

Farm Stress Line



Whether it's
information,
conflict
or crisis

The first step is
communication

Call
1-800-667-4442

BANKRUPTCY

- Bankruptcy can remain on your credit rating for seven to 14 years.
- Some farm assets are exempt from bankruptcy liquidation ... unless the exemption was waived.
- You will need a bankruptcy trustee.
- The Office of the Superintendent of Bankruptcy:

Industry Canada

600 - 1945 Hamilton St.

Regina

780-5391

123 2nd Avenue South, 7th Floor

Saskatoon

975-4298

What is Bankruptcy?

Bankruptcy is a legal process regulated under the federal *Bankruptcy and Insolvency Act*. A person is considered bankrupt if his or her debts exceed the value of his or her assets, and when the person is unable to pay debts. Bankruptcy allows for the transfer of the bankrupt's non-exempt assets to a bankruptcy trustee, who then arranges the orderly distribution of those assets among the creditors. This process allows the farmer to make a fresh start without the burden of previous over-extended, unsecured debt. In most cases, the bankruptcy period is nine months.

Declaring voluntary bankruptcy may be a way out of a financial crisis, but it is not a step that should be taken without proper consideration and expert advice.

Points to Consider

- Get expert advice before declaring bankruptcy, preferably from a lawyer with a background in agriculture. You can get a booklet on bankruptcy from the Office of the Superintendent of Bankruptcy, Industry Canada.
- Choose a bankruptcy trustee who has experience handling farm bankruptcies. A bankruptcy trustee's fee is approximately \$1,275. This fee is either deducted when the farmer's assets are sold, or paid in installments.
- If you feel that you've been treated unfairly, or if you have concerns about the actions of your bankruptcy trustee, you can refer your concerns in writing to the Office of the Superintendent of Bankruptcy. This should be done before you and the trustee are discharged from bankruptcy.
- When considering bankruptcy or negotiating a debt write-down, be aware that there can be tax implications called the Debtor's Gain, which may require you to pay taxes on the debt that has been written-off or written-down.

This information is a general outline of some financial and legal considerations relating to bankruptcy. It should not be considered financial or legal advice and the Government of Saskatchewan assumes no responsibility towards persons using it as such.

If you are contemplating bankruptcy, you should consult a lawyer or bankruptcy expert concerning your specific circumstances.

Bankruptcy - even considering bankruptcy - is a stressful experience.

The staff at the Farm Stress Line are trained to help you deal with the problems caused by stress.

We're farmers and former farmers - just like you - and we understand the challenges facing rural families.

We can put you in touch with the people who can help.

Give us a call at the toll-free number 1-800-667-4442.

All calls are confidential.

Exempt Farm Assets

The following is a list of some farm assets which may be exempt from bankruptcy liquidation, although individual cases may vary depending on waivers, mortgages, etc.:

- 1. Livestock**, unless secured by a creditor with a purchase money security interest.
- 2. Essential farm machinery and equipment**, unless secured by a creditor with a purchase money security interest.
- 3. Farm tools** up to a value of \$4,500.
- 4. Seed grain necessary for seeding.**
- 5. All crops** (this usually means as much crop as is needed to cover the cost of harvest and the following year's operating and living expenses).
- 6. One motor vehicle.**
- 7. The homestead**, if that is your place of residence, depending on waivers or the type of mortgage.
- 8. Assets owned by a non-bankrupt spouse, child or third party** (although the bankruptcy trustee should be informed if a close family member holds significant assets).

If a bank has taken "**Section 427 security**" on grain, livestock and/or equipment, it may claim that these items are not exempt and attempt to seize the property anyway.

If the creditor has a **General Security Agreement** on equipment and breeding stock, your responsibility to repay that loan may remain after you have been discharged from bankruptcy.

The Individual's Responsibilities under the *Bankruptcy and Insolvency Act*

As a bankrupt, you are expected to deal honestly and openly with the bankruptcy trustee. You must:

- Reveal all assets and liabilities;
- Turn over all assets to the trustee;
- Make all books and records available to the trustee;
- Provide all necessary information for filing tax returns.

You will be required to disclose details of all property sold or otherwise disposed of prior to filing for bankruptcy. You must keep the trustee informed of any changes of address or telephone number. You must attend a minimum of two counseling sessions. You must provide the trustee with monthly income and expense statements, and you must attend an examination and creditors' meeting. Be sure to keep copies of all documents provided by the bankruptcy trustee.

The Trustee's Responsibilities under the *Bankruptcy and Insolvency Act*

While you may have selected the bankruptcy trustee, he or she is an officer of the court and represents the creditors, not you. The trustee is responsible for selling a bankrupt's non-exempt assets and distributing the proceeds among the creditors. The trustee is also responsible for filing all necessary reports and legal documents regarding the bankruptcy, as well as certain tax returns.

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COLLECTION AGENCIES

- Collection agencies and agents must operate within the rules described in *The Collection Agent's Act*.
- Always document your dealings with a collection agency/agent.
- A collection agency does not have the right to harass you or your family.
- Complaints regarding a collection agency/agent should be sent to the Consumer Protection Branch, Saskatchewan Justice.

What are collection agencies?

Collection agencies and agents are hired by businesses and/or creditors to collect debts which the businesses have been unable to collect through their own internal means. Collection agencies and agents work on a commission basis, so the more money they collect, the more money they earn.

All collection agencies and agents must be licensed by the province and must conform to the regulations in *The Collection Agent's Act*. If the agency's actions violate the Act — if they use unlawful methods in an attempt to collect on a debt — they can lose their license. You can get information on *The Collection Agent's Act* from the Consumer Protection Branch of Saskatchewan Justice.

Know your rights

Collection agencies and their agents must operate within the rules laid out in *The Collection Agent's Act*. Under the Act, agents are not allowed to:

- Operate in Saskatchewan if they are not licensed by the province.
- Try to collect more than the amount owing. Agencies cannot add interest or additional fees to the original credit agreement.
- Call you collect or on a cellular telephone, or require that you return their calls. In other words, they cannot require you to subject yourself to long distance or cellular expenses.
- Call before 8:00 A.M. or after 9:00 P.M., or on Sundays and holidays.
- Make statements either directly or through inference, or implication, which are false, and which would be detrimental to you, your spouse, or family.
- Release any information to your employer, or to a family member's employer, which could jeopardize your employment, employment opportunities, or your family's employment, or employment opportunities. The only exception is legal action such as garnishment.
- Start or continue legal action against you, unless the debt has been assigned to the agency, and the debtor has received written notification of this assignment.

This information is a general outline of some legal considerations relating to collection agencies. It should not be considered financial or legal advice and the Government of Saskatchewan assumes no responsibility towards persons using it as such.

If you are having difficulties with a collection agent, you should consult with the Consumer Protection Branch concerning your specific circumstances.

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If you feel you are being harassed by a collection agent, you can contact the Farm Stress Line for advice.

Under *The Collection Agent's Act*, they can:

- Contact you at your place of work. However, a written request that the agency not contact you at work will normally be honoured.
- Contact your employer for verification of employment, salary and pay period.
- Contact family members and neighbours to determine your whereabouts.
- Make suggestions regarding the method of repayment of your loan.
- Initiate legal action against you on behalf of the creditor. Certain legal procedures (e.g. a demand letter or a Statement of Claim) must be followed before any legal action can be initiated.

How to deal with collection agencies

If you are contacted by a collection agency, get them to provide details of their license. Document the calls that you receive, including the date, time, length and other details. Having someone as a witness to the calls may be useful and, if the calls are abusive, tape-recording the calls for evidence may be an option.

If you dispute the amount owed, request documentation on the debt. If this does not prove satisfactory, you may want to obtain legal advice. You are not required to give out details of your financial situation, and this sort of information should only be provided after obtaining legal advice. If you feel that the collection agent is using unnecessarily harsh collection methods, you should inform the creditor of this.

If you are meeting the conditions of your settlement/repayment schedule (or alternately if you have declared your inability to pay), and the collection agent continues to contact your home, you should inform the agency of this fact, and state that any further calls will be viewed as harassment. Sending a letter by registered mail is advisable, since the paper trail provides proof that the agency received the letter. There are legal implications for anything you put in writing, so legal advice is recommended before drafting the letter. Having your lawyer handle all future contact with the collection agency may also be an option.

Who can I call for help?

The Consumer Protection Branch of Saskatchewan Justice handles complaints about collection agencies and their agents. When you contact the branch, an investigating officer will explain your rights to you and send a letter to the agency outlining your concerns. The letter can be sent either by you, or by the Consumer Protection Branch, depending on the situation. If you do not wish your name released to the agency, you should discuss your concerns with the branch.

If the investigation supports your complaint, the Consumer Protection Branch has the authority to:

- Issue a warning to the collection agency;
- Suspend, cancel or amend the agency's license;
- Refer the case to the courts for prosecution.

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CREDIT REPORTING AGENCIES

- Assess your credit risk on behalf of lending agencies.
- Regulated under Saskatchewan legislation, *The Credit Reporting Agencies Act*.
- Can release your file to third parties, but only for legitimate reasons.
- Must let you see your file and must correct false information.

What are Credit Reporting Agencies?

Credit reporting agencies are private companies which collect and sell credit information about people. Lenders such as banks, department stores or credit card companies provide credit reporting agencies with information on the bill-paying performance of their credit customers. The agency collects this information from the various sources and compiles it into a single file for each individual. The lenders can buy information on their existing or potential customers from the credit reporting agencies to help them evaluate credit requests. In addition to credit providing agencies, landlords, insurance companies or any person with a legitimate business need can also acquire an individual's credit report.

The activities of credit reporting agencies are regulated under *The Credit Reporting Agencies Act*, and copies of the Act are available to the public.

There are several credit reporting agencies operating in Saskatchewan, but the most frequently used ones are:

- Equifax Canada Inc. (credit reports on individuals living in southern Saskatchewan and business credit files throughout Saskatchewan);
- Credit Bureau of Saskatoon (an affiliate of Equifax Canada specializing in individual credit reports in northern Saskatchewan);
- Dun and Bradstreet Canada (business credit files);
- Trans Union Consumer Relations Centre.

Your rights and responsibilities

You have **the right to access any information in your credit file**. You can make your request in writing (you will need to provide your name, address and date of birth), or you and a witness can view your file in the agency's office. However, of the four major agencies operating in Saskatchewan, only the Credit Bureau of Saskatoon has an office in the province.

This information is a general outline of some legal considerations relating to credit reporting agencies. It should not be considered financial or legal advice and the Government of Saskatchewan assumes no responsibility towards persons using it as such.

If you are having difficulties with a collection reporting agency, you should consult a lawyer concerning your specific circumstances.

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You have **the right to know the names of persons/companies who have received your credit file**, but not the sources of the information that the agency has collected.

You have **the right to have inaccurate information corrected**. The first step is to send a written "Notice of Dispute" to the agency requesting an investigation and stating the error. You will need to keep a copy of the notice for your own files. You will also want to send the agency copies of financial information supporting your claims, since the agency is not obliged to remove information unless it is clearly proven inaccurate. The agency must conduct an investigation within a reasonable length of time; it must inform you of the outcome of the investigation; and it must remove all inaccurate information from your record. There is a common assumption that once a debt is paid, it is removed from your credit file. This is not necessarily the case: even after a debt is paid, it can remain on your file as historical information. However, proof that the debt has been paid can be added to your file.

Credit reporting agencies' rights and responsibilities

A credit reporting agency's file on any individual or business may contain the individual's name, address, age, social insurance number and credit information such as accounts in arrears, loans in default, judgements against the individual and bankruptcies. However, since not all lenders use the service of a credit reporting agency, it is possible that one or more of your past or current accounts may not be listed. Most information is removed after seven years, but information on bankruptcy can remain on file for 14 years.

A credit reporting agency can provide information from your credit file to government, lenders, insurance companies or businesses, but only for legitimate business reasons such as:

- An application for or extension of credit;
- The collection of a debt;
- Housing rental;
- An application for employment or insurance; or
- An application for a lease or trade credit.

Credit reporting agencies rate your file according to credit risk, but the lender can also apply its own risk-assessment standards to the information provided by the reporting agency. In other words, your rating with the reporting agency may or may not be the same as your rating with the lender.

Under *The Credit Reporting Agencies Act*, agencies are not allowed to place information about your friends or personal habits on your credit file.

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DEALING WITH DISASTERS

- Disasters can take many forms, either man-made (e.g. chemical spill), environmental (e.g. flooding or drought) or medical (e.g. a disease outbreak such as bovine spongiform encephalopathy or foot and mouth disease).
- There are stages to a disaster: the event, the period of goodwill, the time of disillusionment, and reconstruction.
- Disasters are about physical/material losses and the subsequent economic loss.
- Disasters have a human impact affecting mental, emotional and physical health, which in turn affects behavior.
- Remaining healthy is about managing stress by checking our own response, seeking help and being informed.

Defining Disaster

Disaster is an ecological disruption, or emergency, of a severity and magnitude resulting in deaths, injuries, illness and/or property damage that cannot be effectively managed by the application of routine procedures or resources, and that results in a call for outside assistance. A disaster tends to be viewed as an event that occurs in a brief, closely defined moment in time that is highly visible, such as a flood that happens over several days or a plough wind that occurs over a few minutes. This type of disaster is referred to as a “fast onset.”

Disasters can be less visible to the general public and take longer for the full impact to be experienced, such as the effect of a drought on a crop and pasture. These disasters are called “slow onset.” BSE (bovine spongiform encephalopathy) was characterized by a combination of slow and fast onset, with the feedlots, truckers and packers being immediately affected due to border closures, and the cow-calf producer being potentially affected weeks and months after the initial public announcement. The discovery of one BSE-infected cow had the potential to devastate the entire livestock industry, but the impact would be only minimally visible to the general public.

Disaster Stages

The Event:

Duration: The period of time including the event itself and its immediate aftermath. Emotions tend to be strong and direct, with people expending considerable energy. There may be a strong sense of altruism. There is reliance on family, friends and neighbours.

Goodwill:

Duration: Usually lasts from one week to six months following the event. It is a time when people tend to pull together. The period is characterized by people displaying a strong sense of sharing and mutual help and support, directed at getting through the disaster or major crisis.

It is a time when there is a lot of support coming into the area and/or to the affected group from outside. This includes both volunteer agencies and government resources and programs.

Disillusionment:

Duration: From two months to one or two years following the event. There is a tendency to display feelings of disappointment, anger, resentment and bitterness as one's expectations for support and a quick recovery are not met. The disillusionment can be amplified as agencies withdraw, or financial support is seen as inadequate. It also is affected by people beginning to focus on their personal situation and their farm or business.

Reconstruction:

Duration: Can last several years. The focus is on rebuilding. Real signs of progress are important, for if this does not occur, or if there are delays, emotional problems can surface.

Factors Affecting Recovery

The length of time it takes for people to recover from a disaster is influenced by:

- The degree of intensity and loss suffered. Events that last longer and pose a greater threat, or where there is a loss of life or substantial loss of property, require a longer recovery time. For example, in the case of the drought and the sell-off of cattle, or the loss of a barn to fire requiring two or more years to get back into production, recovery may be negatively affected by a farmer or rancher not being able to follow his or her traditional pattern of caring for the animals.
- A person's general ability to cope with emotionally challenging situations. People who have effectively handled difficult situations and stressful circumstances may find it easier to handle the immediate disaster.
- A recent personal history of other disasters. If the disaster follows another stressful event — whether illness, family difficulties or financial problems which are in themselves emotionally challenging — this may intensify reactions to the new stressful event, and therefore require more time for recovery. This is referred to as a "piling up of the stressors."

The Human Impact of a Disaster

The human impact refers to how a disaster affects a person emotionally, physically and cognitively (thinking), all of which influence our behavior. This is about stress and our response to a major stressor. In the face of a disaster and its aftermath, feelings expressed by farm families may range across the entire spectrum from irrepressible worry and apprehension, to feelings of powerlessness, anger bordering on hostility, profound sadness and grief. Such intense reactions may give rise to stress-induced ailments or aggravated physical health problems such as fatigue, headaches, muscle aches and stomach troubles. Behavioral responses can include the excessive use of alcohol, impairment of daily functioning, violence, abuse and isolation.

Thinking can be compromised; memory may not be as efficient. A person may become easily distracted or tune out, lack concentration, have difficulty making decisions and harbour thoughts of suicide.

Remaining Healthy During a Crisis

Since the crisis is a stressor, then it becomes important to manage stress.

Tips for managing stress:

- Keep informed. Media and toll-free information lines tend to be more accurate than coffee row, the rumor mill, gossip and conspiracy-thinking.
- Seek help and accept it when offered.
- Talk about what is happening.
- Recognize that you are not to blame for what cannot be predicted.
- Avoid becoming isolated from friends and neighbours. Attend information meetings and other community events.
- Monitor your own physical, behavioral and emotional responses and thinking efficiency (memory, concentration, and the extent, degree and frequency of negative thinking).
- If memory fails, rely on a friend or family member to help.
- Listen to your family's observations about your health and behavior. They are your mirror.

Seek help when:

- Anger borders on abuse.
- There are thoughts of suicide.
- Physical health problems (e.g. chest pains, muscle soreness) flare up.
- You feel alone and tend to isolate yourself.
- You experience memory loss.
- You constantly feel depressed.
- You come to rely on alcohol or non-prescription medication to ease your problems.

Dealing With Disaster:

Sources of support and information:

- Family doctor
- Toll-free lines (usually in operation very soon after a disaster)
- Saskatchewan Agriculture, Food and Rural Revitalization's Inquiry Line:
1 (306) 787-5140
- Connections (toll free): 1 (866) 680-0006
- The Farm Stress Line (toll free): 1 (800) 667-4442
- Other sources of support:

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CALL BEFORE THE PROBLEM BECOMES A CRISIS

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INTERGENERATIONAL FARM TRANSFER: Business Considerations

- Will you have an adequate retirement income when you leave the farm?
- Will your successor have adequate resources to take over the farm?
- Have you examined all the tax, legal and accounting costs of transferring the farm?
- Have you collected all the necessary documents?

There is more to retiring from farming than just moving to town and letting your son or daughter take over day-to-day farming chores. There is a lot of emotion and money tied up in your farm, and the decision to pass on the farm to another family member should not be made without much planning, consideration and consultation. Ideally, a retirement plan should be made years before the actual event, so that there will have been time to consider all the implications of your retirement. With proper planning, the farm can be passed on to the next generation with a minimum of financial and family disruption.

There are two factors that need to be considered to ensure family harmony during the transfer of the farm to the next generation:

- All family members (even those not actively farming) need to be consulted.
- The goals, priorities, expectations and needs of all family members need to be taken into consideration.

The first step in addressing the business side of intergenerational transfer is to collect all available financial and other information pertaining to the farm. Some of the information you will want to collect when transferring the farm to the next generation includes:

- A list of farm assets, including land assessments, along with their legal descriptions.
- The original price of farm assets.
- The value of the farm today.
- The amount of outstanding farm debt.
- The manner in which farm assets are owned (e.g. individual ownership, joint ownership, corporation).
- An environmental audit.
- Livestock and crop records/registrations.
- Security for any farm debts (e.g. land mortgages).
- Any leases or similar agreements.
- Recent personal income tax returns.
- Significant non-farm assets such as investments.
- Life insurance policies and wills.

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If you are acquiring, rather than relinquishing, the farm, you will want to collect:

- Recent personal income tax returns.
- Your personal credit rating.
- Details of outstanding debts and significant investments.
- Life insurance policies and wills.
- An environmental audit.
- A list of any liens, caveats or judgements against any of the assets being transferred.
- A list of surrounding environmental features (e.g. a nearby lake) which may make the land more valuable.

The next step is to determine your financial needs and goals for your retirement. Among the issues you will want to consider are:

- **Business arrangements and the method of ownership:** The options include sole proprietorship, partnership, corporation, “tenancy-in-common”, and joint tenancy. The option you choose should depend on:
 1. Who wants to exercise control over the farm.
 2. The value of the farm.
 3. The number of family members with an interest in the farm.
 4. Current business and leasing arrangements.
 5. The division of profits and servicing of debt.
- **Tax implications for all parties involved in the farm.**
- **“Life interest”:** If you are selling to a son or daughter, you can register a “life interest” in the land with the local land titles office which preserves your interest in the farm and entitles you to use of the property for the remainder of your life. The land could not be sold without your consent. Buyers of land should be aware of any registered interest in land they wish to purchase.
- **Life insurance:** A life insurance policy can create a pool of money to compensate the non-farming children for transferring the farm assets to the new farm operator. As well, a policy can be taken out on the farming child, with the parents named as beneficiaries, to ensure their financial security in the event of the farming child’s death or disability. Children may also wish to purchase life insurance on their parents.
- **Will and estate planning.**

There are a number of different methods for transferring the farm to the next generation. The following are options which can be considered, but it is recommended that you obtain advice from your lawyer or accountant before deciding upon a specific method:

- Outright sale.
- Agreement for sale.
- Rent-to-own arrangement.
- Transfer by way of a gift.
- Transfer by way of a will.
- Transfer by way of a “roll-over.”

You can get advice on intergenerational farm transfer from any farm management agrologist, lawyer, accountant and estate planner/financial advisor or from the Farm Consultation Service.

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INTERGENERATIONAL FARM TRANSFER: Family Considerations

- Will you have an adequate retirement income when you leave the farm?
- Will your successor have adequate resources to take over the farm?
- The farm is a business, but it is also your family's heritage. Have you talked over your plans with the whole family?

There is more to retiring from farming than just moving to town and letting your son or daughter take over day-to-day farming chores. There is a lot of emotion and money tied up in your farm, and the decision to pass it on to another family member should not be made without much planning, consideration and consultation. Ideally, a retirement plan should be made years before the actual event so that there will have been time to consider all the implications of your retirement. With proper planning, the farm can be passed on to the next generation with a minimum of financial and family disruption.

There are two factors that need to be considered to ensure family harmony during the transfer of the farm to the next generation:

- All family members (even those not actively farming) need to be consulted.
- The goals, priorities, expectations and needs of all family members need to be taken into consideration.

It is important to take the time to think through all transfer issues carefully and methodically. Writing down your thoughts may help to clarify issues. You can begin the process by yourself, but it is important that your spouse and family is involved. Communication is critical to avoid misunderstandings and hard feelings, but sometimes communicating with your family can be difficult. If you have a hard time discussing the issue with your family, there are a number of techniques which can help to improve communications:

- Choose a neutral and safe place for the discussions — a place where everyone will feel comfortable.
- Establish ground rules such as allowing everyone to speak his or her mind without interruption and using respectful language. Anger is not conducive to productive discussions, so be sure to keep emotions in check.
- Start statements with “I” (“I wish”, “I feel”) rather than “you” (“you don’t”, “you never”).
- Listen carefully to what others are saying and when they are finished ask questions such as “Do you mean...?” or “Are you saying...?” until you are sure you understand the meaning.
- In some circumstances, a third-party mediator (a friend, minister or professional mediator) may be useful.

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Having thoroughly discussed these issues with your spouse and family, you should be able to answer the following questions regarding the transfer of the farm.

- 1. Ownership:** Are you looking for an interim arrangement or a full sale? Are you and your spouse ready for the change from farming to retirement? Is your successor ready to be a full-time farmer? Are you interested in working in a partnership with the next generation?
- 2. Control:** Who is going to manage the farm? Are you ready to let your son or daughter make his or her own personal choices in regard to the use of farm income for living and farm expenses?
- 3. Security:** How much money do you need for retirement income? How much money does your successor need? Should the farm be expanded or downsized?
- 4. Living arrangements:** Are you moving into town or are you staying on the farm? There are advantages and disadvantages to both situations, so you should discuss this thoroughly with the incoming generation. If the extended family lives nearby (or on the same home quarter), will all members respect each other's privacy? Will the relatives make room for the new farm family members?
- 5. Equal vs. equitable treatment of all children:** Have all your descendants (even the non-farming ones) benefited somehow from the transfer of ownership? Is the entire family satisfied? Is it fair for farming and non-farming siblings to receive equal compensation? Often the issue is not so much money as the intangible value attached to the farm by your children.

Finally, leaving the farm is a big change. With every change there is some loss, and with loss comes grief. Grief is not a negative emotion but rather a good way of working through the feelings that accompany change. There are five generally recognized stages of grief:

- 1) shock and denial
- 2) anger
- 3) depression
- 4) bargaining
- 5) acceptance

Everyone experiences these stages in a different way and at a different pace. You need to acknowledge the grieving process and accept it as a natural part of the change. You may feel alone and isolated, but remember that you have a large support network of friends and family who care about you.

If you still feel that you cannot get beyond the grief, there are community-based agencies to which you can turn for help. Your local health district can provide you with a list of counseling agencies in your area, or you can contact the Farm Stress Line for a referral.

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GARNISHMENT

- **Garnishment: the legal process through which a creditor intercepts money being paid to the debtor for the purpose of repayment of a debt.**
- **Wages, money from the sale of farm products or assets, private bank accounts and term deposits can all be garnisheed.**
- **Creditors can garnishee your money first and serve you with a Garnishee Summons later.**
- **Garnishment is authorized under *The Attachments of Debt Act*.**
- **Garnishment is also available to the farmer if money is owed.**

Garnishment is a tool enabling a creditor to intercept a portion of a person's income in order to repay an overdue debt. Garnishment is a legal process. In most circumstances, garnishment money is paid to the court by a third party such as the individual/agency for whom the debtor (the garnishee) works. The court then transfers the money to the creditor. However, with the agreement of the debtor and the garnishee, the money can be paid directly to the creditor's solicitor or to the creditor. The most common garnishment situations are:

1. Spousal or child maintenance enforcement
2. A business which has extended credit to a farmer
3. A lender which has loaned money to a farmer

The Garnishment Process

A creditor wishing to garnishee a debtor's income must make a Statement of Claim to the courts and apply to the court office for a Garnishee Summons. This summons must be delivered either personally, or by way of registered mail to both the debtor and the garnishee. Usually, the summons must be delivered within 20 days of the granting of the summons, but this can be extended if the court rules it appropriate.

However, the actual garnishment of assets (with the exception of wages) can begin before the creditor has obtained a legal judgement against the debtor. In this situation, the Statement of Claim and the Garnishee Summons will be served together. In both cases, the garnishment money will be paid to the court and, after 10 days, the creditor can request payment if he or she has obtained a judgement.

There are some situations in which a creditor does not need a court order to garnishee funds, such as:

- Taxes owing to Revenue Canada or the provincial government
- Overpayment of benefits under the Employment Insurance Program
- Payments or arrears due through the Maintenance Enforcement Office
- Wages owing to employees who are subject to *The Labour Standards Act*.

This information is a general outline of some financial and legal considerations relating to garnishment. It should not be considered financial or legal advice and the Government of Saskatchewan assumes no responsibility towards persons using it as such.

If your income is being garnisheed, you should consult a lawyer concerning your specific circumstances.

**Having your wages/
income garnisheed
can be a stressful
experience, but you
and your family do not
have to go through it
alone.**

**The Farm Stress Line
has counselors who
are experienced in
dealing with this
situation.**

**You can call them for
help or guidance or
just for a sympathetic
ear.**

**The toll-free number
is 1-800-667-4442.**

**All calls are
confidential.**

Protect yourself

If you have been served with a Garnishee Summons or a Statement of Claim, it is highly recommended that you obtain legal advice. A lawyer can advise you of your rights and options. If you disagree with the debt (or the amount of the debt), you have the right to contest the claim within 20 days by filing a Statement of Defense.

Sometimes, the creditor is willing to negotiate a settlement on the debt and may cancel the garnishee once a settlement is made.

If a creditor tries to garnishee your bank accounts, the bank may have the right to apply your money to its loans before paying out the garnishment, *even if your loans with the bank are in good standing.*

If an attempt is made to garnishee your wages, the Garnishee Summons must be served to your employer within five days of pay day. The summons is good for only one pay period and must be served within five days of pay day thereafter, until the debt is paid. One exception to this rule is a continuing garnishment for child or spousal maintenance.

Limits to Garnishment

Under *The Attachments of Debt Act* there are limitations to a creditor's right to garnishee.

- Wages paid to the debtor can be garnisheed, but not the entire salary. Unless the garnishment is for spousal or child maintenance, the law allows the debtor to keep a portion of his or her income for living expenses, depending on circumstances (i.e. the number of children).
- All of a debtor's personal bank accounts can be garnisheed, but not joint bank accounts unless there is a court ordered judgement against both individuals. Term deposits can be garnisheed, but not Registered Retirement Savings Plans (RRSPs) or money held in trust for someone else.
- Certain government program cheques, such as social assistance, employment insurance, Canada Pension and income tax refunds, can be garnisheed only after the money has been deposited in the debtor's bank account. One exception to this rule is the Maintenance Enforcement Office which can directly garnisheed most government program cheques except social assistance.
- Although certain farm assets are exempt from seizure under *The Saskatchewan Farm Security Act*, if those assets are sold, the money from the sale can usually be seized by the creditor.

* * *

Farm Stress Line



Whether it's
information,
conflict
or crisis

The first step is
communication

Call
1-800-667-4442

LIFE AFTER FARMING

- Many skills learned on the farm can form the basis for your new career.
- Owning your own business versus working for someone else.
- Opportunities for training or upgrading your skills.

Farming has been your work and passion for your entire life. It is not easy to leave the farm and find a new career, but the ideas and information discussed in this brochure may help you get started.

Points to Consider

Take an inventory of yourself

What are your interests, goals, priorities, strengths and financial needs? Most importantly, what are your skills? Many skills you developed on the farm can be translated into marketable job skills or used as the basis for starting your own business.

- Keeping the farm's books may mean organizational and computer skills.
- Fixing the farm machinery may mean a good understanding of diesel engines.
- A woodworking hobby may result in work as a carpenter.

Self-employment

Running your own business is always an option — and you have a wealth of experience from operating the farm. However, business ownership may not be for everyone, so you should examine yourself and your circumstances carefully before deciding to set up a business. Some points you will want to consider are:

- Will operating your own business result in more freedom or longer hours for you? Are you willing to take on such a big commitment of time and resources so soon after giving up the farm?
- What kind of business will you operate? This will depend not only on your background, experience and interests, but also on markets/market analysis, location, profit potential, competition, government regulation and the amount of personal investment required.
- Do you even want to be your own boss? You will need to critically assess your own strengths and weaknesses before making a decision.
- How will the business be organized? Will it be a home business? Retail or service sector? A sole proprietorship, cooperative or corporation?
- Do you have a business plan?

It is highly recommended that you seek professional assistance from a lawyer and an accountant before making any decision on establishing your own business. The Canada-Saskatchewan Business Service Centre can provide you with information on:

- Government regulations, registration, loans;
- Information check lists;
- Market statistics;
- Business plans.

Leaving the life you know on the farm for an uncertain future in a new location is a stressful experience.

The staff at the Farm Stress Line are trained to help you deal with the problems caused by stress.

We're farmers and former farmers - just like you - and we understand the challenges facing rural families.

We can put you in touch with the people who can help.

Give us a call at the toll-free number 1-800-667-4442.

All calls are confidential.

Network

Talk to “anybody and everybody” to let them know you are looking for work or are starting your own business.

Upgrade your skills

There are a number of institutions and agencies in Saskatchewan that can help you prepare yourself for a new job/business. Regional colleges, the universities, the Saskatchewan Institute of Applied Science and Technology (SIAST) and the Canada-Saskatchewan Career and Employment Centres can help you with:

- Career counseling;
- Writing your resume;
- Improving your interviewing and job search skills.

Reading/Math

You may find you need to upgrade your reading/math skills to advance your search for a new career. Your local libraries and regional colleges offer tutors, resource material and support to help you improve your reading, writing and mathematical skills. They can also help you prepare for Grade 12 equivalency tests or General Education Diploma (GEDs).

Educational/Training Options

There are a wide variety of educational and training courses available to you in a variety of formats, ranging from traditional face-to-face instruction, correspondence courses and work-based training to Saskatchewan Communications Network (SCN) training sites. The regional colleges and the Canada-Saskatchewan Career and Employment Centres can outline your options, which include:

- Grade 12 equivalency (GED), Adult Basic Education (ABE) or high school;
- The Saskatchewan Institute of Applied Science and Technology (SIAST);
- The universities of Regina and Saskatchewan;
- Apprenticeship and Trade Certification;
- The Saskatchewan Indian Institute of Technology (SIIT);
- The Saskatchewan Urban Native Teacher Education Program (SUNTEP);
- The Gabriel Dumont Institute of Metis Studies and Applied Research;
- Private institutions such as business colleges and mediation services;
- On-the-job training with a private business or an economic development board.

Financial Assistance

There are no financial assistance programs specifically for farmers who have left the land, but you may be able to qualify for the generally available assistance programs:

- Student Financial Assistance (student loans)
- The Provincial Training Allowance
- Employment Insurance

* * *

Farm Stress Line



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WHAT CAN BE DONE ABOUT RURAL STRESS?

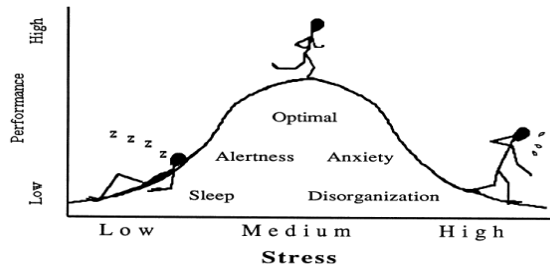
- Stress is a normal reaction to anything which threatens our safety and well-being.
- The constant stress of modern life can result in physical illness. Farmers who endure high levels of chronic stress may find that it has negatively affected their health and reduced their quality of life.
- Recognize stress and learn what you can do to manage it.

Author, Dr. Nikki Gerrard, a community psychologist, has worked in the area of farm stress for more than 10 years, and has served as a mental health consultant to the Farm Stress Line.

What is stress?

Stress is our response to anything that threatens our physical, emotional or financial survival. But not all stress is bad! When we are excited about something, the anticipation we feel, our mental and physical readiness for the task, is called **eustress**. Eustress energizes us. It is what keeps us going during seeding or harvesting. But when we suffer from too much stress, or for too long a time, it is called **distress**. Distress, over long periods of time, can result in severe physical and/or emotional problems. Some physicians say that 80 per cent of patient visits in rural Saskatchewan are due to stress-related illnesses.

Stress Performance Connection



What causes rural stress?

Many things cause rural stress. The very nature of farm work means that a large portion of our daily lives is not under our control. For instance, we have no control over the weather, market prices or interest rates. The equipment can break down at any time. For those who live in town, stress can be caused by the loss of business and the migration of people from rural to urban areas. As people leave the rural areas, schools close and children have to be bussed greater distances to attend school. This is stressful for them and for their parents. All of these things are called **stressors**. It is important to sort out which stressors you can control and which you cannot. It is sometimes helpful to sit down and compile a list of "Stressors over which I have no control" and "Stressors over which I have control." This simple exercise can be very helpful in sorting out the two.

Sometimes, people have to choose between two things which are equally good or equally bad. For instance, seeding lentils can be a good choice because it gets a better market price than wheat, but it is also more susceptible to problems than wheat, and so is more risky to grow. Wheat does not fetch the same market price as lentils, but it is a more secure crop. Either choice has advantages or disadvantages. This is stressful. As another example, a farmer facing financial difficulties may have to choose between selling land or transferring it to the creditor. Neither of these options can be considered good, but they are stressors.

Things which are out of our control and which last for a long period of time create the most stress. The questionnaire at the end of this fact sheet gives you some idea of different stressors and their severity in your life.

What can we do about rural stress?

Rural stress cannot be cured, but it can be managed. The first response to stress may be what is called the “fight or flight response.” Although this may be our first response, fighting or fleeing is not a practical response to rural stress. Stress reactions are different for everyone. When you look at the picture below, some of you will see an old woman, while some will see a young one.



Both are correct. The point is, we can all look at the same picture and

see something different. It is the same with stress. Some of us will be severely stressed in response to an event, and others will think it is nothing. It doesn't matter. Whichever way you react is appropriate. So, if your partner is stressed because of something and you are not, it does not mean that one of you is right and the other wrong. It means that we all react differently. It is the same with managing stress. What works for one person may not work for another. What follows are some of the most effective ways of managing stress.

Talk.... Break the silence, make the links

The most important thing we can do is talk to each other about what is stressing us. It is essential that we talk to our partner, our family and our neighbours. Talking to your partner will engage him or her in helping you share your burden, and it will explain some of your stress-related symptoms such as irritability or insomnia. When problem-solving, two heads are better than one, and together, you may find solutions that wouldn't have occurred to an individual.

Talking to your family is also important. Stories abound of children who learned about the foreclosure of their farms from other children on the school bus.... Or of the small child who hid his toy tractor because he was afraid it would be repossessed. The only way to avoid this kind of pain and suffering is to share your troubles with the family. Telling them that you and your partner will work things out somehow lets them know where things are and enlists them as helpers, yet it doesn't burden them with the expectation of finding a solution.

Talking to your neighbours has been extremely helpful for many rural Saskatchewan people. Discussion groups, self-help groups and community support groups not only help you share your problems, but may also help you find a solution. Most of the people in your area have gone through situations similar to yours. They may know the system better than you; they may have skills, such as negotiation, that you need to know; and they may know of people or resources that could help you.

Breaking the silence and making the links can only serve to ease your burden and lower your stress.

Inform yourself

Farmers today need to know a lot about many things. Farming is a business, and running a business means you need to know about your product, how to get it and how to finance your operation. Most of you know about crops and the various growing and harvesting methods, but many farmers don't know enough about finances. When money gets short and people are vulnerable to creditors, many rural people don't know what might happen to them, what their rights are and what risks are posed by the various options. Learning about these things does not need to be difficult. For basic information, you can obtain a free copy of *Farm Financial Difficulties* (revised edition) from the Public Legal Education Association (PLEA) of Saskatchewan. This booklet contains information on foreclosure, what its implications are, and what your options are to deal with it.

Don't be ashamed to grieve

Grief over the loss of a way of life is no less acceptable than grief over the loss of a friend or family member. When a person dies, the survivors go through five stages of grief. The first stage is denial, when we delude ourselves into thinking and acting as if nothing is wrong. The next is bargaining, when we look for anything we might do to save the situation. Then comes depression, in

which we wonder whether life is worth living anymore. The fourth stage is anger, when we lash out at anyone and everyone, blaming them for our misfortune. The last stage is acceptance.

Everyone experiences these stages in a different way and at a different pace. The speed at which you proceed through those stages is not important; what is important is acknowledging the grieving process and accepting it as a natural part of the change. The pain will pass, but it will take time. People who do not or cannot grieve often find themselves experiencing other symptoms such as muscle aches or chronic depression at a later date. Allow yourself to cry; to be sad; to mourn what you have lost.

Learn to relax

Dr. Hans Selye, the noted Canadian stress researcher, said the main method for controlling stress is learning to relax. He suggested three relaxation techniques.

Deep breathing Sit down. Get into a comfortable position, place your hands on your stomach. Inhale slowly to a count of 10, breathing with your abdomen rather than your chest. Hold your breath for a count of five and exhale slowly, counting to 10. Repeat this 10 times.

Muscle relaxation Tighten each muscle group in your body, hold it for a few moments and release it rapidly. Begin with your toes and work up through your thighs, calves, buttocks, abdomen, arms, fists, shoulders, neck and face. When you are finished, scan your body in your mind to determine if there are any spots which are still tense. Focus on those muscles and tighten and release several times until the tension has gone.

Visual imagery Close your eyes, get comfortable and imagine some peaceful place where you feel content and relaxed. Let your mind imagine the scene, the smell, the sounds, even the feel of it. Stay with this image for as long as you can. When you are ready to leave, tell yourself that, while you are leaving now, you can come back whenever you want. Slowly open your eyes.

Deep breathing, relaxation and visual imagery all do the same thing — that is, they stop the vicious cycle of toxins being released into your body as a result of the stress you are feeling. When the cycle is broken, the body returns to normalcy. The mind is better able to think and the body to function.

Basic prevention

The other basic techniques for controlling stress are just common sense. Make sure you get enough sleep. If you can't sleep, lying down in a dark room and practicing relaxation is better than watching TV, pacing or trying to figure out your bills in the middle of the night.

Eat well and nutritiously. Make sure you have a balanced diet and avoid too much fatty food, fast food and sweets. A healthy body will have the energy resources it needs to tackle the problems at hand.

Physical exercise is one of the most important tools for managing stress. Like relaxation, exercise engages the body in a way that stops the release of toxins. Exercise also increases the metabolism, allowing stress toxins to be broken down and eliminated. Exercise also produces brain chemicals which elevate your mood and relax you without the need of drugs.

Rural stress is here to stay. It can either control us, or we can control

it. Through prevention, management and knowledge, we can, as farmer Donnett Elder has done, slightly change the words Charles Dickens wrote in *A Tale of Two Cities* to read:

It was the best of times;
It was the worst of times;
It was the winter of despair;
It was the spring of hope.

* * *

A portion of James and Lilly Walker's "Farming Stress Inventory" follows, giving an idea of the many stressors which may occur in the farming business. The complete "Farming Stress Inventory" (with scoring interpretation) is included in their publication, *The Human Harvest: Changing Farm Stress to Family Success*. In some studies, the following stressors were identified as being common for farm people. Use this inventory to help you become aware of your stressors. The Walkers suggest you then categorize those in the 4 to 5 range according to the following headings: 1. Financial 2. Weather 3. Work overload 4. Social 5. Hassles 6. Worry. Then prioritize which ones you want to work on first and with whom. Discuss your results with your partner and/or family.

1=low stress 5=high stress

1. Sudden and significant increase in debt load.
1 2 3 4 5
2. Significant production loss due to disease or pests.
1 2 3 4 5
3. Insufficient regular cash flow to meet financial obligations or for daily necessities.
1 2 3 4 5
4. Delay in planting or harvesting due to weather.
1 2 3 4 5
5. How the media reports the farm situation.
1 2 3 4 5

6. Low commodity prices.
1 2 3 4 5
7. Significant changes in type or size of farming operation.
1 2 3 4 5
8. Meeting with a loan officer for an additional loan.
1 2 3 4 5
9. Purchase of major machinery, facility, land or livestock.
1 2 3 4 5
10. Not being considered as part of the farm business by others.
1 2 3 4 5
11. Taking an off-the-farm job to meet expenses.
1 2 3 4 5
12. Prolonged bad weather.
1 2 3 4 5
13. Problems with weeds or insects.
1 2 3 4 5
14. Machinery breakdown at a critical time.
1 2 3 4 5
15. Not enough time to spend with spouse.
1 2 3 4 5
16. Crop loss due to weather, hail, not enough rain, excessive rain, frost, etc.
1 2 3 4 5
17. Personal illness during planting or harvesting.
1 2 3 4 5
18. Deciding when to sell.
1 2 3 4 5
19. Rising expenses.
1 2 3 4 5
20. Government policies and regulations.
1 2 3 4 5
21. Concerns about the continued financial viability of the farm
1 2 3 4 5
22. Having a loan request turned down.
1 2 3 4 5
23. Farming-related accident.
1 2 3 4 5
24. International trade issues.
1 2 3 4 5
25. Continuing low prices.
1 2 3 4 5
26. Breeding or reproductive difficulties with livestock.
1 2 3 4 5
27. No farm help or loss of help when needed.
1 2 3 4 5
28. Need to learn and adjust to new government regulations and policies.
1 2 3 4 5
29. Spouse doesn't have enough time to help with child rearing.
1 2 3 4 5
30. Increased work load at peak times.
1 2 3 4 5
31. Unplanned interruptions.
1 2 3 4 5
32. Use of hazardous chemicals on the farm.
1 2 3 4 5
33. Dealing with salespeople.
1 2 3 4 5
34. Long work hours.
1 2 3 4 5
35. Few vacations away from the farm.
1 2 3 4 5
36. Concerns or worries about the unpredictability of the weather.
1 2 3 4 5
37. Feeling isolated on the farm.
1 2 3 4 5
38. Having to travel long distances for services, shopping and health care.
1 2 3 4 5
39. Pressures in having too much to do in too little time.
1 2 3 4 5
40. Keeping up with new technology and products.
1 2 3 4 5
41. Worrying about market conditions.
1 2 3 4 5
42. Having to make decisions without all the necessary information.
1 2 3 4 5
43. Being expected to work on the farm as well as manage the house and family.
1 2 3 4 5
44. Worrying about owing money.
1 2 3 4 5
45. Worrying about keeping the farm in the family.
1 2 3 4 5
46. Not seeing enough people.
1 2 3 4 5
47. Not having enough money or time for entertainment and recreation.
1 2 3 4 5
48. Death of a parent or member of immediate family.
1 2 3 4 5
49. Death of a friend.
1 2 3 4 5
50. Problems in balancing work and family responsibilities.
1 2 3 4 5
51. Problems in farm operating agreement with relatives.
1 2 3 4 5
52. Divorce or marital separation.
1 2 3 4 5
53. Problems with a partnership.
1 2 3 4 5
54. Daughter or son leaving home.
1 2 3 4 5
55. Trouble with parents or in-laws.
1 2 3 4 5
56. Conflict with spouse over spending priorities.
1 2 3 4 5
57. Major decisions being made without my knowledge or input.
1 2 3 4 5
58. Having to wear too many hats (e.g., farmer, spouse, father, mother, housekeeper, business person, etc.)
1 2 3 4 5
59. Surface-rights negotiations.
1 2 3 4 5
60. Other recent events which have had an impact on your life. List and rate.

1 2 3 4 5

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THE PROVINCIAL OMBUDSMAN AND YOU

- **The Office of the Provincial Ombudsman**
150 – 2401 Saskatchewan Drive
Regina S4P 3V7
Tel.: 1-800-667-7180

Northern Saskatchewan
315 – 25th St. E
Saskatoon S7K 2H6
Tel.: 1-800-667-9787

Government and its related agencies and Crown corporations represent a huge institution which affects the lives of Saskatchewan residents on a daily basis. Dealings between government and the public it serves sometimes go awry, and when that happens, the sheer size and complexity of government can be an obstacle to the individual trying to get his or her complaint addressed. Many departments and agencies have their own internal processes to review complaints from the public, but what do you do if you disagree with the review's conclusions? The Office of the Provincial Ombudsman may be able to help.

The Provincial Ombudsman is an individual appointed by an all-party committee of the Saskatchewan Legislature to investigate complaints against agencies, departments or corporations that are part of the Government of Saskatchewan. The Ombudsman reports directly to the Legislature (as opposed to the government) and thus can provide impartial and independent judgement on the provincial government's actions. The role of the Ombudsman is to find out what happened and why. It checks to see if the government has followed the law and the department has adhered to its rules or policies. It also reviews government decisions and actions to determine if they are fair and reasonable. The Ombudsman will recommend to the government actions or changes to resolve the situation, but it is important to note that the Office of the Provincial Ombudsman is not a court. The provincial government usually acts upon the Ombudsman's recommendations, but it is not legally required to do so. Should it not, the Ombudsman can refer the complaint directly to the Legislature or raise it publicly.

Laying a Complaint: What Happens

If you wish to lay a complaint through the Office of the Saskatchewan Provincial Ombudsman, contact the office. This action will connect you with a complaint analyst who will ask you to describe your complaint, what happened and what you have done to try to solve the problem.

The complaint analyst will confirm whether or not this is an issue which the Ombudsman can investigate — the office cannot investigate complaints against non-governmental agencies or the federal government, but it may refer you to services which can.

Assuming your complaint is accepted, the Ombudsman will either launch a full investigation, or it will ask you and the agency to try to resolve the matter through an

Getting into a dispute with an agency of the provincial government can be a stressful experience.

The staff at the Farm Stress Line are trained to help you deal with the problems caused by stress.

We're farmers and former farmers - just like you - and we understand the challenges facing rural families.

We can put you in touch with the people who can help.

Give us a call at the toll-free number 1-800-667-4442.

All calls are confidential.

internal process. The Ombudsman will not initiate an investigation until all the internal appeal processes have been exhausted. If a full investigation is warranted, you will receive written notice giving you the name of the investigator handling your case. The provincial government agency will receive a similar notice.

The investigator will then meet with you to take down all of the details of your complaint, and will have the agency review the information you provided. The investigator will interview any and all parties involved in the complaint, and will review all relevant laws and rules. He or she will try to mediate a solution to the problem while conducting the investigation. The investigator will prepare a report on your case, and will give you the opportunity to contest the conclusions before delivering it to the Ombudsman.

A Report is Presented

The Ombudsman will examine the report and make a decision on what should be done. At this point, the government agency will be advised of the decision.

If the decision does not support your complaint, you and the agency will be told why.

If the decision supports your complaint, the Ombudsman will recommend ways for the problem to be resolved.

Remember: It is unusual, but not illegal for the agency to ignore the Ombudsman's recommendations. Also remember, the Saskatchewan Provincial Ombudsman deals only with provincial government agencies, departments and corporations in Saskatchewan.

* * *

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RESILIENCY IN RURAL PEOPLE

- **There is more to resiliency than just coping. Coping is what we do in the absence of choice.**
- **Attitude has a big impact on resiliency.**
- **Take the weight off your shoulders — share it with others.**
- **Community can be either a barrier to or an enhancer of resiliency.**

Dr. Nikki Gerrard, community psychologist and expert on farm stress, recently completed a study of rural people's resiliency and barriers and enhancers to resiliency for the Rural Quality of Life Program of the Saskatoon Health District. Dr. Gerrard conducted numerous person-to-person interviews with farmers, and the information and quotations contained in this article are derived from these interviews and her observations.

Resiliency is about more than just bouncing back from adversity — about more than just coping. When farmers were asked to define resiliency, they responded that it was about moving beyond where they were when adversity struck. As one farmer stated: "It's more than [just coping] because if you are just coping, you are just getting through [the situation] and you may or may not be resilient when you are through. You may be just there, kind of like a blob."

Coping is what we do in the absence of choice. When we have choices, we can better deal with adversity and be more resilient. Resiliency depends on a lot of factors, some of which are personal/internal, and some of which are external, such as depopulation, economic factors, gender or a lack of resources.

Internal Enhancers of Resiliency

There are numerous personal characteristics which enhance resiliency. Positive thinking, open mindedness, high self worth, flexibility, having balance in your life, and the ability to accept things as they are and to take things one day at a time are all factors which contribute to resiliency. Other internal enhancers include:

- the ability to move worries and fears to the back of the mind;
- accepting short-comings and limitations;
- decreasing the pace of life;
- letting go of those things you cannot control;
- sharing your feelings with another person.

The ability to learn from adversity is a major enhancer of resiliency. In fact, the conscious decision to view adversity as a teacher is just as important to resiliency as the actual knowledge gained from adversity.

Learning within and about our relationships is a big factor in resiliency. As one farmer stated: “Just learning how to be together, when not to fight, when the other guy needs support [is important to enhancing resiliency].”

External Enhancers of Resiliency

The most important external enhancer is support from family, friends and community. One farmer summed up the importance of sharing with friends and/or family by saying:

“Don’t take all the weight on your shoulders. If there is somebody to share it with, share it with them and share it with them openly. If it’s something bad, don’t try to hide it, share it so that it’s not all on your shoulders.”

Another added:

“I don’t know what keeps you from laying down and cracking up. I know [my wife] has a big part of it to do with me because she’s there... just that she’s there.”

Community support — when it’s there — is an incredible asset to resiliency. One farmer described it by saying: “When we started working... with these people about farm crisis stuff, I really respected all those people when they came and said, ‘Can you stand with us? We don’t need a therapist, we don’t need a banker, we just need somebody to stand in there with us for a couple of years....’ I felt that it was sort of a gift to us. What they were saying was, ‘We’re neighbours, we’re in this community [together] and you people matter to us. We think you just need somebody to be there with you, to help you listen to the banker, and to say things that, sometimes, you can’t say.’”

In some communities, the clergy has played a very helpful role in enhancing people’s resiliency. By reaching out, the clergy have asked people if they are in trouble, if they can help. The clergy can bring a spiritual component to resiliency which is very valuable.

There are numerous other strategies for enhancing resiliency. Walking away for a period of time is important. Taking a break and coming back to the problem with a clear mind helps to create space for creative solutions and allows for new perspectives to emerge. For some, planning and setting goals works to enhance resiliency. Setting boundaries, so that others don’t encroach on our time or energy or so that we don’t allow ourselves to get lost in negative emotions, is helpful for some. Resiliency is also enhanced by getting involved at the community level

to help prevent the erosion of things like the school and various services.

Internal and External Barriers and Enhancers of Resiliency

Some things are both internal and external barriers and enhancers of resiliency. Control and communication cut both ways in terms of resiliency. Control, as discussed here, does not mean dominating another person, but rather the ability to make choices and take action on those choices. Lack of control is a very large barrier to resiliency; however, it is important to realize that there are two ways of experiencing lack of control.

1. When the individual feels that he or she has no control.
2. When the individual actually has some degree of control but doesn’t realize it.

It is important to be able to distinguish between the two.

Having control and feeling a sense of control is a major enhancer of resiliency. As a result of having control, a person can take charge of his or her life. Confidence increases; flexibility is enhanced; planning is possible. All these things contribute to resiliency.

The other internal and external barrier and enhancer of resiliency is communication. Individuals who can’t communicate about their problems become their own worst enemies. Their stress increases as it is bottled up inside them and is accompanied by the multiple physical and emotional problems that come with chronic stress. Communities that can’t communicate often turn bitter and destroy themselves. On the other hand, people and communities thrive when there is good communication.

Non-judgmental listening is the most important aspect of good communication. There is no need to solve the other person’s problems. In fact, it is often counterproductive to give unsolicited advice. Just listening is the greatest gift of all.

Internal Barriers

Internal barriers to resiliency are those things over which we have some control. One farmer interviewed for the study said that he refused to talk about things that bothered him. This resulted in his troubles being bottled up inside him. This can lead to feelings of isolation and the belief that the individual is to blame for what’s gone wrong. Another farmer stated:

“When I feel the least resilient is when I feel there is nobody else there.”

Other internal barriers include runaway emotions like worry, fear, guilt, anger and depression. As previously stated, a person's attitude can be both an enhancer and a barrier to resiliency. Attitudes such as stubbornness, self-criticism, and lack of confidence all hamper resiliency.

External Barriers

Rural communities, by their very nature, contain many external barriers to resiliency. A lack of privacy — everyone knowing each others' business — was reported as being a problem. While people might know each others' business, there seems to be a coldness and a lack of caring in some communities. One farmer expressed the following sentiment regarding her community:

“They were more interested in looking after themselves and what happened to you didn't matter.”

Another added:

“They don't want to be bothered. They want to get in their comfortable pew and stay there. [We are] a close-knit community and I used to say we were a CLOSED KNIT community.”

Poor communication within the community is another barrier to resiliency. One farmer stated:

“It seems like the only time they ever come together is when somebody's mad as hell, when they want to hang a teacher or when the school's going to close, and so it's anger that fuels the conversation.”

Coupled with farmers' traditional spirit of independence — which can make it difficult for people in rural communities to reach out and share problems — poor communication at the community level takes a heavy toll on resiliency.

Depopulation, the loss of culture and sense of community, and the loneliness caused when family and friends move away all create enormous barriers to resiliency. Social life is curtailed because, as one farmer asked:

“Who's going to drive 160 kilometers, one way, to a dance?”

People are frustrated in trying to identify with a community. What is their community: the town 30, 50 or even 100 kilometers away? People feel no commitment to or responsibility for communities so far away. The emptiness of the land is reinforced by the experience of driving past one empty farmyard after another.

Women — especially daughters-in-law — may experience very specific difficulties on the farm. The multiple roles women fulfill and the powerlessness some daughters-in-law feel when they marry into an intergenerational farm that has traditionally been passed from father to son results in decreased resiliency in these women.

The government is also seen as a barrier to rural peoples' resiliency, mainly because of their feelings of alienation from the government. They feel that the government doesn't understand agriculture, doesn't communicate well with rural people and imposes policies and practices which are not always in the best interests of rural people. Lack of resources was frequently noted as a barrier to resiliency. Again, some of these factors were internal and some were external.

In the end, it is important to realize that the key to resiliency does not reside solely with the individual: community, friends and family all have a role to play in supporting the individual's resiliency. An individual should not see him or herself as the sole barrier or enhancer to resiliency. As one farmer stated:

“I find that if everybody is successful in a community, then all of us will be successful, but if we are not successful, we all suffer for it.”

That is the key to resiliency.

The Rural Quality of Life Program, Saskatoon Health Region, received partial funding for this study from the Farm Stress Unit of Saskatchewan Agriculture, Food and Rural Revitalization.

Farm Stress Line



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SELECTING A PROFESSIONAL

- You select the professional — not the other way around.
- Work closely with the professional to ensure both of you are fully informed about your case.
- You can disagree with your professional.

As the business of agriculture grows more and more complicated, producers are obliged to turn to professionals (lawyers, accountants, business consultants) for technical or managerial expertise. Selecting the professional(s) with whom you will work is one of the most important decisions you will make. Since you are entrusting the professional with your farm's future, it is important that you feel comfortable with the person you have chosen and that there is a clear understanding of what each of you expect from the other.

Finding a Professional

Many farm groups and organizations employ the services of professionals. Depending on the circumstances, an organization may be willing to advise you regarding professionals with whom they dealt in the past. Some may even be willing to provide you with recommendations. Friends, neighbours and family members may also be willing to discuss their past experiences with professionals.

It is important to shop around before settling on a professional. Every professional has his or her own style and it is important to select a professional who understands you and is able to represent your interests. You may want to interview several professionals before selecting one.

The Interview

Have a clear understanding of what you want done before you sit down with the professional. You may want to take a family member or friend with you when you interview the professional so that you can “compare notes” after the visit. A second set of eyes and ears is always helpful and your companion may pick up on subtleties which you overlooked in your efforts to explain your situation clearly. This contact is an opportunity to ask questions and to gauge your confidence in the professional's abilities. Some of the issues you may want to investigate are:

- **Knowledge of farming:** Does the professional have a basic understanding of farming?
- **Accessibility:** Will the professional be available to you on short notice when you need him or her?
- **Conflict of interest:** Does the professional (or his or her partners) have business dealings or other clients which may compromise his or her ability to represent you?
- **Fee for service:** How will you be billed and what is the anticipated cost of the services being provided? Will he or she provide an itemized billing? This information will enable you to do some comparison shopping.

The staff at the Farm Stress Line are trained to help you deal with the problems caused by stress.

We're farmers and former farmers - just like you - and we understand the challenges facing rural families.

We can put you in touch with the people who can help.

Give us a call at the toll-free number 1-800-667-4442.

All calls are confidential.

Working with Your Professional

Once you have selected your professional, it is important to work closely with him or her and to keep yourself well-informed about your case.

- **Do some research on your own:** No one is expecting you to become an expert, but taking the time to do a little research will make you more knowledgeable on the subject and better able to explain your situation to the professional.
- **Keep in regular contact with your professional.**
- **Request copies:** Keep your own personal record of all correspondence and documents handled by the professional for your case. You will find these documents valuable in reviewing the progress of your case and in determining your course of action.
- **Communicate in writing:** Sometimes it helps to put your thoughts in writing in order to communicate clearly. Use these notes as the basis for your discussions with the professional.
- **Co-counsel status:** If you have hired a lawyer, you can request "co-counsel" status in some cases. This entitles you to receive copies of all documents and correspondence transmitted between your lawyer and the other party. This may help keep you up-to-date on your case.
- **Take an active role:** It is valuable to review correspondence and documents prepared by your professional before they become public. Remember: the professional is working for you, and you must be satisfied with his or her work on your behalf.
- **Listen carefully to advice:** The advice may not be what you wanted to hear, but it may be your best option. Listen carefully, discuss the option with your family and trusted friends who understand your situation, and make your decision only after careful and thoughtful deliberations.

Disagreeing with Your Professional

If you lose confidence in your professional or decide that the person is not suited to represent your case properly, you are free to change professionals. When dismissing a professional, you will be required to settle the bill in order to get all your papers and documents returned.

* * *

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STRESS

- Stress is a normal reaction to anything which threatens our safety and well-being.
- The constant stress of modern life can result in physical illness. Farmers who endure high levels of chronic stress may find that it has negatively affected their health and reduced their quality of life.
- Recognize stress and learn what you can do to manage it.

Symptoms of Stress

Everyone reacts to stress differently, and what might be intolerable stress to one person may be merely a challenge to another. There is no right or wrong when it comes to stress. Reactions depend on the individual personality and how that person responds to problems on a mental, physical, emotional and spiritual basis.

Our response to stress causes a physical reaction within our bodies, the symptoms of which can include:

- Thoughts of/attempts at suicide
- Stomach cramps and nausea
- Change in appetite
- Irritability
- Inability to relax and/or concentrate
- Relationship/family problems
- Depression/withdrawal
- Accelerated heart beat
- Headaches
- Insomnia or disrupted sleep
- Forgetfulness
- Chronic pain
- Substance abuse

When under stress, the digestive system changes, muscles can become chronically painful and the immune system suppressed. If this happens too often, a physical and emotional reaction occurs which can lead to physical illness and even death.

Sources of Stress

Just about anything can be a source of stress, depending on the individual. For farmers, some of the major sources of stress include:

- Financial difficulties;
- Bad weather;
- Low grain prices;
- Lack of time;
- Changes in farm technology;
- An argument with family member/friend/neighbour.

Managing Rural Stress

Stress is the result of external and internal factors. Social and economic changes leading to geographic isolation and reduced access to services can contribute to stress and have nothing to do with an individual's resiliency. However, there are some things that a person can do to alleviate the stress caused by these external factors.

1) Identify the sources of stress

- What situations/problems are causing you stress? Nothing is insignificant. No matter how small the issue appears, if you find it distressing, then it is important and should be addressed. Try to determine which things cause you more stress than others.

2) Eliminate all the sources of stress that you can

- Identify all those things over which you have control and eliminate/address them. This could be as simple as taking the telephone off the hook for a couple of hours, or as complicated as declining to volunteer at the community level, or deciding to rent out your land.

3) Break the problem into smaller pieces and deal with one piece at a time

- Sometimes we get overwhelmed by “the big picture”, but it may not be necessary to solve all problems at once.
- Writing down the issues and possible solutions sometimes makes things clearer and therefore more manageable.

4) Prioritize the issues

- Deal with the most immediate/serious problem first and let the others wait.

5) Develop a support system

- Find a trusted person with whom you can discuss things.
- Ask for help — it may ease your distress, and it is always valuable to learn that others are experiencing similar problems. There are any number of community-based support agencies which can help. Contact the Farm Stress Line or your local health district for a list.

6) Find and use “stress busters” that can temporarily take your mind off your problems. No matter how busy you are, take time off to do something for yourself. Any kind of a hobby or activity is helpful. The following are some general ideas to consider for managing stress:

- *Take a break from your problem* Setting your problem aside for a time may give you the emotional —and sometimes physical — distance required to look at the issue in a new light. Your mind has the chance to work on the problem on a sub-conscious level and you may be able to re-examine the issue with renewed clarity, less anxiousness and new-found creativity.
- *Communicate* Finding a good listener — one who does not judge or give advice or break confidentiality — can be a major factor in managing stress. Talking allows a person's emotions to be released — and also releases the toxic chemicals in the body which build up during periods of stress. Talking often helps clarify the situation and may result in solutions which had not previously been considered.
- *Maintain your health* Eating properly, as well as getting enough rest and physical exercise, are vitally important to managing stress. Stress wears down the body's resiliency; maintaining your health not only helps you deal with the stress, but it also helps ward off disease and illness which can make a stressful situation even worse.
- *Set goals* All farmers set goals, whether they are short-term (annual seeding plans), medium-term (expanding the herd, shifting to a new commodity) or long-term (expanding the land base). But in order to benefit from goal-setting, the goals must be realistic, consistent with family goals and fully understood by all members of the family. Communication is important to ensure that there are no unspoken assumptions and so that the entire family can work towards the realization of those goals.

Suicide

Suicide can be a final, desperate response to intolerable stress. Since one person's intolerable stress can be another person's challenge, it is important to be able to identify the common warning signs of a potential suicide.

Some common warning signs of suicide

- Talk of suicide
- Tidying up personal affairs
 1. Transferring land to loved ones
 2. Giving away personal possessions
 3. Arranging for the care of children, livestock or pets "just in case something should happen"
- Withdrawal from friends and family
- Recklessness (careless driving, lack of concern about personal safety)
- Expressing feelings of hopelessness, helplessness, worthlessness, apathy, sadness or loneliness

If you know someone exhibiting some or all of these symptoms, you can get help from the Farm Stress Line, mental health counseling services, your local health care provider or clergy. If you fear that a suicide attempt is imminent, contact your local police detachment.

* * *

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SUICIDE – Recognition and Intervention

Suicide Intervention Techniques

- Engage. Ask “You sound overwhelmed. How are you feeling?”
- Identify. Ask “Are you thinking of killing yourself?”
- Inquire. Ask “What has been happening to bring you to this point?”
- Assess.
 - Is there a plan? Ask “When are you planning on doing this?”
 - Is there a history of suicide? Do they know others who have committed or attempted suicide? Ask “Do you see suicide as an acceptable solution to your problems?”
 - Gauge their emotional pain. Ask “Do you feel hopeless, helpless or worthless?”
- Act: Get them to promise you not to act on their suicidal urges, and follow through with third-party intervention.

Suicide Recognition

Suicide is generally a reaction to intolerable stress. Stress can be attributed to many things including debt, abuse, job (or farm) loss, marital problems, the death of a friend or relative. Stress depends more on the individual’s perceptions than on the actual event.

Some common warning signs of suicide:

- Talk of suicide
- Mood changes
- Narrowed thinking (being unable to think of anything other than the problem)
- Crying spells
- Scattered thoughts (starting a project and then losing interest)
- Withdrawal from friends and family
- Changes in eating/sleeping habits
- Substance abuse
- Recklessness (fighting or law-breaking)
- Expressing feelings of hopelessness, helplessness, worthlessness, apathy, sadness or loneliness
- Tidying up personal affairs
 - Transferring land to loved ones
 - Giving away personal possessions
 - Arranging for the care of children, livestock or pets “just in case something should happen”

Since one person’s intolerable stress can be another person’s challenge, it is important to be able to identify the common warning sign of a potential suicide. If you know someone exhibiting some or all of these symptoms, you can get help from the Farm Stress Line or your local health district. If you fear that a suicide attempt is imminent, contact your local police detachment.

Suicide Intervention: Exploration

Always assume that part of the person still wants to live, otherwise he or she would not be talking to you. You should be open, calm and non-judgmental in order to build trust. Ask directly about thoughts of suicide. Talking about suicidal feelings helps to build understanding between you and the person you are trying to help.

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We respect confidentiality.

Try to understand the person's perspective. Try to draw out the root problems/feelings by asking questions such as: "How do you feel?" "What bothers you the most?" "How sad do you get?" "What do your feelings make you want to do?"

People consider suicide because they have lost perspective. Their problems have assumed the central role in their lives. Suicide is seen as the only way out. Try to establish doubt in the person's mind that suicide is the solution.

- Find something that connects the person to life by talking about family, or even a pet or hobby.
- Personal strengths are forgotten during a crisis. Get the person to list the good things in life.
- Family, friends and neighbours are usually anxious to help. Get the person to take stock of his or her personal relationships.
- **Most importantly, let the person know that you care.**

These points will help you get in touch with both sides (suicidal and non-suicidal) of the person's personality, and they will also help the person see his or her life as more than just the problem at hand.

Suicide Intervention: Assessment

Just because a person displays the common warning signs of suicide — or even discusses suicide — does not necessarily indicate that the person is ready to take that step. The following checklist will help you to determine the immediacy of the suicide threat.

Assessment C.P.R.

C – Current Plan. Is the person thinking of suicide? For how long? How? When? How available is the means of suicide? *Risk increases with the higher degree of preparedness and the availability and lethality of the means.*

P – Prior Behaviour. Has the person tried before? Knows somebody who tried? Is suicide seen as an acceptable option? Risk increases with a positive answer to any of these questions.

R – Resources (lack of). Does the person feel alone? Does the person have self-esteem, self-confidence? Does the person have someone to help him or her through this? Risk increases with isolation.

If two or more of the above critical factors are present, then the person should be considered at a high risk of suicide and steps should be taken to intervene.

Suicide is an act of desperation that will destroy one person's life and devastate the lives of family and friends. There are better options than suicide. If you feel suicidal or know someone displaying suicidal tendencies, help is available to you. The Farm Stress Line has counselors who are experienced in dealing with this situation. You can call them for help or guidance or just for a sympathetic ear. The toll-free number is 1-800-667-4442.

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TRANSITION: CHANGES AND CHOICES

- Change is a fact of life, but fear is a part of change.
- Change brings new opportunities with it.
- Learn how to manage change.

Life is change, but change can be very difficult. All living creatures and societies change over time. But change — especially when it is being forced upon us by circumstances beyond our control — is stressful because it involves losses: loss of identity, loss of control, loss of routine. With loss there is grief.

The only person you can change is yourself; it is not about changing others. Change may mean that you accept/adapt to different circumstances, situations, roles, emotions or belief. Change can be predictable, such as planning the sale of the farm, or unpredictable, such as a tractor roll-over or health crisis. We, as individuals, have more control over some situations than others. Farmers have had to adapt to many changes that are beyond their control. However, even if we cannot control change, we can still control how we respond to it.

Change causes fear — fear of the unknown, fear of failure. The greater the change, the greater the fear. It is human nature to seek out security and stability; therefore, one of life's biggest challenges is to find the courage to change. It takes a lot of courage to move ahead despite your fears, but change can also be an opportunity for personal growth and learning.

Are You in Need of Change?

Some indicators that you are in need of change in your life:

- Boredom
- Excessive complaining
- Addictive behaviour
- Resentment
- Apathy
- Worry

Stages of Change

Hit by the Storm

- The point where you come face-to-face with the realization that your life has changed. Common feelings are shock, rage, panic. You may find yourself falling into old familiar but unproductive habits. Ask yourself: “What can I do to help me?” “What can I do to help the situation?”

The Foggy Middle

- This can be the longest, most uncomfortable and most confusing stage.
- It is a time for reflection and experimentation. How did you handle change before? Old habits which are no longer appropriate are replaced by new habits.
- Common feelings are emptiness, chaos. One day you may feel hopeful; the next hopeless. Nothing seems to make sense anymore.
- Coping mechanisms may include personal retreats, “time-outs”, brainstorming or talking things out with a family member, friend or peer.



On Firm Ground

- You know more about who you are, what you want and how to adapt.
- You are ready to take on the new because you have let go of the old.
- You can assess which skills helped you through transition and which worked best.

Tools for Managing Change

Take care of yourself

- Maintain a healthy diet. Make sure you get enough exercise and rest.
- Ask for help and use those supports (such as farm organizations) that are available to you.
- Take “time-outs.” Go fishing for an afternoon, if that is what you enjoy.
- Set limits and boundaries. If you find yourself overwhelmed with commitments, drop a few.

Know and evaluate yourself

- Look at your work, your home and your personal life. Ask yourself, “What matters most to me right now?” There are no right or wrong answers; the only right answer is the one that feels right to you.
- Take an inventory of your strengths, challenges, desires, resources.
- Acknowledge and confront your fears. Recall how you coped with change previously.

Set goals

- Goals will help guide you through the challenging period of change.
- Think about short- and long-term goals.
- Be specific. If happiness is your goal, what things specifically would make you happy?
- Set a time line for achieving your goals (e.g. By a certain date, I expect to see this happening).
- Be realistic. Set goals that are attainable.
- Make sure your goals are in agreement with your values.
- Take little steps. As the Chinese proverb states, the journey of a thousand miles begins with a single step. Achieve a small goal and then go on to the next.
- Count your blessings. This can help pull you through tough times and promotes feelings of security, calmness, optimism.

Define what part of your life is over and what isn't

- Not everything you know has come to an end. Be realistic about the significance of the loss.
- Mark the endings. It might help if you stage some kind of symbolic closure such as a memory book.

Develop a plan

- A plan should be simple. It should be dependent on you and not some other person's actions. It should be something you do, rather than stop doing. It should be something you can do now (or soon) and often.
- Research your options (with a farm management agrologist, for example).
- Make your plan into a “contract” with another person to encourage you to follow through with it.

Know Where You Are in the *Lifetime of Change*

- Early adulthood (ages 20 – 40). You may be in transition from a student/child role to that of a farm operator or career person. Common feelings include excitement, anticipation, worry, anxiousness. You may find yourself being pressured to change by family or peers. Personal and family obligations emerge. Skills develop. You begin to accumulate possessions. You accept emotional and financial responsibility for yourself.
- Middle adulthood (ages 40 – 50). You know who you are, what you want and which habits you can and cannot change. You may experience a “mid-life crisis” (e.g. re-evaluating earlier choices about partner, children or achievements). Your family boundaries have evolved to accommodate your children's independence and your parent's frailties.
- Maturity (ages 50 – 65). You may find that change threatens your income, identity, status, stability. You may feel uncomfortable with the thought of approaching retirement. Your attention shifts from your children to you and your partner. You may have to deal with disabilities and the death of your parents. You may find yourself reflecting on your accomplishments and wondering if you got what you wanted out of life.
- Old age (age 65+). You may be more financially prepared. You have more leisure time. You find yourself reviewing your life in preparation for your death. Your children have taken over the farm.

Change can be stressful, but you don't have to go through it alone. The Farm Stress Line has farmer/counselors who are experienced in dealing with this situation. You can call them for help or guidance or for a sympathetic ear. The toll-free number is 1-800-667-4442. All calls are confidential.

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Saskatchewan Agriculture and Food

WORKSHOPS AND PRESENTATIONS

WORKSHOPS

STRESS & STRESS MANAGEMENT FOR FARM & RANCH PEOPLE

Objective:

To assist participants to understand and develop effective personal and farm stress management strategies.

Workshop Description:

Through an exploration of signs of the stress and self-identification to stress triggers, participants determine how stress affects them personally in their farm environment and allows them to acquire additional strategies to manage the stress in their lives.

This workshop uses a variety of learning methods to encourage participation including stress self-assessments, small group discussions and opportunities to experience challenging communication exercises.

Length: Varies with content requested.

THE FARM TRANSFER (IT STARTS WITH COMMUNICATION)

Objective:

To provide participants with insight into the dynamics of a farm transfer and suggestions on how to effectively and constructively involve family members in the farm transfer planning.

Workshop Description:

Through the use of a case study, this workshop explores the interests of the stakeholders involved in a farm transfer, focusing in the complexity of the extended family's relationship to the farm. The workshop provides an opportunity to discuss the communications dynamics and considerations for setting up the first meeting with family members including the management of the meeting climate.

Length: Minimum 2.5 hours

COMMUNICATION SKILLS

Objective:

Participants will gain an understanding of blocks and enhancers to communications leading to a greater understanding of the techniques of effective listening as an essential element in communication.

Workshop Description:

Though we do not intend to cut people off, or minimize their issues, sometimes we cut people off. As the person walks away, we wonder what it is we did that ended the discussion. This workshop explores communication from the perspective of identifying both the barriers to communication and how to enhance communication. Participants will have the opportunity to experience both positive and negative listening as a means to enhancing communication skills.

Length: Minimum 4 hours



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CHANGES, CHOICES AND TRANSITIONS

Objective:

To provide the participant with an understanding of change, the effects of change and how to deal with change constructively.

Workshop Description:

Participants will be asked to consider a change they are presently facing. And from that perspective the workshop provides an opportunity to examine the impact of the impending change on the participant's thinking and behaviour. The phases of a change will be explored as well as the gains and losses associated with change.

Length: 1 to 2 hours

DEVELOPING A NEIGHBOURS HELPING NEIGHBOURS SUPPORT GROUP

Objective:

To assist and support the establishment of farm family support groups.

Workshop/presentation description:

Saskatchewan is a hot-bed of volunteerism. It has the highest rate volunteerism in Canada. When it comes to self-help and support groups in the context of the farming and ranching – there are important considerations to address. These include: who is your neighbour, the skills of facilitation and communication, issues around confidentiality and where advice fits in. The workshop will focus on effective communication and as well address attitudes and values that can impede or enhance effectiveness in a support group. The workshop will conclude with a discussion on resources of the Farm Stress Line in supporting self-help groups.

Length: estimated 2.0 hours

PRESENTATIONS

THE FARM STRESS UNIT

Objective:

To provide participants with insight into the operation of the Unit, how the Farm Stress Line counselors assist a caller. Participants will learn about the adjunct services offered by the Farm Stress Unit.

Length: Minimum 30 minutes to a maximum of one hour.

NEIGHBOURS HELPING NEIGHBOURS

Objective:

To assist participants to interact with neighbours as well as friends and family when there is a desire to help a neighbour through a difficult situation or crisis.

Participants will gain an understanding of how a person responds to high stress focusing on the effect of stress on physical health and thinking and behaviour. This serves as the foundation for the communication process that would occur with a person in crisis experiencing high stress.

Length: Forty minutes to one hour depending on discussion time and/or use of case study.

STRESS & STRESS MANAGEMENT FOR FARM & RANCH PEOPLE

Objective:

Similar to the objectives of the Farm Stress Unit's workshops, this presentation outlines the signs of stress and the stress triggers. It also focuses on how stress affects an individual in their farm environment and suggests strategies to manage the stress in one's life.

Length: 40 minutes to one hour depending on discussion time.

ISSUES PRESENTATIONS

Objective:

To encourage participants to explore various issues challenging rural Saskatchewan.

The Topics:

- Dealing with Disaster (similarities and differences between a natural disaster and an agricultural disaster).
- Stress and Farm Safety
- Suicide Risk Assessment and Intervention
- Abuse and Violence
- Literacy
- The Farm Stress Unit is available to do presentations on many of the topics that are addressed in the Farming and Ranching in Difficult Times kits.

The Farm Stress Unit has resourced workshops and presentations from many organizations and groups including schools, rural municipalities, clergy and various federal and provincial government agencies, farm safety organizations, livestock and grains industry.