Farm families today are faced with many challenges often due to circumstances beyond their control. Taking time to care for family members, family relationships, and family finances can help in getting through tough times.

**Reduce stress**
- Recognize symptoms of stress in all family members and decide to do something about it.
- Children may experience stress that is often not recognized by adults.
- Simplify your life by saying "no" to extra commitments you don't have time for.
- Stop worrying about things over which you have no control or incidents that never occur.
- Know the difference between what you can and cannot change and change those that you can.
- Shift from worrying to problem solving. Worrying is fretting about what did or might happen.
- Problem solving is the active attempt to find solutions to problems and trying out the best solution.
- Pat yourself on the back. Notice what you have accomplished rather than only what you failed to do.

**Work together as a family**
- Provide children with information about your family's situation in a way that is within the child's understanding.
- Keep your spouse informed about what's happening on the farm. Be patient and clarify misunderstandings when questions are asked.
- Plan ahead by setting measurable goals together. Decide what you'd like to do in a year, in 5 years, in 20 years; then get busy enjoying what you've decided to do.
- When problems arise, schedule time to talk it out. Weigh the costs and benefits and arrive at a mutually agreeable plan.
- Use "I" statements more often than "you" statements. "You're always wanting to buy something else!" will probably not get your spouse to change.

**Take care of yourself**
- Eat a diet with plenty of whole grain breads and cereals, fruits and vegetables. A healthy diet may offset the negative health effects of stress and cut down on illness.
- Do something relaxing everyday, preferably for 30 minutes. During busy times you may be able to relax for only a few minutes.
- Do some form of exercise at least three times a week. Even though you are physically active in your daily work, regular exercise will help lower stress levels.
- Avoid the use of drugs and alcohol to relieve stress.

**Manage money**
- Get a handle on your family living expenses by tracking how much is spent on flexible expenses like groceries, household supplies, food away from home, clothing, personal care, and transportation.
- Make a list of your most important expenses. Develop a spending plan to determine where your money will go and stick to it.
- Postpone purchasing larger household item until income is more certain.
- Avoid use of credit, which often brings only temporary relief and more debt down the road.
- Leave the credit cards at home or put them in water and freeze so access is not so easy.
- If bills can't be paid on time, communicate with your creditors. Don't wait for them to contact you. Chances are they will be more likely to defer payments or refinance the debt if you are open and honest and indicate your intent to pay.
- Look for ways to earn extra income through a second job, longer work hours, or starting a small business.
• When money for food is tight, consider a visit to your local food pantry, or become involved in a local SHARE program.
• Take advantage of free and reduced priced lunches at your child's school. If you have preschoolers you may qualify for the WIC program. Contact your Human Services office to see if your family qualifies for food stamps.

Find someone to talk to
• Talk about how you're feeling with family and friends. Find someone who will listen to your concerns and problems.
• Call the Iowa Concern Hotline at 1-800-447-1985 for help with financial questions, legal issues, and family transitions. Phones are answered all hours, all days.
• When problems become overwhelming and unmanageable seek professional help from a mental health agency, church pastor, private counselor, or crisis hotline.

Have fun
• Visit your local library for no or low cost family entertainment including books, magazines, videos, tapes, and computers.
• Promote self-esteem. Tell a family member, "One thing I really appreciate about you today is……"
• Look for humor in everything you do. Positive thoughts and humor will help maintain perspective while you tackle problems seriously.
• Take time for activities that give pleasure, such as going to the movies, reading a light book, visiting friends, developing a hobby, or listening to music.
• To keep your marriage growing, schedule regular "dates" with your spouse, away from work and children.

... and justice for all
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