

# Ag Decision Maker

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### A “PRIMER” on farm stress resiliency

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This is the second in a series from the ISU Extension and Outreach Dairy Team on Dealing with Farm Stress. More farm stress resources can be found at: [www.extension.iastate.edu/dairyteam/familyfarm-stress](http://www.extension.iastate.edu/dairyteam/familyfarm-stress).

**Farming** is dangerous and stressful, no doubt. Farmers have varying degrees of resiliency to deal with the physical and mental dangers of farming, leading to varying stress levels. The integrated blend of family, farming and nature can cause unique situations of stress in farm families.

**Stress** is *normal* and can be healthy as it might push us to do things that can promote growth. But, too much acute stress or piled up chronic stress can make it difficult to:

- Concentrate, remember, and process information
- Organize, calculate, and make decisions
- Sleep, relax, and breathe properly
- Communicate, share, and bond as a family

Stress can become a source of conflict but can also help families grow together. Many farm families are strong because they have gone through a tough time together. Too much stress can lead to anxiety, doubt, depression and hopelessness. Developing coping skills can help families have more resiliency to farm stress.

Chronic farm stress can weaken a person’s spirit, appetite, physical stamina, focus, relationships, decision-making ability and dampen happiness and satisfaction in time. Life skills can help deal with it.

**Resiliency** can be a learned, life skill. It is a person’s ability to deal with stress, using skills, to better cope and possibly even overcome the root causes or maybe just its effects. Since stress reduction techniques are a learned skill, the aim of this article is to assist farmers and those working with

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### Handbook updates

For those of you subscribing to the handbook, the following updates are included.

**Crop Planning Prices** – A1-10 (1 page)

**Historical Corn Yields by County** – A1-12 (10 pages)

**Historical Soybean Yields by County** – A1-13 (10 pages)

**Corn and Soybean County Yields** – A1-14 (4 pages)

**Livestock Planning Prices** – B1-10 (1 page)

**Monthly Swine Feeding Returns in Iowa** – B1-31 (5 pages)

**Monthly Cattle Feeding Returns in Iowa** – B1-36 (2 pages)

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them with a "PRIMER" acronym tool to better deal with farm stress. The tool is a six step process outlined below. The "PRIMER" Tool will then be detailed along with skills and goals that pertain to each step.

**Perception** – Our Thoughts under Stress

**Reality** – Our Environment in Stress

**Identify** – Our Emotions with Stress

**Manage** – Our Reaction to Stress

**Extend** – Our Communication of Stress

**Resources** – Our Support for Stress

## Perception

Perception is heavily related to the image or picture we have in our minds of whatever situation, coupled with any meaning or attitude attached to that image or picture. An occurrence might happen to two people and one might very positively perceive it and the other very negatively with a wide range of other "perceptions" in between.

A farm family's perception can pertain to their internal environment, such as perceived interpersonal and familial strengths, as well as their external environment, including positive and negative experiences pertaining to the family's ability to adapt. (Lavee et al., 1985).

Research suggests that families who **reinterpret** initial negative to more positive meanings of their overall crisis situations, are more likely to be in control of their stressors, to find possible solutions to crisis situations and to adapt well eventually to the crisis (Xu, 2007). The problem is not that there are problems or stress, the problem is expecting otherwise and thinking that having a problem is a problem.

Seeing stress as normal and a means of growth is a great tool. Accepting that life is difficult at times and that it is in the process of overcoming difficulty that gives life some of its meaning by helping us grow, is often an attitude that can lead to a more positive perception of stressful situations.

## Reality

Reality is the sum of a person's internal capacity and external environment to understand the situation surrounding stress or a crisis event. Some situations take families by surprise or are beyond their control.

If life events come too soon, are delayed or fail to materialize, health, happiness, and well-being may be affected (Schlossberg, et. al., 1996). Intensified emotionality and/or behavioral disorganization in families and their members are likely to occur as a result (Toberto, 1991). Another crucial variable in dealing with the unexpected is family development and environmental fit (Eccles et. al., 1993).

Ambiguous loss is often a reality and a difficult stress to deal with as something is being lost, but not knowing what is happening; what might happen; or even what can be done to prevent the loss due to circumstances beyond a person's control (Boss). So, the reality of farm and family stress can be normal living or it can cause many physical, mental, personal and family ailments. The goal is to understand the reality of the stress environment and seek remedy.

A **Stressed** Goal: The Most Important Thing, is to Keep the Most Important Thing, the Most Important Thing!!

## Identify

Identify emotions of stress related circumstances. Emotions are often so intertwined and often mangled that identifying the underlying causes or emotion is not easy. For instance, an exhibit of anger, a secondary emotion, often is expressed due to another emotion. Anxiety and depression often have a root cause. Once we realize our perception and the reality of the situation, we look inward to identify causes so as not to transfer negative emotions to or onto others.

When angry, it might be easiest to transfer the cause to the person closest to us, a spouse for instance, since they were part of the environment when the situation occurred, though they were not the source. Thus, the identification of emotions and causes of stress is important so as not to wrongly blame or transfer negative emotions to someone who may just be an innocent bystander. Know that facts are much easier to untangle than emotions coming from a multitude of experiences.

The goal is to have positive emotions regarding stressful and other situations. Situations exhibit chemical reactions in our bodies that trigger our emotions. Our brains may label the experience as good, bad, happy or sad. It's mind over matter as

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positive thoughts are a precursor to positive feelings or emotions. So, the skill to learn is how to identify emotions that have occurred while thinking positive thoughts. Thus, we are about as happy as we make up our minds to be. Choose happy and return there even when life gets us down, though granted, easier said than done.

## Manage

Manage through stress knowing all situations have some hope, alternatives or options. Identify what can be controlled and accept what is beyond control without blaming oneself. Understand that lack of clarity of the future can induce stress as it brings worry, confusion, conflict and even shame (Boss). Assess stress symptoms – rapid heart rate, shallow breathing, headaches, anxiety, outbursts, lack of focus and hope – to know stress levels.

When symptoms arise, use "BEE SET" – Breathe, Exercise, Eat, Sublime, Express and Talk to manage stress. When stressed, shallow breathing becomes normal. Breathe deep using stomach breathing, slow and drawn out, to get more oxygen to the brain for better decision-making. Exercise to heart pumping levels to increase blood and oxygen flow to brain. Eat healthy to feel better. Sublime, or trade pain, using visual thinking of happy times and places to relax mindset and change thoughts. Express acceptance of the situation to help focus on a response or solution instead of the problem. Talk yourself through felt emotions with positive "I can do this" attitude, coupled with breathing, exercise, and subliming activities. *Use the "BEE SET" tool to take the STING out of stress. The Best Place to "BEE" is Together, so "SET" your stress straight.*

## Extend

Extend oneself to others as social isolation and loneliness can further add to stress. Those in family environments are best helped by family members, but introverted males often do not extend their thoughts and feelings readily to allow for healthy family support. Guilt, shame and social stigma often inhibit extending to others for help, as well.

Feeling close to others increases oxytocin in the blood. Doing things for others increases happiness and reduces focus on self and personal problems – a subliming tactic. Force oneself to find things to smile and laugh about – laughter being the best medicine is more than a metaphor.

Seek advice from others as many have experience with stress and difficulty as it is a common part of life, so realize one is not alone. Verbalizing or writing concerns often helps clarify thoughts and organize action plans. Lack of social support, on the other hand, can be a cause of future depression and loss of hope.

The goal is to become more intertwined in other's lives as stressed people are often helped by family and friends who care. When extending to others, we often find new perspectives and mindsets, not to mention better feelings toward stressful situations at hand. Lastly, by extending oneself to others for help, consolation or comradery, we often experience a basic human need of compassion that helps humans realize we are not alone in our issues.

## Resources

Resources are important in life. Families that are able to make positive meaning of their stressors and use effective coping strategies as well as internal and external resources are more likely to adapt (Xu, 2007). This applies to individuals, also. Internal resources and coping strategies were shared in previous sections. External resource needs tend to focus on things that help develop skills in:

1. **Interpersonal Communication** – everyone has their own beliefs, feelings, needs and agenda to be shared. Knowing healthy/ideal versus unhealthy/common behaviors can separate success and failure in overcoming stress or conflict.
2. **Family and Community Support** – immediate and intergenerational families, and intertwined communities can be a source of both stress and strength – attend to self-help and other resources, and other people's needs as family and community support is a two way street.
3. **Problem Solving Techniques** – use processes to: define the problem/stress; consider pros and cons to alternatives; select a plan; take action steps; identify resources; and use group/family meetings. Be "proactive" in problem solving.
4. **Goal Setting** - Make them SMART – Specific, Measureable, Achievable, Realistic and Time-Based.

The [Iowa Concern Hotline](http://www.extension.iastate.edu/iowaconcern/), [www.extension.iastate.edu/iowaconcern/](http://www.extension.iastate.edu/iowaconcern/), is a confidential, free resource available for Iowans in need.



## Questions frequently asked about prevented planting

By Steve Johnson, extension farm management specialist, 515-957-5790,  
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**Recent** flooding has forced many crop producers to reexamine their timeline for planting this spring. Planting a crop at peak planting times provides the best chance for optimum yields, but what happens when tillage and planting are not able to be accomplished as early as desired?

Answers to frequently asked questions regarding prevented planting and the options farmers have can help as Iowa farmers begin the 2019 growing season.

### When is prevented planting available?

Prevented planting must be due to an insured cause of loss that is general in the surrounding area and that prevents other producers from planting acreage with similar characteristics. Failure to plant when other producers in the area were planting will result in denial of the prevented planting claim.

There's also a 20/20 Rule – a minimum of 20 acres or 20 percent of the unit must be affected. Total acres of planted and prevented planted cannot exceed the total cropland acres. Prevented planting claims must be filed with your crop insurance agent by June 28 for corn and July 13 for soybeans. Prevented planting acres must be reported on the FSA Form 578 acreage report. That deadline to file that form in Iowa is July 15, 2019.

### When is prevented planting not available?

On ground that is insured through a New Breaking Written Agreement; Conservation Program Reserve land that is in its first year out of CRP; on ground where a pasture or forage crop is in place during the time of planting; when other producers in the area are able to plant; and on county-based crop insurance area policies such as AYP and ARPI.

### How much do I get paid for prevented planting?

When spring conditions prevent a crop from being planted, payment equals 55 percent of the initial revenue guarantee on corn and 60 percent on soybeans.



- An example payment for corn would look like the following: 190 bushels APH x 80% x \$4.00/bu = \$608 initial revenue guarantee x 55% = \$334.40/acre PP payment.
- For soybeans, an example is: 55 bushels APH x 80% x \$9.54/bu = \$419.76 initial revenue guarantee x 60% = \$251.86/acre PP payment.
- Note that payments for prevented planting use the projected price (new crop futures price average in February).

### How are eligible acres for prevented planting determined?

The insurance company considers each of the insured's crops in each county. They look at the maximum number of acres reported for insurance and certified in any of the four most recent crop years. The acres must have been planted in one of the last three crop years.

### What happens if you are prevented from planting and there are not enough eligible acres for the crop being claimed?

When the insured runs out of acreage eligibility for one crop, the remaining prevented planting acres will be "rolled" to another crop, such as corn to soybeans.

### What happens to my APH – actual production history – if I take prevented planting?

The insured farmer who receives prevented planting on a crop does not have to report the actual yield for the year. Generally, prevented planting will not



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impact the APH yield in future years, unless a second crop is planted on prevented planting acres.

### **What happens if the first crop is prevented planting, but the second crop is planted?**

If the second crop is planted, it MUST be insured if there was insurance for that crop elected on or before March 15, 2019. The second crop must have been planted AFTER June 25 for corn and July 10 for soybeans. If the insured farmer plants a second crop they will still receive 35 percent of the indemnity for the prevented planting crop and pay only 35 percent of the premium.

Planting a second crop on prevented planting ground affects the following year's APH:

- First crop – you receive 60 percent of the approved yield (190 bu/A APH X 60% = 114 bu/A).
- Second crop – actual yields are used for APH.

### **What will crop insurance adjusters need to do for prevented planting claims?**

Visually inspect all prevented planting acres to determine:

- Acres are within five percent of what was on the acreage report.
- Whether the acres are left idle, or whether a cover crop or second crop has been planted.
- What the cause of loss was, and if it is general to the area.
- Determine eligible acres.
- Roll acres to other crops if insured is short of eligible acres for reported prevented planting crop.

### **What are the deadlines for filing prevented planting in Iowa?**

These dates vary by state, but tend to be three days after the last day of the late planting period.

- In Iowa, the deadline for filing prevented planting with your crop insurance agent is June 28 for corn and July 13 for soybeans.
- Acreage reporting deadline is July 15.
- Prevented planting acres listed on your acreage report (FSA Form 578) should match the

information provided to your crop insurance agent in order to qualify for a full indemnity payment.

- Work with your crop insurance agent well in advance of these dates regarding a prevented planting claim and whether a cover crop or a second crop will be planted.

### **If I have to leave some of my acres unplanted (prevented planting), will they still count toward my eligibility for enterprise units?**

Only planted acres are considered when determining eligibility for enterprise units. (To qualify for enterprise units on crop insurance policy, at least the smaller of 20 acres or 20 percent of planted acres must be in two or more different township sections.) For example, a farm with 200 acres each in two sections would normally qualify for enterprise units. However, if fewer than 20 acres are planted in one of the sections, the farm would no longer qualify. Possible increases in crop insurance premiums due to a change in unit designation should be considered when deciding whether or not to file a prevented planting claim on some acres.

### **If I take prevented planting on some of my fields and plant a cover crop, when can I harvest or graze the cover crop?**

If you plant any kind of cover crop and expect to receive a crop insurance indemnity payment for prevented planting, you cannot harvest or graze those acres until after Nov. 1.

### **Where can I find out more?**

More details can be found in the ISU Extension and Outreach Ag Decision Maker publication, [Delayed and Prevented Planting Provisions](http://www.extension.iastate.edu/agdm/crops/html/a1-57.html), [www.extension.iastate.edu/agdm/crops/html/a1-57.html](http://www.extension.iastate.edu/agdm/crops/html/a1-57.html). An electronic decision spreadsheet is also available to help analyze alternative actions. Producers should communicate with their crop insurance agent before making decisions about replanting or abandoning acres.

More resources on [Recovering from Disasters](http://www.extension.iastate.edu/disasterrecovery/) are also available from ISU Extension and Outreach, [www.extension.iastate.edu/disasterrecovery/](http://www.extension.iastate.edu/disasterrecovery/).

## IOWA STATE UNIVERSITY Extension and Outreach

**Iowa Concern Hotline  
800-447-1985**

**Free and confidential  
24 hours per day, 7 days per week  
Dial 711 for TTY/TDD  
[iowaconcern@iastate.edu](mailto:iowaconcern@iastate.edu)**

**We are here to help!**



**STRESS**



**LEGAL EDUCATION**



**FINANCIAL CONCERNS**



**CRISIS**

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**Historical Hog and Lamb Prices** – B2-10 (5 pages)

**Historical Cattle Prices** – B2-12 (5 pages)

**Farmland Value Survey (Realtors Land Institute)** – C2-75 (2 pages)

Please add these files to your handbook and remove the out-of-date material.

### **Internet Updates**

The following Information Files and Decision Tool have been updated on [www.extension.iastate.edu/agdm](http://www.extension.iastate.edu/agdm).

**Delayed Planting and Replanting Evaluator** – A1-57 (Decision Tool)

### **Current Profitability**

The following tools have been updated on [www.extension.iastate.edu/agdm/info/outlook.html](http://www.extension.iastate.edu/agdm/info/outlook.html).

**Corn Profitability** – A1-85

**Soybean Profitability** – A1-86

**Iowa Cash Corn and Soybean Prices** – A2-11

**Season Average Price Calculator** – A2-15

**Ethanol Profitability** – D1-10

**Biodiesel Profitability** – D1-15

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