

# Tips for Working with a Farm Family

The following suggestions may help as you meet with the farm families asking for help.

1. Let common sense be your guide in all things.
2. Allow plenty of time for the first face-to-face meeting. It may take that long for the family to get comfortable with you and to develop a feeling of trust so they feel they can share sensitive information with you. Preferably, all key family members should be present, including spouses. Include parents and children if they are actively involved in the business or are affected by the decisions that must be made.
3. Listen to the family carefully, read between the lines and watch the body language. Let them talk and be sensitive to their concerns. The role of the analyst is to help the family achieve their goals, whatever they may be.
4. Carefully explain that everything they tell you will be kept in strict confidence and that they must be willing to tell you the whole story if our help is to mean anything. Explain you can provide help in pulling their financial numbers together and interpreting them, and can help as they plan for the future. We can offer them someone who is knowledgeable and sympathetic but THEY must make the decisions.
5. Know your limits and ask for help when you need it.
6. Don't be afraid to ask sensitive questions and follow up if the answers seem evasive. It is essential that you have complete information.
7. Tell the family what their information shows. Remind them that the analysis is only as good as the information they have provided.
8. Start the planning process, based on the family goals, their financial situation and the resources they have to work with. Remember, the analyst's role is to assist the family but the final decision(s) must be theirs. Ask for help if necessary.
9. If the plan calls for sale of assets refer the family to a qualified tax advisor to explore the tax consequences. Similarly, if legal advice or documents are needed, refer the family to the attorney of their choice.
10. These are stressful times for farm families. We are not trained in mental health problems and our role is to help with financial analysis and planning. However, if we think one or more family members are under extreme stress or are depressed to the point they cannot function effectively I believe we should encourage them

to get professional help. Sources of help include county mental health services, their family doctor, or their clergyman.

11. If you sense that a family member is having suicidal thoughts, take the following steps:
  - a. Ask a direct question such as "Have you thought of hurting yourself or killing yourself?"
  - b. If the answer is yes, ask a follow up question, such as, "Have you made any specific plans to do this?"
  - c. A "yes" answer to both questions indicates a serious and urgent problem. If the answer to either question is yes, do not leave this person alone until you have contacted another family member or a mental health professional and actually made arrangements for this person to be taken into their care and seen that this has been done. In situations like this we must not be bound by our promise of confidentiality-- our first priority is to protect human life. Asking these questions will NOT "put ideas into a person's head," so, if in doubt, ask.
  
12. If we suspect domestic violence against spouse or children, we are obliged to report