

The Farmer's "Market"

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Message from the President

ALAN HOSKINS

Farmers and ranchers tend to be some of the most resilient of all individuals. Perhaps that is attributable to many of their tasks needing to be accomplished while working without the assistance of others. It may also be a result of the "ever optimistic" outlook they need to begin each year anew regardless of how financially or otherwise challenging the prior year may have been. They are typically independent, selfless and sometimes stubborn. These qualities paint a picture of the type of person we can all appreciate and wish to emulate.

However, a weakness of this fiercely proud and determined group can be their reluctance to recognize their need for assistance. This is particularly true as it relates to the effect of stress on their lives. In a 2010 article from Newsweek magazine titled "Death on the Farm", author Max Kutner stated "since that (the 1980's) crisis, the suicide rate for male farmers has remained high; just under two times that of the general population". The article goes on to note this phenomenon is not just a U.S. problem as France, China, Ireland, the U.K. and Australia have also experienced above societal average suicide rates for farmers. In an April 14, 2013 article on Agriview.com, author Jane Fyksen reported "In one survey in rural Iowa, 16.4% of responders had "suicidal ideation".

Efforts to improve these statistics have begun in multiple arenas. Canada is conducting a "National Mental Wellness Survey" for those producing food in that country. The Y.A.N.A. (You are Not Alone) charity organization works to help depressed farmers in the U.K. Here in the United States, NY FarmNet works to assist farmers in New York State with a host of issues, including depression.

An October 10, 2012 article by former Purdue assistant professor of nursing Roberta Schweitzer from the FarmProgress.com website, cites multiple ways for producers to help minimize negative emotions from becoming mental health problems. They include spending "quality time with friends", "identifying personal stress "triggers" and activities that can provide relief" and forming "good health habits, including proper nutrition, exercise and adequate rest".

Those of us fortunate enough to be intimately involved with agriculture know first-hand the increased stress levels over the past twelve (12) months. Recognition of the issue however, is simply not adequate. We must work to find funding for programs such as New York's FarmNet to help producers. Additionally, organizations such as this should become the norm in other agricultural states or possibly formed as "regional" entities serving farmers from multiple states. We owe it to this often-times stoic group of individuals who work selflessly each day to utilize all avenues possible to ensure they have the skills necessary to cope with these challenging times.



CUSTOMER SPOTLIGHT

Nelson Ranch: Brian & Cynthia Nelson



Nelson Ranch is a 720 cattle operation located near Chesaw, Washington. The owners, Brian and Cynthia Nelson, are 4th generation of Nelson Ranch. They recently welcomed the 6th generation, their granddaughter, Averie Lee in August 2015. Brian began the operation with only two cows and developed the ranch into 720 pairs with a 614 pair US Forest Service Permit. On August 18, 2011, the ranch was awarded a historical Agriculture Land Conservation Easement meaning that 1,026 acres of the ranch will always remain in agriculture production. This achievement was a lifetime goal for the Nelsons. For more information on conservation easements, you can visit okanoganlandtrust.org.



The 6th Generation of Nelson Ranch, Averie Lee

The Nelsons strive to raise quality, tender loving beef. Their primary goal is to provide the end consumer with high quality protein. Their motto: Happy Cows, Happy Calves. They provide their cattle with an excellent environment, feed, and loving care so that they grow to be happy and healthy. Their operation takes a lot of hard loving labor. For more information, visit their Facebook, Nelson Ranch, or their blog, www.nelsonranch11.blogspot.com.

Machinery Pete at National Farm Machinery Show



We had the opportunity to host Machinery Pete at our booth at the National Farm Machinery Show in Louisville on February 10th. The first 90 attendees received a complimentary Classic Tractor Guide written by Machinery Pete. During his appearance at our booth, he autographed books, took pictures with attendees, and discussed equipment values and trends at auctions. For more information about Machinery Pete, visit his website at MachineryPete.com.



Stress Likely for Farmers in 2016

BY PAT WESTHOFF
COLUMBIA DAILY TRIBUNE

Every farmer knows the future never plays out exactly the way we expect.

In agriculture, surprises can come from many directions, from the weather to policymakers in Washington or Beijing.

Fully recognizing that my crystal ball is pretty cloudy, here are five stories related to food and agriculture that could be important in 2016:

- **Low farm-commodity prices.** Prices for everything from corn and soybeans to cattle, hogs and milk are well off the record levels reached in recent years. The world has large stocks of grains and oilseeds, meat and milk production is rising and a strong dollar hurts export demand. It will take a serious weather problem or another surprise for a major market rally, and there is a significant risk that prices for many commodities could fall even lower.

- **Low farm income.** Recent U.S. Department of Agriculture reports confirm net farm income has declined dramatically since it

peaked in 2013. Lower prices for fuel and some other inputs help, but no major improvement in farm income is likely in 2016 unless commodity prices are a lot stronger than expected.

- **Financial stress.** Generally strong farm income from 2010 to 2013 put most farmers in good financial shape. Debt levels remained low relative to rising asset prices. However, the sharp drop in income is raising some yellow flags, with more farmers borrowing to cover operating costs, delaying capital purchases and generally hunkering down. If farm income does not recover soon, financial stress will only increase, and rising interest rates will not help.

- **New opportunities.** Not all of the news is bad. Some parts of U.S. agriculture are growing rapidly and doing well, and farmers will find ways to take advantage of new opportunities in 2016. For example, the increasing interest by consumers in what they eat and how food is produced will create new markets for everything from cage-free eggs to the latest "superfood."

- **Elections.** So far, agricultural and food issues are receiving almost no attention in the election campaign. That said, the implications of the 2016 elections for the farm and food sectors could be immense. A new president and a new U.S. Congress could chart a new course on issues as diverse as the regulation of land use and the budget for farm subsidies.

Even if all of the above comes to pass, the big news items of 2016 also will include stories not on the list. As we saw in 2012, a major drought can change everything. A geopolitical crisis could quickly upend markets for everything from oil to gold to soybeans.

After years of relatively steady recovery from the recession, next year might bring about more robust growth — or a new financial crisis. The late, great Yogi Berra said it best: "It's tough to make predictions, especially about the future." I might add: "And it's a really bad idea to put them on paper."

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For further information, please contact Olivia Bradley with Legence Bank at 800.360.8044 or obradley@legencebank.com.

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