An aerial photograph of a farm. The top half shows a golden field of wheat or corn. Below that is a green pasture with a brown horse and several white sheep. The bottom half shows a farm complex with a large barn, a tractor, and a field of crops.

FOREWORD BY MARY JO IRMEN

Author of *Farming Without The Bank*

Growing YOUR OWN Capital

Control How you Finance the Operation,
Create the Ultimate Line of Credit,
and Keep the Farm in the Family

DAN ALLEN
JAYSON LOWE
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How to Use These Visual Models

Throughout *Growing Your Own Capital*, we introduced several powerful metaphors to help you see money differently. These are not just creative illustrations. They are thinking tools. Each visual represents a core principle in building, controlling, and passing on capital within your family.

Financial Fertilizer reminds you that money must be nurtured and directed with intention. Just as soil requires the right nutrients to produce a strong crop, your capital needs consistent capitalization, disciplined repayment habits, and long-range thinking to multiply over time.

The Family Grain Bin represents stored purchasing power. Farmers don't sell everything at harvest. They store grain to protect against volatility and ensure future security. In the same way, your banking system stores financial energy so your family can access capital when opportunity or adversity arrives.

The Momentum Platform illustrates the power of uninterrupted compounding. Once your system is properly structured and funded, it becomes a stable platform that continues moving forward—regardless of market noise—building strength year after year.

Family Banking Meetings show how this is not just a financial strategy but a generational process. Wealth that lasts requires communication, shared values, accountability, and education. These meetings keep the vision clear and the habits strong.

The Banker's Man and The Family Grain Bin contrast two paths: one where the farmer works for the bank, and one where the farmer becomes the banker. These visuals highlight the difference between constantly exporting interest versus recapturing and recycling it within the family system.

Together, these models form a complete picture. Seed. Grow. Harvest. Repeat.

They are designed to help you think long-range, act with clarity, and build a financial ecosystem that supports your operation and your legacy for generations to come. You may consider printing them in full color and using any that connect with you personally or to help visually engage family members at a gathering where you discuss the book or these concepts.

Chapter 3: Financial Fertilizer

THE FINANCIAL FERTILIZER^{IP}



Chapter 4: The Bankers Man

THE BANKERS MAN^{IP}

**THE
BANKER'S MAN**



**USES BANKS FOR
SAVING AND BORROWING**

**BECAME HIS
OWN BANKER**

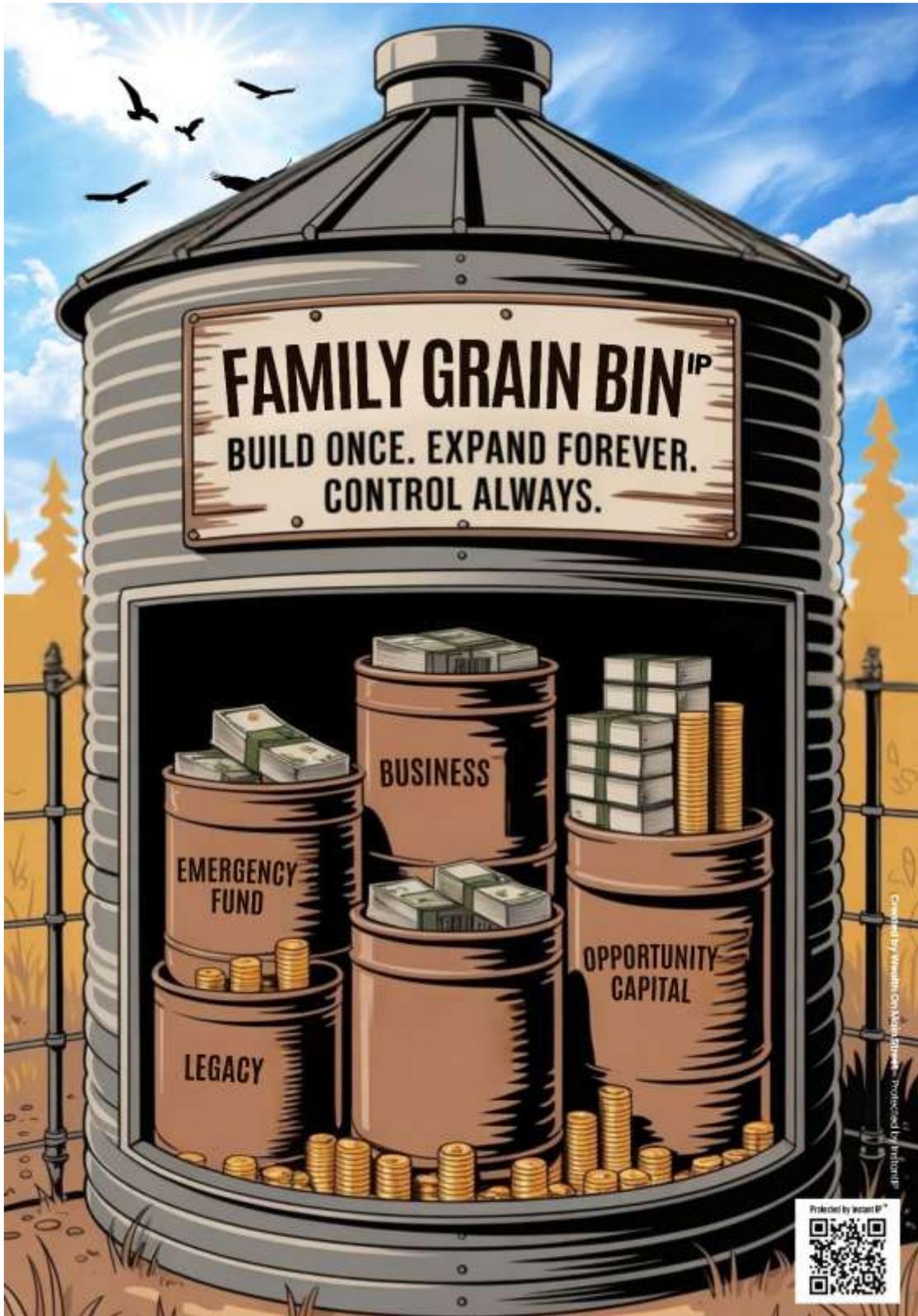


**USES DIVIDEND-PAYING
WHOLE LIFE INSURANCE**



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Chapter 5: The Family Grain Bin



Chapter 5: The Momentum Platform

The Momentum Platform^{IP}



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Chapter 6: Family Banking Meetings

FAMILY BANKING MEETINGS^{IP}



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