



National Farm & Ranch Business Management Education Association, Inc.

... Teachers delivering knowledge that works to North America's Farm and Ranch Families

# NUTS & BOLTS

**President's Message: NFRBMEA Leadership Update**  
By Brad Sirianni, 2018-19 NFRBMEA President

May 17, 2019

Good day to our members and supporters! The annual conference is right around the corner and the planners are working vigorously to achieve success. Many obstacles have been overcome despite missed deadlines and communication challenges. Please know that we take responsibility for where we are and accept this reality. We are moving forward, the National Conference will occur and it will be a great success.



Image: [Charlotte Hoather Blog](#); License: (CC BY-NC-ND 3.0)

This issue includes an article on being accountable. May you find it informative and something you can use. Your NFRBMEA leadership team has been working to "See It, Own It, Solve It, Do It"™ (Partners In Leadership) as we pursue accomplishing our goals this year. We encourage you to hold us accountable by providing feedback. We understand that in order for NFRBMEA to achieve its desired results we must provide experiences for our members to do so. This year's conference includes opportunities spanning personal and professional areas of experiences.

*How can you help?* The planning team is working diligently to provide great experiences at this year's conference and this requires your commitment to attend and participate. Registration may be behind schedule but it is a reality and now our time has come to

act. We encourage you to register as soon as possible at [www.nfbm-conference.org/2019/reg-gateway19.html](http://www.nfbm-conference.org/2019/reg-gateway19.html). For more information, please click on the embedded links. [Blue Harbor Resort in Sheboygan, WI](#). Also, visit [2019 NFBM Conference](#) for updates and promotions.

You are encouraged to meet and communicate with board members on how we can best serve you and to speak about NFRBMEA to your staffs, agribusiness and others. Visit [www.nfrbmea.org/board-dirs.htm](http://www.nfrbmea.org/board-dirs.htm) to meet your NFRBMEA Board of Directors.

As a reminder, here are our goals/priorities to focus on this coming year. These goals align themselves with our strategic goals relating to education, communication and cooperation.

Priorities to focus on this year:

**Increase membership 20%** - Who do you know that would benefit from NFRBMEA? See our [NFRBMEA Membership List](#).

**Each state provide one resource to the website** - What are tools or resources that you use that others may benefit from? Visit our current [Resource Library](#).

**Scholarship** in place for the next conference

**Sponsorship increase \$5,000 local \$10,000 National** - Inform us of any people and/or businesses that is a potential partner. [www.nfrbmea.org/corp\\_friends.htm](http://www.nfrbmea.org/corp_friends.htm).

NFRBMEA looks forward to providing you the resources and experiences to excel at your careers. Please consider how you can share your expertise with all of us at this year's conference.

Thank you for your time, trust and commitment. We look forward to seeing you in Sheboygan.

Our mission is to promote and support farm and ranch management education. We accomplish our mission by providing in-service education to our members and by communicating and cooperating with others.

NFRBMEA on Facebook & Twitter:



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## Stress and Agriculture

By Lori Tonak, SDRFRM Instructor



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This past summer, I attended the National Farm/Ranch Business Management Education Association national conference in Harrisburg, PA. One of the most heavily attended sessions was the presentation about mental health in agriculture. Articles have been published in many papers, magazines, and online dealing with this topic and the concerns surrounding it. Legislation was introduced in Congress on this topic. State Extensions are working together to help train mental health counselors in special concerns for farmers/ranchers compared to the general population. So, how do we deal with this stress? How do we keep it from impacting relationships with family and friends in a negative way? Is it really stress or just another day?

Some simple things we can do to relieve everyday stress is to add humor to your life. Try to visit with that friend that always makes you laugh. Having a strong network of friends and family, some of which you can vent to about life, is very helpful but don't let it become a pity party. Power naps on those busy days-just 15 minutes after lunch can give a person a new lease on life. In this day and age, snack foods are an easy thing to grab on the run, but try to eat at least two balanced meals during the day. These simple things may not be enough.

As people involved in agriculture, we tend to be independent creatures and seldom want to ask for help. That is my nature to the core but, in college, I took a class on stress and depression and one day we did a survey on the signs of stress. I had about 50 out of the 60 signs of stress and depression. Headaches, rapid heartbeat, clenched teeth, yelling more than normal, depression, frequent angry blow-ups, low self-esteem, increase in smoking or drinking, hard to relax or sleep, cannot get out of bed in the morning after a good night's sleep are just a few symptoms taken from a lengthy list. What can be done if these are things you are seeing every day in your own life?

First and foremost, spend time with your family; take a weekend and just spend time somewhere relaxing. Learn to say "no" to the extra things during the busy time. Try to make a plan for stressful seasons, such as planting and harvesting, for who will do the everyday chores. Sometimes, harder decisions will have to be made. This may involve downsizing the farm, turning more responsibilities over to the next generation, or some other similar decision. Do not rule out seeking professional help. Admitting that professional help is the best course of action is one of the hardest decision for independent minded people.

Tomorrow I am heading to a workshop, "Communicating with Farmers Under Stress", that is being hosted by the SD Extension. This workshop is for any professionals that are currently working with farmers-bankers, extension, dealerships, etc. Stress and depression have been big topics of discussion at Church assemblies around our state. The discussion throughout the state has been so noticed that Avera Health has started a Farmer's hotline. If any of you are in the Avera Health region, the contact information is [helplinecenter.org](http://helplinecenter.org) and can be reached by calling 1-800-273-8255. As a group that works one-on-one with farmers, Avera sent us cards to hand out on our visits. Look for opportunities like these in your areas or at least start the discussion.

## TransFARMatIon Podcasts & Radio Series

By Betsy Jensen, NFRBMEA Secretary

The Red River Farmer Network in Grand Forks, North Dakota has begun a series of radio stories and podcasts called TransFARMatIon. This series of podcasts will discuss topics that are often kept quiet and under wraps. The first podcast is titled *"How Not to Let the Farm Wreck Your Marriage"*.

The podcast features dairy farmer Brenda Rudolph discussing her struggles on the farm and how counseling has helped her and her family.

The series is designed to reduce the stigma of on farm stress and highlight resources to help farmers. By sharing stories and first person accounts of personal struggles and success, the series may help listeners understand their own struggles.

You can find more information about the series at [rrfn.com](http://rrfn.com).

## Be Healthy Mentally!

By Myron Oftedahl, FBM instructor, SouthCentral College

I recently had the opportunity to hear Kevin Briggs speak. Kevin, a retired California Highway Patrol Officer whose regular patrol area included the Golden Gate Bridge, is credited with saving over 200 lives by preventing suicide jumping from the bridge. Kevin emphasized that he tries to connect with them and tries to get them to talk to him. For more about him, google [Kevin Briggs](#).

The other thing that I appreciated about Kevin's presentation was that he spent time talking about ways to cope with stress and/or depression. Most of the presentations that I have seen go over some of the signs of depression and then emphasize getting help for yourself or someone else. It really made sense to me to see some things that you can do when feeling down, stressed, or depressed.

Reach out and stay connected – muster up what energy you can and call a friend, sibling, favorite cousin, pastor, etc. Just make the call. When you are depressed, the tendency is to withdraw or to isolate, so it becomes hard to reach out to someone, even close friends or family members. Here are some other tips:

- **Look for support from people who make you feel safe and cared for.** Make face time a priority, face-to-face conversation will give you more of a boost than a phone call. Try to keep up with social activities— a change of scenery is always good. Volunteer to help someone else.
- **Take care of yourself.** Get eight hours of sleep, do things that you enjoy: take a hot bath, watch a funny movie, pursue a hobby, visit a museum, or go to a concert. Learn to control the stress in your life, learn to say no. Practice relaxation techniques like yoga or meditation. This may be simply going to a different room that is quiet and doesn't have any distractions and read a poem or a scripture and then meditate on what you have read. I recently saw a sign in the doctor's office saying that there may be a link between depression and Alzheimer's. Read a good book, or do other things to exercise that brain.
- **Get moving.** Go for a walk, get outside and enjoy nature. Walking or any form of exercise will release endorphins, hormones which help you feel better. Exercise will help you feel more energized. Move your arms and legs when you walk, make it a full body sport. I bet your

doctor would agree that a walk would help in a lot of other ways. Go dancing, even by yourself at home, it's okay!

- **Get a pet.** Dog, cat, whatever. It may be the only way that you will get a walk in during the day. And then enjoy the cuddles afterwards.
- **Eat healthy.** Eat regularly, try to reduce sugar and carbs. Boost your Vitamin B intake, either with supplements or foods that are high in Vitamin B, such as citrus, leafy greens, chicken, beans, and eggs. Increase your Omega 3 intake. Again, with supplements, or by eating more salmon, herring, mackerel, sardines, anchovies, and tuna.
- **Sunshine** – get at least 15 minutes of direct sunlight every day. This means going outside for at least 15 minutes, take your walk, dance, deadhead the flower bed, talk to your neighbor, etc.

- **Challenge negative thinking** – feeling powerless or weak, thinking that bad things happen and that you can't do anything about it... what is that saying? If life hands you lemons, make lemonade. Challenge your thinking, avoid focusing on the negative, look at the positive outcome, you are not pathetic or a loser.

- **Overwhelmed?** Make a list. Do you feel like you have so much to do that you don't know where to start, so you don't do anything, or you do something

totally different in order to avoid the pile of work? Make a list of the things that need to be done. Focus on one item and when it is completed, cross it off the list. Feel better now? Of course, you just completed an item and by crossing it off the list, you are recognizing the accomplishment that you have achieved. Make a deal with yourself: "If I cross off six items, I can celebrate". Maybe that means to sit and enjoy a cup of coffee or an ice cream cone, or maybe you earned watching a half hour of TV. Celebrate any way you want, just don't get carried away!

- **Seek Professional help** – there is nothing wrong with talking to a counselor. Find one that you can trust and connect with. A professional can help you figure out what is driving those thoughts. One thing that I learned from my depression attack is that I need to take control of the things that I can control, and let the other stuff go. I learned to focus on what I was doing, do one thing, and when you complete it,



Image Source: [quora.com](#)

(“BE HEALTHY” continued on page 8)



## The Impact of 5%

By Pauline Van Nurden, NFRBMEA President Elect

Each year we as instructors encourage farmers to set goals. Undoubtedly, some of these goals revolve around financial management. You review the FINAN Financial Analysis and even look at their RankEm reports to see how their farm did against the average. Then the goals are set, "Reduce fertilizer costs", "Improve marketing", "Improve yields", etc. Have you ever considered with your farms the impact these relatively small changes actually have on the operation? I challenge farms to work to improve their margin management by 5%. It may seem like a simple task, improving gross income and decreasing operating expenses by 5%. But, this 5% improvement can have a significant impact on a farming operation in any given year. And think of the impact over a farming career!

Let's take a look at the numbers. Using the 2018 Southwest Farm Business Management Association data, we can consider the impact of this small improvement. Here is a chart outlining the information.

	All Farms - Actual Average	Projected - 5% Improved Margin
<b>Liquidity</b>		
Current ratio	1.9	2.0
Working capital to gross	42%	44%
<b>Solvency</b>		
Debt to asset	25%	24%
Debt to equity	0.33	0.32
<b>Profitability</b>		
Rate of return on assets	1%	3%
Operating profit margin	6%	16%
Net farm income	\$69,453	\$151,000
<b>Repayment Capacity</b>		
Term debt coverage	1.3	2.3
Replacement coverage	0.8	1.5
<b>Efficiency</b>		
Asset turnover rate	20%	21%
Operating expense ratio	80%	72%
<b>Net worth growth</b>		
Net worth change	3%	5%

This chart is found on page 21 of the *Southwestern Minnesota Farm Business Management Association 2018 Annual Report*.

As you can see, and probably would expect, these relatively small changes can improve the financial position of a farming operation. Increasing net farm income by over \$80,000, improving term debt coverage to 2.3, decreasing operating expense ratio by 8%, and increasing earned net worth by 2% would be impressive and desirable for any operation.

Are these improvements achievable? I certainly think so. On the revenue side, what can be done? A small improvement in selling price, coupled with a small increase in yields will quickly improve revenues by 5%. Ed Usset, Grain Marketing Specialist with the Center for Farm Financial Management and the University of Minnesota always challenges farmers to "find the dime" when marketing. Take advantage of selling opportunities when they present themselves and utilize a pre- and post-harvesting marketing plan are a couple of starting points.

On the expense side, what can be done? Many farms identify areas of improvement by looking at their RankEm Benchmark report. Take a close look at where the farm can improve on expense management. Again, consider the impact of each dollar spent, is the farm improving the success of the operation by what they are spending on inputs? Typically expenses can be shaved a little bit without sacrificing production. Again, this practice will reap benefits to the operation.

As has been said before, the key to success is doing a lot of little things better. So challenge your farms to join the 5% club to improve the margins of their operation this year.

## Let's Focus on the Controllable Components

By Tina LeBrun, FBM instructor, SouthCentral College

I think it's safe to say that 2018 and now continued into 2019 has been a struggle for many farmers for an array of reasons. Depressing commodity prices across all agricultural enterprises, less than poor weather conditions through-out all the seasons, across the region, and a continued lack of farmer support from our society as a whole are just a few of the headlines that most of our farmer students/clients are dealing with day after day.

From my perspective, I continue to see a diminish in spirits and attitudes each time I see my student's month after month. It started last summer and only continues to worsen as all aspects listed above have not improved by any means. So as their educator, what can I do for them beyond the normal education I provide. This described situation quickly escalated beyond just finding positives for them to focus on, so I started thinking back to the basics. How about we focus on the things we can control and what that means for today's farmer.

### Recognition of Controllable Components

Now that sounds so simple on paper, however implementing this practice into day today farm operations is not so black and white. The first step is to recognize your hurdles. For example, using the known cost of production to control input costs or commodity values. Through tools such as the financial analysis or Rankem reports, farmers can see where they are coming out with seed, fertilizer, rent, etc. in comparison to other farms and or their own operations trends. Having this knowledge at their fingertips help them buy and sell based on what they need rather than what they are forced to do. Hopefully they can purchase inputs at opportune times in order to meet cost of production needs or vice versa on the commodity selling side. This practice is purely giving the farmer control of their own destiny no matter what weather condition or tariff battle is driving the uncontrollable components.

### Manage Your Operation for the Not so Good Times Always

One characteristic I took away from my farm students that have managed the poorer pricing years on the more profitable end is their means of always planning for the worst. Even when commodity prices were more than favorable a few years ago, these farm operations were always planning for poor weather and yields along with less than planned market prices. They also were also keeping it "real" when it came to building the balance sheet. They did not inflate their breeding stock values, land values, or ethanol shares. They removed depreciated items from their assets such as tiling that was completed over 10 years ago or machinery values that were not realistic. At cash flow time, they were using only their operations

average, proven yields and prices from their historic trends. Then when the not so good times arrived, they were better prepared to mend the storm. These same farms also took time to restructure debt before interest rates started to accelerate. What better example of farmers having say over their future.

### The Power of the Proactivist

Keeping the idea of debt restructure in mind, is a great example of being proactive. Interest rates increasing was no secret to anyone in the agricultural industry. I think it's safe to say, we all knew it was coming and every global economist was telling us to do something about it. By simply taking time to recognize and act on the issue, some of these farm operations are saving hundreds to thousands of dollars each year since we began seeing these rate hikes. Or the livestock producers that need hay and are forced to buy in a year of poor harvesting. Let's lock that purchase in ahead of time rather than waiting till you are out, and the price is \$100/ton higher than 4 months ago. If you are aware that you need to make the purchase why not have some input over how much that cost is going to be rather than be subject to the drive of the market.

At the end of the day, simply being proactive in your farm management skills is key to having some say over the course of a farm operations level of profitability. Setting price points and following through on those decisions is the type of take-charge practice farmers need to be implementing in today's agricultural environment. Recognizing the strengths and weakness of a farm operation along with planning for the worst-case scenario will also improve mental health in the times when the market or mother nature don't fall in favor of the farmer. I like to continue to be the sounding board for all my farmer students when times aren't so great in the country side, however I find a healthier mindset on the farms that try to have some say in the controllable components.

### Oops!



Image by [Gerhard Bögner](#) (Pixabay)

An eagle-eyed reader noticed that part of Betsy Jensen's article "*Cash Flow Sleuthing*" on page 2 of the February 2, 2019 issue of NUTS & BOLTS was missing.

Please go to [www.nfrbmea.org/pdf/nutsnbolts/Volume-32/V032-N002\\_2019-0201.pdf](http://www.nfrbmea.org/pdf/nutsnbolts/Volume-32/V032-N002_2019-0201.pdf) to read the complete article.

My apologies for any inconvenience or confusion.

-Deb

## Online Conferencing Tools: Next Best Thing to Being There?

By Bruce Fowler, NFRBMEA Past President

Some may remember the Bell System slogan “Long-distance is the next best thing to being there”. For those folks, the idea of using an online conferencing tool may seem like something to be avoided at all costs. I was in this group, and really kind of resented anyone that expected me to be a part of those meetings. That being said, I have participated in conference calls and online meetings for several years now, and have become reasonably comfortable being a part of them.

My preferred method of meeting is face-to-face.

Share the same air, sit across the table, and really hash out issues and opportunities. The reality is this is also the most time consuming and expensive way to meet for everyone involved, and some budget realities this winter encouraged me to try utilizing online conferencing tools to meet the professional development needs for Missouri FBMA Instructors. That meant I would have to cross a very scary line, and become that person that sets up and conducts an online meeting. Pretty unfamiliar territory for someone that grew up on a party line!

While making the decision to go to online meetings can be simple, deciding which online platform to use can become overwhelming. We used Zoom because it is the preferred audio and web conferencing tool of the University of Missouri. There are several other platforms available, anyone considering online meetings should investigate which are supported or recommended by local IT support staff.

I participated in several zoom meetings prior to hosting one, and these experiences proved to be quite helpful. I saw several examples of very effective use of technology in conducting an online meeting, and tried to use these same methods in my own meetings. I also saw some efforts that didn't work out as planned, and used those to motivate me to learn more to try to be more impactful. I also found YouTube videos on how to conduct a zoom meeting, and found several of these to be quite beneficial.

Another aspect of hosting an online meeting that must be considered is the ability of participants to

log into and be involved in the meeting. After meeting dates and times had been established, I shared videos and websites that I thought might be helpful in preparing instructors for being a part of a zoom meeting. We also had a practice meeting, scheduled about a week before the actual meeting date, so instructors could work out connectivity challenges in advance of the actual meeting. This proved to be reassuring to some that they would have no issues, and also allowed some of the others time to work with their IT folks to enable them to participate in the scheduled workshop. We've had

good participation in our zoom meetings, with not nearly as many technology challenges as I envisioned!

While budget challenges were the primary driver in making the change to online meetings, other benefits have become apparent. Many Missouri instructors shared they appreciated the time-saving aspect of the zoom meeting, some saving over four hours of driving time they usually had in face-to-face meetings. I particularly liked not having to drive in a blinding snowstorm to

conduct a meeting; I just sat in front of my computer at my warm and cozy house!

I anticipated that lack of high-quality high-speed internet would be a real roadblock to instructor participation in our zoom meetings. That has not proven to be true, with most of our instructors having good enough internet to participate from their home offices. I know some with slower internet used their cell phone for audio, and didn't use their video camera, but were still able to participate.

I'd like to say all my zoom meetings have been highly successful and impactful, and come off without a hitch. It isn't true, but I'd still like to say it! The reality is there is a learning curve about hosting an online meeting, and if you can get through the first one without declaring it an absolute disaster it's probably a win. We will have face-to-face meetings in the future in Missouri, but will also make extensive use of online meetings to meet the professional development needs of our instructors. It might even be “The next best thing to being there”!



Image courtesy of [jscreationsz](#) at [FreeDigitalPhotos.net](#)



Design: Deb Pike

📌 Visit the 2019 Conference website:

[www.nfbm-conference.org/2019/](http://www.nfbm-conference.org/2019/)

📌 Registration is OPEN— register today!



## Being Accountable

By Brad Sirianni, 2018-19 NFRBMEA President, FBM instructor, Western Technical College

A number of years ago I read a book entitled, [\*"The Oz Principle"\*](#). Soon thereafter, I participated in multiple training events through [Partners In Leadership](#). These lead me to another book, [\*"Change The Culture, Change The Game"\*](#). Much of the information in these books revolves around accountability. This information and concepts have had a positive impact on family, school, students and myself. Many of the farms I work with now also use this same information with great results. My goal in this article is to share some of these concepts with you in hopes that it will help our organizations and us.

Theodore Roosevelt said, "The most important single ingredient in the formula of success is knowing how to get along with people." I believe we all agree with this and understand the consequences of not getting along with people. Now we are taking it a step further and asking you to hold each other accountable. This scares people. What do I say? How do I do it? I do not want to upset anyone.

[Joseph Grenny](#), co-founder of [VitalSmarts](#) and co-author of *Crucial Conversations*, *Crucial Accountability* and *Influencer* says that all lasting happiness in life is determined by our capacity for truth, love and connectedness. The older I get the more these are confirmed. Why is this important for this message?

Truth is essential and from a relationship perspective is something we desire but sometimes struggle to hear. However, we need to hear it so we can See It, Own It, Solve It, Do It. We seek truth in our training/education through NFRBMEA.

Love is so much more than what we typically think. The Bible mentions 4 types of love: Agape, Eros, Philia and Storge. Psychologists have 3 more types: Ludus, Pragma and Philautia. The point is that we all desire love and need to learn to forgive so that love can be genuine and proliferate in our lives. Philia is brotherly love that unites us as in NFRBMEA.

Connectedness relates to our desire to be a part of something. Family, friends, work, hobbies, church, etc. Being connected helps us be a part of something bigger than ourselves. NFRBMEA.

If we truly believe that truth, love, and connectedness are essential then we should not be afraid to hold each other accountable. Many say, and I agree, that the lag time between seeing it and saying it and discussing it causes or prolongs many of the problems. The question then becomes - how quick will people speak up and hold each other accountable?

### The Steps To Accountability\*



The Oz Principle defines accountability as "a personal choice to rise above one's circumstances and demonstrate the ownership necessary for achieving desired results to See It, Own It, Solve It, and Do It."

It is our choice to:

See it - seeing others perspectives, being open, asking for feedback, seeing the reality of the situation

Own it - personally owning your part, learning from it, acting on the feedback

Solve it - collaborate, being creative, taking the risks, asking "What else can I do?"

Do it - do what you say, stay above the line, don't blame others, track progress, be transparent, build trust

If we believe that it is important to hold each other accountable then we must also understand that our experiences are crucial to accomplishing our desired results.



These questions or comments will explain the Results Pyramid.

The experiences you have or provide form the beliefs of which cause/create the actions that lead to the results. Are you getting the correct results?

- What experiences are you providing within your relationships, family, work, organization, farm...?
- What experiences do you need to provide or do differently?
- Do they foster the beliefs needed to achieve the goals?
- What actions and results do they create?
- Do the actions need to be changed or the experiences?
- Do the experiences, beliefs and actions achieve the desired results?

Many times, we work on the actions for many hours and days before realizing that the experiences (foundation) need to be changed. Where are you? What about the people/farmers you serve? What about the organizations? What about NFRBMEA?

What feedback can you provide NFRBMEA? We look forward to witnessing your accountability of your professional development at this year's National Conference. Let's all See It, Own It, Solve It, and Do It together.

## The Value in Farm Business Programs

By Brad Sirianni, 2018-19 NFRBMEA President, FBM instructor, Western Technical College

Our country is blessed with colleges that have Farm Business programs specifically designed to benefit farmers and future farmers. Do we take for granted what we have to offer? Do we really know and understand the value we bring to others agricultural businesses? Farm Business educators and professionals are constantly working to provide up-to-date instruction along with applicable on-farm services. This constant work is focused on how we can bring value to the farmers table that allows them access to resources they can utilize to be successful.

Henry Ford said, "Wealth will never be achieved when sought after directly...it only comes as the by-product of providing useful service." Farmer's provide useful products and Farm Business Instructors provide useful valuable services with the intention of helping farmers build wealth. What are these valuable services?

We strive to work together with many other agricultural businesses and institutions. This cooperation may be found in a meeting or classroom environment, an on the farm meeting, farm tour, field day and one-on-one training/assistance on the farm. The professionals invited in to these activities are to help bridge the education gap and get much needed information to farmers so they can glean from it what they need to make important decisions in their business enterprises.

The on farm or classroom time with our students consistently focuses on finances, marketing, troubleshooting and production related decision-making. However, it varies in how each instructor carries out these types of activities on a farm. Overall, we focus on assisting farmers by bringing valuable resources to the table and then help determine what is valuable for their operations.

The most valuable resource a farmer/producer will receive is the instructor. We should encourage each other to reach out to our prospective farmers and share what we have to offer. By being bold and reaching out we develop long term relationships that bring the needed value to accomplish their goals and dreams.

When making decisions to purchase goods or services we understand, price is an issue in the absence of value. Therefore, we strive to bring value that surpasses expectations and fosters a genuine belief that the price paid was worth it. The value we strive to bring does not become valuable immediately. It is a compounding effect of all the things shared, discussed and taught. There are times when we balk at the cost of our own product. We have heard many times from many people of the value we bring to our students and farmers. Do you feel confident to share the value you provide?

We have many opportunities throughout the year to maintain a "tool box" of knowledge and experiences that bolster the value we deliver. Do you take advantage of those opportunities? Do you network with others? Do you seek out counsel from the experienced? Do you mentor the new? Do you volunteer to serve within the profession? Do you provide honest feedback and input to help us improve as a whole? Is NFRBMEA part of your professional development? Will you invest in the 2019 National Farm Business Conference in Sheboygan, WI and seek out the value interwoven throughout it?

The point is that the value is you and delivered through you. Maintain a constant assault on continuous improvement to continue delivering the value.

*("BE HEALTHY" continued from page 3)*

move on to the next item. Multi-tasking is an unrealistic expectation; our bodies are not wired to multi-task. At one time, I was to the point where I could not have a radio on or any other interference when I was trying to concentrate on something. That has gotten better, but I recognize when I need to turn the radio, TV, etc. off so that I can focus.

We all feel down or sluggish some days, and that is natural. It becomes a problem when every day is a down day- when you get to a point that you just don't know what to do, when the feeling of hopelessness is overpowering. For me, it was anger, I would become a poster child for road rage. There was no way that car was going to pass me, I'd just drive faster or cover both lanes. At that point, I knew that I needed help. Most days it goes pretty well, and then every so often it rears its ugly head, and I know that I need to take care of myself, that I need to take control of myself.

There is a lot of good advice in there for all of us in our daily living. If we eat healthier, get some exercise, devote some time to a hobby or interest, visit with friends, family, neighbors, learn to relax, we could all live longer lives. Take small steps as you start-- you can do it!

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Questions or comments? E-mail us at [comments@nfrbmea.org](mailto:comments@nfrbmea.org)

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