

Making it Work

Resources for Rural Communities

Volume 1, Spring 2003

During the 2001-2002 growing seasons, Kansas agriculture has been affected by drought conditions and other factors. Producers are working with increasingly tight profit margins, rising input costs, reduced net incomes, and increasing financial and family stress. In the coming year, careful management decisions will be crucial. One key ingredient of effective farm management is awareness of key resources for assistance. This newsletter presents resources that may offer problem solving and management assistance for Kansas agriculture.

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**“It’s just nice
to know there’s
someone for me
to talk to.”**

— Quote from Caller



Kansas State University
Agricultural Experiment Station
and Cooperative Extension Service

The Kansas Rural Family Helpline 1-866-FARM-KSU

The Kansas Rural Family Helpline is getting the word out. “Call us. We understand and we’re here to help.” Located in Manhattan, the Helpline is receiving a growing number of calls as the 2002 drought conditions affect the state. The Helpline was established in 2000 in response to the needs of families and individuals for support and information resources. “For people who don’t know where else to turn, we can help,” said Helpline director Charlie Griffin. One benefit of the Helpline is that it allows people to call in anonymously to receive the support and resources they need. “While many producers are struggling with their operations, some would never publicly or privately admit it,” Griffin said. Many callers find that they are good problem-solvers once they have the resources they need. The Helpline helps callers find those resources.

What is the Kansas Rural Family Helpline?

It is a nonprofit, direct service program dedicated to meeting the needs of rural families in Kansas. The Helpline provides confidential, short-term emotional support, competent resources, and qualified referrals directly to rural families,

and also to those who recognize a rural family struggling with an unmet emotional, medical, financial or legal need and want to help.

Who can call?

The Helpline is available to anyone who would like to locate additional

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Kansas Agricultural Mediation Services 1-800-321-FARM

Kansas Agricultural Mediation Services (KAMS) has served the Kansas Agricultural community as the official USDA certified agricultural mediation service since 1988. Through a toll-free hotline, trained professionals provide confidential assistance and information.

Administered by K-State Research and Extension, KAMS helps resolve conflicts between Kansas agricultural borrowers and creditors using mediation. When a call is made, a staff attorney is available to answer questions and assist with finding resources. Low cost financial counseling and legal assistance can be provided to Kansas producers who request services through KAMS. These services help callers understand their options and alternatives. KAMS also provides dispute resolution for farmers with noncredit issues concerning USDA agencies, such as the Farm Service Agency and the Natural Resource Conservation Service.

The program’s goal is to help resolve difficult situations using mediation. Mediation is voluntary and confidential process, which allows for a neutral third party to help those in conflict identify issues, options and possible solutions. Situations are sometimes resolved through the initial financial and legal assistance received through KAMS.

KAMS can also be reached by calling toll-free 1-800-321-FARM (3276) or at their Web site www.oznet.ksu.edu/dp_kams/. All calls are free and confidential.

“ I was told to call by my neighbors. They said you really helped them a lot.”

— Quote from Caller



How to contact us:

Kansas Rural Family Helpline
23-A Edwards Hall
Manhattan, KS 66506-4803
Phone: 1-866-FARM-KSU (327-6578)
E-mail: farmksu@humecc.ksu.edu
Web site: www.ksu.edu/farmksu

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Kansas State University Agricultural Experiment Station and Cooperative Extension Service

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resources for themselves, as well as neighbors, friends, and helping professionals. The phone is a toll-free number, and assistance may be provided by e-mail as well.

What type of resources will the Helpline provide?

The Helpline provides access to a resource network consisting of health providers, churches, financial and legal advisors, farm and family mediation services, family educators, agribusiness specialists, as well as local, state, and federal agencies that understand and serve the unique needs of Kansas rural families. People can also call just to talk to someone who understands!

Are these resources affordable?

Yes. Most of these resources provide their services at a free or reduced cost based on need.

Some Other Ways the Helpline Might be of Assistance

Community Resource Meetings. The Helpline often assists in organizing community resource meetings for general public and human service groups. Working with local planning sponsors and other rural resources, we often help organize rural ‘resource fairs’, awareness and networking meetings for human service providers working with rural families, and workshops on family communications, helping skills, and increasingly on drought response information.

Farm Couple Weekends. The Helpline helps groups organize farm couple weekend retreats offering a time for reflection, communication, learning, and discussion.

Training for rural responders. The Helpline provides training on rural mental health issues, helping skills, and outreach strategies for “first responders” . . . groups of people who are the “good neighbors,” the paraprofessionals and professionals, and the other concerned people in communities who often have contact with rural families in need of assistance.



One Farm Family's Mediation Experience

Since the farm show Ellen never discarded the green and white flyer during her weekly routine of sorting mail and working on farm books. The line “*Solving Problems*” printed on the cover, caught her attention each time the brochure resurfaced on the desk. Lately she and her husband Travis had had serious discussions about how this farm-year was going to work out because of weather, prices and other financial difficulties. With so many questions and so many concerns they just didn't know where to go from here.

Finding the KAMS brochure again Ellen decided to give the number a try . . . 1-800-321-FARM. It's toll-free what would it hurt? After all, the best businessmen seek out advice and direction.

On the second ring a pleasant voice answered the call to the 800 number. “Kansas Ag Mediation, this is Char.” Ellen explained that she had found the number at a farm show and was curious how the mediation program might be of help with the farming concerns that their family was facing at this time. First Char explained that there is no charge for calls or for time spent on the phone with the KAMS staff. Ellen was assured that they could call as many times as needed with concerns or questions. All of the work by the KAMS staff is done on the phone, making it convenient for farmers and ranchers across the state and also making it possible for KAMS to help more callers. And most importantly information shared is held private and confidential.

After a few questions about the farming operation Char made a telephone appointment for Ellen and Travis to visit with Forrest Buhler, the KAMS staff attorney. “What information do we need to talk to Forrest?” Ellen asked. Char explained that the most important information is of course some basics of who they owe and how much and any deadlines

they are up against. However, Char went on to assure Ellen that initially she and Travis would have enough information on hand to help Forrest determine where to go from here.

After visiting with Ellen and Travis to determine their needs, Forrest made a referral to Shannon Crane, one of several Kansas Legal Services attorneys who serves the regional area in which the family lived. The KLS attorney helped them sort out a better understanding of their legal rights, obligations and options. A referral for a one-on-one consultation was also made to Fred Armstrong, one of

four trained financial analysts with the K-State Farm Analyst Program. The Farm Analyst worked with Ellen and Travis in the privacy of their own home with a computer program called FinPack that analyzed the profitability of their operation and the feasibility of various options they were considering. Being well prepared with good legal and financial advice would be a very important key to effectively resolving problems through the use of mediation. The KAMS staff made arrangements to set up a mediation meeting between Ellen and Travis and their key creditors necessary to discuss possible solutions to their current situations.

A few weeks following a visit from Fred Armstrong, the K-State Farm Financial Analyst and consulting with KLS attorney Shannon Crane, Ellen and Travis set out to attend the face-to-face mediation with their creditors hoping to reach some agreement for action. As they entered the meeting room, mediator Linda Hessman greeted them with a warm handshake.

After months of worrying alone it felt reassuring to meet with this team of experienced professionals. Whatever the outcome Ellen and Travis felt they were prepared to collaborate with their creditors in this neutral setting.

Although this case is representative of an actual call to KAMS, it is a composite of a typical situations, no real names were used.



K-State Research and Extension Farm Analyst Program



**An Educational Service
to Facilitate Business
Planning for Families
Who Farm**

The K-State Farm Analyst Program's intensive one-on-one consultation has provided assistance to more than 1,000 Kansas farm families. Analysts are active farmers and ranchers with extensive training in business analysis. Their farming experience provides a strong element of empathy to the families they assist. The role of a farm analyst is centered on the use of a computer software program called FinPack. The analyst travels to the farm family's home to work with them privately and confidentially.

FinPack

FinPack is a comprehensive financial planning and analysis system designed to help farmers and ranchers understand their financial situation and make informed decisions. It is not a record keeping system. Instead, FinPack provides tools to effectively use farm records to make business analysis, long-range planning, and cash-flow planning as complete, easy and meaningful as possible.

When Things Change Financially

If a debtor/creditor dispute arises, the typical farm manager's goal is to restructure and keep operating. It is not in the farmer's or the creditor's interest to resume operation without a clear analysis of:

- What went wrong?
- What will change?
- Restructuring alternatives.
- Reviewing annual results.

Researching New Opportunities

The FinPack program is specifically designed to help analyze the profitability and feasibility of the operations. Income, expense and debt service information about a particular operation can be plugged into the program to determine profitability and feasibility, and to analyze the effect of options and alternatives that the producer is considering. After an accurate baseplan is formulated, showing how the business is currently structured, alternatives can be formulated. These can range from restructuring debts to looking at alternative enterprises. It has proven to be a valuable tool in working with banks and other lending institutions.

Major Benefits

By using FinPack and researching producer's abilities to use their resources effectively, opportunities arising from changing farm conditions can be advanced. Analysts provide objective and thoughtful ideas without the emotion of

events entering into the process. K-State farm analysts can assist the farm family team by encouraging the family to realistically assess the current operation and enter into discussions and goal setting about possible alternatives. The producers can find solutions based upon facts. New technologies and management practices can be explored and the farm family can develop a consensus about the farming operation.

All farms play an important role in the economic fabric of rural communities.

**All farms play
an important role
in the economic
fabric of rural
communities.**



Access, Confidentiality, and Cost

Kansas Agricultural Mediation Services (KAMS) works with the Farm Analysts Program to provide the analyst assistance to KAMS' clients at little or no cost. To obtain these services through KAMS call the toll-free hotline 1-800-321-3276. Additionally, you may contact the analysts in several other ways. Contact your local county agent, your ag lender or you can contact the analysts program coordinator, Duane Hund, at (785) 636-5462. E-mail: dhund@oznet.ksu.edu

All information provided by producers is strictly confidential. Fees are reasonable and based upon ability to pay. No Kansas farm family will be denied assistance if they are unable to pay.

Work Opportunities for Rural Kansans (WORKs)

Work Opportunities for Rural Kansans (WORKs) is a statewide program, funded by the U.S. Department of Labor, that assists financially distressed Kansans whose primary occupation is farming or ranching. The WORKs Program originated at Kansas State University in the early 90s because of the generally poor agriculture economy that was undermining the capacity of family farms to be self-sufficient. Kansas farmers contend with high production costs and low commodity prices, which makes it difficult for them to compete in a global economy when products can be imported for less than it costs farmers to produce locally. This situation continues through the present and has been compounded by the drought that most of Kansas has experienced over the past 2 or 3 years.

Kansas Legal Services began operating the WORKs program in 1995. WORKs can provide assistance to qualified farmers, ranchers and their family members who want to make a transition to nonfarm employment. Most individuals qualify for WORKs because of a high debt to asset ratio; others through inability to obtain operating capital or to make loan payments, bankruptcy, sale of farm operation, or natural disaster such as drought, tornado, ice storm, etc. It is not necessary for a farm to go out of business in order to qualify.

Services to participants include job market information, job searches and referrals, resume development, tuition payment, and reimbursement of transportation and child care costs in the search for nonfarm employment. Financial incentives can be offered to employers for on-the-job training, which can include reimbursement for a participant's wages up to 50 percent for approximately 3 months.

For more information contact the Work Opportunities for Rural Kansans office nearest you:

Garden City 1-620-272-5919
Hays 1-866-271-0853
Manhattan 1-866-755-6666
Topeka 1-785-233-2068

Kansas Legal Services (KLS) Farm Mediation Legal Counseling Program

Q. What is KLS?

A. KAMS has an agreement with Kansas Legal Services, Inc. (KLS), to provide direct legal representation to Kansas farmers & ranchers on a reduced fee basis depending on the farmer's level of income.

The legal services provided under this program enhance & support the mediation process offered by KAMS to help resolve disputes between ag producers and their creditors, as well as disputes involving "adverse decisions" of various USDA Agencies (e.g., FSA, NRCS). Attorneys with KLS are well versed in a wide range of agricultural law issues. They understand the agricultural situation & are experienced at helping farmers work through restructuring troubled debt. They are experienced in dealing with agricultural creditors such as bankers, suppliers, Farm Credit Services and especially Farm Service Agency Farm Loan Program Division.



Q. Who does KLS serve?

A. The Farm Mediation Legal Counseling Program is a small but vital part of the overall services that KLS provides. KLS is a not-for-profit corporation, funded in part by the federal Legal Services Corporation, that provides a wide range of direct legal assistance to over 20,000 Kansans each year. The Farm Mediation Legal Counseling Program was developed in 1985 out of a need KLS saw for helping agricultural clients who initially came to them for assistance in other areas. KLS regional offices that help KAMS' clients are located in Hays, Wichita, Topeka, Hutchinson, Madison, Pittsburg, Dodge City, Kansas City and Manhattan.

"Thanks for all your help in times when we don't know where else to turn."

— Quote from Caller

Q. How much does it cost me?

A. The fees for the KLS attorney's services are paid partially by the KAMS program, so that there is a reduced costs to the farmer or rancher. The farmer or rancher will be responsible for part of the fee based on what we call a "co-pay" system. The "co-pay" fees are one of four hourly rates, \$1, \$15, \$25 or \$40 per hour. The hourly rate will depend upon the farm family income level. The KLS attorney will go over the hourly rate and approximate time the case will take prior to any action being taken, so that the farmer can decide whether or not to continue with the services. There will be no charge for the first two hours a farmer meets with the KLS attorney.

Q. How do I access the services?

A. Just call the KAMS toll-free hotline, 1-800-321-3276

Q. Who will be working with me?

A. When you call the KAMS office, the KAMS Staff Attorney, Forrest Buhler, will speak with you and get some basic information about your farm and your debt situation. Forrest will then refer you out to the KLS regional office that is closest to where the farmer or rancher resides.

Kansas AgrAbility Project



Promoting Success in Agriculture for People with Disabilities and Their Families

The Kansas AgrAbility Project assists people involved in production agriculture who work on small or large farms. Production agriculture means any type of crop or livestock farming or ranching operation. AgrAbility clients can be owner/operators, farm employees, or members of their families.

People eligible for AgrAbility services may have any type of disability – physical, cognitive, or sensory. Examples of disabilities include, but are not limited to:

- amputation
- arthritis
- back pain or injury
- hearing impairment or deafness
- head injury
- heart problems
- low vision/blindness
- multiple sclerosis
- muscular dystrophy
- Parkinson's Disease
- respiratory problems
- spinal cord injury
- stroke
- traumatic brain injury

In Kansas, it is estimated that more than 9,000 full-time or part-time farmers or farm workers have disabilities that limit their ability to work in production agriculture. For many of these individuals, the presence of a disability jeopardizes their rural and agricultural futures. Yet, with some assistance, the majority of disabled agricultural workers can continue to earn their livelihoods in agriculture and participate fully in rural community life.

Kansas AgrAbility Project staff provide a range of no-cost assistance to farmers, ranchers, and farmworkers who have disabilities. This assistance includes information on how to accommodate their disabilities and maintain their rural lifestyle by modifying their equipment, structures, and operations.

Kansas AgrAbility combines agricultural knowhow with disability expertise to provide farmers/ranchers/farm workers with disabilities the specialized services they need to safely accommodate their disabilities in everyday farm/ranch operations. The project engages extension educators, disability experts, rural professionals, and volunteers in offering an array of services, including:



- Identifying farmers/ranchers/farm workers with disabilities and referring them to appropriate resources;
- Providing on-site technical assistance on adapting and using farm/ranch equipment and tools, and on modifying farm/ranch operations and buildings;
- Providing agriculture-based education to help prevent further injury and disability;
- Providing training to help Extension educators and other rural professionals upgrade their skills in assisting farmers with disabilities; and
- Developing and coordinating peer counseling networks.

Direct assistance provided by Kansas AgrAbility staff includes:

- Assessing agricultural worksites and suggesting modifications;
- Suggesting ways to modify equipment;
- Assessing agricultural tasks and providing guidance on how to restructure them;
- Suggesting ways to make home and farm buildings more accessible; and
- Finding services that meet specific needs

Indirect assistance provided by Kansas AgrAbility staff in- cludes:

- Providing information and education to rural professionals in Kansas who provide services to rural residents with disabilities, and
- Promoting increased awareness among the rural and general public that disabilities do not have to end a career in agriculture. People with disabilities can and do work in agriculture in Kansas.

Kansas AgrAbility is part of a national network of programs administered by the United States Department of Agriculture's Cooperative State Research, Education & Extension Service (USDA-CSREES).

**To contact Kansas
AgrAbility call
1-800-KAN DO IT
1-800-526-3648
or visit our web site at
www.oznet.ksu.edu/agrability**

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Should I Be Feeling This Way?

Have you ever felt that things weren't going your way? Do you feel overworked, but your efforts aren't paying all of the bills? Are the weather conditions not in favor of your crops? Have you had several livestock die or are you paying for costly medications and just can't keep up? Are you close to retirement, but have nothing saved to retire? Are you in a feud with family or in-laws over the farm operation? Is your stress rate high? Are you feeling frustrated, sad or angry? Have you been loosing sleep, waking up at all hours of the night with racing thoughts? Is it becoming more and more difficult to find the energy to even deal with the stress? Have the problems you're facing risen to the level that you don't even know where to start or what to do next? Could you be experiencing depression?

Farming is one of the ten most stressful occupations, so it is no wonder that many farmers often feel depressed. Any of the above stressors can put a farmer and their family at risk for depression. Unfortunately, depression is often labeled as a sign of weakness. However, feelings of depression are actually a normal and common response to negative situations or thoughts. Everyone feels depressed from time to time and the experience of depression differs from person to person. Depression can be situational, stemming from life events, such as death in the family, marital problems, loss or fear of loss of farm, or lack of social support. Depression can also result from physical conditions such as a chemical or hormonal imbalance.

Signs of depression include a depressed mood or persistent unhappy feelings, loss of interest in activities, significant weight gain or loss, negative thoughts, changes in sleeping habits, reduced activity and energy, reduced sex drive, difficulty thinking or concentrating, and thoughts of death or suicide. Physical symptoms such as headaches, chronic pain, or stomach

problems may also be signs of depression. If you have low self-esteem and feel insecure, are dependent on others, have a pessimistic outlook, and have low coping ability for stress and anxiety with limited social skills, you are at a higher risk to experience some form of depression. The number of symptoms you experience will determine how well you can cope and manage your feelings of depression.



Keeping yourself occupied, learning to relax, and maintaining a healthy diet are some simple ways to help if you are feeling "slightly depressed" or experiencing only one or two symptoms. You may find that talking with family, friends, and other helping professionals, such as a minister or a doctor, can be an effective way to manage the feelings and symptoms associated with depression. Additionally, attending a support group or beginning a regular exercise routine can be helpful ways to cope and manage depressive symptoms. It is also important to work to change your thoughts by learning to think positively, to accept your situation, take one thing at a time, and find effective ways to manage the challenges you're facing.

If you experience five or more symptoms for more than two weeks at a time

with no relief, then depression can become a dysfunctional emotional state that creates problems in normal everyday functioning and it is important that you seek professional assistance. Contact your family doctor or mental health professional who is trained in psychology, psychiatry, social work, marriage and family therapy, or counseling.

If you are feeling depressed or overly stressed the impact of depression not only affects you, but also your family. In the midst of the stress and burdens that come with farming today, marital and parental relationships are often strained. If not recognized and handled effectively, increases in farm stress and strains can negatively affect family strengths and the overall quality of family life. When parents are depressed, children feel the effects and it's likely they will show higher rates of depression as well. Recognizing the impact that depression can have, not only on the individual but on the family as a whole, it is important to be able to recognize and seek the proper help for yourself, or a family member who may be experiencing depression.

Depression can be a serious problem and needs to be honestly recognized and appropriately treated. Early intervention is best, but if you have been experiencing these symptoms for a long period of time, take proper measures now. Don't put yourself or your loved ones at further risk. Help is available.

If you don't know where to start, the staff at the Kansas Rural Family Helpline is available to talk with you and find the resources you need for more effective problem solving, as well as resources in your community for help in coping with your depression, high stress or anxiety. Call 1-866-327-6578 or locate us on the web at www.ksu.edu/farmksu.

Resource Numbers

Kansas Rural Family
Help Line
1-866-FARM KSU (327-6578)
www.ksu.edu/farmksu

Kansas Agricultural
Mediation Service
(KAMS)
1-800-321-FARM (3276)
www.oznet.ksu.edu/dp_kams

Farm Analyst Program,
Duane Hund
785-636-5462
dhund@oznet.ksu.edu

Work Opportunities for
Rural Kansans (WORKs)
Hays Office: 1-866-271-0853
Garden City Office: 1-620-272-5919
Manhattan Office: 1-866-755-6666
Topeka Office: 1-785-233-2068
www-personal.interkan.net/~works

Kansas AgrAbility
1-800-KAN DO IT (800-526-3648)
www.oznet.ksu.edu/agrability

Kansas Area Agency
on Aging
1-800-432-3535

Kansas Elder Law Hotline
1-888-35 ELDER (353-5337)

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