



## Protecting human resources should be part of farm risk management

by Bob Wells, extension agriculture economics specialist, (641) 673-5841, wellsjb@iastate.edu

In today's complex world of agriculture, producers understand that risk management is the key to their profitability. Most producers think of risk management only in terms of production, marketing and financial risk. While these are important to the success of the farm business, often overlooked are the human resources risk and the seldom mentioned possibility of unintentional death and disablement faced by producers every day.

As fall harvest nears, National Farm Safety Month encourages farm families to be alert to the dangers and practice farm safety. In any year, there are many close calls for Iowa producers – in the field, in livestock pens, in grain bins and on Iowa's roads. Each is a reminder that jobs associated with agriculture are among the most dangerous ways of making a living in Iowa.

Studies show that a majority of farm-related fatalities and injuries occur from May through October, with peak injury periods during planting and harvest. The Iowa Fatality and Injury reports show that during the

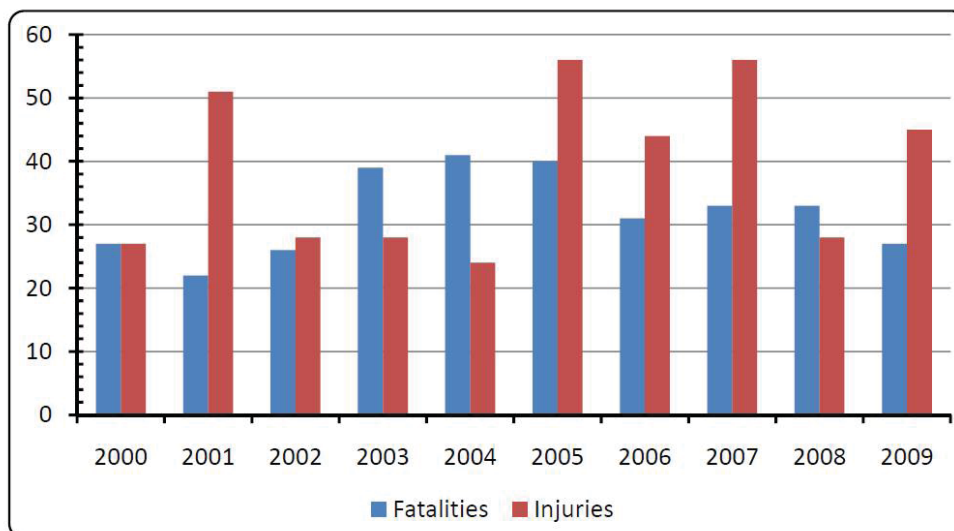
years 2000 through 2009, Iowa had 319 farm fatalities of which 118 or 37 percent occurred during harvest. During that same period, Iowa farm injuries totaled 387 injuries with 164 or 42.4 percent occurring during harvest.

Chuck Schwab, Iowa State University Extension farm safety specialist, states that the National Safety Council calculates that each death has an associated cost of \$1,150,000 and each injury has a cost of \$34,000. As a result, the Iowa fatalities represent an economic loss of \$366.8 million and injuries account for an economic loss of \$13.2 million, or \$380 million in the ten year period. While not all injuries are permanently disabling, they represent time lost and a cost to the farm operation.

### Collisions with vehicles

With 24.5 percent of farm fatalities and injuries involving vehicles, defensive driving is critical to the safety of operators moving farm equipment on Iowa's roads. A major cause of tractor collisions on public roads is the difference in speed between cars and tractors. The

## Iowa Farm Fatalities and Injuries 2000-2009



SOURCE: Iowa Fatality and Injury Reports 2000-2009  
Iowa State University Extension Agricultural and Biosystems Engineering Department  
[www.abe.iastate.edu/safety.html](http://www.abe.iastate.edu/safety.html)

Protecting human resources important to farm risk, continued from page 4

cars' higher rate of speed results in the motorist approaching the tractor so quickly they have only a few seconds to identify the hazard and react. For example, if the motorist is driving 55 miles per hour and comes up on a tractor that is moving 15 miles per hour, it only takes five seconds to close a gap the length of a football field. Another way of looking at it: if the driver of a car that is traveling at 50 miles per hour spots a tractor 400 feet ahead on the road and the tractor is moving at 20 miles per hour, the motorist has less than 10 seconds to avoid a rear-end collision.

Here are some practical tips that can help.

- Have reflectors and slow-moving vehicle emblems (in Iowa, SMV emblems are required for vehicles traveling less than 35 mph\*) in place on all tractors and implements.
- Make sure reflectors and SMV emblems are clean and in good condition.
- Use warning lights on tractors. They can help protect you from being hit by motorists.
- Consider installing lights on the back of wagons and farm implements at the eye level of motorist.

Nearly half of collisions between motorists and farm implements involve one of two scenarios, either the left turn collision or the rear end collision.

The left-turn collision occurs when the tractor is about to make a left turn at about the same time that a motorist tries to pass. This maneuver can confuse motorists, especially if they think that the tractor operator is moving over to let them pass. The rear-end collision happens because a motorist doesn't see the farm machinery in time. It's easy to misjudge speed when approaching a slow-moving vehicle. In most cases, there are only a few seconds to react and slow down.

### Non vehicle injuries

Non vehicle injuries are among the most preventable on the farm. To reduce the likelihood of these injuries, make sure surfaces are free from spilled grain, debris and mud. Check to see that all machinery and equipment are operating properly and that all shields covering moving parts are in place on tractors, implements

and other equipment. What may seem like minor repairs now could have major implications later. Some of the most alarming injuries involve power take-off (PTO) units. Developing safe work habits is the key to reducing the number of PTO related injuries.

Involve children in farm safety checks. Talk to children about dangerous areas. Make sure they understand which areas are off limits. Remind them of the rules on a regular basis; listing the rules once is not enough. Devote an entire day to family safety instruction. It is important that everyone develops a "safety first" attitude on the farm.

Protect the valuable human resources on Iowa's farms this year by being alert, cautious and having a safe harvest.

*\* The international standard requires the SMV emblem for vehicles traveling 25 mph or less; however, Iowa has placed in the state code that SMV emblems are for vehicles traveling 35 mph or less. It is the only state and only exception to the ISO/ASABE international standard for this symbol.*

Updates, continued from page 1

**Internet Updates**

The following updates have been added on [www.extension.iastate.edu/agdm](http://www.extension.iastate.edu/agdm).

**July Corn Basis** -- A2-34 (12 pages)

**July Soybean Basis** -- A2-44 (12 pages)

**Choosing a Distributor for Your Product** -- C5-161 (2 pages)

**Evaluating Computerized Farm Accounting Systems** -- C6-32 (2 pages)

**Using Group Conflict to Improve Your Project** -- C6-55 (2 pages)

**Good Communications Can Help Solve Problems** -- C6-56 (2 pages)

**... and justice for all**

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

ing, 14th and Independence Avenue, SW, Washington, DC 20250-9410 or call 202-720-5964.

Issued in furtherance of Cooperative Extension work, Acts of May 8 and July 30, 1914, in cooperation with the U.S. Department of Agriculture. Gerald A. Miller, interim director, Cooperative Extension Service, Iowa State University of Science and Technology, Ames, Iowa.

**Permission to copy**

Permission is given to reprint ISU Extension materials contained in this publication via copy machine or other copy technology, so long as the source (Ag Decision Maker Iowa State University Extension ) is clearly identifiable and the appropriate author is properly credited.