

Healthy Farmer

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Sowing the Seeds of Hope Helplines

Iowa Concern Hotline:
1-800-447-1985

Kansas Rural Family
Helpline: 1-866-327-6578

Minnesota Crisis Connec-
tion: 1-866-379-6363

Nebraska Rural Response
Hotline: 1-800-464-0258

North Dakota 2-1-1:
1-800-472-2911

South Dakota Rural
Helpline: 1-800-664-1349

Wisconsin Farm Center:
1-800-942-2474

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A Practical Guide to Surviving Farm Financial Stress

It is impossible these days to turn on the television and not see reports about the economic downturn. The media reports often describe how large companies are laying off hundreds or even thousands of employees. The images of people waiting in long lines for employment assistance are one part of a disturbing reality.

Farms and ranches may not be in the news, however, the difficulty of managing a farm operation through this recession is still a reality for agricultural producers.

Along with financial stress comes emotional stress. But there are steps farmers and ranchers can do to ease some of the stress.

- *Have a plan. And have a backup plan.* Take advantage of financial planning and risk management resources that are available through cooperative extension and other services.
- *Share with neighbors.* Bartering is a good system. Do you have skills or equipment that you can trade with a neighbor in exchange for something you need?
- *Give.* There is always someone who is in desperate need. Give them your time, talents and some funds you may have to spare. We know of someone's family that,

each Christmas, auctions off the gifts that have been given by family members. The family members then vote on who in their family could most use the funds that have been accumulated through the auction. That person receives the funds—and a tremendous amount of family support in the process.

- *Start a garden.* This may seem obvious but, while there are gardens sprouting up in cities and towns, there aren't so many on farms. Grow food for your family and, just maybe, remember why you got into farming in the first place.



- *Don't short yourself.* Sleep regularly, eat well, spend time with friends and family. These practices will help ease the effects of stress and life won't seem quite so overwhelming at times.
- *Move around.* Yes, farming is very physical. But it's not as physical as it used to be. Get some exercise that's for fun. Join a bowling league or play some football. Go for a walk. Get those endorphins flowing.
- *Have you hugged your loved ones today?* We are social beings. We need to talk and we need to be heard. We need to touch our loved one and to be touched by them. Comfortable physical touching and talking about things that are important help us produce endorphins.
- *Stop ruminating - start creating.* Dwelling on negative thoughts stimulates the production of adrenaline and cortisol, both hormones which can be useful in the right circumstances but which make us feel anxious and ultimately depressed. Instead, engage in a positive activity, especially if it is creative, like building something, artwork, writing poetry or engaging in a project that keeps your mind off troublesome matters.
- *Start a support group with family or friends.* The adage "the whole is greater than the sum of the parts" is true. Talking and sharing together creates energy and new ideas better than if we have to think of them entirely on our own. Holding regular meetings with family members to conduct farm business or to exchange ideas often enables us to come up with solutions to problems that we couldn't think of on our own. Support groups worked during the 1980s Farm Crisis and they can work again to help us through these difficult times.