

# Swank Farms, a USDA California Success Story

By Bonnie Swank April 2008 - Hollister, CA

It's been eight years since Dick first took me for a walk through the cherry orchard. It was May of 2000 and Dick was counting the days when they could start picking cherries as they were the first significant crop of the year. After several months with little or no income this was a long awaited time of the year. A lot was riding on a good crop and I had no idea how important it was to the farm.

As we got to know each other Dick would talk about this corn maze he was going to plant. "Corn what" I asked. The previous Halloween a friend had told Dick about a corn maze in northern California. "You should check it out" he said "it looks like something you might want to do". Well, on Halloween day Dick gathered up the workers and their families and they all piled in their cars and took a road trip to Woodland several hours away. The corn maze was dry and trampled but they all had fun. Needless to say in late Spring Dick planted an eight acre field with Indian corn specifically for a maze.

It wasn't long before I got involved. "Do you need a design for the maze" I asked. "Yes I do" was Dick's response. Although I have a history in design I knew nothing about designing mazes. I went to the local book store and ordered some books. It was Fourth of July and I had to wait a week for the books to come in. They were children's books and the designs weren't difficult but a design on paper and a design for a field are very different. After working on it for several days I came up with a design that was simple but it worked. With four spots to find and a tower in the center you could climb on, it gave our customers an enjoyable adventure in the corn.

In September we put a pumpkin patch together and moved Dick's old cherry shack in as a ticket booth. We were open every day for six weeks and at night on the week ends. At night we hired a few people to dress up in costume and walk through the maze to scare the customers. Although there weren't any books that I knew of on how to build a maze and run it, I could now write a book on what not to do and many of those things were learned the first year. Even though it rained and rained that year, people still came and had a ball. My boots are still hanging in the barn with a good inch of mud covering the soles as a reminder of just how wet and muddy that first year was.

It was the first year Survivors was on TV and we had no idea one of the radio stations had a "Survivor" contest going on. The winners would come to Swank Farms Great Corn Maze and race to see who could get through the maze first. It was muddy and people slipped and slid all over the place. It was great fun. One of the local TV stations was there to film the event and the final clip was set to a polka. We had made it on TV.

Although the weather was terrible we still made a little money and Dick was able to pay back a loan a dear friend had made to him. It was very exciting to be able to pay off this loan along with some bills. The maze in our minds had been a success and would definitely be part of Swank Farms in 2001.

It wasn't long after Halloween our local bank sold and the new owners called in all the agricultural loans.



Bonnie and Dick Swank in front of their Hollister farming operation office.

That was when Dick said to me “If you want to know what you are getting yourself into you may want to come to the bank with my parents and me”. When the bankers came in the room carrying a very thick, let me say again, very thick file, I was a little surprised. Coming from a family whose debts were a mortgage, car payment and maybe a credit card or two the reality of farm debt was definitely an eye opener. Well it didn’t scare me off. I was in for the long run. There were changes that needed to be made on the ranch that would help us to be more efficient and cost effective in the future but that didn’t change the fact we had to come up with a great deal of money now.

Because of years of juggling a little money to pay a lot of debt, Dick’s credit had suffered. A new bank had come to town recruiting a lot of the employees from the old bank we had dealt with for so many years. Dick sat down with the bank president, a familiar face, and told him of our corn maze and the potential income from future mazes. Although people enjoyed the maze, no one could imagine it would ever be profitable. He turned down Dick’s request for a loan but not without suggesting he talk to the USDA.

When Dick walked into the USDA Farm Service Agency office that day he had no idea how much his life was about to change. He sat down to talk with Lavon Treasure, the FSA Farm Loan Manager and told him his story. How he and his father had been dairymen in Calistoga where he grew up and how they had moved their cows to Hollister in 1974 after the owner of the dairy in Calistoga closed it down. Dick and his parents moved to the ranch in Hollister where his mother had grown up. To the

ranch his grandfather had bought in 1928. His grandfather had passed away but his grandmother still lived on the ranch. Dick and his dad rented a dairy not far away and were once again in the dairy business. In 1986 there was a government buy out and they decided to sell the cows. They had raised hay and alfalfa on the ranch for the cows but now turned to farming to make a living. Dicks’ dad continued growing hay but Dick remembered the tomatoes his grandfather had grown and how good they tasted. He wanted to grow tomatoes like that and corn and green beans and..... fast forward to the year 2000. Dick was now growing tomatoes as good as grandfa-



Bonnie Swank, LaVon Treasure - FSA Farm Loan Manager and Dick Swank in the Swank cherry orchard.

thers but the learning curve had been a costly one. Dick told Lavon of our corn maze and our plans to do it again. Looking back I think Lavon was the only one who didn’t think we were crazy, or maybe he just thought “I think these crazy farmers could make this work”. Whatever it was he told Dick to go out and get three loan refusals from different banks, this would be no problem, and then come back.

And so the process began. We were granted a seven year loan that would pay off the bank. We were also granted an operation loan which needed to be paid off at the end of the year. We had the option of re-applying for this loan each year until we were able to be granted a bank loan. This loan meant we had money to use during those lean winter months, money that could help us to become better farmers. As we sat in Lavon’s office signing papers and agreeing to terms, I was a little overwhelmed. I had run my own business for several years but my



overhead and debt were nothing compared to this. Was I a little overwhelmed? Yes. Was I afraid? No.

If there was one thing I had learned since I met Dick it was that we were a good team. We worked well together and complimented each other. We could talk for hours. What if we do this? How would we do that? Nothing is perfect and there were a few growing pains but we seemed to make some good decisions and our business grew.

In 2001 we worked on making our ranch operation a more productive one, a never ending project I might add. We started a produce home delivery service. We would pack beautiful bushel baskets with produce and recipes and deliver them to homes throughout the community. Dick and I would make deliveries twice a week. We did this for two years until it became too time consuming and we were needed elsewhere. I did use the money earned for advertising the maze and that was a big help.

As we planned for the upcoming maze I opened that mythical book I mentioned earlier and we made some changes. We didn't plant Indian corn but instead we planted a maze corn" designed just for mazes. The ears were supposed to be mutant. Great we thought, the ears will be little and undeveloped. Well, they were still large ears but with very few kernels. The upside was it was a much stronger corn stalk and it did not fall over easily. We also contacted a friend of my niece whom she thought might be interested in doing a haunted



Swank Farms signage in Hollister. Entrance to the Corn Maze and Pumpkin Patch.



In April their current cropping includes Romaine, Iceberg and Red Leaf lettuce that sells in Farmers' Markets from Monterey on the coast to San Jose in the South Bay area.

event for us. He thought it was a great idea. What could be scarier than a haunted ranch in the corn? We no longer would have people in costume running throughout the maze but a specific entrance to a contained haunted event. Yeah! ScreamWorks as they are now known have been with us ever since and the scares just keep getting better.

We also had moved the maze to a different location because we needed to rotate the crops. This location was set back from the road allowing people to see our little operation as they drove by. This

location would eventually become our permanent home for the maze after we decided to plant a winter cover crop of mustard. We would no longer have to move our growing collection of

buildings and we started adding more permanent attractions.

That year the weather was beautiful and our attendance doubled at the maze, something that would continue to happen for several years to come. We were able to make our long term loan payment to the USDA and paid off our operation loan. It had been a great year.

In 2003 it was becoming obvious that I was being drawn closer to the ranch and farther away from my business that I had loved for so many years. I would often remark how I felt like I had been going to school all my life to do what I was now doing. I still feel that way and am amazed at what Dick and I had accomplished together. So on September 7<sup>th</sup>, 2003 Dick and I were married.



During the summer months, the Corn Maze ground is planted with a Mustard Flower cover crop. Prior to the Corn planting in June, the Mustard will be disced down, providing extra nutrients for the soil.

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In years to come we would build a successful farmers market business with crews going out to as many as 21 markets a week during the busy season. How did we do it? Dick and I came up with a great idea and I promise you will never see one of our people sitting on the tailgate of a truck or coming back to the ranch with a full load. It's a formula that works and everyone is happy.

In 2004 something came onto the ranch that no one had seen for over 20 years, a brand new flat bed truck. We had previously accepted any old vehicle that was being given away. It's hard to move forward when your vehicles and tractors are always breaking down. We had turned a corner and we would continue to add new and some used vehicles and tractors to our operation. Our people would no longer be going off to a market in an old beat up truck that ran the risk of never making it to its destination. And now when it's time to get the fields ready for spring there are almost enough tractors to get the job done.

Each year we applied for and got an operations loan from the USDA. We were making our long term loan payments and paying off our operations loan each year just as Lavon had wanted us to do. But something wonderful happened in 2005. As the year came to an end and we put our sixth maze to bed we walked into the USDA office and handed them two checks. One check paid off our operations loan for the year and the other paid off our long term loan, two years early. We had come so far in those short five years. And when 2006 rolled around we were able to finance our own operation and have ever since. Something we wouldn't have been able to do if Lavon and the USDA hadn't believed in us. Thank you. You gave Swank Farms the opportunity to keep growing and become successful and the ranch which has been in the family for eighty years will continue to be farmed.

It's now spring of 2008 and Dick and I just got through walking through the cherry orchard. The trees are in full bloom and we are hoping for a good crop. Years ago I told Dick I wanted Swank Farms to be on the tip of everyone's tongue. We might not be there quite yet but we have established ourselves as growers of good produce and excellent tomatoes. We deliver too many restaurants on the Central Coast and have been mentioned in cookbooks and featured on menus. We are hoping to provide our community with all we grow and more by opening a farm market this year. And the ever growing corn maze continues to attract people from all over California. It's a good life.