

Plight of farm family is unique, Cornell prof says

ITHACA, NY — Farm families facing difficult economic times experience some of the same problems as other economically stressed families, yet their plight is unique in many ways.

"The career of a farmer is intimately intertwined with his or her family life, self-esteem, and identity," said Harold Capener, professor of rural sociology at the Cornell Cooperative Extension Economic Training School at Cornell University, recently.

Unlike farmers, employed workers who are laid off usually are protected by severance pay and unemployment insurance, and their homes are rarely involved in bankruptcy proceedings.

"All the assets of a farmer, however, are at risk when the farm is threatened, including the home. A farmer's ego and feelings of self-worth are also threatened," pointed out Capener, who participated in 28 interviews with farm families in economic trouble over the past year.

"When a factory worker is laid off, for example, he or she usually does not feel the blame personally or feel guilty about the children's thwarted aspirations. In farm families the plans and aspirations of the children who had planned to go into the family farm are crushed when the farm goes under," Capener said.

The result: feelings of guilt and failure that often lead to depression, high levels of substance abuse, suicide, and child abuse and neglect among farmers who are confronting liquidation and/or bankruptcy.

Farmers have been leaving the field by the thousands in New York State since 1960, so why is the exit from farming in the 1980's any different?

"Many of those who left farming in the past had small operations with low proportions of income derived from the farm; they often were older, and did not have

secondary educations," pointed out Capener, who teaches in the New York State College of Agriculture and Life Sciences at Cornell.

Also, many families that left farming in past years sold off the farm but kept their homes, Capener said.

"Unfortunately, many at risk in the 1980's are young, aggressive full-time farm managers who use their family members to work the farm and have 50 to 90 cows," Capener said.

Who exactly is "at risk"? "Any family that is facing survival decisions," said John Brake, professor of agricultural finance in Cornell's Department of Agricultural Economics. Brake

also spoke to the Cornell Cooperative Extension agents at the school. Co-chairman of the Cornell Task Force on Farm Families Facing Economic Stress, Brake said, "Although many farmers don't realize it, their options are at all levels, from changing their values, attitudes, objectives, and goals to whether or not to leave farming, and how and when."

One of the most important options to act on when a farmer feels that his farm is in jeopardy is to examine his values. Is the family or the farm the most important factor? How important is being self-employed versus being employed by another? Is rural living all important? If farming is

critical to the farmer, then it may be possible to leave farming for a while to build more equity and then get back in later.

"Fear, grieving, and stress are very real emotions that farmers will undoubtedly experience," Brake said. "These can be reduced, however, by understanding and working through the grieving process, learning about alternatives, and making choices."

Brake, among others, spoke to the group of Cooperative Extension agents concerning the multitude of services and agencies available to aid the farm family. He pointed out that at-risk farmers should select carefully when they obtain legal help. They may need

to pursue help from out-of-town lawyers, since in-town lawyers often have conflicts of interest with local banks and creditors.

Facing an economic crisis in farming, as in any small business, can be an extremely trying time in one's life, Brake stressed. Yet, there are resources available such as stress counseling, job retraining, help with medical and living expenses, and advice on working with lenders.

"Farmers at risk should make active plans and decisions with all the help available to them," Brake said. "There are choices, and families that have made them have reported much higher levels of optimism and quality of life once the changes have been made."

NFU calls for new farm bill

DENVER — Saying the 1985 Farm Bill is totally inadequate and is designed to reduce farm income, members of the National Farmers Union Executive Committee said a new chapter in farm legislation must be written immediately after Congress returns for 1986.

At their regular meeting here, the family farm spokesmen said the new legislation must tackle the twin and inseparable problems of farm income and farm credit.

The NFU leaders said they would mount an immediate effort with rural businesses, farm organizations, consumer groups, churches and members of organized labor to return equity to rural America, complete with jobs supported by farm dollars, fair food prices at the farm gate and the supermarket, and a continuing supply of abundant, quality food.

Another goal is to keep farmland in the hands of private owners who will farm it themselves.

The new legislation must provide for adequate income, something completely left out of the 1985

Farm Bill on its way to President Reagan's desk.

Farm income is the answer to many of the toughest questions facing Congress and American citizens, they said, including the need for assistance to the cooperative Farm Credit System, and the repayment of delinquent loans to USDA's Farmers Home Administration. Without adequate income, these loans cannot be repaid and investors will be forced to take an even bigger loss, they said.

The 1985 Farm Bill has been signed by President Reagan at a time when nearly 80,000 farmers nationwide are expecting notices from FmHA informing them they are at least \$100 delinquent on their farm operating and ownership loans, and asking the farmer to designate a loan servicing alternative. Additionally, hundreds of thousands of other farmers face similar credit crises from other lenders.

"Farm income is the only alternative that will solve these problems for the long haul," the

NFU officials said.

"There is desperate need across rural America and now seeping into the cities for more employment supported by farm dollars, repayment to credit investors, and for retaining private farmer-ownership of America's land," they said. "The option for farmers to own their own land will be closed unless Congress acts swiftly."

Grain marketing course slated

NEWARK, DE — The Delaware Cooperative Extension Service will offer a grain marketing futures short course, Tuesday evenings, January 7, 14, 21 and 28, from 7 p.m. to 9 p.m. Sessions will be held at the ASCS office on the south-bound side of Route 13 just south of Camden.

The course is designed to teach farmers how to use futures prices in making grain sales decisions and how to use hedging and options as marketing alternatives.

The instructor will be University

Members of NFU's Executive Committee are Harold Dodd, chairman, Illinois; Leland Mulder, vice chairman, Wisconsin; Willis Eken, Minnesota; Jack Kelsey, Oklahoma; Leland Swenson, South Dakota; Milton Thomas, Arkansas; Harold Wright, Indiana; NFU President Cy Carpenter; and NFU Vice President Stanley M. Moore, North Dakota.

of Delaware extension crops marketing specialist Carl German. Assisting him will be Dr. Ulrich C. Toensmeyer, professor of agricultural marketing at the university, and Jim Rohrbaugh, an account executive and registered commodities specialist with Merrill Lynch.

Registration will be limited to 20 people. Fee for the course will be \$10 per person. Deadline for registration is December 31. For further information call German at 451-2511.

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