

## VISITING HOURS:

# March Was National Professional Social Work Month

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Receiving the diagnosis of an illness can be a confusing time for anyone. Will I be able to handle the treatment? How will I balance my care with the needs of my family? How will this affect my job? Who will help me figure all this out?

This year's National Social Work Month theme was Social Workers Inspire Community Action. With more than 37 million people admitted to hospitals in 2009, social workers serve many of these patients during their hospital stay. A health care social worker's commitment begins when patients enter the health setting and continues throughout the hospitalization, or outpatient treatment and, if needed, after discharge with community social workers in home health, mental health outpatient services, hos-

pice and community supportive services.

Social workers in health care services work together within a multidisciplinary team, including doctors, nurses, and other professionals such as physical therapists, speech and language therapists, nutritionists, chaplains, and many others too numerous to include, in order to ensure quality care for their patients.

Social workers are advocates for their patients. Social workers have the dedication, the specialized education and training to help patients navigate the confusing world of health options. The basic tenet of social work is to help people help themselves whenever and wherever they need it. It takes a bachelor's, master's or doctoral social worker degree - with a minimum number of hours in supervised fieldwork - to become a social worker. Social workers complete their education in a nationally-accred-



Submitted photo  
Pictured from left are Avera Sacred Heart Social Workers: Myrna Hunhoff, Stacey Nickels, Sharon Stratman, Lisa Schroeder, Helen Schaeffer, Lorna Arens, Connie Potts and Cody Wieman.

ited school of social work, plus the required educational fieldwork practicum in order to graduate in social work. In addition, another two years of work supervision by a licensed social worker must be completed in order to take the national social

workers licensure examination. Licensure is mandatory in most fields of social work practice. Continuing education is a must for renewal of licensure every two years.

Social workers see patients and their families through a

holistic lens, which is the mind, body and spirit approach. More than just treating the physical effects of an illness, social workers are aware of all the other psychosocial issues that play into the patient's treatment and recovery. Those psychosocial issues could be few or many or none. Psychosocial concerns are how this health concern affects the patient's personal life - family, friends, job status, school, financially, spiritually, along with all the other interpersonal relationships - and to help them overcome those issues in order to continue and complete their health care.

At Avera Sacred Heart social workers are dedicated to various departments and specialize in patient/resident needs. These needs may be acting as another voice when discussing medical options with your health care providers or helping you sort things out upon admission and discharge from our facilities -

and just about everything in between.

There are more than 110,000 health care social workers across the county. The National Association of Social Workers is aware of this important area of practice that affects millions of people.

Social workers have the unique ability to look at person's situation from a broad perspective. We understand that the best health care requires a broad view of social, environmental, psychological and economic options. Ask any social worker, and they will probably tell you, it is such an honor to make a difference one person at a time in this world. Thank you for allowing us to serve you in your time of need.

*This weekly column is produced by the public relations office at Avera Sacred Heart Hospital to promote healthy lifestyles and provide useful medical information to our community.*

## Are You And Your Lender On The Same Side Of The Desk

BY VAL FARMER

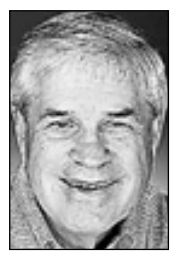
In this volatile farm economy, there are so many unknowns. What will this year bring with weather, prices and cost of inputs? The hog and milk prices continue to create anxiety and stress.

This is a crucial time of the year when producers and growers make key projections regarding this year's income, expenses and profitability. If you foresee potential problems with cash flow and debt, how do you and your lender work together to weather the storm?

Here are some helpful ideas on how to make this relationship work best.

**1. Remember, this is a partnership.** It is a key relationship outside of the family arena that is essential for business success. It is in the lender's best interest to have the loan repaid on time and that there are profits for the producer. That is the goal. You are both working for the same thing.

**2. Include your spouse.** Women need to be included in these discussions so they know where they stand with debt and the status of the farm in terms of equity and income projections.



VAL FARMER

Women who aren't included aren't informed and can't serve as sounding boards or provide that needed reality check.

Farming and ranching are hard, stressful professions. It is emotional. Family support gets people through tough times. Your lender will have more confidence in your operation if he or she sees the two of you working together and equally familiar with the stakes and obligations of the coming year.

**3. Be good at communicating.** Take every opportunity to communicate in a positive, proactive manner. Your lender should hear about your problems directly from you first, not from the street. Be quick to communicate openly about your situation.

Almost all lenders are interested, caring people who want to solve problems if they are given a chance early on to work with you. You don't win points by staying away - even if there are some fears and unknowns with the situation.

**4. Be honest.** Trust is the cornerstone

of all good relationships. Don't violate your trust succumbing to the pressures of finance. Don't rationalize your values in order to justify a deceptive or illegal action. No matter what happens, keep your integrity. Your straight forward dealings will stand you in good stead with your lender as in life.

**5. Watch your emotions.** There are so many factors outside of a farmer's control that it is easy to feel angry, upset and frustrated. Life isn't fair. The hard work of farming and ranching isn't always rewarded. The markets and the weather can mess up the best plans.

It harms the lender/borrower relationship to blame and take out your frustrations with the most visible player in an economy that goes haywire from time to time. Your lending institution is trying to survive in that same environment. To clash and shut off communications by angry outbursts doesn't help. The feeling tone of the negotiations should be friendly, courteous, respectful and pleasant, even if hard things are talked about.

**6. Be good at negotiating.** Good negotiators radiate confidence in their ideas. They have an appreciation for the key limits or needs on the other side of the desk.

Listen and understand what the lender needs. Have a working knowledge of what those factors are and show by your plan how you want to satisfy their basic requirements. The best negotiators know the other fellow's concerns almost as well as their own.

Don't just dump a problem and expect the other partner to solve it. Come in with your plans, know your numbers and what they mean. Show how you expect to repay the loan. Projections have to be realistic: not "fantasy in - fantasy out."

One common expectation of lenders is that you will come in with a marketing plan. Almost any plan will do. Have something in place that shows you know when you are going to sell your production, at what levels and what the profits might be. Holding on to crops or livestock to hit market peaks is too risky in today's volatile farm economy.

Be conversant with your family living budget and how you are living with that plan. Lack of discipline about personal record keeping and decision-making casts doubt about your overall management of the operating loan. This is one area of concern for lenders who see credit card debt and big purchases dur-

ing a down year. These are red flags of poor fiscal management.

**7. Find someone who believes in you.** Not everybody hits it off. Personality clashes can get in the way of business. If for some reason you don't get along with a particular lender, don't be afraid to ask for a change. It is the relationship that makes this work. The lending institution sees it the same way. They want open and respectful communication.

If communications have broken down, get an outside mediator to come with you to help get communications rolling if somehow you've gotten off track. A third party can help spot problems and make helpful suggestions.

For more information on family farm business, visit Val Farmer's website at [www.valfarmer.com](http://www.valfarmer.com).

*Val Farmer is a clinical psychologist specializing in family business consultation and mediation with farm families. He lives in Wildwood, Missouri and can be contacted through his website.*

This column is sponsored by Lewis & Clark Behavioral Health.

## Intro. To Medical Terminology To Be Offered Beginning April 21

Are you interested in joining a financially rewarding and stable career in the medical field? Get started now by taking Southeast Job Link's Introduction to Medical Terminology Course! Learn the basic communication skills needed to work and become a part of the medical office environment.

This five day class begins April 21 and will run from 8 a.m.-noon. The remaining classes will be held on the following

Wednesdays: May 5, 12, 19 and 26. The course will be held at Southeast Job Link, located in the Technical Education Center, one block North of the Yankton High School/Summit Activities Center at 1200 West 21st Street in Yankton.

This introductory course will give participants a comprehensive overview of medical terms and there uses in the medical field.

Participants will gain a basic understanding of many of the body systems explored in

medicine: Human Body, Skeletal System, Muscular System, Cardiovascular System, Immune System, Respiratory System, Digestive System, Urinary System, Nervous System, Eyes and Ears, Skin, Endocrine System, Reproductive System and Diagnostic Procedures & Pharmacology.

Call Southeast Job Link at (605) 668-3480 and sign up today. Class size is limited and will be filled on a first-come, first served basis. Deadline for signing up is April 12.

## COUNTY

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have to surface flow from the east ditch to the west ditch."

During Tuesday's meeting, some residents who live along the ditch in question brought to light concerns they have about the impact the improved drainage system could have farther down the line. They said water has backed up on their property because of insufficient drainage and questioned whether the scope of the project should be expanded to look at the drainage system downstream.

Commissioner Donna Freng urged caution in moving forward, saying that the immediate goal should be to fix the Gayville drainage problem.

"If we start adding to it and adding to it, and making it more of a project than we started with, before long this isn't going to be taken care of because it's going to get too expensive," she said. "We have to make sure we maintain priorities."

Commissioner Mark Johnson said he is skeptical that if the Gayville system is improved, it will result in that much of a faster flow because of the flat elevation in the area.

Still, the commission agreed to have Arens Engineering look at the area and determine whether any additional elements need to be addressed as the county works toward a resolution to the Gayville drainage problem.

The firm said it will have a verbal report ready in time for the next commission meeting in two weeks.

Discussion was also held about the method by which the

project will be funded.

The assessment for property owners along the proposed project generates about \$12,000 per year, according to Yankton County Auditor Paula Jones. The fund currently has approximately \$100,000 in it.

In one scenario, the county could be the borrowing entity on a 20-year bond for the project. A loan is also a possibility. The residents along the ditch could also re-establish their ditch board to act as the borrowing entity.

No final decisions were made Tuesday.

In other business, the commission:

- was informed by Johnson that progress on the plans for a new County Highway Shop is going well. A final design should be done within a month, and it is on schedule to be bid out by the beginning of June;
- listened to a presentation from Yankton County Director of

gambling, entertainment, restaurants, shops and such? This might sound radical, but just think of the revenue that a project like this would bring into not only the community but the whole area.

**5. Any closing thoughts?**

First, I would like to thank you! I would also like to urge citizens to please get out and vote. It is a very awesome privilege

Equalization Lori Mackey about the benefits a new software program could have for her office and other county departments. Because of budget projections in coming years, the commission had concerns about the price tag for the program despite overall support for it. Mackey and Planning and Zoning Director Patrick Garrity agreed to look at ways to make the purchase of the software budget-neutral. In addition to reducing the chance of errors and streamlining information, part of the attraction of the program is the ability to create a subscription service that would allow subscribers to obtain real estate information without having to take up the time of equalization department employees; and

• held an executive session to discuss a personnel matter. No action was taken.

## VOTE

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We should cool the burners when it comes to the so-called "projects in the works," such as a new library, Water Park, etc., at least until there are some strong and positive economic upswings. We should spend more money on economic development. I propose establishing a group or committee of individuals that possess proven sales and marketing skills, but strong diplomatic skills as well, to target companies, businesses and other economic opportunities and then close the sale by bringing them to Yankton.

**4. Renovation work is set to get under way this spring on converting the Meridian Bridge into a recreational trail.** The

city has done a lot of planning for the downtown area to prepare for this eventuality. Once the renovation is complete this fall, what steps do you think the city needs to take to capitalize on this unique project?

Whether one likes the fact that tax money is being spent on the renovation of the Meridian Bridge or not, the fact remains is that what's done is done. We must take advantage of the situation. We should take advantage of the historical significance of the bridge and the fact that it spans a National Scenic River, and pass the upkeep burden onto the federal government, via the National Park Service. We should also look at the possibility of converting the top deck into an observation deck and interpretive center. Also why not explore the possibility of docking another river boat in the area, and opening up riverboat

## UNION

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an opportunity for union members to discuss the contract and see how many gains were made, according to Aylward.

"It was such a long process, and there were rumors that nothing was getting accomplished," he said. "I think tonight, when we sat down and looked at the whole document ... some eyes were opened. It's a really good starting point."

Approximately 80 city employees are eligible for the union, and Aylward said a majority of them had signed up for membership. He would not disclose an exact number.

Among the gains made by the union in the contract are a minimum two-hour payment for instances where employees are called into work during non-working periods, the establishment of three days of funeral leave when a member of an employee's immediate family passes away, establishment of holiday pay for employees who are regularly scheduled to work on a holiday, establishment of a safety committee that includes union representation, and the establishment of a health insurance committee that includes union representation.

Union-eligible employees will also receive retroactive cost-of-living adjustments given to non-union city employees in 2009 and 2010.

Union member Stan Hoffart said his biggest concern for the contract to address was job security. He felt some of his peers have been subjected to unwarranted firings.

"At least now we have some protections. There is a process they have to go through to (fire an employee)," Hoffart said. "It was a difficult process. (The city wasn't) that cooperative with us. At least maybe now they are going to be forced to recognize us."

Russell said the City Commission could consider approval of the contract as soon as Monday.

Meanwhile, the union already has its sights set on next year's contract, which it hopes to begin negotiating with the city soon.

"At this point, we have asked employees to think about things that they would like us to work on," Parr said. "We'll get together to meet, probably within the next month. We're looking to continue to move forward."

## NEWS AROUND THE CLOCK

[www.yankton.net](http://www.yankton.net)



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