



The Farmer's “Market”

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Message from the President

ALAN HOSKINS

During its broadcast period in the 1980s, a sergeant on the NBC television show Hill Street Blues (for those of you under about 35 years of age, look it up, it was a great show) would tell the officers under his command “Stay safe out there” or “Let’s be careful out there”, prior to beginning their daily patrols. Those same statements apply to producers here in the Midwest as we are moving into one of the most exciting times of the year for many -- fall harvest. It’s the time in the crop cycle where all the hard work expended begins to show tangible results. Unfortunately, it’s also the period of time when a large segment of the injuries and death in the agricultural community occur.

This is a phase of heavy utilization for multiple types of equipment. Combines, grain carts, semi-trucks and trailers are either already in the fields and on the roads or will be shortly. Most, for many hours per day. Grain bins are another item whose daily use will peak during this period.

The equipment I referenced above is typically involved in a significant portion of farm related accidents. Most producers with whom I am acquainted know or knew some who have been injured or killed in a farming accident. It is a risk that comes with the occupation and one that deserves discussion for the purpose of helping others be mindful of perils of their jobs during this time of year.

Based upon data obtained from the International Labor Association, over half of the 335,000 workplace accidents worldwide occur in agriculture. Additionally, information from the cdc.org website also states there were 20.7 deaths per 100,000 agricultural workers during the 2017 calendar year.

Experience is not necessarily a predictor of safety as it pertains to farming. The Health and Safety Authority website (hsa.ie) cites farmers greater than 65 years of age as accounting for 43% of total agricultural deaths during the 2010 through 2019 timeframe. Additionally, those on the other end of the age spectrum are subject to injury or death while participating in agricultural activities. Based upon the marshfieldresearch.org data, there were 28.21 deaths per 100,000 workers between the ages of 15 and 17 in this job segment.

Outside of agriculturally focused television and radio programs, podcasts, internet and magazine articles, the volume of risk to those participating in agricultural is seldom discussed or referenced. Farmers and Ranchers work diligently every day to ensure we have the food and fiber this country and the entire world needs. This is a great opportunity to say THANK YOU for what you do, and please “stay safe out there”.



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Financial Tips for Young Farmers

By Jodi Henke
Successful Farming

It's tough to get started in agriculture. Young, beginning farmers have lots of enthusiasm and energy, but may not have the capital or financial savviness to get off on the right foot.

Alex White is an advanced instructor of dairy science at Virginia Tech, and also a financial consultant for farms and small businesses. He says young people tend to think financial matters are too difficult or confusing, so they don't know where to start. They also think they have plenty of time to do it. But step number one in the financial process is to make the time now.

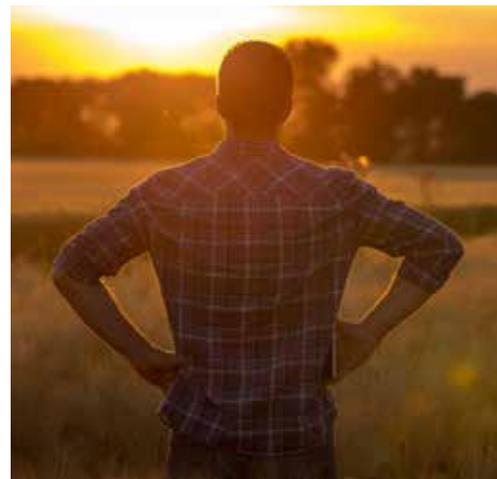
"Every week or every month whatever fits their schedule, slot some time just to take care of personal finances. If you don't, it's just not going to happen. Sort of like going to the gym, if it's not on your calendar it's really tough to get there," says White.

"Once you do that, then I'd say the next step is setting goals. That is crucial. Financial professionals can't help you if you don't know what your goals are."

Start with your long-term goals. Once you know what you want to do five, ten, twenty-years down the road, set shorter term goals to move you in that direction. White says it's also critical to have health insurance, an emergency fund, and a good idea of how your money is being spent.

"They need to build a monthly living budget for their household just to have some idea of what it's going to cost them to live for the month. I realize it will be different by the month, so just sort of come up with an average. Or, if they want to do, like, a quarterly budget that's fine. That helps them figure out how they want to use their money," he says. "Next thing, I'm

going to ask them to track their expenses for a month so they actually see how they're spending their money, and then compare that to the budget to see how they did."



As Farmers Face Growing Stress, How to Navigate Mental Health Concerns

By Tyne Morgan
AG Web

Farmers and ranchers continue to weather the extremes of 2020. From drought, derecho and wildfires, to a sudden loss in demand for dairy, 2020 is proving to be an obstacle course for agriculture.

"Probably most sectors of agriculture like crops, corn and beans and cattle and hogs are all facing added stress," said Tim Homan of Rabo AgriFinance during Farm Journal Field Days in Iowa.

The financial frustration is mounting and bleeding over into mental health concerns.

"Farmers, even in best times, have a very high rate of suicide," said Deborah Reed, during the Farm Journal Field Days hosted a mental health and managing stress on the farm discussion. "We don't know what this particular time is going to bring, but we do know there are a lot more calls being made to the hotlines right now. So, we need some intervention."

Reed says it's not just farmers and ranchers on the frontlines feeling the impacts of added stress. She says entire farm families are feeling and experiencing increased pressure and concerns right now.

"We are hearing from a lot more farmers reaching out for help in various ways, and not just from the farmers themselves, but from their family members," she adds. "It's also children. We can't forget those children on the farm."

Reed says her biggest advice for families enduring added stress and trying to wade through all the uncertainty—take care of yourself first.

"As stress builds up, you not only have those physical consequences, but you're not able to make decisions or you make poor decisions that affect your bottom line on the farm," says Reed. "You have a chronic anxiety which affects everyone around you, you may actually exhibit clinical depression. And if it keeps going down, you could begin to have feelings of hopelessness. Maybe you've even thought of harming yourself. These are very serious outcomes."

Those serious outcomes are what the American Soybean Association (ASA) and the United Soybean Board (USB) are trying to help prevent through a new effort called #SoyHelp.

"Our #SoyHelp campaign for farm stress is an initiative that really came from this COVID pandemic where we saw a clear connection, and our farmers indicated that they were experiencing high levels of stress," says Wendy Brannen, senior director of marketing and communications for ASA.

ASA developed the Soy Help Farm Stress Initiative from a COVID task force the organization put together. As farmers gave input on how the pandemic was impacting them on a personal and professional level, Brannen says it became clear ASA needed to take action.

"We really wanted to go ahead and get these resources out there because of COVID and the stress that people were clearly experiencing," she adds.

Brannen says seeing the need, the group created an inclusive campaign to help farmers reach out for help.

"Certainly, we wanted things that were specific to farmers, but we also wanted state specific resources," she says. "We have about 30 soybean producing states that are really active in growing soybeans, and we wanted resources for them. We wanted national resources for the suicide help lines and those sorts of tools, as well."

From social media campaigns to news stories, Brannen says the conversation is continuing with the hashtag #soyhelp. It's an evolving conversation Reed hopes will continue down the road as it's important to recognize the signs of stress and know when it's time to seek help.

"If you're looking at your family members or your friends, I think anything that just seems out of character for them over a period of time," says Reed about recognizing the signs that someone may need help. "Everybody has an off day, but if you notice that this is becoming a regular thing, and they have panic attacks or express increased anger or let the farm run down, those are real signs of saying, 'Hey, how are you doing? Are you okay? Because this is a tough time for all of us.' Giving them an opening like that, to mention it, that's just a good way to open a conversation."

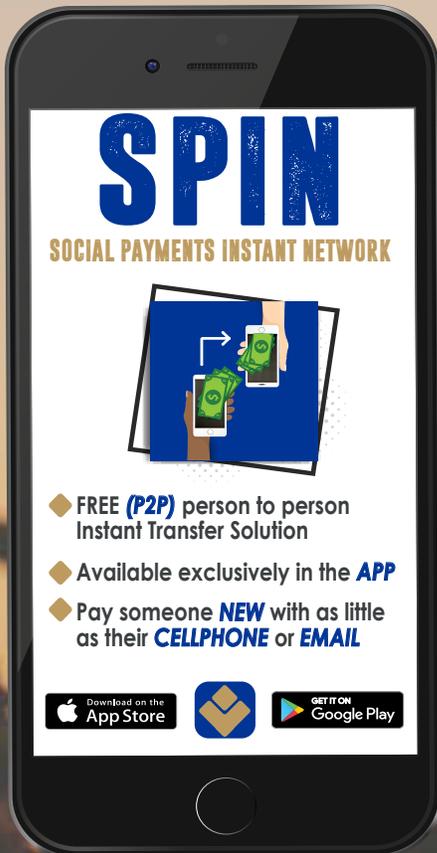
Reed says having those candid conversations with the goal of opening up about mental health, could also help remove the stigma around mental health in agriculture for good.

Have a

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