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Keys when "married" to farm stress

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This is the third article in a series from the ISU Extension and Outreach Dairy Team on <u>Dealing with</u> <u>Farm Stress</u>, www.extension.iastate.edu/dairyteam/familyfarm-stress.

Marriage + Farming =

Good Luck which may over or underestimate the difficulty of raising a family on a farm but research shows couples are pretty satisfied with their choice to farm. Keeping marriages healthy is key because healthy kids come from healthy parents and healthy parents come from healthy marriages. There is compelling evidence that healthy marriages have beneficial social and economic impacts for both parents and children, including physical and physiological health (Ola & Mathur, 2016).

The aim of this article is to share tidbits of advice on marriage communication, much of which was adapted or taken from "The National Extension Relationship and Marriage Enrichment Network" (NERMEN) and the Healthy Relationships program, (www.fcs.uga.edu/nermen/).

Communication is much more than words as non-verbal communication is as important as verbal since 65-85 percent of message is often non-verbal. When simply texting or emailing versus calling or meeting face to face, know the message can drastically change. Facial expressions, eye contact, gestures, touch, volume, posture, and proximity of personal space can all impact how the message is received.

Communication is full of "Bids for Connection" – as kids and spouses constantly make bids to connect in relationships for affection, attention, and help.

How a spouse or child responds often separates happy couples and families from unhappy ones. How you "turn" is an important fundamental to any type of relationship.

Handbook updates

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

Livestock Enterprise Budgets for Iowa -B1-21 (22 pages)

Cash Rental Rates for Iowa Survey - C2-10 (12 pages)

Computing a Cropland Cash Rental Rate - C2-20 (4 pages)

Flexible Farm Lease Agreements -C2-21 (4 pages)

Financial Performance Measures for Iowa Farms – C3-55 (8 pages)

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

continued on page 6

Inside . . .

Uneven changes in cash rental rates in Iowa.....Page 4

continued on page 2

Ag Decision Maker is compiled by extension ag economists Ann Johanns, aholste@iastate.edu extension program specialist



Keys when "married" to farm stress, continued from page 1

- 1. **Turning away** ignoring the bid and continuing what he or she was doing...
- 2. Turning against can't you see I'm busy...why do you want to waste your money...
- 3. Turning toward well that sounds like fun...I'm happy you considered us...that is interesting but are you sure we can afford it? (NERMEN)

Make it a point, and practice, as repetition makes a habit, to turn towards family and friends to invite them to share more, with genuine interest. If not a good time, still turn toward them and share why. Use positive words and tone.

"What counts in making a happy marriage is not so much how compatible you are, but how you deal with incompatibility." Leo Tolstoy

Learning to deal with difficulty is how we grow as people!

In our bids for connection, we send messages. Below are unhelpful messages that many give:

- 1. Giving Advice "what you need to do is... there's an easy fix for that...why not do it this way..."
- 2. Talking about YOUR feelings and experience rather than validate theirs "I felt the same way when..."
- 3. Making their pain seem unimportant "You'll get over it...life will go on...It's no big deal..."

Versus Helpful Messages to practice:

- 1. Acknowledge their THOUGHTS and FEELINGS

 "It seems important to you that..."
- 2. Invite more discussion "I want to understand more/why/how...what difference will it make"
- 3. Acknowledge that the pain or confusion is REAL "You must feel awful" "Tough situation"

"Seek first to understand, then be understood"
Steven Covey

Healthy marriages tend to have arguments and at times, even conflict when challenging each other. Struggles can increase marital bonding as couples work to know each other better or experience a tragedy or turbulent time together. Conflict can also fester and divide.

Be "conflict careful" around kids as kids often imagine (think the worst); magnify (make bigger

than it really is); and internalize (it's my fault) why mom and dad aren't getting along. As a result, kids might act out; turn inward; have trouble concentrating or interacting well with others; and/or have poor academic or other performance.

Love is more a choice, not just a feeling. So, CHOOSE to LOVE, even when you don't FEEL like it. Larry Tranel

Speak and Hear skills are BOTH important. Below are Speak Skills when sharing thoughts, feelings and concerns:

- 1. Start with positive words/tone at ratio 5:1 or 20:1
- 2. Carefully select words, tone and body language Gentle and non-threatening
- 3. Explain how you feel and think, using details Use "I" statements and name specific behavior that concerns you or how it makes you feel— "I feel/think...when you...say or do..."
- 4. Avoid the trigger words you always and you never turns conversation into fights
- 5. Keep it brief, allowing your partner to paraphrase (repeat) or validate what was heard.

When listening to another, Practice "HEAR" Skills when someone shares thoughts, feelings or concerns:

- 1. Honor the other valuing and respecting with genuine interest (eye contact) for their thoughts and feelings, not focusing on your response
- 2. Accurate empathy understanding and imagining how other is feeling and respecting feelings as real and valid
- 3. Allow difference of opinion even if you don't agree listen without judgement or sharing how you feel, unless asked
- 4. Repeat to confirm understanding "I heard you say...I understood you feel...I think you wish..."

Increasing the Joy in Relationships

Show genuine interest/concern (eye contact, focus)
Be affectionate/empathetic (tender touch)
Be appreciative (attitude of gratitude)
Be accepting (yet disciplined)
Share Your Joy (overcoming sorrow)
(Adapted from NERMEN)
Joke Around (respectfully)

Not all conversations go well. Some conversations need a time-out and some need a chance just to do over. When conversation goes negative, below are some ideas when couples or family members just Keys when "married" to farm stress, continued from page 2

need to *Hit the Brakes and Repair* some things that were done or said!

- 1. Common ground "Let's try to tackle this together" accept differences, show respect
- 2. I need to calm down "Can I take that back?" or "Can we think for five minutes then talk?"
- 3. Sorry "Let me try again...Forgive me...I didn't think of it that way..."
- 4. **Get to yes** "I see what you mean...Can we compromise...Agree to Disagree..."
- 5. **Stop action** "Arguing is only making it worse... Can we write feelings in a letter?...Can we time out?"
- 6. I appreciate "I see your point...we are both saying...I know this isn't your fault...we both want what is best..."

In addition, at times conversations just need a longer, soothing break – take 20 minutes, think positive thoughts with no blame, and avoid triggers that invoke negative language.

Bottom Line: Healthy Communication -> Healthy Persons -> Healthy Couple Functioning -> Healthy Parenting = Healthy Child Well-being.

Learn/Practice Communication!

But, not all marriages or other relationships make it or have the best interest of the relationship in mind. Before relationships get to "irretrievable damage", spouses can be on the lookout for "Signs of Relationship Troubles" as highlighted by John Gottman, Relationship Researcher:

- 1. **Criticism** self right, other wrong "you always... you never...why can't you ever..."
- 2. **Defensiveness** "you're the problem, ignoring other, yes-but..., not true, you're the one..."
- 3. **Contempt** name calling, rolling eyes, hostile humor, sarcasm, mockery are poisonous!
- 4. **Stonewalling** conveys disapproval, distances oneself, disconnection, silence, mumbling, removing oneself physically (85 percent of time it is the males who use this strategy)

These signs highlight a need for possible outside help, a facilitator, friend or counselor who might highlight these troubled habits for the good of the marriage.

In the end, farm and family communication is key!

Farm couples and members that can't share thoughts, feelings, budge, give an inch, say they're sorry, or acknowledge wrongdoing — tend to drive a wedge that only goes so far before it splits. In the larger farm family, think about these *Seven Biggest Disagreements in Farm Family Communication* and how they play out in your farm family.

- 1. Decision-making* who makes them and who is included?
- 2. New ideas for change is change a threat or improvement?
- 3. Money-spending policies who decides who spends?
- 4. Time-off policies/vacations where are your priorities?
- 5. Family and business goals Loyalty to farm vs. spouse?
- 6. Managing farm employees which boss do I listen to?
- 7. Role of spouse(s) what are the expectations?
- * Who makes the decisions is the ultimate! Adapted from Dr. Ron Hanson, Univ of Nebraska-Lincoln

Top 10 skills to communicate to each other

- 1. I love you appreciation
- 2. I'm sorry let's work it out forgiveness
- 3. I hear you saying... listening
- 4. You make sense to me because... validation
- 5. I imagine you must feel... expressing empathy
- 6. I would like this what would you like? desires
- 7. Thank you for gratitude
- 8. Would you please do this? most are not mindreaders
- 9. I am feeling... responsibility to share ideas/ feelings
- 10. I forgive you... acceptance, it goes both ways.
- So, if married to farm stress, renew your vows and your commitment.



Uneven changes in cash rental rates in Iowa

By Alejandro Plastina, extension economist, 515-294-6160, plastina@iastate.edu

The most recent annual survey of cash rental rates for Iowa farmland shows that rental rates decreased, on average, by 1.4 percent in 2019, eroding the increase in rents from the previous year, and marking the fifth year of declining rates from the historical peak at \$270 per acre in 2013. The average cash rent at \$219 in 2019 is still higher than the average rate in 2011, and only 18.9 percent lower than in 2013 (Figure 1). In comparison, corn and soybean prices received by farmers in Iowa declined by 50 and 45 percent, respectively, since mid-2013.

Iowans supplied 1,262 responses about typical cash rental rates in their counties for land producing corn and soybeans, hay, oats and pasture. Of these, 47 percent came from farmers, 30 percent from landowners, 12 percent from professional farm managers and realtors, 8 percent from agricultural lenders, and 3 percent from other professions. Respondents indicated being familiar with a total of 1.6 million cash rented acres across the state.

AgDM File C2-10, Cash Rental Rates for Iowa 2019 Survey, (www.extension.iastate.edu/agdm/wholefarm/pdf/c2-10.pdf), provides detailed results by county and crop. There was considerable variability across counties in year-to-year changes, as is typical of survey data, but 65 counties experienced declines in average rents for corn and soybeans. The report also shows typical rents for alfalfa, grass hay, oats, pasture, corn stalk grazing and hunting rights in each district.

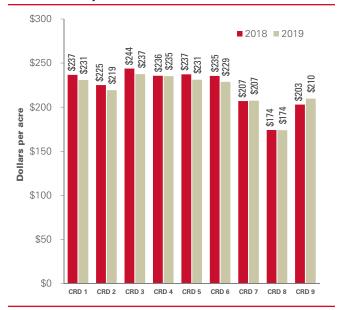
Survey shows declines in most districts

The survey was carried out by Iowa State University Extension and Outreach. Statewide, reported rental rates for land planted to corn and soybeans were down from \$222 per acre last year to \$219 in 2019, or 1.4 percent. This percent decline is equivalent to about half the decline in Iowa farmland values between March 2018 and March 2019 reported in surveys conducted by the Iowa REALTORS Land Institute and summarized in AgDM File C2-75, Farmland Value Survey (REALTORS Land Institute), (www.extension.iastate.edu/agdm/wholefarm/pdf/c2-75.pdf).

Figure 1. Average cash rents in Iowa, in \$ per acre



Figure 2. Average cash rents by Crop Reporting District, in \$ per acre



However, the 18.9 percent accumulated decline in rental rates since 2013 is in line with the cumulative 16.7 percent decline in land values over the same period reported in the Iowa Land Value Survey published by the ISU Center for Agriculture and Rural Development, (www.card. iastate.edu/land-value/), or

Uneven changes in cash rental rates in lowa, continued from page 4

AgDM File C2-70, <u>Farmland</u> <u>Value Survey (Iowa State</u> <u>University)</u>, (www.extension. iastate.edu/agdm/wholefarm/pdf/c2-70.pdf).

Different regions experienced different changes in cash rents: from a 3.4 percent increase in Crop Reporting District (CRD) 9 to a 2.7 percent drop in CRD 2 (Figure 2). Northern and Central Iowa (CRD 1-6) continue to have higher cash rents than Southern Iowa (CRD 7-9).

Rents for medium quality land declined the most

Not all land qualities have seen their cash rents decline proportionately. High quality land experienced a 1.2 percent

drop, from \$258 per acre in 2018 to \$255 in 2019.

Medium quality land experienced a 1.8 percent drop, from \$223 per acre in 2018 to \$219 in 2019.

Low quality land experienced a 1.1 percent decline, from \$185 per acre in 2018 to \$183 in 2019.

Setting rents for next year

Survey information can serve as a reference point for negotiating an appropriate rental rate for next year. However, rents for individual farms should be based on productivity, ease of farming, fertility, drainage, local price patterns, longevity of the lease and possible services performed by the tenant.

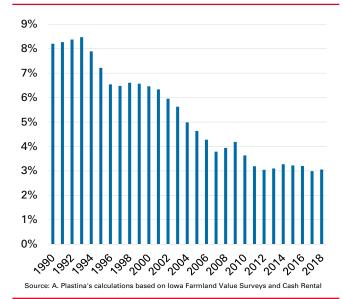
Two major factors with the potential to influence future cash rents are crop prices and land values. Corn and soybean prices received in Iowa peaked in August 2012 at \$7.90 and \$16.80 per bushel, respectively. In March 2019, corn and soybean prices received by farmers in Iowa average \$3.57 and \$8.46 per bushel and have respectively accumulated a 55 percent and 50 percent decline from their peak values (Figure 3). Due to current and projected low crop prices, profit margins in corn and soybean production on cash rented acres are expected to remain very tight, and tenants will likely be using profits generated in owned land to cover any negative profit margins on rented land.

Figure 3. Prices received in Iowa for corn and soybeans, in \$ per bushel

5



Figure 4. Ratio of average cash rent to average land value in Iowa, 1990-2018



The second major factor affecting cash rents is the return on investment for landowners. Figure 4 shows the evolution of the ratio of average cash rents to average land values in Iowa. It suggests that the average return on investment for landowners who cash rent their land to operators has followed a declining trend since the early 1990s, and it has stabilized at around three percent after 2010. Note that this ratio does not measure net returns because

Uneven changes in cash rental rates in lowa, continued from page 5

ownership costs, such as real estate taxes, are not taken into account in its calculation. However, it is indicative that landowners (whose goal is to obtain a reasonable rate of return on their real estate assets) will likely be reticent to accept lower cash rents in the future unless land values continue to decline. Furthermore, in a scenario of increasing interest rates, the opportunity cost for landowners would increase and pressure would mount to increase the asking price for renting their land out.

Other resources available for estimating a fair cash rent include the AgDM Information Files Computing a Cropland Cash Rental Rate (C2-20), Computing a Pasture Rental Rate (C2-23) and Flexible Farm Lease Agreements (C2-21). All of these fact sheets are on the Ag Decision Maker Leasing page, (www. extension.iastate.edu/agdm/wdleasing.html), include decision tools (electronic spreadsheets) to help analyze individual leasing situations.

For questions regarding the cash rent survey, contact the authors. For leasing questions in general, contact a <u>farm management field specialist</u> in your area, (www.extension.iastate.edu/ag/farm-management). An online tool to visualize the cash rents by land quality in each county by year, and compare trends in cash rents for a county versus its Crop Reporting District and the state average is available on the <u>Center for Agriculture and Rural Development</u> website, (www.card.iastate.edu/tools/ag-risk/cash-rental-rates/).

Updates, continued from page 1

Internet Updates

The following Decision Tools have been updated on www.extension.iastate.edu/agdm.

Livestock Enterprise Budgets - B1-21 (12 Decision Tools)

Cow herd budget model - B1-25 (Decision Tool)

Current Profitability

The following tools have been updated on 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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