## PROPER PLANNING IS NEEDED TO MANAGE UNEXPECTED STRESS IN AGRICULTURE

By Dr. Mike Rosmann

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As 2019 drew to a close and 2020 began, many agricultural producers were starting to make economic gains after five years of low market prices for most commodities. Farmers who already sold crops and livestock were mostly satisfied, but there were notable exceptions.

There were--and still are—quite a few farmers in overly wet areas of the Midwest who didn't grow a crop or couldn't complete the 2019 harvest, as well as distressed livestock producers. Nationwide, many farmers, especially in the dairy industry, were forced out of production.

Managers of farm crisis telephone hotlines tell me that they are receiving more than the usual number of calls and emails from worried farmers. I have been receiving 3-7 emails and telephone calls weekly from farmers or family members who are seeking assistance.

The March 1<sup>st</sup> and 15th deadlines for lease arrangements and crop insurance came and went without resolution for quite a few hopeful 2020 agricultural producers. Nonetheless, the majority of agricultural producers entering this growing season anticipated continuation of modest profits this year. Then the coronavirus pandemic hit.

Market prices for most commodities declined by 10-20 percent since early February, and more for beef and pork. The word "uncertain" has crept into most agricultural market reports and predictions about what the future holds for agricultural producers.

COVID-19 has generated huge uncertainties. For example: Will necessary items for this crop year, such as machine parts, twine, and fuel, be available when needed this summer and fall? Will there be acceptable foreign and domestic markets for crops and livestock? How will federal and state declarations concerning the virus affect the capacity of producers to sell their produce to processors, retailers, and directly to consumers in farmer markets? Does the recently passed federal legislation address the need for seasonal workers, and reduce healthcare shortages, including behavioral healthcare, in rural areas?

AgWeb predicted in a March 16, 2020 article that "If the Covid-19 (sic) peak comes within the next several weeks, such illnesses could affect spring planting progress in hard-hit areas." A March 26, 2020 article by Politico said "Rural communities are bracing for a looming recession caused by the coronavirus pandemic, expecting that it could devastate already shaky economies."

An attorney who specializes in estate planning mentioned that most farm assets are illiquid because they are tied up in 401k IRAs, stock market portfolios, and the land, livestock, equipment, and facilities needed to farm. Selling assets is not advised currently.

There are things farmers, ranchers, and workers can do to mitigate the uncertainty of our current situation. Although producers have little control over such external factors as the weather, local and global markets, and government programs, they have control over how they manage their thinking and

behaviors, and their preparedness for an unpredictable year. Having a plan to deal with COVID-19 is helpful.

We have control over what we believe, how we react to matters around us, and whether we implement behavioral practices that enable us to function well despite uncertain external events. In his book, Man's Search for Meaning, Viktor Frankl, an Austrian psychiatrist and neurologist, described how his beliefs and thoughts could not be altered by Nazi captors while he was imprisoned during WWII.

As Frankl indicated, we can manage our fears, anxiety, panic, depression and other dysfunctional reactions, thereby giving ourselves a sense of control and meaningfulness. Our behaviors are under our control for the most part.

I listed some of the methods of controlling our behavior during uncertain times:

- Look out for the welfare of others; doing things for others gives us a sense of usefulness that affirms our self-worth and reduces self-absorption in personal issues
- Sleep well by turning off lights, sounds, keeping the temperature cool, and not allowing
  ourselves to stew about troubles when we wake up; it's normal to awaken three or more times
  per night
- Build a support team of trusted persons who confer regularly to exchange information via conference calls and email
- Talk honestly with family members about your personal concerns, and their concerns
- Engage daily in prayer, meditation, and exercise and/or farm work to stay healthy spiritually, mentally, and physically
- Give, and request, comforting touches such as stroking hands and hugs, for touching generates
  healthful endorphins, similar to how animals affirm bonds by licking and grooming each other,
  but only with household members who are well
- Maintain physical distance from other persons and infected household members
- Eat fruits, vegetables, whole grains, milk products, and protein sources such as meat, fish and nuts daily
- Control alcohol intake and drugs that can become addictive, but seek doctor consultations and prescribed medications to assist with excessive anxiety, depression, and physical illnesses
- Check with the Farm Service Agency by reading their messages; call the FSA when necessary to take advantage of USDA programs, such as deferring loan payments

If you haven't already, develop a plan for the COVID-19 virus pandemic.

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