

Self-help groups Neighbor to Neighbor

Session 6—Farm families and money

To get ready	Activities	Materials	Time
<p>Obtain the following:</p> <ol style="list-style-type: none"> 1. Session 6 leader guide/discussion materials* (one per group member) 2. <i>Managing farm family finances</i> (PM 1173, optional, one per family; available from your county extension office or ISU Extension Distribution Center, 515-294-5247) 3. Newsprint and markers (optional) <p>This session will</p> <ol style="list-style-type: none"> 1. help farm families see that it is normal for family members to have different priorities or disagree over some aspects of farming 2. help family members discover positive alternatives when they disagree 	<ul style="list-style-type: none"> • Greetings and settling in 		10 minutes
	<ul style="list-style-type: none"> • Individual activity <p>Leader reads introduction to session out loud. Then individuals respond on paper to statements 1-18 on p. 3.</p>	<i>What do you think?</i> (6A)	15 minutes
	<ul style="list-style-type: none"> • Couple activity <p>Leader reads instructions to group. Then couples work together. Couples are to summarize their reactions to one set of statements. If individuals are present without their spouses, ask them to write a summary based on their guess of how their spouse (or other family member) would respond.</p>	<i>Couple talk</i> (6B)	20 minutes
	<ul style="list-style-type: none"> • Discussion <p>Leader divides large group into three small groups and assigns one situation (1, 2, or 3) to each group. Each group comes up with possible solutions.</p>	<i>Small group discussion</i> (6C)	10 minutes
	<ul style="list-style-type: none"> • Discussion <p>Large group discusses possible solutions to each situation. (Leader could list solutions on newsprint.)</p>		20 minutes
	<ul style="list-style-type: none"> • Distribute to group (optional, for home reading) <p>If you use this publication, please make the following correction on page 2: The identification number for the <i>Money Mechanics: Spending Plans</i> publication should be PM 1454 A-B.</p>	<i>Managing farm family finances</i> (PM-1173)	5 minutes
	<ul style="list-style-type: none"> • Stretch time and refreshments 		5 minutes
	<ul style="list-style-type: none"> • Structured sharing time <p>Allow all group members a chance to speak by using a kitchen timer. Each person in turn gets the timer for approximately 5-10 minutes depending on the size of the group. Be flexible on those occasions when someone may need to take more than his or her share of the time.</p>		60 minutes
	<p>Respond: Name one farm operation/family life disagreement that you find difficult to deal with. Identify one helpful way of dealing with it.</p>		
	<p>Approximate total = 2 hours, 25 minutes</p>		

* Also available on the World Wide Web: <http://www.extension.iastate.edu/pubs>

Reviewed by Cynthia Needles Fletcher, family resource management specialist, Iowa State University Extension.

... and justice for all

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, gender, religion, age, disability, political beliefs, sexual orientation, and marital or family status. (Not all prohibited bases apply to all programs.) Many materials can be made available in alternative formats for ADA clients. To file a complaint of discrimination, write USDA, Office of Civil Rights, Room 326-W, Whitten Building, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call 202-720-5964.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and June 30, 1914, in cooperation with the U.S. Department of Agriculture. Stanley R. Johnson, director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

File: Family life 3

This ISU Extension publication was formerly published as FE-F-270h.

What do you think?

Activity 6A

Introduction

Imagine you are on an airplane that has just taken off from Honolulu for a flight to the mainland. What would you think if this announcement came over the intercom?

“Ladies and gentlemen, this is your captain speaking. We’re traveling east across the Pacific Ocean. If all goes well, we soon should be able to see land below us. If we do, we’ll hunt for an airport. When we find one that we think looks good, we’ll land and find out where we are. Then, we’ll decide where we want to go on the next leg of this flight. Meanwhile, folks, just sit back, relax, and enjoy the flight. The jet stream is behind us today, and we’ll soon be traveling more than 550 miles per hour.”

Would you want to ride on that airplane? How confident would you be that you would arrive safely and on time? Would you wonder why it was an advantage to travel at 550 miles per hour when you weren’t sure where you were going?

In the same way that the airplane pilot needs to know where the flight is going, how it is going to get there (what route), and when it is to arrive, effective management depends on your knowing where you are going, how you are to get there, and when you are to arrive. This knowledge is required for effective family financial and farm business management. However, if you feel that you lack a clear view of your “destination” and are uncertain of how you will reach it, you are not alone. Most people have a continuing concern for the future, but few actually identify their goals and then practice goal-directed management. This publication explains an approach that you can use in identifying your goals and developing a goal-directed management plan.

What do you think?**Activity 6A, continued**

Answer these interest and motivation questions without discussing the questions or answers with your spouse. You will share your responses to one set of the questions and discuss their meanings as you develop a statement of your agreements and disagreements. Please circle the answer that most closely describes your response to each question.

1 = strongly disagree	2 = disagree	3 = undecided	4 = agree	5 = strongly agree
-----------------------	--------------	---------------	-----------	--------------------

	Strongly disagree				Strongly agree
1. I'm glad I live on a farm.	1	2	3	4	5
2. On most days, I look forward to doing whatever work needs to be done.	1	2	3	4	5
3. I'm satisfied with farming as my occupation.	1	2	3	4	5
4. I enjoy farming because the work I do provides a variety of challenges.	1	2	3	4	5
5. I think farming is the best occupation for me.	1	2	3	4	5
6. I think being on a farm is the best situation I could have, even if income may be less than it would be elsewhere.	1	2	3	4	5
<hr/>					
7. I like our home and our style of living.	1	2	3	4	5
8. It's important to me that the entire family work together in farming activities.	1	2	3	4	5
9. During the busy seasons, farm work comes before family responsibilities.	1	2	3	4	5
10. It's not uncommon for me to delay work that really needs to be done so I can participate in important family activities.	1	2	3	4	5
11. Whenever money is short, basic family needs for food, clothing, and shelter should be met first. Then, the farming operation must have first claim on whatever other funds are available.	1	2	3	4	5
12. If I had to make a choice between spending on higher education for family members or spending on farm expenses and machinery, I would usually spend money on farm purposes.	1	2	3	4	5
<hr/>					
13. In farming, I enjoy the office work that is required (records, paying bills, etc.).	1	2	3	4	5
14. I like to buy and sell livestock.	1	2	3	4	5
15. I like to buy and sell grains and hay.	1	2	3	4	5
16. I enjoy trying to keep costs down when purchasing supplies, small equipment, and other inputs.	1	2	3	4	5
17. I enjoy business dealings required when purchasing or selling vehicles and equipment, or when negotiating with lenders and dealers.	1	2	3	4	5
18. I enjoy looking ahead and planning for long-range management decisions.	1	2	3	4	5

Adapted by Cynthia Needles Fletcher from Gessaman, Paul H. *Goals for family and business financial management, Part I: Overview and assessment*, University of Nebraska Cooperative Extension Service, CC 312 (Revised July 1985).

Couple talk

Activity 6B

Statements 1 through 6 of the *What do you think?* activity focus on your feelings and reactions to being involved in farming. The following example summarizes one couple's reactions to these statements. Note: There are areas of agreement and areas of disagreement.

Example: We have both enjoyed farming and generally have looked forward to our work. Given current financial conditions in agriculture, we now have some disagreements about the wisdom of staying in farming.

Now choose statements 7–12 or 13–18 of the *What do you think?* activity. With your spouse, write a summary of both of your responses to those questions, similar to the example above. Remember to include areas of disagreement as well as areas of agreement.

Adapted by Cynthia Needles Fletcher from Gessaman, Paul H. *Goals for family and business financial management, Part I: Overview and assessment*, University of Nebraska Cooperative Extension Service, CC 312 (Revised July 1985).

Small group discussion

Activity 6C

Divide into three groups to discuss the following situations. Each group should come up with several solutions. If your group is stuck, use the possible solutions printed below each example to get started.

Situation 1

Husbands and wives often have different feelings about the lifestyle that comes with farming. Here is an example of a possible couple disagreement.

Husband: “I grew up on a farm, always wanted to be a farmer, and I like farm life. My wife grew up in town, and I know it’s hard for her to accept the life that goes along with farming.”

Wife: “I know how much farming means to him. It’s always been his dream. But more and more I think that I’m not cut out for farm life, especially now with hard times.”

Possible solutions

1. The couple could live in town but continue to farm.
2. The wife could work in town and be relieved of some farm chores.
3. The couple could agree to stay in the farming business for a certain amount of time with the understanding that they will assess their situation at the end of that period.
4. The couple could consider selling out and looking for another occupation.

More solutions

Small group discussion

Activity 6C, continued

Situation 2

Sometimes husbands and wives agree on basic goals relating to the home and farming operation but they disagree on how to reach the goal. Here is an example of a couple who agrees that after basic family needs are met the farming operation has first claim on available funds. However, in this case the husband and wife disagree about what a basic need is.

Wife: “The washing machine has broken down, and we’re going to have to take some money to buy a new one.”

Husband: “There’s just no way we can afford a new washer now. We’ve got to get that combine repaired before harvest.”

Possible solutions

1. They could repair the old washer.
2. They could buy a new washer but barter or use credit.
3. They could buy a used washer.
4. They could go to the laundromat—perhaps sharing rides with a neighbor.
5. They could trade a service for use of a neighbor’s or relative’s washer.
6. They could buy a new washer and share time with someone else’s combine.

More solutions

Small group discussion

Activity 6C, continued

Situation 3

Sometimes a couple agrees on the necessity of good financial management to keep the farm operation going but neither one has much interest or knowledge to carry it out. In this example, the husband does the management tasks himself but dislikes doing them and feels that he is not doing an adequate job. The wife is not unwilling to help but has had no experience in financial management.

Husband: “There’s a whole pile of bills on the desk that I need to get to, and I don’t think I recorded the last LP bill payment. I’ve got to get it done, but I’d sure rather spend my time outdoors with the livestock.”

Wife: “I wouldn’t mind helping you with it, but you’ve always done the records and I have no idea where to start.”

Possible solutions

1. The wife could become more involved in a few aspects of record keeping and take some of the management burden off his shoulders.
2. The couple or one of the spouses could attend some extension meetings on financial management and learn how to keep records more effectively.
3. He could decide to set aside a certain time each week to keep records and he could finish this task before he starts working outside.
4. He could talk to a respected neighbor or relative to get some new ideas for making record keeping easier.

More solutions