## Mark and Diane – Dairy Farmers

Mark, 56, and Diane, 53, are 4th generation dairy farmers on the farm they took over when Mark was 27 after his dad died unexpectedly (a week after their wedding).

After getting financial advice in 2013, they added 30 cows giving them 180 cows total. When milk prices plummeted, Diane took a full-time off-farm job. They also hoped she'd get enough hours to provide badly-needed health insurance coverage. Mark has struggled with the workload. They've been shocked how tough it has been to find hired help with the cows.

Mark hinted a few weeks ago that bills from credit cards they use for some of their family expenses are piling up. Mark has seemed optimistic—yet, they barely make minimum monthly credit card payments. When milk prices dropped again in 2018, Mark got a new loan for production costs and family living expenses. At that time, their lender suggested they sell some cows. But, soon after, cow prices tanked. When you last spoke, Mark said, "Everything's fine! Remember, I come from a 125-year tradition of hearty farmers. I just need to put my head down and work harder..."

A few weeks later, you make a planned visit. You notice many cows are covered with by mud and manure. Mark's pickup is parked crooked in the driveway. There is equipment around the farmstead that has not been put away; a tractor with a flat front tire hitched to a half-full forage wagon; and, an unusual amount of trash is piled up in the shop and in Mark's office in the barn. You go up to the house, knock, but nobody seems to be home. You call Mark's cell phone—it goes straight to a full voicemail. You knock a final time and notice inside (through a window on the side of the door) Mark laying, curled up on the couch. You grow concerned. But then he slowly gets up to let you in.

## **Questions for Discussion and Conversation**

- What are the concerning things in this story?
- How might you begin a conversation with Mark?
- In your role living in this community and knowing Mark, Diane and their two older kids, what can you do?
- As you talk to Mark, what are some things he might tell you?
- How would you respond?

## **Update:**

Mark welcomes you in and offers coffee. He looks tired, but is surprisingly buoyant and almost joyful. It's 3:30 pm, and it all seems confusing for you. Diane is probably going to be home within an hour...You ask him "How are you doing Mark?"

He says,

"Well, NOW I'm feeling great! I was up all last night... I've done some dumb things these last five years, but I've got it figured out for Diane and the kids. I just listed my two racing snowmobiles for sale on Facebook. And, I've got some collector driving up from Chicago later tonight—he's gonna buy my whole Minneapolis Moline antique collection and he claims he can pay cash!"

You notice a big stack of old tractor manuals, brochures and catalogs next to his computer. You also notice an unopened box of .410 shotgun shells beside his computer and a hardware store receipt. You're pretty sure Mark is not a hunter. But, you're not positive.

## **Questions for Discussion and Conversation**

- What do you say?
- What can you do to show active and empathetic listening?
  - Open ended questions
  - Paraphrasing
  - Reflecting feelings
  - O What else??