

IHRY NEWS

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The Reality of Farming & Mental Health Issues

Article provided by *Ihry Insurance*.

Farming is a highly stressful way of life. Each day is met with financial risk, an unforgiving mother nature, strenuous workloads, and volatile markets. Although this may be an obvious observation, most of those in the non-farming community don't realize the effect this stress has on a farmer and his/her family. In fact, many in this realm actually view farming as a stress-free way of life.

Tim Kozojed, a farmer in Hillsboro, North Dakota, has been farming his entire life and is fully aware of the mental health issues present in the ag industry. "Yeah, it's a real thing. It can be very taxing on your mental health," Kozojed said.

According to Centers for Disease Control and Prevention, individuals involved in agricultural careers had the highest suicide rate (84.5 per 100,000 people) of any occupational classification groups studied. This is nearly 3 times the suicide rate of military veterans, and shatters the myth of farming being a stress-free occupation.

Stressors

Legacy. Farmers typically feel the stress of the economy more rapidly and aggressively than their nearby rural community members. The feeling that one economic disaster or mishap could potentially send them into a spiral and put them at risk of losing their farm is a reality many farmers have difficulty coping with.

To a farmer, losing a farm is far more complex than simply losing a job. Most farms are generational. It is the only thing most farmers have ever done and their farm holds just as much, if not more, significance as their last name. A lost farm is viewed as a lost identity, tarnished self-image, and a failure to all previous generations.

Social. As emerging technologies continue to allow farmers to do more with less people, working alone will become increasingly common. This feeling of isolation and lack of team can be extremely detrimental to a farmer's psyche and morale.

Moreover, farmers place significant importance on the bond they create with their community. In a farmer's eyes, failing doesn't solely affect them and their family. It affects all those in their community and support system. Placing this much weight on one's shoulders is too much for many farmers to handle and cope with properly.

Mother Nature. When it comes down to it, everything is in the hands of mother nature. A farmer can do everything in their power and control to set themselves up for success. They can put generations worth of knowledge, a lifetime of experience, and unrelenting work ethic to use, but if mother nature is feeling cynical, there is nothing to stop it.

This feeling of helplessness and lack of control can lead to debilitating stress and unhealthy coping mechanisms/vices.

Workaholicism. With legacy, family, community, and self-image always on a farmer's mind, many adopt a workaholic lifestyle to cope. Similar to alcoholism, workaholicism is simply an avoidance coping strategy.

Often, those who adopt this type of work ethic ignore personal, marital, family, and social needs. Lacking the tools needed to balance all aspects of life often leads to a lack of tools on coping with the stresses of operating a farm.

Coping

While family is a farmer's most important support system, properly coping requires the help and support of others

around you and accepting the fact that you are not alone.

The most detrimental stigma among farmers is hyper-independence. Most farmers believe they shouldn't burden others and that they should be able to deal with problems on their own, or even worse, not have to deal with them at all. Seen as a sign of weakness, putting the burden on others is not acceptable in the eyes of many farmers.

“You want people to know that there are other people out there to support them; that they are not alone. It's not life or death. It's something that's worth working through. It's not easy, but it's worth working through.” – Tim Kozojed, Hillsboro Farmer.

Once this stigma is destroyed, farmers can begin to properly cope with these mental health issues.

If you, or someone you know, are a farmer and need to discuss any mental health issues:

- Call 2-1-1 for listening support, suicidal thoughts, mental health issues, crisis and referral.
- Call the National Suicide Prevention Lifeline at 1-800-273-TALK (8255).
- Reach out to a loved one; talk about how you are feeling.
- Talk to friends, clergy or medical provider.



Ihry Insights

*Article provided by Curtis Kaufman, Agency Manager
Ihry Insurance*

Spring is here!

Syngenta Corn Settlement: Check Your Mail, Claim Filing Deadline in October

Farmers and others who plan to file claims related to the Syngenta corn settlement are expected to begin receiving official notices starting on May 11 and will have until Oct. 12 to file claims.

The U.S. District Court for the District of Kansas in Kansas City granted preliminary approval of a \$1.51 billion settlement from a lawsuit filed following Syngenta's release of Agrisure Viptera and Agrisure Duracade MIR162 corn traits.

In addition to the filing deadlines, there are a couple of key issues producers need to remember:

- Claims need to be filed by Oct. 12, but Syngenta still can walk away from the settlement by Oct. 10, according to court documents.
- After all claims are filed, the final settlement will be examined by the court to make sure it is adequate. A final approval hearing is scheduled for Nov. 15, though the date could change.

According to the settlement, there are four subclasses approved as eligible for payments. First are those farmers who owned any interest in corn in the United States but did not plant the Syngenta seeds in question. A second subclass includes any producer who owned any interest in corn in the U.S. priced for sale, purchased **Agrisure Viptera** and/or **Agrisure Duracade** corn seed, and produced corn grown from those traits (with a proposed maximum settlement of \$22.6 million).

The settlement also will include any grain-handling facility (at a maximum total payout of \$29.9 million). The fourth subclass includes ethanol plants that owned interest in corn priced for sale during the period (with a maximum total payout of \$19.5 million).

A portion of the fund will be used to pay attorney fees, costs and expenses.

Farm Bill Debate – Update

On April 12, 2018, members of the House of Representatives Agriculture Committee received a copy of the 2018 Farm Bill proposal, the Agriculture and Nutrition Act of 2018. A sign of the hopes for the legislation and its quick passage could be found in its number, H.R.2—the tax cut legislation was H.R.1.

But hopes for the bi-partisan support that typically greets new farm bills were quickly dashed by the announcement that the Ranking Member of the Agriculture Committee, Colin Peterson was withholding his support for the bill.

In some ways the introduction was similar to the situation surrounding the introduction of the 2014 Farm Bill when House Republicans split the Farm Bill in two—one bill for agriculture programs and another for nutrition programs.

In both cases, part of the strategy was to make cuts to nutrition programs, a particular focus of Tea Party Republicans. The Democrats resisted then and they are currently resisting such cuts.

The lack of bi-partisanship could be seen in the Agriculture Committee where the Chair, Michael Conaway, declared that no amendments to the submitted legislation would be accepted from anyone who was not going to vote yes on legislation. The bill passed out of committee on a party line vote on April 18.

Republican leaders are scrambling to lock down enough votes for the GOP farm bill, with members still divided over the measure's sugar support program and work requirements for food stamps.

Conaway also met with President Trump at the White House on Thursday afternoon, following reports that he may veto the bill if it doesn't include stricter work requirements for food stamp recipients.

But Conaway said no veto threat was discussed. In fact, he said, Trump was supportive of his effort - a sentiment that could go a long way with some of the conservatives who are still skeptical over certain components of the farm plan.

Rep. Virginia Foxx (R-N.C.), a member of the Rules Committee, is pushing for a sugar reform amendment that would give the Agriculture Secretary more flexibility to allow sugar imports and ensure taxpayers don't foot the bill for bailouts of the sugar industry. The idea has gained some steam among conservatives.

Business Continuity Planning in 4 Steps

Article provided by Travelers.

There are many reasons why your company needs a business continuity plan. Having a strategy – before an event happens – helps to maximize the chance your business can recover while minimizing the loss of property, life and assets.

Developing your business continuity plan should be a thoughtful process resulting in a plan that can be beneficial to you if an event occurs.

Start by assembling a team of key decision-makers who will lead your continuity planning efforts. Senior management, team leaders and anyone with in-depth knowledge about business operations should be included.

Four Steps to Developing an Effective Business Continuity Plan

1. Identify threats or risks

Understanding the risks that could leave employees, customers, vendors, property and operations vulnerable is fundamental. Threats can include, but are not limited to natural disasters, malicious attacks, power outages and system failures.

Identify the risks most likely to occur based on historical, geographical, organizational and other factors. Then weigh the probability of each event against its potential impact to your business, as well as your readiness to respond.

2. Conduct a business impact analysis

Identify the people, places, providers, processes and programs critical to the survival of your business. What functions and resources, if interrupted or lost, could impact your ability to provide goods and services or meet regulatory requirements?

Consider who and what is absolutely necessary to restore

critical operations. Then prioritize the need to restore each item after the event. Plan to use limited resources wisely. Complementary functions can always be restored later.

3. Adopt controls for prevention and mitigation

Prevention and mitigation planning and activities are intended to help prevent an event (such as a fire or explosion from unsafe conditions) as well as to reduce the impact or severity of an event (such as relocating critical equipment to a higher elevation in flood-susceptible areas).

Your prevention and mitigation plans should address, among other things, emergency response, public relations, resource management, and employee communications.

4. Test, exercise and improve your plan routinely

A business continuity plan is an evolving strategy that should adapt to your company's ever-changing needs. Test and update it regularly – yearly at a minimum – or any time critical functions, facilities, suppliers or personnel change. Train employees to understand their role in executing the plan, too.

Exercises can include discussions or hypothetical walk-throughs of scenarios to live drills or simulations. The key is to ensure the plan works as intended.

