246	\$18,566
Net non-farm income . . . . .	52,613	22,647
Money borrowed . . . . .	251,400	113,979
Total farm receipts . . . . .	<u>414,095</u>	<u>229,720</u>
<b>TOTAL SOURCE ALL FUNDS</b> . . . . .	<b>\$738,354</b>	<b>\$384,912</b>
<b>USES OF FUNDS:</b>		
<b>Farm</b>		
Interest paid . . . . .	\$25,661	\$10,916
Other farm expenses . . . . .	309,967	166,935
Machinery-bldg. purchases . . . . .	<u>43,165</u>	<u>28,769</u>
<b>Total Farm Expenditures</b> . . . . .	<b>(\$378,793)</b>	<b>(\$206,620)</b>
Principal payments . . . . .	\$210,631	\$110,042
Income & S.S. tax . . . . .	30,639	9,916
Savings & investment <sup>3</sup> . . . . .	43,104	24,121
<b>Living expenses:</b>		
Total Non-Capital . . . . .	\$70,164	\$32,154
Capital . . . . .	<u>5,023</u>	<u>2,052</u>
<b>Total Living Expense</b> . . . . .	<b>(\$75,187)</b>	<b>(\$34,206)</b>
<b>TOTAL USE OF FUNDS</b> . . . . .	<b>\$738,354</b>	<b>\$384,904</b>
Balancing error . . . . .	0	-8

<sup>1</sup> Total tillable operator acres for 2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance

**Table 5. Kentucky Farm and Family Sources and Uses of Dollars, 2002  
by Operator Tillable Acres and High-Low 1/3 Non-Capital Living  
Expenses for 300-600 Acre Size.**

Item	Operator Tillable Acres in Farm			Non-Capital Living Expenses 300-600 Operator Tillable Acres	
	Under 300	300-600	600+	High 1/3	Low 1/3
Number of families . . . . .	34	37	57	12	12
Age of operator . . . . .	54	57	49	56	61
Number in family . . . . .	2.7	2.8	3.2	2.8	2.5
Age of oldest dependent child . . . . .	16	15	17	19	13
Total tillable operator acres <sup>1</sup> . . . . .	169	425	1,202	418	415
Value of feed fed . . . . .	\$40,791	\$23,188	\$16,248	\$32,295	\$27,188
Net farm income . . . . .	\$13,025	\$15,410	\$47,564	\$19,178	\$19,328
<b>FAMILY LIVING EXPENSE:</b>					
Contributions . . . . .	\$2,337	\$4,238	\$2,793	\$5,511	\$2,065
Medical . . . . .	5,507	6,206	7,100	6,124	6,736
Life Insurance . . . . .	950	1,016	2,106	1,860	520
Expendables . . . . .	<u>25,999</u>	<u>28,537</u>	<u>39,524</u>	<u>43,143</u>	<u>15,320</u>
Total Non-Capital . . . . .	(34,793)	(39,997)	(51,524)	(56,638)	(24,641)
Capital . . . . .	<u>3,098</u>	<u>1,055</u>	<u>3,954</u>	<u>1,447</u>	<u>240</u>
Total Living Expenses . . . . .	(\$37,891)	(\$41,052)	(\$55,478)	(\$58,084)	(\$24,881)
<b>SOURCES OF FUNDS:</b>					
Non-taxable receipts <sup>2</sup> . . . . .	\$14,872	\$26,822	\$21,236	\$60,197	\$10,018
Net non-farm income . . . . .	28,793	28,541	25,993	33,359	18,662
Money borrowed . . . . .	64,593	78,390	292,544	87,955	56,405
Total farm receipts . . . . .	<u>160,597</u>	<u>153,695</u>	<u>437,718</u>	<u>173,821</u>	<u>141,964</u>
TOTAL SOURCE ALL FUNDS . . . . .	\$268,854	\$287,449	\$777,490	\$355,332	\$227,048
<b>USES OF FUNDS:</b>					
Farm					
Interest paid . . . . .	\$8,988	\$10,262	\$25,754	\$14,652	\$8,296
Other farm expenses . . . . .	119,497	104,991	312,518	118,183	92,985
Machinery-bldg. purchases . . . . .	<u>12,376</u>	<u>25,525</u>	<u>58,192</u>	<u>30,271</u>	<u>24,148</u>
Total Farm Expenditures . . . . .	(\$140,861)	(\$140,778)	(\$396,464)	(\$163,106)	(\$125,429)
Principal payments . . . . .	\$62,912	\$76,801	\$259,755	\$96,675	\$58,910
Income & S.S. tax . . . . .	9,656	10,058	21,219	14,770	7,183
Savings & investment <sup>3</sup> . . . . .	17,530	18,760	44,574	22,696	10,646
Living expenses:					
Total Non-Capital . . . . .	\$34,793	\$39,997	\$51,524	\$56,638	\$24,641
Capital . . . . .	<u>3,098</u>	<u>1,055</u>	<u>3,954</u>	<u>1,447</u>	<u>240</u>
Total Living Expense . . . . .	(\$37,891)	(\$41,052)	(\$55,478)	(\$58,084)	(\$24,881)
TOTAL USE OF FUNDS . . . . .	\$268,850	\$287,449	\$777,490	\$355,332	\$227,048
Balancing error . . . . .	-4	0	0	0	0

<sup>1</sup> Total tillable operator acres for 2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance

**Table 6. Kentucky Farm and Family Sources and Uses of Dollars, 2002  
by Age of Operator for Family of 1 to 2.**

<i>Item</i>	<i>Age of Operator</i>	
	<i>Less than 45</i>	<i>45 and Older</i>
Number of families . . . . .	7	54
Age of operator . . . . .	37	64
Number in family . . . . .	1.6	1.9
Age of oldest dependent child . . . . .	NA	NA
Total tillable operator acres <sup>1</sup> . . . . .	319	573
Value of feed fed . . . . .	\$16,986	\$18,247
Net farm income . . . . .	\$16,264	\$18,079
<b>FAMILY LIVING EXPENSE:</b>		
<b>Contributions</b> . . . . .	<b>\$1,949</b>	<b>\$3,055</b>
<b>Medical</b> . . . . .	<b>1,971</b>	<b>7,347</b>
<b>Life Insurance</b> . . . . .	<b>549</b>	<b>1,771</b>
<b>Expendables</b> . . . . .	<b><u>24,007</u></b>	<b><u>24,286</u></b>
<b>Total Non-Capital.</b> . . . . .	<b>(28,476)</b>	<b>(36,460)</b>
<b>Capital.</b> . . . . .	<b><u>1,283</u></b>	<b><u>2,217</u></b>
<b>Total Living Expenses</b> . . . . .	<b>(\$29,760)</b>	<b>(\$38,677)</b>
<b>SOURCES OF FUNDS:</b>		
Non-taxable receipts <sup>2</sup> . . . . .	\$20,955	\$14,221
Net non-farm income . . . . .	15,749	23,620
Money borrowed . . . . .	213,110	148,032
Total farm receipts . . . . .	<u>267,965</u>	<u>209,409</u>
<b>TOTAL SOURCE ALL FUNDS</b> . . . . .	<b>\$517,779</b>	<b>\$395,282</b>
<b>USES OF FUNDS:</b>		
<b>Farm</b>		
Interest paid . . . . .	\$9,612	\$14,461
Other farm expenses . . . . .	232,705	139,407
Machinery-bldg. purchases . . . . .	<u>10,842</u>	<u>28,145</u>
<b>Total Farm Expenditures</b> . . . . .	<b>(\$253,159)</b>	<b>(\$182,012)</b>
Principal payments . . . . .	\$206,288	\$132,872
Income & S.S. tax . . . . .	4,774	11,926
Savings & investment <sup>3</sup> . . . . .	23,798	29,795
<b>Living expenses:</b>		
Total Non-Capital . . . . .	\$28,476	\$36,460
Capital . . . . .	<u>1,283</u>	<u>2,217</u>
<b>Total Living Expense</b> . . . . .	<b>(\$29,760)</b>	<b>(\$38,677)</b>
<b>TOTAL USE OF FUNDS</b> . . . . .	<b>\$517,779</b>	<b>\$395,282</b>
Balancing error . . . . .	0	0

<sup>1</sup> Total tillable operator acres for 2002.

<sup>2</sup> Included fund transfers and withdrawals from savings, tax refunds, gifts, inheritances, transfer from other business ent. & misc.

<sup>3</sup> Includes transfers to savings, loans to others, real estate purchases, other non-farm capital and net change in bank balance

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