

David Hallauer District Extension Agent, Crops & Soils

Rental Arrangement Resources

I've sat through numerous discussions with Agricultural Economists over the years and heard the first response to a question about a rental arrangement be: 'it depends'. As frustrating as that answer is, 'it depends' really *is* often the best answer.

What does it depend on? Soil type. Fertility. Input costs. Tax Costs. Conservation work needed/completed. All of them (and many others) factor into what a rental arrangement should look like. It's what makes answering questions on things like average rental rate or most common share arrangement so difficult to answer.

If you're taking a look at rental rates/agreements this fall, visit the KSU Agricultural Economics website (<u>www.agmanager.info</u>) with information specific to land rental rates and arrangements found at: <u>https://www.agmanager.info/farm-management/land-rental-rates</u>. Here you'll find links to the annual *Kansas Ag Statistics Service* publication summarizing their survey of landlords and tenants to come up with average cash rental rates. There's also a companion publication put together by two KSU Ag Economists to get at a calculated number for cash rental rates (based on current farm budgets and predicted crop prices). Sometimes both publications show similar results. Sometimes there are differences based upon lags in the markets, etc...

Want to know a little more about how some of the more common facets of share rental agreements are managed? Every four years, KSU's *Land Use Survey Office* conducts a survey of just that. It won't likely cover *everything* you're after, but it does give some ideas about how others might be handling those arrangements.

At the bottom of the page is a link to various papers and presentations from KSU Department of Agricultural Economics staff on all manner of land lease and land value topics. If you're wanting to dig a little deeper into some of the research economists have done on rental rates and land values over time, they'll be showcased in these papers/presentations.

There's also a link to various rental agreement forms. Maybe you're putting together a new agreement or just want to rework an old one. Bulletins from the *North Central Farm Management Committee* can not only help provide a base to start from, but background behind why different stipulations might or might not fit in to a rental arrangement.

If you want the single cash rental rate number or crop share agreement percentage, you won't find it at the sites listed above, because...it depends. You will, however, find the resources to help you get a whole lot closer. If you want to know more about the site – how to navigate what all is there, where to find specific resources, or even what they might be telling you - drop me a line. We can sure discuss what resources might be available (and what might not...) to help. Hard copies of many of these forms are also available via any of our District Offices.



Ross Mosteller District Extension Agent, Livestock & Natural Resources

Learn to Delegate

I often work alone and this week's article hits a nerve close to home for me, but it is a good one for all "people managers" to consider. One of the most difficult things to keep in mind in any agricultural operation is that hard work alone will not always make the business a success. Strong managers often lead to a successful business. Troy Marshall, contributing editor to Beef Magazine, makes some good points that farm managers need to consider at times.

Intuitively, most managers know they spend far too little time working on bigger position issues such as strategic planning and marketing. The easiest thing to do is continue to work in the business instead of working on the business. J.C. Penney summed it up very well -- "The single greatest cause for failure in managers is their inability to delegate."

Delegation for most goes against the work ethic that's so much a part of agriculture. Managers feel guilty having employees or family working on a project while they themselves are inside at their desk. Perhaps the hardest thing to do is to stop doing things ourselves and start leading others to do them.

This struggle with delegation has three roots:

- One is ego -- "I'm not sure they will do it as well as I would." Accept the fact that, at least initially, it may take more time to teach others than it does to do it yourself.
- The second is guilt -- "I want to be a team player." Often, the jobs that need to be delegated first are the less glamorous jobs in an operation. You'll be shifting your efforts from the jobs that return \$5/hour to the jobs that pay \$100/hour or more.
- The third obstacle is fear -- "I know I'm qualified to sort cows etc... I'm not so sure I am qualified to develop and implement a marketing program." Fear keeps us from doing the really important things by helping us rationalize that the other tasks are more urgent.

Here are some tips for making the commitment to delegate:

- Stop doing the task and select the person you want to handle the project.
- Convey the importance and significance of the task that you're delegating and demonstrate the faith you have in that person. Take the time to show them how to do it.
- Clarify the standards you expect and be available to help them accomplish it.
- Don't baby-sit the project, but be available for feedback and follow-up to make sure that progress is being made.
- Praise, reward and celebrate their success. Don't get caught in the trap of feeling threatened when someone does a delegated task better than you did. After all, that's part of the goal -- to delegate tasks that often aren't your strength.

Start delegating today. Sit down and list your management strengths and weaknesses, the tasks you are accomplishing and those you would like to accomplish. Then, make the decision and commitment that you are going to increase your effectiveness by at least 20% by prioritizing the most important tasks and assigning them to the most qualified person. Realize it's okay to be at your desk at 9 a.m. while others are working outside. It's okay to admit you might not be an expert in range management, herd health, nutrition, genetics, marketing or accounting. More importantly, it isn't a sign of weakness to admit you can't get it all done yourself. Taking control of your destiny is the only thing you can't afford to delegate.



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Laura Phillips District Extension Agent, Horticulture

No news article this week.



Teresa Hatfield

District Extension Agent, Family and Community Wellness

Medicare Marketing Rules: What you need to know

Medicare Open Enrollment is a great time to review your Medicare prescription drug plan or your Medicare Advantage plan for next year. Medicare Open Enrollment runs from October 15 to December 7 of every year. It is also when beneficiaries see an increase in Medicare marketing from private insurance providers. You may notice more mail in your mailbox and wonder what the rules are for Medicare marketing.

Insurance agents are allowed to call beneficiaries who have expressly given advanced permission, make unsolicited contact with potential enrollees using conventional mail and other print media (e.g., advertisements) and by email provided it contains an opt-out function, and conduct marketing/sales activities in common areas of health care settings. So, for example, if you have filled out a card requesting more information about an insurance product, the agent would be allowed to contact you. If you have made no effort to contact the insurance company, they cannot simply show up uninvited at your home.

Medicare tells beneficiaries to be aware that insurance agents aren't allowed to:

- Ask for personal information over the phone unless they need it for enrollment.
- Require you to speak to a sales agent to get information about the plan.
- Offer you cash (or gifts worth more than \$15) to join their plan or give you free meals during a sales pitch for a Medicare health or drug plan.
- Ask for payment over the phone or online. The plan must send you a bill.
- Tell you that a Medicare Advantage plan is a Medicare supplement insurance (Medigap).
- Sell non-health-related products, such as an annuity or life insurance policy, during a Medicare health or drug plan sales pitch.
- Talk about their plan in areas where you receive health care, like an exam room, hospital room, or a pharmacy counter.
- Market their plans or enroll you during an educational event like a health fair.
- Advertise to you without using a plan name.
- Advertise using confusing words or images or misleading Medicare logos.
- Sell door-to-door or leave information like leaflets, flyers, door hangers, etc., on someone's car or at their residence (unless the beneficiary is a "no show" for a prescheduled appointment)
- Send unsolicited text messages, make unsolicited phone calls, or leave voicemail messages for potential enrollees.
- Approach beneficiaries in public areas (i.e., parking lots, hallways, lobbies, or sidewalks)

Do not feel pressured to make a hasty decision about a plan. Make sure you get all your questions answered and that you understand all the plan details. Ask for information about the plan in writing. If you believe an agent is not abiding by Medicare rules, save documents, the agent's business card, and marketing materials. Call 1-800-Medicare, the Senior Medicare Patrol Resource Center (877-808-2468) to report fraud and abuse.

The Meadowlark Extension District offers free Medicare Counseling services. Teresa Hatfield is a trained counselor with the Senior Health Insurance Counseling for Kansas (SHICK) program. SHICK counselors provide information about Medicare and the other insurances that work with Medicare. SHICK counselors do not sell, endorse, or recommend particular Medicare products. Counselors provide the information you need to make your own informed decision. For an appointment with Teresa in Jackson, Jefferson, or Nemaha counties, call or email at 785-364-4125 or thatfield@ksu.edu



Cindy Williams District Extension Agent, Family & Community Wellness

Keeping Your Family Safe This Thanksgiving

Keeping your family safe from a foodborne illness is more important than ever. With the healthcare system fully employed to help people who have coronavirus, it is important to stay healthy and stay out of the hospital emergency room.

For your household-only Thanksgiving meal, here are a few ideas for keeping it simple and setting yourself up for success:

Prepare a smaller traditional turkey

- A small turkey of 8-pounds will feed 8 people and take 2.5 hours to roast. Remember, a food thermometer is essential to successful turkey roasting. The internal temperature should reach 165°F. Once it does, remove it from the oven, and let it rest for 20 minutes.
- A bone-turkey breast of 4 to 6 pounds is a great option for a household meal and can feed up to 6 people. It will take between 1.5 to 2 hours to roast and--- again---it is only done when your thermometer reaches 165°F.

Focus on favorite side dishes

- Choose your two favorite sides to prepare. Keep things simple, and set yourself up for success by limiting the number of side dishes you make.
- When using delicious frozen options, remember to serve them safely by following package and preparations instructions

Follow the Core FOUR practices for food safety

- <u>Clean:</u> Every recipe begins with handwashing before starting food prep.
- <u>Separate:</u> Prevent cross-contamination from harmful bacteria by separating raw meat, poultry, seafood and eggs from other foods in your grocery cart, grocery bags and in your refrigerator. Using one cutting board for fresh produce/cooked meats and a separate one for raw meat, poultry and seafood.
- <u>Cook:</u> Food is safely cooked when it reaches a high enough internal temperature to kill the harmful bacteria that cause food borne illness. Use a food thermometer to make sure your food is thoroughly cooked.
- <u>Chill:</u> Refrigerate foods quickly because cold temperatures slow the growth of harmful bacteria. Keeping a constant refrigerator temperature of 40°F or below is one of the more effective ways to reduce the risk of foodborne illness.

Have a "Happy and Safe" Thanksgiving knowing that you are taking the right steps towards keeping your loved ones safe.