

Farmers under stress should seek help

NEWARK, Del. — Many American farmers, including some of the most efficient, today face declining cash flows, reduced assets, difficulty in obtaining credit and the possibility of losing their farms.

In the Midwest, the crisis is so widespread

and well-known that farmers aren't reluctant to openly discuss their troubles. But on Delmarva many of those experiencing stress are unwilling to talk about it and seek help from extension or other sources.

More Delmarva farm families than is

generally realized may be feeling financial stress. But according to University of Delaware extension farm policy specialist Gerald F. Vaughn, relatively few farm loans are seriously delinquent — perhaps because this peninsula is fortunate in having more off-farm em-

ployment opportunities than other farming regions do.

"Off-farm earnings of one or more family members may be paying a larger share of both farm and household bills and debts," Vaughn says. "If the peninsula's nonfarm economy were

to slump while the farm economy also is ailing, farm failures would likely increase sharply.

"Farmers tend to wait too long before asking for help," the economist says. "When they do, it's sometimes too late. This is tragic when help is available for the asking. The earlier farmers face up

to financial difficulty, the more options they'll have. Don't wait until a forced sale is the only option left."

Throughout the nation the Cooperative Extension Service is working to help farm families overcome, or at least reduce, their financial stress. This

aid includes information and advice on how to improve the financial position of individual farms, as well as counseling to improve family financial management and ease the emotional and physical consequences of stress.

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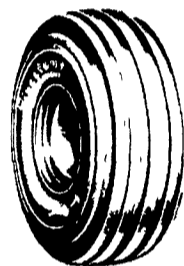
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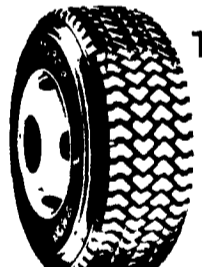
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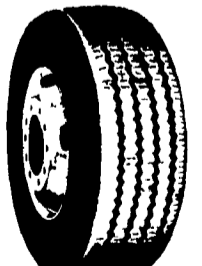


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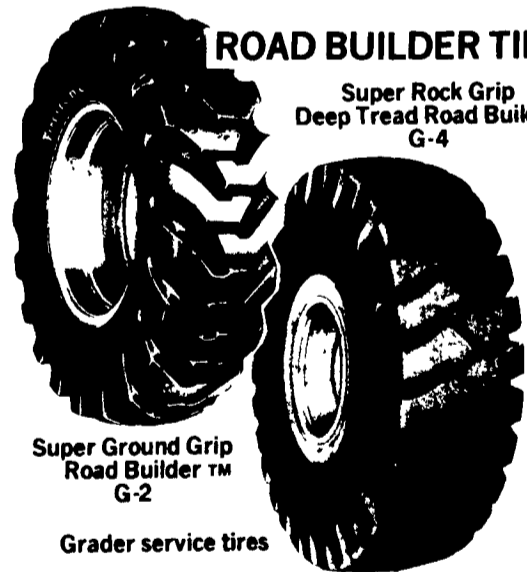


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