

Slide 1. Thank you for participating in today's discussion on NY FarmNet



1-800-547-3276 | www.nyfarmnet.org



Dyson
Cornell
SC Johnson College of Business

Cornell **CALS**
College of Agriculture and Life Sciences

New York FarmNet Program Model



Becky Wiseman, LCSW-R
NYFN Family Consultant
Case Supervisor



Andy Gilbert
NYFN Financial Consultant
Representative NYFN Advisory Board

History

NY FarmNet –
Founded in 1986

FORECLOSURE AUCTION



FAMILY FARMS

REAGANOMICS
HAS
TRICKLED DOWN
LAND VALUES BY
AS MUCH AS
50 PERCENT

In the U.S.,
Family farms have
been lost at an
average rate of
1,000 a week
since Jan., 1981

Due to circumstances beyond my control, my assets have been wiped out by four years of misguided and damaging Republican farm policy, therefore the remaining machinery, livestock and household goods will be sacrificed at public auction.

Pleasant Hill Township, Anywhere, USA

ANY DAY NOW, 1984

EVERYTHING GOES

LIVESTOCK

FARM

MACHINERY

HOW AND WHY IT HAPPENED

TOTAL NET FARM INCOME FROM FARMING FOR 1981, \$30.7 BILLION, PROJECTED NET FARM INCOME FOR 1982, 16.1 BILLION.
U.S. SOYBEAN EXPORT VOLUME DOWN 42.3 MILLION TONS IN VOLUME, FARM EXPORT VALUE DOWN \$19 BILLION — SINCE OCTOBER, 1980

THESE PRICES ARE KILLING ME

Commodity	Jan. 1981	Aug. 1984	Dollar Difference
Cotton, lb.	\$.779	\$.681	\$ -.098
Wax, car	12.90	8.31	-4.59
Wheat, bu.	4.32	3.37	-.95
Oats, burghum, car	5.31	4.88	-.43
Corn, bu.	3.22	3.13	-.09
Soybeans, bu.	7.54	6.48	-1.06
Barley, bu.	3.10	3.31	+.21
Feed Corn, car	24.10	26.30	+2.20
Milk, car	14.10	13.10	-1.00

THESE COSTS ARE DOING ME IN

Item	Price Paid Jan., 1981	Estimated Value 8/84	Dollar Difference
1000P Tractor	\$32,772	\$18,750	-\$14,022
2250P Tractor	4900	327,000	-\$26,800
Large Combines	500,721	343,000	-\$157,151
8 1/2 Plow	\$10,643	\$ 3,500	-\$ 7,143
Disc Plow	1,544,483	\$ 1,000	-\$1,543,483
14' Ditch	\$11,000	\$ 4,390	-\$ 6,610

ESTIMATED EQUITY LOSS — \$87,113

JOHN B. HARDGOING, OWNER

REAGUN, BLOK, & STOCKMEN, Bankruptcy Auctioneer

INTER-CONTINENTAL BANK & TRUST, Clerk // Arrange for Credit in Advance of Sale

New York FarmNet

Vision

NY FarmNet is a leading resource for a diverse, dynamic, and healthy agricultural community.

Our Mission

We help New York State farms navigate times of transition, opportunity, and challenge. We accomplish our mission through educational programming and holistic consulting that addresses financial, family, and social stress



Holly Janssen at Green Hill Farm
Scipio Center, NY

Partners

NYS Area Health Education Centers

The Grange

Veterinarians

Cooperative Extensions

Attorneys & Accountants

Farm Bureau

Land Trusts

Soil & Water

Small Business Development Centers

NYS Assoc. Rural Health

Private Therapists

CU Pro Dairy

Rural Minds

NYS Office of Mental Health

CU Veterinary School

AG Lending Groups

NY Center for AG Medicine & Health

AgrAbility

USDA

Funding & Support



NY FarmNet Core Services

- Provide free, confidential, on-farm consulting to any farmer, ag service provider in NYS.
- Operate a 24/7 help line:
1-800-547-3276
- Web Form: www.nyfarmnet.org
- Spanish language support available.



NY FarmNet client Carlos Valery of Meridale, NY with consultant Joe Walsh.

The NY FarmNet Process

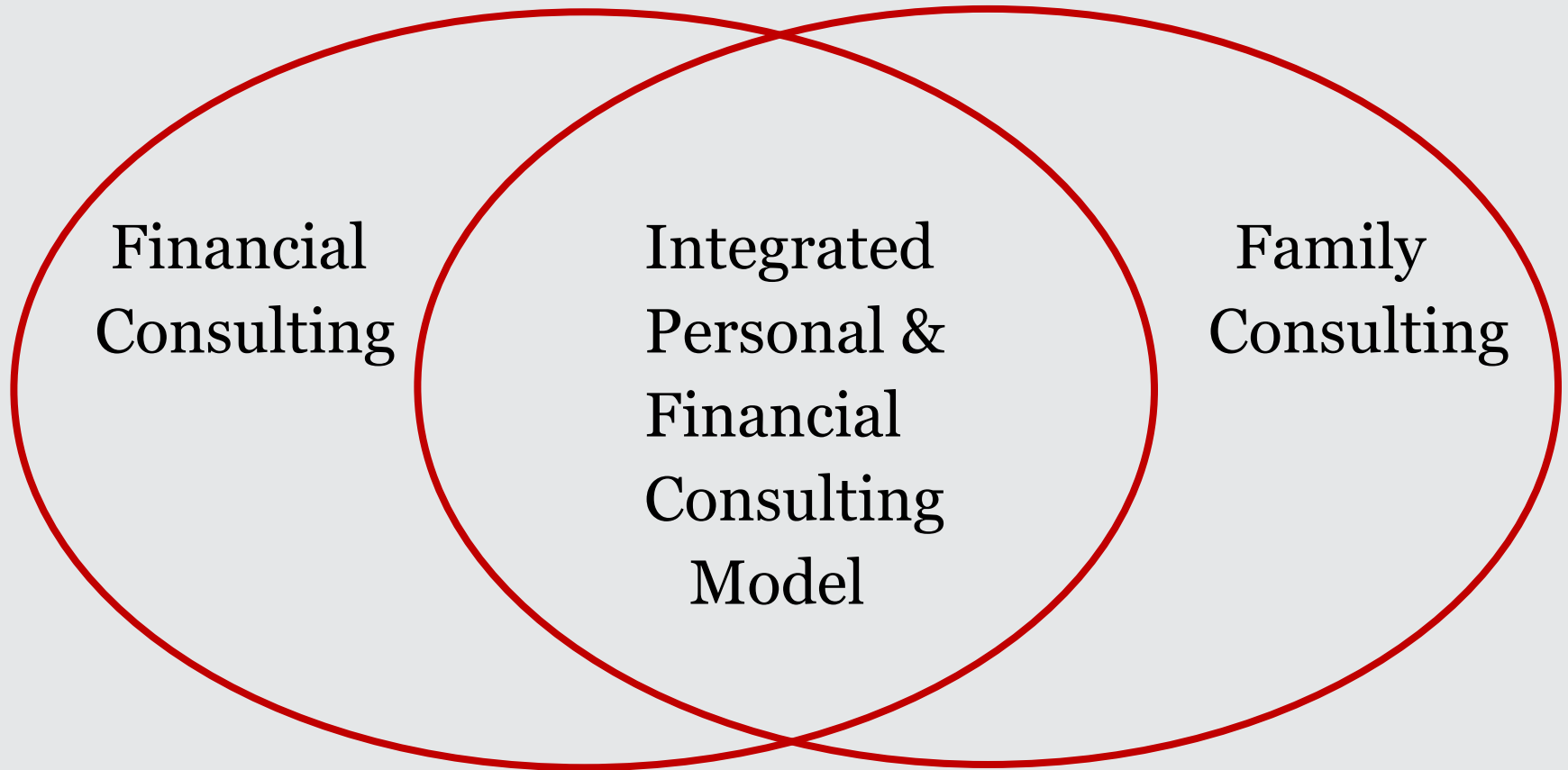
- NY FarmNet intakes a case via an 800 line or a webform.
- A Family Consultant and Financial Consultant are assigned to cases following an evaluation by staff.
- Consultants establish contact asap.
- In-person, on-farm consultation.
- Confidentiality is key!
- No “one size fits all” solutions.



Andrew and Jaclyn Beach of 571 Ranch in Ellenburg Center, NY with financial consultant Andy Gilbert.

What Makes us Unique?

Integrated Consultation Model = Holistic Solutions



What Makes us Unique? ~~Second slide~~

Farmers reach out for financial and family consultation

Each case is assigned a financial and a family consultant

We respond to a farm call within 24 hours

Our services are free and strictly confidential to farmers and their families

There is no agenda other than the farm family's best interest

Solutions are driven by the farm family

Meetings occur on the farmers' terms usually around the kitchen table

We are a 24-hour ~ 365-day program

Consultants have autonomy

Consultants are the Key

Skilled Professionals
Understand Farming Culture
Have Real Life Experience

Family Consultants

- **Understand** – Family dynamics and assist farm businesses and families talking about uncomfortable subjects.
- **Assist** – Individuals, families, businesses coping with change, stress, loss, and grief.
- **Promote** – Integrated communications and trust building.
- **Provide** – Outside resources as necessary.
- **Encourage** – Farm family meetings.

Financial Consultants

- **Analyze** – The present profitability of the farm.
- **Identify** – Options for improving farm viability.
- **Help** – with a business plan, create cash flow budgets, partial budgets, balance sheets, etc.

Some Examples of Issues We Work with Farmers on:

Family

- Family Relationships
- Personal Well-Being
- Suicide
- Stress
- Conflict
- Anxiety
- Loss
- Communication

Financial

- Financial analysis + decision making
- Business planning
- Retirement + estate planning
- Business transfers
- Family business management
- Succession Planning

Knowledge Transfer

How We Do It

- Professional Development training – 3 in person trainings per year.
- Cornell University provides access to world-class faculty and cutting-edge research.
- Small group professional development training sessions scheduled monthly.
- On-boarding and mentoring program.
- Utilize core skill set of consultants to train each other – Cornell Tax School.
- Family Consultants are offered continuing education courses for credits.
- Monthly consultant zoom meetings to support family and financial consultants.
- Educational video series with experienced consultants to share historical knowledge and professional wisdom with the entire consultant group.
- Cornell (Land Grant University) education opportunities such as Cooperative Extension in-service and the Cornell Tax School.

Program of Education

- Talk Saves Lives
- Mental Health First Aid
- Difficult Conversations
- Stress Management
- Tax Awareness and Tax Tips
- Farm Business Management
- Business Planning
- Succession Planning
- Estate and Retirement Planning

ANY QUESTIONS?



NY FarmNet Consultants: Family Consultant, Maureen Kiely, LCSW-R Financial Consultants, Dewey Hakes, Joe Walsh

Additional Resources:

NY FarmNet Website
www.nyfarmnet.org

Contact NY FarmNet
nyfarmnet@cornell.edu

1-800-547-3276 – Available 24/7



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