



National Farm & Ranch Business Management Education Association, Inc.

... Teachers delivering knowledge that works to North America's Farm and Ranch Families

NUTS & BOLTS

Stress

by Betsy Jensen, NFRBMEA Secretary

In farm business management, we stress confidentiality with farmers' finances. Quite often, the relationship we build while discussing finances also leads to discussion about personal issues. New acres, new animals, new children and grandchildren, we celebrate life's changes with the farmer.

If we celebrate the good life changes with our farmers, we also need to discuss the difficult life changes. We are experts at finance. We are not experts at dealing with distressed farmers. How can we distinguish the regular, happens every year stress from a farmer who need professional help? When do we know when to call for help? How can we recognize the signs of stress?

At our Harrisburg conference, we were introduced to a simple handout from North Dakota State University "*Responding to Distressed People*." This handout is not exclusive to agriculture. The handout offers questions to ask, and warning signs that the person is having exceptional stress and professional help is needed.

We want to help our farmers, with finances and with personal issues. Please prepare yourself before you end up in a difficult situation.

<https://www.ag.ndsu.edu/publications/kids-family/responding-to-distressed-people/fs1805.pdf>

November 1, 2018



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Mark Your Calendars NOW for the 2019 NFBM Conference!

by Deb Pike, NFRBMEA Communications Director

Plan now to attend the National Farm & Ranch Business Management Conference June 9-13, 2019. It will be held in Sheboygan, Wisconsin, at the beautiful Blue Harbor Resort on the shores of Lake Michigan. The theme is "*Advocating for Prosperous Agriculture*". It will also be the year for the North Central Agricultural Educators' triennial conference, so they will also be joining us.

Last month, our board and the joint board met at this great facility. The Conference Planners presented names of potential speakers and new topics were discussed. They are working hard to put on a great conference for us next year.

Please check the conference website, www.nfbm-conference.org/2019/, for the agenda and other information as it becomes available. At this point, it is still "boilerplate" with the basics but it will be updated as soon as I get more information. **STAY TUNED!**



PHOTO CREDIT: Blue Harbor Resort, Sheboygan, WI, by Daniela Kloth [[CC BY-SA 2.0 de](#)], via Wikimedia Commons

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Should You Encourage Your Children to Farm?

By Myron Oftedahl, NFRBMEA Treasurer

I have heard this question or a similar statement on several occasions lately, and I am fairly certain that it is because of the downturn in the Ag economy. While I certainly can agree that it has not been easy to have a profitable farming operation for the last 2 or 3 years, I don't think that we should lose sight of the long term picture for the kids.

About a month ago, a line of the FFA Creed popped into my head, now keep in mind that it has been a few decades since I learned the FFA Creed and a few decades since I taught ninth grade Ag students the Creed. Let's revisit the FFA Creed:

"I BELIEVE in the future of agriculture, with a faith born not of words but of deeds - achievements won by the present and past generations of agriculturists; in the promise of better days through better ways, even as the better things we now enjoy have come to us from the struggles of former years.

I BELIEVE that to live and work on a good farm, or to be engaged in other agricultural pursuits, is pleasant as well as challenging; for I know the joys and discomforts of agricultural life and hold an inborn fondness for those associations which, even in hours of discouragement, I cannot deny.

I BELIEVE in leadership from ourselves and respect from others. I believe in my own ability to work efficiently and think clearly, with such knowledge and skill as I can secure, and in the ability of progressive agriculturists to serve our own and the public interest in producing and marketing the product of our toil.

I BELIEVE in less dependence on begging and more power in bargaining; in the life abundant and enough honest wealth to help make it so--for others as well as myself; in less need for charity and more of it when needed; in being happy myself and playing square with those whose happiness depends upon me.

I BELIEVE that American agriculture can and will hold true to the best traditions of our national life and that I can exert an influence in my home and community which will stand solid for my part in that inspiring task."

The creed was written by E.M. Tiffany and adopted at the Third National FFA Convention. It was revised at the 38th and 63rd Conventions.

I believe in the future of agriculture, agriculture is so much more than farming, it includes veterinarians, engineers, accountants, scientists, truck drivers, mechanics, researchers, teachers, and the list goes on. With a faith born not of words but of deeds - achievements won by the present and past generations of agriculturists. A faith born of deeds, how many times do we hear that the neighbors have pitched in and helped a fellow farmer plant a crop or harvest a crop because the farmer had a medical issue or some other hard time. Farmers may not say much, but they are often willing to lend a hand to someone in need. I truly believe that this has been handed down to us by past

generations and I sincerely hope that we pass that tradition / belief to future generations. *In the promise of better days through better ways.* I could fill pages with the advancements in agriculture that have given us better ways for agriculture, and many of those improvements in machinery or technology have included struggles in developing them, or adapting them to agriculture.

I believe that to live and work on a good farm, or to be engaged in other agricultural pursuits is pleasant as well as challenging... I think that if you asked anyone involved in agriculture, that they would answer that they enjoy it, they like the variety of work from day to day, they enjoy watching the animals grow, the crops grow, the satisfaction of doing a good job. Yes, there are days where it may not be pleasant or appealing, but being a witness to nature, knowing that you are being a good steward of the land and the animals makes all of the days worth it. You always have the challenge of dealing with nature and the solution for a problem one year may be a different solution another year.



PHOTO CREDIT: Deb Pike

I believe in my own ability to work efficiently and think clearly, with such knowledge and skill as I can secure. I believe that all farmers, etc. need to obtain as much knowledge and skill as they can, as new ideas, machinery, technology is introduced and adopted. Farmers have always striven to be efficient, and are probably the creators of the saying that necessity is the mother of invention. How many farmers or other ag occupations do you see a piece of machinery changed, or

altered to work better on that farm or business? Other occupations have Continuing Education Credits to verify that a person is attempting to stay current, farmers get another year. In my close to 40 years of experience in the ag world, not counting my childhood on the farm, I cannot say that any two years have been the same. Sometimes you can make some connections and see a pattern, but the end result is always different.

In the life abundant and enough honest wealth to help make it so... Agriculture is all about abundance, we strive to produce, we feed the world. Some years we are too good at producing an abundance and we suffer lower prices, sometimes Mother Nature steps in and changes our final crop and the supply is short, so the price is good. Enough honest wealth to help make it so, agriculture is about work, whether physical or mental, and we expect enough income to live comfortably. Farmers are not like other businesses where they can set a price, employ all kinds of marketing strategies to sell their product, farmers are at the mercy of the company buying their product. Farmers are not out to cheat anyone, but strive to deliver wholesome food to the public.

I believe that American Agriculture can and will hold true to the best traditions of our national life... The motto for America is baseball and apple pie. Where does the apple pie come from? Baseball is a form of recreation where almost any skill or age level can enjoy, farmers recognize the importance of family and

("Should You Encourage..." , Cont'd--) relaxation. Where do many of our politicians start their campaign for the Presidency? Iowa, the heart of American agriculture. True, the amount of active farmers has dwindled over time, but we still need farmers and all of the people that work with them and support their efforts.

I hope that I have influenced you a little bit to encourage our young kids to look at agriculture as a career choice, it doesn't have to be farming, but any of the support positions for farmers. There is a lot of opportunity in this agriculture world, and we may not all be Norman Borlaug, but we all have a contribution to make. As the saying goes: you can take the kid out of the country, but you can't take the country out of the kid.

Membership Update
by Deb Pike, NFRBMEA Communications Director

The table shows our current membership numbers, compared with this time last year.

	2018-19	2017-18
Regular	71	53
Affiliate	8	3
Honorary	1	1
Total	80	57

If you have not yet joined NFRBMEA or renewed your membership, please complete the membership form below and send it in with your dues. If you have renewed, thanks!! Feel free to share this form with a colleague.

A new membership feature our board recommended is to provide our members with a membership card. The card shows the membership year, your membership level and cost, the date dues were paid and when they expire. The QR Code on the card takes you to our website. (Sorry, no decoder ring is available at this time.)



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You will receive your membership card by email after your dues have been received.



Become a member/renew by mailing this form and your check today!

TO: Debra Pike
NFRBMEA Communications Director
6540 65th ST NE
Rochester, MN 55906

Make checks payable to NFRBMEA, Inc.

\$60(US) ACTIVE \$30 (US)
AFFILIATE

NFRBMEA TAX ID #41-1829527

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