

# Making A Difference In The Field

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As a trusted appraiser, I have an ethical obligation to be unbiased and impartial, but that does not stop me from having empathy and being a good listener when meeting with a property owner.

As I consider the reality of current everyday life, I find myself thinking about how different the days have become, wondering and anticipating how things might change tomorrow. Many of us are pondering: Will the kids go to school tomorrow? Will my employer be able to keep their doors open? Will I be able to visit a loved one in an assisted living/long-term care facility?

We have all been affected by the pandemic, whether it has been the actual physical struggles of the virus, the change of daily routines, the rescheduling of a special event, or the economic upheaval that has impacted businesses on our local main streets and across the country. There have been extreme weather events in some areas that have changed our surroundings and decimated crops. On top of that, social and political polarization has fueled a greater divide between friends, family, co-workers and neighbors. These events, added to the usual daily stressors, have many people on edge.

Having an appraisal ordered and meeting with an appraiser can be another layer of stress for a property owner. An appraiser asks many personal questions about the subject property and getting that needed information may be difficult depending on the reason for the appraisal. Is the property owner on board for the need of the appraisal? Does the client, usually a financial institution, need the appraisal for further evaluation of the quality of the loan? Is the property being divided by divorce or an estate transfer

to heirs?

The first step in an appraisal is to build trust with the property owner and give assurance that the appraiser's role is to provide an unbiased report. I've found taking the time to share some of my life experiences as a dairy farmer has helped in building that trusting relationship. Another part of understanding comes in finding out the history of the subject property. Many farms in the Midwest have been owned by the same family for five or more generations, and the potential of losing the family farm due to financial stress can bring huge feelings of guilt and hopelessness to those directly involved. This is magnified as most farmers live where they work.

Farmers are private individuals who generally don't ask others for help, resulting in one of the highest suicide rates in the country. As we do our work as appraisers, farm managers, and listing agents, we are mindful of the signs of someone who may be in distress. Has a farm operator/owner/co-worker/neighbor/friend/family member:

- become increasingly quiet, and disconnected from activities he/she previously enjoyed being a part of?
- expressed hopelessness that his/her farming operation is going to turn around?
- mentioned he/she has not slept well or sleeping too much for an extended period?
- has increased unexplained physical health conditions?
- has discontinued talking about his/her future plans, goals, and ambitions?
- made comments or references about he/she would be better off if they were not here?

No matter our role in agriculture, we need to be vigilant to pick up on warning signs of someone who may be in distress. It can be as simple as asking an individual if there is anything you can do to help. Often, they are more likely to admit their struggles to a complete stranger rather than to family or friends. You can make a difference by listening and sharing these links:

<https://farmcrisis.nfu.org/>

<https://www.morningagclips.com/a-minnesota-farmers-perspective-on-stress/>

<https://www.usatoday.com/in-depth/news/investigations/2020/03/09/climate-tariffs-debt-and-isolation-drive-some-farmers-suicide/4955865002/>

Anxiety and mental health issues impact all walks of life and sometimes those that seem to have it all together may be the ones who are struggling the most.