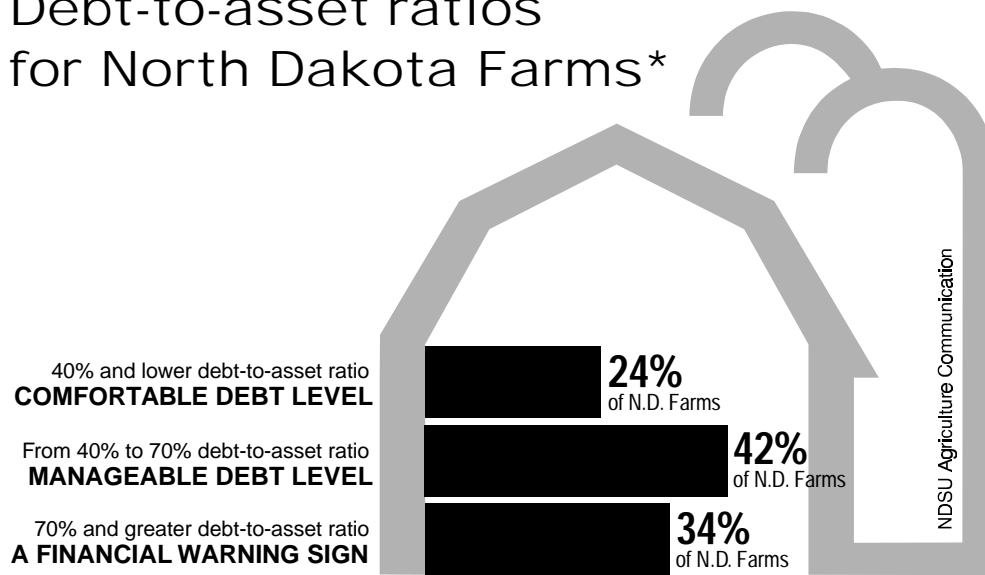


Debt-to-asset ratios for North Dakota Farms*



*From analysis of more than 500 farms enrolled in North Dakota Farm Business Management program