

Good Ideas For Young Farmers And Ranchers

BY VAL FARMER
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Advice from successful farm and ranch operators. "Build up something. Watch the debt thing. Learn how to build. Get as much machinery as you can. Get by. Use old equipment. Start with old cows and bum lambs. Watch the capital expense. The wife makes a difference."

"Don't expect to start out where Dad left off. Don't go too far in debt. Make the improvements you know you can handle. Start with used machinery. Think out your moves. Avoid easy credit."

"Don't over borrow. Build gradually. Start slowly. Build as you go. Don't start out with the biggest and the best. Live within your means."

"Look around your community for an older farmer who is well thought of and respected. Learn from him. Use him as a measuring stick. Seek advice. Use his knowledge."

"Work hard. You've got to produce. Live within your means."

"Both partners need to be involved. They should know exactly what they owe and their assets. You have to know every phase of the operation. Plan things out."

Advice from a lender on how to avoid debt. Being from cattle country, he cautioned against big machinery, fancy horses, goose-neck trailers, exotic cattle, big trips, new pickups, fancy saddles and expensive rodeo hobbies.

"Good cattle prices are a pickup dealer's heyday." He noted the peer pressure in the countryside, the temptation to go deluxe in order to keep up with their counterparts.

He recommended that in planning budgets and borrowing, it is better to overestimate expenses and underestimate income. He noted the feeling of accomplishment people have when their results are better than their projected figures. He also felt producers need to resist the tendency to spend or expand after a good year. Farm and ranch operators can use their good years to improve their equity position (reduce debt) so they have more leeway during poor years.

He also said that if you owe more than \$40 against \$100 worth of assets, the rewards of



Val
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your hard labor will go to bankers and finance companies.

Advice from a farm management specialist. "Stay away from depreciable assets (pickups, cars, newer machinery). Avoid capital investment (land, buildings, machinery) by entering into share agreements. Share the risk with older established operators who already have large investments and are helpful in providing for the family's living expense while the farm income is being reinvested."

Quick points from a farm psychologist. That would be me.

- Have a marketing plan and follow it.
- Know your financial records and use them to make management decisions. Manage the input costs tenaciously. Profits are the key to an enjoyable lifestyle. Live within a realistic family budget.
- Be a team player with your spouse. Share the emotions and decisions of farming. Be an executive team in farm management and life goals. Nurture your marriage. Be careful not to let negative emotions spill over into personal relationships.
- Have a relationship of trust and open communications with your parents, landlords and other relatives who count on you to do your part. Have formal and regular well-run family business meetings. Move to ownership and equity positions quickly as feasible while retaining cooperative relationships with family, employees and lenders.
- Don't be a bully. Don't bite the hand that feeds you. Treat your parents with respect. Successors need to do their part to fit in. Don't let feelings of entitlement spoil relationships that have been generous to a fault.
- Learn to be a manager of people. People skills will enable you to manage at the farm scale you need to in order to succeed.
- Manage personal stress. Keep a long term perspective. Have fun and enjoy the lifestyle. Don't work yourself or the family into the ground. Live life in balance. Seek advice on farm management, personal coping or family matters.
- Be truthful and honest in business dealings.
- Stay away as long as possible and build up as much expertise as you can before you start to farm or ranch. Be an aggressive learner and take calculated risks while following proven methods of success.

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.

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looking for high intensity labor and management.

"Work part time or full time for someone else and take the opportunity to build your own herd as part of the compensation. Find someone who wants to slow down or retire, and work out a plan that eventually allows you to buy into the operation."

"Have a realistic plan. Don't move too fast. Be patient. Know your industry and wait for the right time before making a major move. Follow the hog or cattle cycles. Wait for low prices on machinery."

"Choose labor-intensive and low investment entries (hogs, dairy, lambs) into farming. Delay major land purchases until you have 30 to 50 percent of the money available for a down payment. Invest in working assets."

He cautions against new pickups, fifth-wheel trailers, and rodeo expenses. He worries that profits from good years are spent for luxury items instead of being used to strengthen their position (reducing debt, adding more working assets).

He also cautions against too much reinvestment in non-liquid assets. Enough money should be set aside to make one year's land payment to cushion against a bad year. During bad years, living expenses should be cut instead of living off the operating loan.

He feels paying off debt makes income potential much greater while increased debt make it much tougher. Paying less interest means more profit. Also, off-farm income is

VISITING HOURS

Hot Cocoa: Health Benefits And Holiday Destressing

BY RACHEL PINOS
Avera Sacred Heart Hospital & Hy-Vee Dietitian

Nothing warms you up better on a cold winter day than a nice cup of hot cocoa. Would you believe that indulging in your chocolate craving can actually be good for you? This year National Cocoa Day is on Tuesday, Dec. 13.

Cocoa - the dried, fully fermented seeds of the cacao tree - is the basis for cocoa powder which is used to make the hot cocoa beverage we all know and love. Monkeys were the first creatures to discover that the cacao plant was edible and quite tasty. Over 1500 years ago, monkeys began to consume the pulp of the plant and spit out the beans. Humans soon began to follow the monkeys' lead.

Cacao trees are grown all over the world, but it is believed that the first cacao trees grew in South America. Cocoa is similar to wine in that its flavor differs depending on the location where it is grown. It's a good thing that cacao trees are plentiful because approximately 300 to 600 cocoa beans are needed to make just two pounds of chocolate!

DID YOU KNOW?

- Choosing your chocolate wisely could mean decreasing stress and increasing endorphin production, the "feel-good" chemicals in the body shown to improve mood.
- The higher the cacao content (represented on packaging by percentage), the more benefits. Avoid products that are highly processed or have a high

sugar content.

- Dark chocolate and cocoa powder contain the most flavonoids, antioxidants known to relax blood vessels and reduce blood pressure.
- Dark chocolate may also reduce LDL, or bad cholesterol.
- Chocolate is a much weaker stimulant than most people think. In fact, a typical 1.4-ounce chocolate bar contains the stimulant equivalent of a cup of decaf coffee.
- While a little dark chocolate is good, a lot is not better. Chocolate still is loaded with calories. Remember a balanced diet - and plenty of exercise - is still the key to heart health and stress management.

SCENTS OF THE SEASON

Add some spice to your cocoa as these comforting aromas are also known to provide a sense of calmness.

Cinnamon provides an aroma of warming, cheering, comforting and nurturing. Cloves fill the air with a sweet, spicy aroma evoking a calming energy.

Ginger spices up a cold, snowy night with an earthy aroma, producing a warming sensation.

Peppermint has a minty aroma. It offers a cooling and refreshing sensation.

Celebrate Cocoa Day by sipping a cup and knowing you are doing something good for yourself!

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Teaching Teens Ethics With Junior Achievement

According to one South Dakota teen "Ethics are important no matter what profession you are in or you work. Ethics define your character."

In large numbers, teens today express a troubling contradiction when it comes to ethics. Admittedly expressing confidence in feeling prepared to make the right choices in the future, but freely admit to unethical behavior. Today, 80% of teens surveyed say they are ethically prepared, but more than one third of students believe you must break school rules to succeed and nearly half say

lying to parents and guardians is acceptable.

These feelings among teens raise concerns to employers. Through Junior Achievement, business executives and community leaders will take time from their busy schedules to discuss with teens the necessity of ethics in the workplace and personal lives. The Yankton event is scheduled for Wednesday, December 7, 2011.

Junior Achievement works to provide tools and role models to teens to help them become prepared to make ethical decisions. Through the JA Excelling through Ethics pro-

gram these business executives will share basic value, and beliefs, as well as engage students in discussions on the role of ethics in their school life and in their own personal and business dealings.

The impact of the program is substantial. Throughout South Dakota, over 350 business executives impact more than 6,000 high school students through the program. After participating last year, one teen expressed, "The choices you make sets a reputation for your character." That reputation is being molded through this JA program and these community leaders.

Caring For CASA Kids In Yankton

The Southeast CASA Program helps the abused and neglected children in Yankton County by providing court-appointed volunteer advocates who will protect their best interests through the foster care and family court systems.

Not sure what to give certain individuals on your list this holiday season? The "Caring for CASA Kids" campaign can solve your gift-giving dilemmas. You can make a tax-deductible donation to the Southeast CASA Program in someone else's name, and it will give them the gift of helping these children to thrive. A donation to Southeast CASA in their name is a perfect gift for an outstanding relative, teacher,

friend, or coworker. What a thoughtful way to celebrate a special person this holiday season!

When you make a donation in someone else's name, Southeast CASA Program will send a special card with the details of the goodness done in their name. You can choose whether you want this card sent to you so you can present it to them yourself, or if you want us to mail it directly to them.

Send your donation and gift details for the "Caring for CASA Kids" campaign to the Southeast CASA Program, P.O. Box 7017, Yankton, SD 57078, or call 760-4825 for more information.

DHHS Warns Stay One Step Ahead Of The Flu

LINCOLN, Neb. — There's only one direction flu activity will go and that's up according to the Nebraska Department of Health and Human Services (DHHS). Only two cases have been reported to DHHS so far which means there's still time to get vaccinated, build immunity and stay one step ahead of the flu.

"Getting your flu vaccine is about more than protecting yourself," said Dr. Joann Schaefer, Nebraska's Chief Medical Officer and Director of Public Health for DHHS. "It protects friends and family members with certain

health conditions who can't afford to get the flu."

While flu can make anyone sick, certain people are at greater risk for serious complications, and it's extremely important they receive vaccine:

- Young children;
- Older people;
- Pregnant women;
- People with cancer, chronic lung disease (like asthma and COPD), diabetes (type 1 and 2), heart disease, HIV or AIDS, morbid obesity, neurologic conditions and certain other long-term health conditions

The Centers for Disease Control and Prevention recommends flu vaccine for everyone 6 months and older.

Flu vaccine is safe, effective and rigorously tested. Remember, it's a myth that you can get flu from the shot. The most common reaction is soreness and redness at the injection site. If you don't like needles, FluMist is a nasal spray available for healthy people 2-49 years old.

Here are some additional things you can do to protect yourself:

- Wash your hands often;
 - Avoid contact with people who are sick;
 - Stay home from work, family gatherings and social functions if you're sick;
 - Cover your mouth and nose when you cough with a tissue or sleeve, not your hands;
 - Eat healthy and get plenty of rest;
 - Don't smoke.
- For more flu information, visit the DHHS website at www.dhhs.ne.gov/flu.

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50th Anniversary

Edward & Sharon (Heusinkveld) VanGerpen of Avon will be celebrating their 50th wedding anniversary.

An open house, hosted by their family, will be held Friday, Dec. 16 from 5-8 p.m. at the First Baptist Church, Avon. Friends and family are invited. Your presence is their gift.

Cards can be sent to 115 E. 4th Ave., Avon, SD 57315.

The couple has two children: Doug (Darla) and Scott (Julie) VanGerpen, all of Avon. They have six grandchildren and one great-grandchild.

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