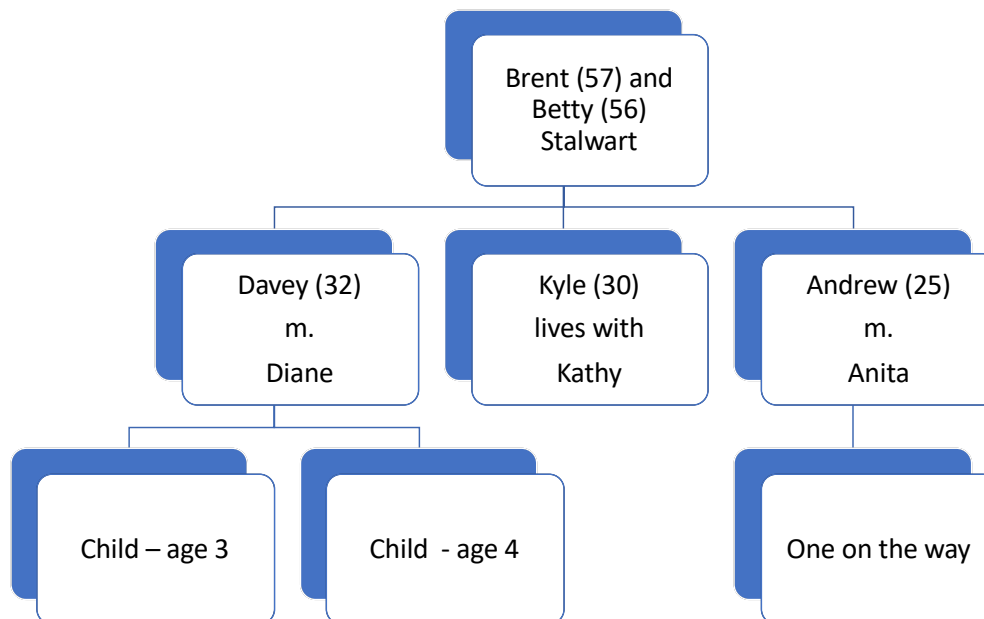


The Stalwart Family Farm Case Study

As you review, look for unique characteristics of this farm family as well as signs of stress and resilience. There are questions and space for your answers at the end of the case study story.

Meet the Stalwart Family (2008)



Brent & Betty Stalwart – owners of Enduring Farms

- Full time farmers
- Betty works as an administrative assistant at a local accounting office

Davey Stalwart


- Ag business college graduate – manages an agricultural equipment repair and supply business
- Married to Diane who is currently a stay at home mom trained as a dental hygienist;
- 2 young children

Kyle Stalwart

- College graduate – computer programming engineer
- Lives with Kathy – owner high end clothing boutique

Andrew Stalwart

- Animal science college graduate
- Married to Anita who works as a manager at Tractor Supply™
- Expecting first child in the new year

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Enduring Farm and Stalwart Family Overview

Enduring Farms is a 5th generation operation in a close-knit farming community on Delmarva, owned and currently operated by Brent and Betty Stalwart. Initially, the farm was a dairy operation in the 1900's. The farm is 40 minutes from a town center that includes an urgent care facility, a downtown area with restaurants and retail operations, a theater, professional offices, a community bank, an antique mall and three churches.



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Brent grew up working on the farm with his father and knew from an early age that this was his calling. His father encouraged him to earn a college degree before working on the farm full-time. After graduating college, Brent immediately went to work on the farm. He married his college sweetheart, Betty.

In 1979, the dairy barn burned to the ground due to a lightning storm. They lost the barn, all the animals and the processing areas. This loss was devastating to Brent's parents. With the insurance money, income from Betty's off-farm work, and much perseverance, the farm evolved into a 300-acre farm operation which includes three farm parcels, one of 250 acres with several dwellings, and two parcels of 50 acres each. Over the years, the farm was rebuilt to its current state which produces corn, soybeans, poultry and beef. Brent lost his dad to cancer in 1989 and his mom to heart problems in 1994. He has worked hard to continue the farm and its legacy.

Brent and Betty have three sons – Andrew, Kyle and Davey – all of whom graduated college. Betty works off the farm, primarily for the health care benefits and a more stable income, and also to contribute to a retirement and pension fund. She also puts in her time on the farm by working in the chicken houses, running errands, helping to move equipment during planting and harvest season, and keeping the farm records.

Kyle and Davey have pursued careers off the farm but live nearby. Kyle's girlfriend, Kathy, moved to Delmarva from her much beloved home-town of New York City. She does not enjoy going to the farm for family gatherings. Kathy prefers the country club life-style and manages a high-end clothing store in the city about one hour away. She is not only social but very involved in the city community.

Davey and Diane like rural life and frequently visit the farm and family, and they think it is important for their children to have their extended family relationships. Davey has a competitive streak and participates in Delaware's annual Punkin' Chunkin' contest. This is an activity that the entire family enjoys and supports.



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Davey and family enjoy entering the annual Punkin Chunkn event in Delaware. Contestants built a mechanism to toss a pumpkin. The winning team tosses the pumpkin the farthest.

Andrew followed in his father's footsteps and works on the farm along with Brent and is passionate about farming and being a steward of the land. He is keen to learn and wants to serve the agriculture community. He was elected county chair of Farm Bureau's young farmers and ranchers committee. Andrew is newly married as of last August. His wife, Anita, comes from a farm family and was a national Future Farmers of America (FFA) officer. Anita also spent 4 years in military service and as a result, she experiences occasional episodes of Post Traumatic Stress Disorder (PTSD). Her leadership skills are admired by Andrew and his parents. Anita serves as chair of the Farm Bureau's Women's Committee. She has a great sense of humor and likes to have fun in both home and work situations. She is very organized. Anita is manager of Tractor Supply™ and works in various ways on the farm, primarily in the chicken houses with her mother-in-law. Andrew and Anita live in one of the houses on the farm free of rent and utility bills as part of their work compensation.

2008

Brent and Andrew discuss and explore options to not just work together, but to manage the farm together. During their first meaningful sit-down discussion, they wrestle with several major risk management topics, and amongst them are enterprise mixes and farm succession.

Some of the discussion:

Brent shares that when he and Betty were purchasing his Dad's farm in 1990, his Dad let him explore and proceed with his ideas, including changing from conventional to organic poultry. This offered Brent several experiences and not all were good. For example, Brent shares how hard it was to achieve profitability, and the difficult decisions he was forced to make. Brent, being a beginning farmer, had no idea of the extent of the risks involved in changing from conventional to organic poultry. He wasn't prepared for the financial impacts.

Brent reminisces about his sleepless nights during those times tied to his fear of losing the farm. He recalls having to decide in which order to pay for his farm and family's expenses. It got so bad he experienced some heart palpitations. Though he didn't want to see a doctor, Betty threatened and eventually he conceded. His high blood pressure was managed with medication and he was given suggestions about ways to take better care of himself. Betty worked to change his diet through her food preparation. Andrew had no idea all this was happening as he was too young at the time.

As a result of his experiences, Brent knew the value of having no debt and paid off the farm loan quickly – within 15 years. Brent knows Andrew hasn't had these experiences and wants to protect Andrew and Anita, if at all possible. As a result, Andrew has no debt now, but also has no experience with managing business finances. Brent is feeling very stressed as he thinks about Andrew's situation. It reminds him of the sleepless nights he had as a beginning farmer. Though he hasn't shared this with Andrew, those sleepless nights are happening again as he thinks about potential struggles for Andrew and Anita.

Andrew shares that he loves farming with his dad, but he doesn't want to be a just a "farm laborer". Further, Andrew doesn't want to work for several more years and end up with little - no land or other farm assets. In the recent past, Andrew was offered off-farm agricultural jobs which enticed him. But because of his desire to farm with his dad/family, he did not pursue those opportunities. Andrew has expressed that he still doesn't understand why his Dad is so reluctant to let him take on more responsibility.



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One Year Later ... 2009 - Thinking about succession planning

Brent and Betty built the farm to its current profitable state over time. Brent and Betty also hope that when Brent reaches the age of 70, he will no longer own the farm. Luckily, Andrew has a vision that he and Anita will own and expand the farm so they can operate it with their children one day. The four of them begin to talk about their situation. They believe they are on the same page about wanting co-management of Enduring Farms.

The crops bring in good revenues most years. The majority of their farming pleasure, however, is associated with the cattle production. Andrew would like to see some of the crop acres used to expand their beef herd, but he hasn't told his father of his desire to change the production mix.



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Brent would like to see Andrew build his skill set toward contributing to a farm business management plan - taking responsibility of other farm tasks, such as planning crop rotations and making crop insurance decisions. Andrew knows his Mom keeps all the financial records, but she has never taken the time to sit down with him to review so he can make sound decisions.

Andrew read in an Extension newsletter that having regular family meetings is a great start toward communicating about succession planning. Brent, Betty, Andrew and Anita have begun sharing ideas and they decide they need some help from professionals like a lawyer, accountant, and Extension educators. Andrew and his mom agreed to regularly review the farm's financial records.

Betty has developed asthma and can no longer work in the chicken houses. Anita is expected to take on this extra work and she is also caring for and nursing her infant child. The poultry growing business has become very competitive because the poultry companies who hire growers are very particular about who they will sign contracts with to grow chickens. Brent, Betty, Andrew and Anita are worried that they could be without birds, unless they maintain or improve their management.

Five years later...2014

The New Year's Day meeting is a moment of celebration as the recent business planning exercises and effort have proved to be very helpful for Brent, Betty, Andrew and Anita. They have a shared mission and vision for the family and farm. Andrew has met with several of Brent's trusted agriculture professional consultants and has begun to develop a relationship with them. Together, they review their financial statements and agree that they could expand their beef operation, but still have the field crops, too. These changes have helped to support the farm – keeping it profitable, while supporting two families. These changes also occurred with good timing as crop prices have improved over the past few years.

Brent, Betty, Andrew and Anita are all drawing a salary from the farm. Andrew and Anita are feeling confident enough to take on some debt (mid-year) to make home improvements.

Home, farm structures and irrigation equipment all take a beating when the hurricane hits in the fall of 2014. Andrew and Betty, upon review of the financial records, recommend to Brent and Anita that they apply for a loan at some point to pay for repairs and improvements that insurance did not cover.

They continue to hold family meetings. Anita has mentioned that she'd like to increase the organic poultry operation and leave her job (and benefits) at Tractor Supply™. No one else is in favor of this move - at least at this time, and Anita gently pushes back...so this is an unresolved situation. The family realizes they need more time to use collaborative problem solving techniques to resolve this issue. They are considering who might be able to help them – an Extension agent, organic poultry grower, financial advisor or others.

Brent has developed diabetes. It is under control, but he gets tired much more easily. He had no idea that diabetes is a life-style change, too. He is not only more tired but seems withdrawn. Brent is experiencing loss and grief – so much uncertainty about how the sons will manage the farm with the current family dynamics and if the legacy of the farm will be maintained. Brent is saddened because he is less involved or capable and less connected to the farm.



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Davey, Andrew's older brother, came back to the farm two years ago after being laid off from his job, and as a result has no health insurance. Davey had a hard time dealing with the loss of his job and has been demonstrating a great deal of anger. He worries about how he would make ends meet and care for his wife and children. Brent and Betty want to help them, and after several meetings with Andrew, Anita and their accountant, they agree on a plan to include Davey in the farm business.



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Davey's strengths in repairing machinery are useful, as Brent and Andrew admit to not having those skills and much of the equipment is in need of repair. For a place to live, Davey and his family fixed up one of the other houses on the farm (all expenses paid by the farm). The farm pays him an hourly rate of \$18/hour – for a 40-hour week. He has been quite helpful and has saved the farm money on repair bills. He does not contribute to working with the crops and livestock, but is handy with general farm maintenance, including fencing and building repairs. He is a valued employee. Diane has gone back to work as a dental hygienist, receives family health benefits, and hosts Sunday evening family dinners a couple of times a month and everyone seems to enjoy the family time. Diane is also a 4-H club leader.

Davey and his family have begun to enjoy life on the farm and Davey wants to be included in the monthly family meetings and succession planning. Andrew and Brent are suspicious and not sure Davey is here to stay. Andrew remembers that Brent had asked Davey to work with him on the farm some years ago and Davey refused, saying farm life wasn't for him and there was a better future.

Kyle and Kathy have gotten married. Kathy, Anita and Diane have never really gotten along. And now Kathy is encouraging Kyle to include himself in the farm succession planning. Kyle does not necessarily want to be a part of the farm since he is happily and gainfully employed as a computer programmer, but he and Kathy agree that he should receive something of his parents' estate. Kathy thinks she should have a voice in the meetings, too. At this time, Diane trusts the process and thinks everything will work out and feels as though Davey's voice is strong enough to protect his family's interests.



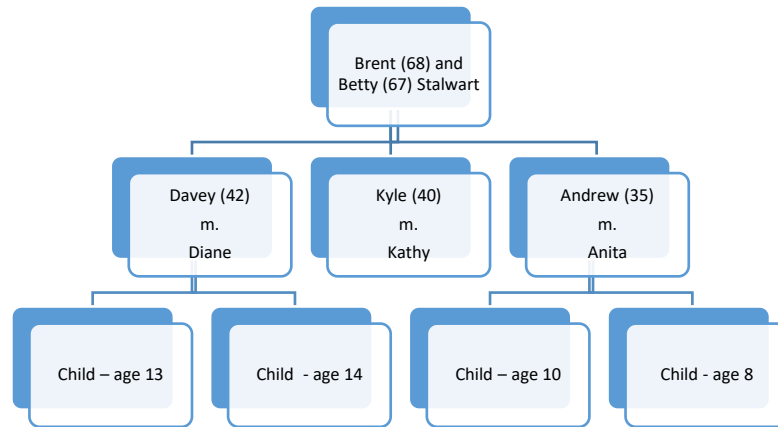
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Brent and Andrew are farming compatibly, and their business plan seems to be working well. Andrew has gained Brent's respect as a co-farm manager and their meetings and discussions come more easily. Brent continues to contribute to his retirement and in fact, has slightly increased his contribution. They have not made a lot of progress on the succession planning side, however. Given the recent interest of Davey and Kyle, they think it's time to have additional conversations with their trusted experts.

Betty has always tried to be "fair" with her three boys. Kyle's recent interest is of particular concern to her. It's no secret that Kathy (Kyle's wife) dislikes

the farm. Betty has expressed her concerns to Brent. Anita and Diane express their concerns to Betty. Andrew and Davey just want to cut Kyle out. Betty feels caught in the middle. All she wants is a happy ending. She has recently been diagnosed with high blood pressure and has more frequent asthma episodes.

The Stalwart Family (2019)



Five years later...2019

Brent is now 68 and 2 years from his retirement age goal. The family has worked out a way to include both Andrew and Davey in the farm management plan. The farm has created three profit centers: field crops, livestock and equipment.

Andrew and Anita manage the field crops and livestock and Davey manages the equipment and maintains and all structures on the farm.

In addition, Davey has opened an equipment repair shop on the farm to bring in additional income. Brent continues to help Andrew but is cutting back even further on his work hours. Betty retired from her job several years ago.

While the fall harvest is underway, Brent is hospitalized with a critical diabetes related illness. After his prolonged hospital stay, Brent has to make the difficult decision to cut way back on his farm work activities. To help with his down time and reduced responsibilities on the farm, Brent has been joining his semi-retired farm friends for coffee at the local coffee shop each morning to catch up on news, gossip and politics. Brent's illness and circumstances has made a dramatic impact on the boys and their wives. They meet over several Saturday morning meetings with their pastor to work on family dynamics and help keep the legacy of the farm intact. As a result, they vow to each other to try to work together. Through these meetings, they also all agree that the family farm succession meetings should and will include all adult family members.

One Year Later... 2020 and Covid-19 Pandemic

The Stalwart family, like most farm families, has been hit by the impacts of the COVID-19 pandemic. Brent and Betty are in the age group identified as high risk. They also have additional risk due to Betty's asthma and Brent's chronic diabetes. They are practicing social distancing guidelines by staying home from church services, meetings of the Farm Bureau and other community activities.

Because of the nature of their farm operations, they have not been hard hit by changes in the marketplace except on the poultry production side of the operation. Early on, the processing plants could not accept the birds because they did not have enough personnel to staff the operations. This resulted in a substantial loss of income. Then there was a shortage of chicks to rebuild their operation. Brent is experiencing flashbacks of his financial struggles with the poultry operation when he was young. Andrew and Anita are seeking business guidance from Extension and financial advisors.

Kyle and Kathy continue to enjoy the non-farm life but do visit the farm and family more often. Over the years, Kathy, Diane and Anita have developed a friendly relationship. Kathy's parents both passed away recently, so Kathy feels less connected to her NYC roots. Happy news - Kathy is pregnant. Kyle and Kathy realize the importance of having family nearby and look forward to their children being close to their cousins. Kathy and Anita take turns hosting the Sunday dinners, relieving Diane. Davey has had difficulty in getting parts for his repairs. Delays in shipping have reduced supplies at his parts supplier. He has lost business, and income, due to the lack of parts.

The dental practice where Diane worked closed for 4 months. Diane could continue her health insurance coverage through COBRA and collect unemployment. But the unemployment benefit doesn't even cover the health insurance. Though they have health care coverage, they've had to use the emergency fund to cover other expenses. When the dental practice reopened, Diane had the choice of working three or four days a week to help accommodate homeschooling and was able to re-signup for health benefits. However, she's been worried about the possible risk of bringing home the virus.

The children's schools closed in the spring and they've been at home. Their 4-H meetings stopped but recently resumed via the Internet. While the children have provided some additional labor to the farming operation, their need for schooling is taking time from farming operations. The grandparents have tried to help but both families have difficulty getting reliable Internet service. They are thankful that the public school system has provided the children with iPads and hot spots to do their schoolwork....



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Reflection:

What are unique characteristics of this family?

What are some of the stressors for this family and for the farm?

What are some of the characteristics that bring resilience to this family and the farm?

This case study was developed by Laurie Wolinski and Maria Pippidis (University of Delaware Cooperative Extension) and Bonnie Braun and Alex Chan (University of Maryland Extension). It is a work of fiction; any resemblance to specific farm families is coincidental. 2021

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