

The sign at the end of our driveway now reads "Indian Summer Alpacas," and I guess that brings me to the end of this journey, or maybe the real trip has just begun. For certain, time will tell, and perhaps all those people that thought we had gone a little crazy might end up being right, but if Ana and I are nuts, I can't imagine being confined to a better loony bin. If there's a moral to this story, I would have to say that it would have something to do with hard work, tenacity in pursuing a dream, and a belief that if you stick out your neck, you just might get your head cut off.

Furthermore, as for me, a second moral to this story is: **DON'T GO TO A FAMILY OUTING WITHOUT A POCKETFUL OF CHANGE!**

Services Agency to seek their guarantee of our loan. The living nightmare came back, only this time it got worse – much worse. Not only did the FSA try their best to discourage us from going even one step further, but they also sent us home with a mind-boggling array of forms to fill out, plus a truckload of publications, guidelines, and bits of information as aids to help us fill out those forms! We both got a very bad case of depression as the reality of pursuing this daunting task began to take its toll.

If your heart isn't in it, forms become more than tedious in a hurry. They become hateful drudgery, but we waded through them, hour by hour, until the task was done. There were no smiles or anything that would constitute a celebration. We were simply done. Our follow-up calls to the FSA loan officer went unanswered, and I began to sense that our long, arduous journey might be coming to an untimely demise. I won't say that I was entirely ready to give up, but I was close. However, Ana miraculously still had lots of fight left in her and somehow managed to get our loan officer's secretary to put our names on her boss's calendar. We had an appointment at last, though the means of getting it were devious. However, deviousness can also be interpreted as tenacity, and I guess that's what our loan officer thought, because she spent an hour with us discussing the alpaca business. After the hour was finished, we again walked away from the FSA in a state of depression, convinced that there was simply no way they were going to help us at all, or that they had even the slightest interest in us or our dream of raising alpacas.

Meanwhile, we had found a piece of property in rural Rhode Island with a decent house, a barn, and some pasture. But a farm is only a farm if something is being farmed on the farm, and to do that, we still needed a guarantee from the FSA and money from the bank. We spent some pretty painful days banging around our new home in the country – the farm that wasn't really a farm.

What we didn't know was that, while we were wallowing in self-pity, our loan officer at FSA was out doing her own research into alpacas. So you can only imagine our surprise and delight when we received a phone call from her one day. I wouldn't say that the result of her research imbued her with a great deal of confidence about what we were trying to do. But she did make a proposal that we couldn't refuse. She offered a smaller amount of money than what we'd requested, and while the FSA wouldn't guarantee a bank loan, she was prepared to make us a direct loan from FSA funds. What she offered was a loan at 5¼%, amortized over seven years, but paid out over the last five years. In effect, the FSA was willing to give us the money now with no payments of interest or principal for the first two years. She felt that this would be enough time for us to buy some alpacas, breed them, and sell the offspring. She also reasoned that this would be a pretty good way to demonstrate the viability of alpacas as a legitimate business. There was just one catch to all of this terrific news, and that was another mountain of forms to fill out, but we had become quite adept at handling that sort of stuff by now. After we had closed on the loan, our FSA 'angel' confided to us that she could have waived all the additional forms, but that the exercise of filling them out was often a good indicator of an applicant's resolve to actually start a business. She also told us, with a broad grin on her face, that her associates now called her "The Alpaca Lady!" Like us, I guess she kind of put her neck into the noose, too.

to admit that I was amazed that so many people were raising a beast that I knew almost nothing about, but Ana was becoming well versed about these furry, grass-eating immigrants from the Andes. When we weren't traveling around New England, she was on the phone, and I found it hard to believe that she missed chatting with anyone who dealt with alpacas. She was clearly a "woman possessed."

I must admit that, I too, started to become keenly interested in these animals. Slowly, as if by osmosis, the hard drive in my head began to fill with alpaca bytes. The people that Ana and I had met during our weekend travels were some of the friendliest we had ever come across, and I couldn't get over their willingness to spend time and share information with us about the alpaca business.

Speaking of alpaca business, we set about the task of putting together a business plan. To my surprise, as this alpaca business plan began to take form, what had seemed at first to be an impossible proposition, was now looking like a really good business venture. We decided to take our business plan to the Small Business Administration.

The SBA was something I knew existed because I had read about it in the papers, but that was the extent of my knowledge. Exactly what it did was something I never felt the desire or necessity to pay any attention to, because I had never had the desire to create a small business. However, the one ingredient that was missing from our business plan was some kind of start-up money, and we thought maybe the SBA could direct our steps. Alpacas are not cheap animals, nor are farms, and we needed both. In addition, there would have to be some kind of investment in general stuff like fencing and equipment.

So it was off to the SBA. They first put us in contact with a consultant who specialized in finding capital for small businesses. The consultant, a retired banker, wasn't very impressed with what we were trying to do. His opening remark was: "If it eats, it's not collateral." But he stuck with us and eventually determined that we both weren't entirely nuts. I wasn't so sure he was right about the nuts part, but he did refer us to a friend of his who was still an active banker and had money to lend. I was beginning to think of this whole process as a living nightmare, but Ana plodded along resolutely.

We went to see that banker. What an intimidating meeting that was! We were totally expecting to be chewed up and spit out, or worse yet, to have him laugh in our faces. Fortunately, neither happened. We didn't get any capital, but we didn't get the brush off, either. What we did get was a referral to the Farm Services Agency, and if we could secure a guarantee from them, the bank would loan us the money we needed. As it turned out, what shifted the balance slightly in our favor was the beast we wanted to raise on our farm. Banks take risks, but they want to take the least amount of risk they can. The borrower is the one that puts his neck in the noose. "If it eats, it's not collateral" applies to almost all livestock, but not to alpacas. These wonderful creatures can be insured against mortality, so if the animal dies, the bank still gets its money back. Bingo: Ana and I had potential collateral.

But our momentary sense of elation was short-lived. The bank sent us to the Farm

# Alpacas Magazine, Winter '99 Issue

## **It's all my Wife's fault!**

**How One Family's Journey From the City to the Country All Began...**

**Thanks to a Livestock Magazine**

**By: Floyd & Ana Romanik (As told to Ben Gifford)**

Indian Summer Alpacas was not some dream that my wife, Ana, and I had had lurking in the dark recesses of our minds. Yet here we are, living life in a manner that is so very different from what we were used to, and had formerly considered "normal." My wife, Ana, and I feel that dramatically changing our lifestyle has been the craziest thing we'll probably ever do. It's certainly the scariest, but there has not been one moment when either of us have said, "I wish I were back in the city."

So how in the world did we end up leaving the hustle and bustle of urban Newport, Rhode Island, and settling in this rural part of Rhode Island? A lot of it had to do with rearranging the priorities of our lives, especially when it came to such intangibles as quality of life and happiness within the family.

It didn't happen overnight, to be sure, but the conversation about doing 'something else' began to become more and more frequent. At first, the thought of living on a farm was not even a consideration. After all, my career as a computer engineer and Ana's in the international hotel business pretty much dictated that we had to live in or near an urban area. What would we know about such things as mud, black flies, or constructing fences, let alone manure?! But then, as fate would have it, our thoughts were altered dramatically one day. It all had to do with not having a pocket full of loose change at the right time. Let me explain.

We were on a family outing and the kids wanted to go on a certain amusement park ride. It wasn't a free ride, and that's where the lack of change came into the picture. I handed Ana a few dollars and she went to get change. On her way back, Ana stopped at a newsstand and picked up something out of the ordinary – a livestock magazine! Soon, I began to figure out what Ana was up to. The magazine that she'd purchased a few days before showed up on the kitchen counter, along with several unfamiliar books. Ana was up to something, I just didn't yet know what.

Finally, Ana spoke up. "Floyd, what do you know about alpacas?" I had to scratch my head over that question. I knew that I'd never eaten one, and I also knew that I was in big trouble. The look on Ana's face told me that. What I didn't know is that the seed that would become Indian Summer Alpacas had been sown, and Ana was beginning to apply the necessary water to get the seed to sprout.

Almost over night, two aspects of my life changed forever. A certain degree of leisure that I had come to enjoy on the weekends vanished, and the phone bill rose to heights that I had never dreamed of. Instead of enjoying a family outing at the beach, Ana packed the family into the car and we drove to just about every alpaca farm in New England. I have