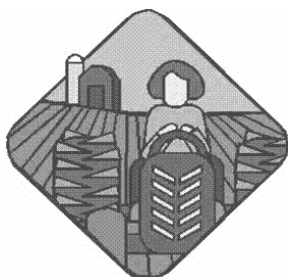




Heart of the Farm Women in Agriculture



Positive Farm Labor Management Practices

By Trisha Wagner, Jackson County UW-Extension Agriculture Agent

Inside this issue:

<i>Positive Farm Labor Management Practices</i>	1 & 3
<i>Planning for the Unexpected</i>	1 & 7
<i>Cost Cutting Strategies for the Home</i>	2
<i>Self Insure to Meet Short Term Liabilities</i>	2 & 12
<i>Dairy Management Decision-Making Tools</i>	4 & 5
<i>Heart of the Farm Virtual Book Club</i>	5
<i>Cost Cutting Strategies on the Farm</i>	6
<i>Say No to Farm Suicide</i>	7-8
<i>Farm Suicide: A Daughter's Reflections</i>	9-10
<i>Upcoming Educational Events</i>	11

In most businesses, some employee turnover is inevitable. It is generally accepted as part of being in business. It is often believed that employees leave because they are able to earn more from another employer. Research has shown, however, that compensation is not necessarily what employees value most in a job. There are interpersonal factors that often rank higher as reasons for favoring one employer over another.

Why is this important now?

Wisconsin's dairy industry is undergoing notable structural changes. Dairy farms are declining in number, increasing in size, and increasing in productivity. More cows means more time must be dedicated to management and less time available to milk, feed, haul manure, etc. A dairy farmer must manage land, capital, cows, etc. and often the success of the farm now depends on how well the

farmer can do this through others. A survey conducted in 2008 by the University of Wisconsin Program on Agriculture Technologies (PATs), estimated that the total number of employees working on Wisconsin dairy farms in 2007 was at least 12,551. While only 5% of farms with less than 50 cows hire non-family workers, 90% of farms with 200-500 cows hire workers and all farms over 500 cows reported hired labor (PATs 2008).

Turnover and Your Bottom Line: Why employees leave a job and impact on profitability.

"Every time a milker leaves, I lose about one cow." - Wisconsin Dairy Farmer.

The U.S. Department of Labor estimates that the average cost of hiring and training just one employee is nearly \$40,000.

While selecting, orientating and training a new employee, the

person often doing the job is you, taking away from your other work and responsibilities. It is the combination of cash and non-cash costs that make turnover costly. Regardless of the exact number, turnover has a cost to the farm in time and productivity. Turnover upsets routine, and affects the comfort, health and safety of the animals.

Improving employee satisfaction and retention by understanding what is most important to employees.

Perhaps you do know what it's costing you to replace employees, but do you know why you're replacing employees? People take a job because they need it, but will only stay if they like it.

Many farm managers believe employees leave a job for better pay. But, more frequently, employees report that voluntary turnover is related to personal

(continued on page 3)

Planning for the Unexpected Tomorrow

Planning for the Unexpected Tomorrow is a workshop designed to help farm couples and families work through the issues of that unexpected tomorrow, such as an injury, chronic illness or death. The workshop will provide guidance on how to plan for

the immediate decisions that must be made and the issue the surviving family members must consider when determining the long term viability of continuing the business.

Planning for the Unexpected Tomorrow will be held at two locations this

fall. The first will be Tuesday, September 28, at the Rusk County Community Library in Ladysmith. The second will be Friday December 3, at LaSure's Banquet Hall in Oshkosh.

The program will address the characteristics of *(continued on page 7)*

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Cost Cutting Strategies for the Home

By Ruth Schriefer, Iowa County UW-Extension Family Living Agent

When families are trying to manage their financial resources, they usually have three choices – increase income, decrease expenses, or a combination of both. If taking in more money isn't an option or would be difficult to do, then it might be time to take a serious look at cutting costs.

There are many reasons to reduce household costs: to make ends meet, to save up for large expenses, to have an emergency fund, to pay toward debt or maybe even to live a simpler life – with less stuff.

Cost cutting can feel like a burden to some people. Others see it as an opportunity or a challenge – to see how they can make do or meet their goals using less money. One way to cut costs is to make plans to use your money for other things. Then you are less likely to feel like you are “doing without.” Planning your own cost cutting is decision-making at its best!

Cost Cutting Idea #1 – Have financial goals – People who have a goal are more likely to keep their focus. It's easier to make choices and to say “no” when you have a plan for another purpose. Strong goals include WHAT you want, WHEN you want it, and HOW you plan to get it. If your goal is large, you can think about the smaller steps you can take to meet the goal.

Cost Cutting Idea #2 – Get organized

– Have you ever wanted to return something and you can't find the receipt? Find a system for household record-keeping that works for you. If you can manage your mail, bills, banking, taxes, and receipts you can actually save money by avoiding late fees and interest charges and also by having documented expenses at tax time.

Cost Cutting Idea #3 – Look for the spending leaks – As Ben Franklin said, “Small leaks can sink big ships.” Changes in small, every day expenses really can add up to big bucks over time.

Cost Cutting Idea #4 – Buy it cheaper, make it last longer, use it less.

Cost Cutting Idea #5 – Find fun things to do (that don't cost much) – My mom used to say “All work & no play makes Jack a dull boy.” I don't know where that saying came from but I do know that farm families work hard and you do need some time to play. This is just as important during tight economic times and probably even more important. Think about things you and your family enjoy doing and build that into your budget.

Cost Cutting Idea #6 – Look out for credit! Credit is really spending your money before you have it. Credit can be very useful for large purchases. It can also be very frustrating if a balance is carried

from month to month and interest charges add to the cost of the purchase.

Cost Cutting Idea #7 – Think about debit or ATM fees – Pay attention to the fees related to your cards and accounts. These fees vary depending on your financial institution and even the machine that you use. Debit cards, like checking accounts, can trigger overdraft fees. Be sure to maintain your checkbook register to avoid additional charges.

Cost Cutting Idea #8 – Track your spending – Start figuring out where your money goes. Then you can make choices about where you want your money to go. For suggestions on different ways to track your spending, contact your UW-Extension Family Living Agent.

The women at the Mineral Point Heart of the Farm Conference developed a long list of cost-cutting ideas for the home and farm. To get their list, e-mail ruth.schriefer@ces.uwex.edu



Self Insure To Meet Short Term Liabilities

By Ryan Sterry, St. Croix County UW-Extension Agriculture Agent

Managing the ups and downs of agricultural markets is a challenge for most farm businesses. This has become even more challenging in recent years as volatility has increased between market highs and lows, and producers have had to strategize ways to cover obligations during the down years. There are several tools in the farm business manager's toolbox to help manage risk involved with running the farm business. Contracting and hedging using the futures market has been used for several years, and new programs are becoming available such as the LGM-Dairy insurance

program which protects against losses in gross margin. Another ‘tool’ is to strengthen the farm's liquidity position.

Liquidity is measuring a farm's ability to pay short term liabilities from cash on hand, or from assets that can be easily turned into cash. This is measured as the *current ratio* and *working capital*. The current ratio is calculated by dividing current farm assets by current farm liabilities. A current ratio of 1.75 means there is \$1.75 worth of current assets for every dollar of current liabilities. A value less than one indicates there are not enough current assets on hand

to cover current liabilities. Values greater than 1.5 are desired. Working capital also analyzes current assets and liabilities, but does so in absolute values. For example, \$20,000 in current assets, and \$15,000 in current liabilities provides working capital of \$5,000 ($\$20,000 - \$15,000 = \$5,000$). Working capital is useful, but is highly dependent on farm size and type. Dairy farm businesses often have fewer current assets on hand but a steady flow of cash to cover liabilities. Also, working capital needs are often seasonal. For dairy farms producing

(continued on page 12)

Positive Farm Labor Management Practices

(continued from page 1)

conflicts with managers or peers (Pork Checkoff Service). Other reasons include, unclear job expectations, little coaching or feedback, few growth or advancement opportunities, feeling unrecognized, stress due to overwork or loss of confidence in the leader.

In a survey conducted by the National Center for Appropriate Technology, on what employees valued most, a number of things ranked higher by employees than simply increased wages.

Respectful treatment at the workplace ranked highest among surveyed employees. This includes such things as a creation of farm policies on decision-making strategies, showing appreciation for employees with respectful communication and recognizing success in meeting goals, surveying employees to find out their personal and professional needs and providing employees with a degree of freedom to take care of personal and family needs.

Fair compensation ranks high on the list, such as ensuring pay scales are equitable, internally and externally to the farm. Clear communication of pay levels based on skills and responsibility is also helpful.

Year-round employment can attract employees. Some strategies for this include contracting with neighboring farms or other businesses to provide employment during times when there is a lull in work on your farm.

Following this was a combination of **traditional and nontraditional benefits** including health care, paid time-off, flex scheduling, use of farm assets, bonuses and/or incentives tied to a specific measure of work, child-care, housing or education.

Employees value a **Safe and Healthy Workplace** which complies with safety standards, encourages teamwork, allows for diversified tasks to avoid chronic muscular injuries, and education on first aid.

Additional items found by the survey to be valued by employees included:

-**Team-Based Management Structures**; which encourage collaboration among employees, give experienced employees the responsibility to train new employees, and learn about all the jobs on the farm. This requires a high level of communication to define responsibilities and a team goal.

-**Open Communication and Decision-Making**; which can be done by holding regular staff meetings, and creating an employee handbook that codifies workplace policies and expectations.

-**Opportunities for Professional Development and Advancement**; which would encourage and reward employee initiative to develop skills and take on new responsibility. Managers can encourage attendance of local trainings, conferences and/or formal education. They can also provide opportunities for employees to gain legal certifications that enable them to perform more highly skilled tasks.

Conduct Exit Interviews to Learn More about Your Farm

Remember that turnover isn't always bad! It can help bring in fresh ideas and can be the key to changing attitudes among employees. It might be a good employee, but things just aren't clicking. Find out by conducting an exit interview. It may not keep that employee, but it may help you retain others. Example exit interview questions are:

Is there a particular reason the employee is leaving?

Are there some things that could be changed that might have enticed the employee to stay?

What was good about working on the farm?

Do they have suggestions that might help the farm?

Managers get others "to do" while leaders get others "to want to do".

Be a leader and promote leadership among employees. A good employer will build trust by defining expectations for each employee and let them know how their performance will be evaluated. Managing people is not something that comes naturally to most people, it is also not something most farmers have gone to school for. Work on becoming more familiar with human resource management tools.

A program developed by UW-Extension can help producers learn more about their strengths and challenges in several areas of business management, including managing their work force. The **Management Assessment Center** is an assessment approach different from most other methods of measurement and assessment approaches. An assessment center is characterized by multiple assessment techniques, multiple assessors, situational tests and structured procedures for making observations.

For more information on positive farm labor practices contact Trisha Wagner at trisha.wagner@ces.uwex.edu or call the Jackson County UW-Extension Office at 715.284.4257

Dairy Management Decision-Making Tools available on-line from UW-Extension

Contact: Victor Cabrera, 608-265-8506, vcabrera@wisc.edu

Free, easy-to-use, on-line, decision-making tools developed by University of Wisconsin-Extension specialists are available at www.DairyMGT.info to help dairy producers improve profitability and sustainability.

The tools cover many important aspects of farm management including: feeding, heifers, reproduction, production, replacement, finances, environment, and price risk. The tools can help producers make decisions such as whether or not they should expand their operation. For example the "Decision Support System Program for Dairy Production and Expansion" tool forecasts changes in herd structures; predicts heifer growth, tracks cow movement and cash flow, and more to help the producer decide if expansion is a viable option.

UW-Madison Dairy Science professor and Extension Specialist Dr. Victor Cabrera created the tools with the help of students and colleagues and all of information is based on scientific research. These tools range from very simple to complex and are available directly on the Web or as download in Microsoft Excel programs. Each tool comes with video demonstrations, instructions of use, and documentation on the topic. All programs are user-friendly and as simple as entering farm data into input boxes and clicking a button that makes the calculations. They also come with technical support, including help from Cabrera.

The tools are divided into seven categories:

- Feeding
- Heifers
- Reproduction
- Production
- Replacement
- Financial
- Price Risk

Feeding category tools include:

-- Optigen® Evaluator: calculates the economic value of using Optigen®, a slow

release urea feed additive, with lactating dairy cows.

-- Income Over Feed Supplement Cost (IOFSC): allows the producer to see how milk production and profitability are affected by feed supplement costs and purchased feeds. User may tailor the inputs to specific needs and explore the costs of using different feed stuffs to optimize the balance of energy and protein.

-- The 4-State Dairy Extension Feed Cost Evaluator: This database benchmarks feed costs and income over feed costs (IOFC) for a group of participating herds. It is divided into eight steps in which rations for up to five groups of cows are defined, as well as sources, amounts, prices, and % DM of up to nine ingredients are defined for each main group of feed (forage, energy supplements, protein supplements and byproducts, and vitamin, minerals and additive supplements.)

-- Corn Feeding Strategies: calculates income over feed cost (IOFC), marginal value of milk to corn, and the optimal level of corn usage for milk prices, feed costs and stages of lactation.

-- Dairy Rations Feed Additive Break-Even Point: estimates the level of milk production needed to pay for ration feed additive ingredients.

Heifers category tools include:

-- Cost-Benefit of Accelerated Liquid Feeding Programs: compares conventional and accelerated heifer calf feeding programs. The inputs are customizable to meet specific conditions and upper and lower limits are included to offset outside factors.

-- Economic Value of Sexed Semen Programs for Dairy Heifers: compares profitability of using sexed semen with conventional semen in relation to conception rates up to five services.

-- Heifer Replacement: calculates the number of heifers needed as replacements to maintain a constant herd. It measures adults herd size, adult cow culling rate (including deaths), average month time to

freshen, and calf-heifer culling rate (including deaths).

-- Heifer Break-Even: calculates the total cost of raising heifers at three points in time: 12 months, 24 months, and after 24 months. Intense input data is needed to customize results to farm specific conditions including. With this information you can find the opportunity cost of buying heifers versus raising them.

Reproduction tools include:

-- Economic Value of Sexed Semen Programs for Dairy Heifers: see information under Heifer tools.

-- UW-DairyRepro\$: calculates and compares economic values of different dairy reproduction programs including Timed Artificial Insemination (TAI), Heat Detection (HD), and combinations of these methods. The user-friendly tool allows you to compare your program with alternative methods such as Ovsynch, Presynch-Ovsynch, and others.

Production tools include:

-- Decision Support System Program for Dairy Production and Expansion: Changes in herd structure are forecasted with this tool. Inputs are adaptable to any farm and accuracy is based on the quality and amount of user information provided. Summaries can be used to explore different management scenarios and strategies to improve production management.

-- Economic Analysis of Switching from 2X to 3X Milking: Higher milking frequency improves productivity per cow and overall. Additional expenses such as increased labor and feed costs are subtracted from increased revenue from milk to calculate expected increased profitability.

-- Lactation Benchmark Curves: compares Wisconsin Benchmark data with your own data for 18,000-30,000 lb/cow/year rolling herd average (RHA) and parities 1, 2, 3 and higher. Data was taken from 3.6 million records provided by Wisconsin AgSource

(continued on page 5)

Dairy Management Decision-Making Tools

Continued from page 4

Cooperative Services. Inputs include RHA, days in milk, and milk production in lb/cow/day.

-- Economic Evaluation of Using rbST: The cost-benefit of using recombinant bovine Somatotropin is evaluated in this tool. Inputs needed to use the tool include: estimated milk increase, milk price, the cost of bST, interval between injections, increased labor, costs and feed cost.

Replacement tools include:

-- Cow Value: calculates how much you can afford to pay for a cow if she does not add to overhead costs by measuring milk production, feed costs, labor costs, cull value, calf value and other expenses.

-- Heifer Replacement: By using this spreadsheet you can find the number of heifers that are needed as replacement to maintain a constant herd size. Herd size, cow culling rates, calf-heifer culling rates and age to first freshen are needed to use this tool.

-- Heifer Break-Even: see information under Heifers tools.

Financial tools include:

-- The Wisconsin Dairy Farm Benchmarking Tool: Based on the "Sweet 15" financial measures. This tool compares

a dairy farm's financial status with over 500 dairy farms in the state of Wisconsin.

-- The Decision Support System Program for Dairy Production and Expansion: (See Production tools.)

-- Optimum Coverage for LGM-Dairy Insurance: gives the optimum level of coverage while minimizing premium costs at various deductible levels. It determines the optimal level of coverage each month to reach the target net income over feed costs. More information is available about LGM at <http://dairymgt.info/lgm>.

-- LGM Premium Dairy Sensitivity: graphs the gross margin guarantee and premium of a LGM-Dairy insurance contract to selected levels of feed, such as corn and soybean meal equivalents to cover with every cwt of milk.

-- Return to Labor: calculate the net revenue of a cow before covering the costs of labor. The user must input farm-specific production, pricing, and cost information in order to calculate partial and total revenues, partial and total costs, milk equivalents sold, total variable costs and return to labor.

-- Estimate Your Mailbox Price: predicts your mailbox price according to expected Class III price and future

month.

-- Loan Calculator: calculates the principal and interest to be paid for a user defined loan amount, interest rate and period of payments.

-- LGM Dairy Feed Equivalent Calculator: To enter an LGM contract, on-farm feed stuffs must be converted into terms of corn and soybean equivalents. Following the framework on this chart any feed used on a farm can be easily converted into corn and soybean equivalents using the LGM-Dairy feed equivalent conversion tool.

Price Risk tools include:

-- LGM-Dairy Premium Sensitivity: (See Financial)

-- Optimum Coverage for LGM Insurance: (See Financial)

-- LGM-Dairy Premium: calculates your estimated premium for various deductible levels to aid you in your decision of engaging in Livestock Gross Margin for Dairy insurance. The latest available data is used to estimate the premiums by entering planned feed and milk production.

-- LGM-Dairy Feed Equivalent Conversion: (See Financial)

Heart of the Farm Virtual Book Club—*Witness of Combines*

We are trying something new this winter — a Heart of the Farm virtual book club. The book this winter we will read is called *Witness of Combines* by Kent Myers. The virtual part is that we'll communicate as a group by emails and have a teleconference to discuss the book and our reactions to it.

We will provide free copies to the first 20 people who emails and requests a book. Email: joy.kirkpatrick@ces.uwex.edu with the subject: Book Club. Please provide your mailing address in the body of the email. Even if you aren't one of the 1st 20, you can read the book from the library or purchase it on your own. After we know who is interested and we give everyone time to read the book, we'll set up a teleconference that is most convenient for everyone so that we can discuss the book. If it goes well, we'll give another book a try for next winter.

Witness of Combines is a book of essays about Kent Myers' life growing up on a farm in Minnesota. Essays include "The Witness of Combines", the first essay in the collection which describes when Meyers at age 16 loses his dad and the support of an entire community for his family. One of my personal favorite essays is "Straightening the Hammermill", which reminds me of days working with my four brothers on the farm in southern Illinois.

Join us for something new!

Cost Cutting Strategies on the Farm

By Gene Schriefer, Iowa County UW-Extension Agriculture Agent

When commodity market prices tank and we find ourselves with less income to meet our current financial obligations, we tend to think about where on the farm can we tighten our belts and cut our costs. Are we truly cutting costs or are we reducing spending?

Cutting costs SHOULD lead to reduced costs of production per unit, cutting EXPENSES means not spending money.

Traditionally, we think about reducing our amount of purchased feed, or purchased fertilizer, maybe we let go an employee and do the work ourselves, and often, we try to reduce our family living expenses.

Are these the best or only strategies? I really don't know, it comes down to the individual farm

The neighbor reduces his purchased protein and reports no drop in milk in his cows, should you do the same thing? This hard to say, what is the genetic potential of your herd compared to the neighbors? What is the quality of his forage compared with yours? How much protein was he feeding before reducing this?

While this strategy worked for the neighbor will it work for you? If we cut expenses by \$1.00 and it results in \$1.30 in less production income, sure we've cut an expense, but we've also cut income by MORE than the savings. Is this a guaranteed outcome, that income will fall more than the reduction in expense? No.

We need to be able to make a decision of whether to cut expenses based upon knowledge and information, not seat of the pants decisions because it worked for the neighbor. Without this, cutting expenses could lead to increased costs per unit of production.

All farms complete some type of whole farm accounting for tax purposes and this can be useful in generating information about changes in profitability and net worth, this is the BIG picture. If we are a single enterprise farm this is adequate. Most farms have multiple enterprises, and to make more informed decisions we need to know which areas we are stronger or have an advantage in costs and where we don't.

How detailed in enterprise budgets and accounting should we get? This varies from farm to farm and the need for finer details and scope of the enterprise relative to the overall farm operation.

We might find that a cropping enterprise, livestock enterprise and equipment enterprise are adequate for our scale of operation. We might find that we need more details on our cropping mix and split out corn, corn for silage, soybeans, baleage, dry hay, etc..

Enterprise accounting does not need to be complicated and we can do a pretty good job with a ledger book. There is also plenty of software available to assist producers with this process for those who wish to maintain these records on their computer. Two that the Center

for Dairy Profitability provide support for are AAIMS and QuickBooks. There are also other commercial packages available with different capabilities.

Once we've kept the records and generated our cost information, we need to review it regularly and make adjustments, even when prices are good. We can track our costs from year to year, look back a last years accounting and develop this seasons budgets and where we might be able to make some adjustments. Controlling costs needs to be an ongoing process based on sound records, rather than a reaction to times when the check book is empty.

For more articles about farm financial management and farming in difficult times go to:

www.uwex.edu/ces/ag/farmingindifficulttimes.html

Or

<http://fyi.uwex.edu/farmfinances/>



Say No to Farm Suicide

By Roger Williams, Consultant/Mediator and University of Wisconsin-Madison/Extension Emeritus Professor.

Farmers don't always talk openly about their stresses, frustrations, hurts and disappointments. There is a certain pride and independence that often keeps farmers from discussing their problems or seeking help.

But many farmers do hurt. There is the chronic stress most farmers have faced when the farm crisis of the 1980s never went away: plummeting land values were followed by low commodity prices, escalating farm expenses, climatic problems (drought, floods, frost, hail, tornadoes) and changing local/world markets. There may also be anger and disappointment that results from a major loss of crops or animals...grief that comes from losing a family member through death or divorce... hopelessness that arises when income doesn't match expenses over a period of several years.

If the hurt is deep, a farmer might even consider suicide. The pain may be overwhelming and the farmer might feel his family would be better off without him. But as the accompanying story "Farm Suicide: A Daughter's Reflection" suggests, suicide is not the solution. It doesn't solve the underlying problems and it is extremely painful for surviving family members.

It's time for everyone to "Say 'No' to farm suicide." Time for farmers to recognize that suicide will not solve their underlying problems and reach out for help. Time for family members, friends and natural helpers (clergy, extension agents, feed dealers, veterinarians, artificial inseminators, nutrition consultants) to recognize the signs of suicide and intervene to prevent this fatal act. It all starts with some basic understandings.

Understanding Farm Suicide

We know that farmers are two to four times more likely to commit suicide than other people in our society and that those who are at highest risk are males and older farmers (AgriWellness). Depression is the psychiatric condition most commonly associated with suicide; two thirds of people who commit suicide have a depressive disorder (American Association of Suicidology). And firearms are the most common method used by males when committing suicide. So, an older, male farmer who is depressed and has access to a firearm has several risk factors for committing suicide.

Yet, we also know that suicide is preventable. Most suicidal persons desperately want to
(continued on page 8)

Planning for the Unexpected Tomorrow

(continued from page 1)

resilient families and how families deal with crisis; how to organize contingency plans for unexpected events, both short term disruptions and catastrophic events; and it will outline what happens to property and other issues when there is no plan at the time of an unexpected event, such as death or disability.

Organizers encourage couples and/or farming partners to attend the workshop and engage in the discussion and activities that will help with your business and personal planning around these events.

To register for the September 28th workshop, contact Richard Toebe, Rusk County UW-Extension Agriculture Agent or Michelle Sanderson, Family Living Agent, Rusk County – UW Extension, at 715.532.2151.

To register for the December 3rd workshop in Oshkosh, contact Nick Schneider, Winnebago County UW-Extension Agriculture Agent at 920.232.1970.

Or you can visit the Heart of the Farm website www.uwex.edu/ces/heartofthefarm and look under

the conferences tab to download a brochure.

Heart of the Farm—Women in Agriculture is sponsored by UW-Extension Rusk and Winnebago Counties, UW-Center for Dairy Profitability and partially funded by a USDA Risk Management Agency Small Session grant.



Resources for families in stress:

Wisconsin Farm Center at 800-942-2474. The Wisconsin Farm Center provides financial counseling, mediation services, and the rural electric power services program. Farm families can access the Sowing the Seeds of Hope program through the Wisconsin Farm Center. The Sowing the Seeds of Hope counseling program provides participants with up to five vouchers to be used at any of the participating counseling agencies. There are about 140 locations serving the program. Services are confidential.

Community Action Agencies: Community Action Agencies provide support and assistance to low income residents. Each county is serviced by a Community Action Agency. www.wiscap.org

Harvest of Hope Fund: a church sponsored initiative that provides financial assistance (maximum is \$1,000 per gift) to Wisconsin farm families 608-836-4633

Wisconsin Coalition Against Domestic Violence <http://www.wcadv.org/>
(608) 255-0539

National Domestic Violence Hotline at 1-800-799-SAFE.

Say No to Farm Suicide (continued from page 7)

live but they are simply unable to see alternative solutions to their problems. Most suicidal persons give warning signs of their intentions, so it is a matter of recognizing the warning signs and taking actions that will prevent this fatal act.

The key warning signs are listed below. Not all people at risk for suicide will have all these symptoms or have them to the same degree. But, if a person has four or more of these symptoms, if nothing can make them go away, and if they last more than two weeks, it's time to reach out for help.

- Persistent sad or “empty” mood
- Alcohol and/or drug abuse
- Disturbances in eating or sleeping patterns
- Fatigue or loss of interest in ordinary activities, including sex
- Feeling hopeless, helpless, worthless, pessimistic and/or guilty
- Irritability, anxiety or panic attacks, increased crying
- Difficulty concentrating, remembering things or making decisions
- Persistent pains or physical symptoms that don't respond to treatment

Thoughts of suicide, suicidal plans and/or suicidal attempts

If You Are Depressed/ Suicidal

Donna Mayer, author of “Farm Suicide: A Daughter's Reflection” offers the best advice for someone who is considering suicide: *If you are reading this as someone who is depressed, get help! Depression is an illness that needs to be treated. Asking for help is not a sign of weakness; it is a sign of strength. If your appendix ruptured today, you would seek the help of a professional. Depression is no different so get good professional help. Demand the best care. Seek help from a psychologist or someone specially trained to treat depression.*

If you don't know someone who is “specially trained to treat depression,” reach out to people you know who may be in a position to be supportive and helpful: your clergy person, your doctor, a neighbor or a good friend. Tell this person you need to share something personal and ask him/her to listen. Then share your story and the “signs” (see above) that say you are depressed/suicidal. Ask for his/her help in sorting things out and deciding what to do. You might find that just talking about your situation is helpful. Or you might find that this person has ideas that would help you solve your problems, ideas about others who might help you or treatment options for depression/suicide. The issue is options. Try to find options other than suicide for solving your problems. If the first person you approach isn't helpful, seek someone else or call 911 for emergency police/fire/rescue. But get the help you need...now!

If You Suspect a Farmer is Suicidal

If you are a friend or natural helper (clergy person, veterinarian, feed dealer, extension agent) of a farmer and you suspect this person is considering suicide, ask for more information: “Say more about how you are feeling.” Listen for risk factors: sadness, depression, panic or anxiety, alcohol/drug problems, eating or sleeping problems, feelings of helplessness/hopelessness. If you suspect suicide, ask about it directly, using “laddered” questions:

- You seem depressed (or anxious)...how painful is it?
- Have you had thoughts of killing yourself?
- Do you have a plan for committing suicide?

You may feel uncomfortable asking these questions, but you need to be direct if you suspect suicide. Listen carefully to the answers to each of these questions and assess the person's suicidal risk. If he is in a lot of pain, has had thoughts about committing suicide and has a plan in mind (loaded gun, lethal drugs) then try to assess his personal resources (ability to problem solve and seek help; supportive family, friends, church, doctor). If the person is willing to reach out for help, encourage him to make that move; if he is not willing to seek help, ask if you can call a friend, family member, or helping professional.

You may need to be more assertive and take him to see a

trusted friend, doctor, clergyman or therapist. And if the person is in imminent danger of suicide, you might need to take away any lethal weapons and get him to help as quickly as you can. Remember that 911 is an important resource if the farmer is at high risk of suicide: consider calling 911 for emergency police/fire/ambulance rescue...then stay with the person until help arrives.

Most people are not therapists or trained mental health workers. Yet, community awareness, sensitivity, and skill in listening are the most important resources in dealing with a farmer who is depressed and/or suicidal. Become familiar with resources in your community, ask the right questions, listen for answers and take whatever action is necessary to prevent suicide. You can be a key resource in saying “No” to farm suicide!



Farm Suicide: A Daughter's Reflections

By Donna Mayer, edited by Roger Williams

He didn't want to be stopped. It was Holy Saturday, 1996. He sent his youngest son, and his wife of 37 years, to pick-up a piece of farm machinery. It was during those few minutes that he made his move. It was a move that would end his life and change the lives of those who loved him forever. This is the story of a farmer who committed suicide. For some, another statistic, but for me and my family, it is the story of my father, the story of my family.

I believe my father would want his story told. He was always ready and able to help people in need. He would not want another farmer, another family to struggle through this kind of sadness. His favorite reply, when asked how things were going was, "It's gotta go!" The story of my father, a farmer, and his act of suicide has to be told. Hopefully, it will prevent other farm families from experiencing the pain and anguish we've experienced since that fatal act.

Family History

My father was one of fifteen children. He was the son of second-generation German immigrants. He spent his childhood on a large dairy farm in eastern Wisconsin. His father passed away when he was nine, leaving his mother to raise her children on the family farm.

My father married a childhood sweetheart when he was 20 years old. His honeymoon was cut short; it was harvest time and he hustled home to help his brothers make hay. The first two years of his marriage, he was employed fulltime in a local factory while simultaneously helping his mother and brothers on the family farm. He quickly decided that

factory work was not his "cup of tea" so he and my mother purchased their farm in the spring of 1962, a farm just down the road from the farm of his younger brother. Our family farm actually had adjoining acreage with my uncle's farm and the close proximity allowed them to share some machinery and help each other out. My father quit his job at the factory and he and his young family of five children farmed their 120-acre farm.

In early 1970, my father and his brother decided to combine their 275 acres and formed a family partnership. They built a double six herringbone milking parlor, constructed two Harvester silos, installed 160 free stalls, and dug an 80x90x10 foot manure pit. They were soon milking 200+ cows, something that was considered an astronomical feat in the early 70s.

My father was active in a number of dairy and community organizations. The partnership allowed him and his brother to have every other weekend off, freeing up time for their young families. Farming in partnership was challenging for the two independent thinkers but, for the most part, it went well and the farm was successful.

Contributing Factors

Tragedy struck in March of 1982, when a neighbor pulled out of a driveway, striking my father who was driving his beloved Harley motorcycle. He suffered severe injuries, especially in his lower extremities. He was hospitalized for several weeks and was unable to return to the farm for several months.

During this time, my uncle decided he wanted to farm

individually once more, so my father and his brother disbanded their partnership. In 1983, my parents purchased a farm two miles east of the farm he shared with his brother. He and my mother milked 40+ cows on the 160-acre farm, much like they had early in their marriage. There they watched their children marry and begin families of their own. My mother began working part-time in the bookstore of a local community college, to supplement the farm income and provide health insurance and benefits.

My father suffered with recurrent bouts of infection in his lower leg. He was hospitalized on numerous occasions, sometimes for several weeks at a time. Throughout these ordeals, he kept his wonderful sense of humor, at least on the outside. His orthopedic surgeon said he had never seen anything like my father's positive attitude. He made friends wherever he was, and became a special "patient" at the local hospital. But the circulation in his right leg did not improve. This resulted in an above-the-knee amputation of his right leg in the spring of 1994. My father was a proud man, and walked out of the hospital with a prosthesis fitted just for him, only days after the surgery. He appeared to heal well physically and returned to the farm and lifestyle he loved.

Following the amputation of his right leg, my father began to suffer bouts of depression. After much convincing, he mentioned the problem to his family physician who eventually prescribed an antidepressant medication. My father didn't like the side effects of the medication, and at times would taper his medication

without physician approval to ease the negative effects. He refused to seek the help of a specialist and would not "think of" being hospitalized at the well-known psychiatric unit of the local hospital. Because of my father's upbeat personality, my mother, my siblings and I never really thought he would consider suicide. It just wouldn't happen in **our** family.

I remember asking my father once if he was suicidal. I struggle now to remember his exact words. I believe he said that I didn't need to worry, although I wonder if I only heard what I wanted to hear. I do remember him telling me once, on a tearful round trip to Milwaukee for one of his follow-up physician visits, that he had thought of killing himself once. My response was, "You wouldn't want to do that, would you?"

Throughout this, my father remained extremely close to his family. He spoke to me several times a week, often spent Sundays at church with family members, followed by dinners with the children and grandchildren. He also remained extremely close with his siblings. He and his brother remained sociable in family and community situations; they appeared to put the past behind them, and they were proud to be in a family that remained a family throughout all of life's trials.

The Fateful Day

My father was still milking cows and actively farming on the morning of April 6, 1996, when he took his own life. He was found—asphyxiated from carbon monoxide—by my brother in the family garage. He was in

(continued on page 10)

Farm Suicide: A Daughter's Reflections

(continued from page 9)

the seat of his favorite convertible, with the personalized license plates that read, "Ma's Joy". Days later we found his suicide note, which stated that he was sorry and that he couldn't help himself. He requested that family members sell the cows soon. He ended the note by stating, "I had the best wife and family in the whole world."

We buried my father a few days later. We greeted over 1000 people at a wake on a cold April night. Several people waited outside for more than two hours, wanting to express their regrets. Others told us later that they couldn't handle the wait. The funeral the next day had people waiting outside the church, because everyone could not fit inside.

Lessons Learned

There have been questions too numerous to list here. We, as a family, have struggled to figure out why he would take his life. The physical pain of the amputation and the limitations caused by that surgery undoubtedly played a part in his decision. I am certain that the break-up of the farm partnership also played a role in my father's decision. He always seemed to have to "justify" the fact that he was once again a "small farmer" while the farms around him were expanding.

But, in all honesty, my father suffered most from the illness of depression: a depression that was not properly treated because of my father's own beliefs related to mental health and the stigma attached to mental illness. My father, an independent farmer like most other farmers, believed that he should have been able to beat depression by himself. I believe he felt his depression was a weakness that only he could cure. If he simply "picked himself up by the bootstraps, or worked a little harder..."

What have I learned from my father's suicide? First, don't think that it can't happen to you or to your family. Believe me, it can! It happens to "good families" all the time. There doesn't have to be a history of alcohol abuse or other types of abuse.

Second, don't be afraid to ask someone who you suspect is depressed or suicidal, "Are you depressed? Have you considered suicide? Do you have a plan?" Don't answer the question for them, "You would never commit suicide, would you?" It's easy to ask that question, but usually we ask the question in this way because we are afraid to face the truth.

Third, you need to fight to save a loved one's life. Do what you need to do to stop the suicide! Call a trusted friend, doctor or clergyman. Call 911. Find a way to get the loved one committed to a local hospital. Do whatever it takes to keep this person alive.

If You Are Depressed

If you are reading this as someone who is depressed, get help! Depression is an illness that needs to be treated. Asking for help is not a sign of weakness; it is a sign of strength. If your appendix ruptured today, you would seek the help of a professional. Depression is no different so get good professional help. Seek help from your family doctor or mental health professional. Demand the best care.

You may think that your family would be better off without you. You may think that they will "get over it." I guarantee you, **they will not.** It has been more than a decade and I am still not over it. Oh, we may look good on the outside. We have gone on with our lives. My brother was married two months after my father's suicide; there are now seventeen grandchildren. These grandchildren have attended college, married and started families of their own. On the outside, family and friends will say we are doing well. But, we still carry the heavy burden of grief, of not asking the right questions, of not stopping my father from committing the act of suicide. Our happy times are spent with the cloud of sadness; the bad times are made even worse.

Are we survivors? You bet we are! My father would have wanted no less. But it is with much sadness that we continue on

with our lives. Last Christmas Eve, I sat in church with my mother, my husband, five children and some of their spouses. I looked at my college age daughter with her boyfriend at her side, and I thought about my father. I thought of how, if he was able to look down on us from above, he would believe that we were doing "just fine." In reality, I felt we only looked "fine" on the outside. My youngest children never will have the chance to know and love the man I had the honor to call my father. My children and their future families are robbed of knowing this man more fully, a man who had the potential to change their lives.

I live in fear, knowing that family patterns can repeat themselves. Farmers are twice as likely to commit suicide as other males in our society and depression is the condition most commonly associated with suicide. How do I prevent my children, my siblings, and my nieces and nephews from repeating the acts of their father and grandfather?

To quote the theme of our county 2010 Suicide Prevention group I joined after my father's suicide, "**We're dead serious, suicide is not the answer.**"

Upcoming Educational Events

September 23—**Bookkeepers' Boot Camp**, Skyline Golf Course, Black River Falls, 9:30 a.m.—2:30 pm. Register by contacting Trisha Wagner at the Jackson Co. UW-Extension Office 715.284.4257. Registration fee: \$10.00

September 28—**Planning for the Unexpected Tomorrow**, Rusk County Community Library, Ladysmith, 9:30 am—3:00 pm. Register by contacting Richard Toebe or Michelle Sanderson at the Rusk Co. UW-Extension Office 715.532.2151. Registration fee: \$25.00/farming unit.

October 5, 12, 26 & November 2—**Annie's Project**, USDA Service Center, Medford, 10 am—2:30 pm Register by contacting Sandy Stuttgen, Taylor Co. UWEX 715.748.3327 or Maria Bendixen, Clark Co. UWEX 715.743.5121. This workshop is free, but pre-registration to all dates is required by September 28th.

November 2, 9, 16, 23, 30 & Dec. 7—**Annie's Project for Beginning Women Farmers and Value-Added Enterprises**, Cedarberry Inn, Sauk City, 5:00—9:00 pm. Register by contacting Denise Brusveen at the Sauk Co. UW-Extension Office 608.355.3250 Registration fee: \$60/person for all six sessions.

November 3, 10, 17, Dec. 1, 8 & 15—**Annie's Project for Beginning Women Farmers and Value-Added Enterprises**, Walworth Co. UW-Extension Office, Elkhorn, 9:00 am—2:00 pm. Register by contacting Peg Reedy, Walworth Co. UWEX 262.741.4961 or Rose Skora, Racine/Kenosha Co. UWEX 262.886.8460 or Heidi Johnson, Jefferson Co. UWEX 920.674.7295. Registration fee: \$30.00 for the 6-week workshop. Registration deadline is October 26th.

December 3—**Planning for the Unexpected Tomorrow**, LaSure's Banquet, Oshkosh, 9:30—3:00 pm. Register by contacting Nick Schneider, Winnebago Co. UW-Extension 920.232.1970. Registration fee: \$30.00/farming unit.

February 11, 18, 25 & March 4—**Investing for Farm Families**, Walworth Co. UW-Extension Office, Elkhorn, 9:30 a.m.—12:30 pm. Register by contacting Peg Reedy, Walworth Co. UWEX 262.741.4961 or Rose Skora, Racine/Kenosha Co. UWEX 262.886.8460 or Heidi Johnson, Jefferson Co. UWEX 920.674.7295. Registration fee: \$30.00 for the 4-week workshop. Registration deadline is February 4th.

March 18 & 19, 2011—**2011 Wisconsin Ag Women's Summit**. Kalahari Resort, Wisconsin Dells. Register by contacting Dale Beaty, Wisconsin Farm Bureau—608.828.5714.

2011 Heart of the Farm Conferences:

January 26—Mineral Point—TBA

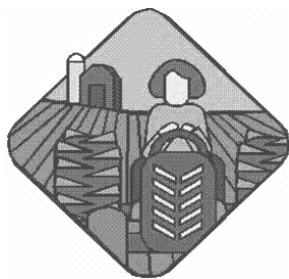
January 27—Jefferson—TBA

February 25—Sparta—TBA

March 3—Western District area—TBA

March 4—Oshkosh—TBA

Other locations: Merrill, Crivitz, Siren, and Central District areas will be determined and announced at a later date. Save the date postcards will go out for all the conferences.



Self Insure To Meet Short Term Liabilities

(continued from page 2)

their own crops, working capital needs are greater in the spring to cover planting costs.

How can liquidity (and its measures) help manage risk? Improving your liquidity is a form of self insurance. By holding onto short term assets during higher profit years a farm creates a greater reserve to self subsidize poorer market years.

This approach can go one step further by analyzing the better market years to determine if there is more profit potential to carry over to future years. Producers often wait for good market years to make needed capital updates. Without doing so, the farm business could lose money in the long run from high repair costs associated with equipment that has exceeded its useful life and lost efficiency from outdated technology. In addition, it may make sense to increase some production costs in better market years, such as rebalancing rations for greater milk production.

The question is how much of the increased expenses in the good years is justified, and how much could be saved? AgFA data from the UW Center for Dairy Profitability, summarized by farm management specialist Gregg Hadley, for 2005 and 2006 when milk averaged \$15.67/cwt and \$13.31/cwt, respectively, shows operating efficiency possibly slacked among the dataset herds. Farms in the comparison were of similar size and production (2005, 103 cows and 21,538 lbs milk; 2006, 106 cows,

21,561lbs milk). In 2005 net farm income from operations (NFIFO) per cow was \$894 and total expense per cow was \$3,431. In 2006 NFIFO per cow was \$391 and total expense per cow was \$3,284. This comparison shows that these farms reduced expenses per cow in 2006, the poorer market year, by \$147 per cow. Was the \$147 extra expense in 2005 to some extent attributable to a slack in efficiency? And, does price (decline) motivate efficiency by management, that doesn't occur when price permits less management attention be directed at efficiency?

The current changes in agriculture, such as greater price volatility and changing federal banking regulations, are a part of the story of change in how dairy producers do business. By improving liquidity, farm businesses could have more of a cushion to cover short term obligations in poorer market years – as one 'tool' in their management toolbox.

If you have questions about calculating the liquidity of your farm, contact Ryan Sterry, St. Croix County Agriculture Agent at 715.684.3301 Ext. 5 or email him at ryan.sterry@ces.uwex.edu

For more information about financial management and financial management educational programs go to the UW Center for Dairy Profitability website www.cdp.wisc.edu

For more information about risk management education or Heart of the Farm—Women in Agriculture programs in Wisconsin contact:

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