

What Is Behind A Farm Couple's Divorce

BY VAL FARMER
www.valfarmer.com

She was the "bad" guy in the eyes of most of the community. She could understand it. Her marriage didn't look bad from the outside. Her close friends and family, who saw the way it really was, were supportive and stood beside her through the divorce.

The decision to divorce was the hardest thing she had ever done in her life. First, there was the absolute loss of hope that her husband would ever change or that the marriage would ever be good. She had been through too much and had seen both her and her husband's best efforts fall short.

What went wrong?

It would have been easy to blame many aspects of farming for her problems, but she didn't. She knew the cause was a breakdown in communications. If the relationship had been strong and rewarding then the challenges and hardships of a farming lifestyle would have been manageable.

When the joy and sense of common purpose went out of their relationship, then the stress and busyness of farm life was wearing and exhausting. The farm added strain to an already troubled relationship.

A tough image. Her husband somehow needed to hide his feelings of insecurity and weakness, even from her. The mental toughness he needed for farming seemed to carry over to personal relationships. His need to be "right" and in control was so strong that he had trouble being open to her influence or listening to her. It seemed as though admitting to problems would be absolutely crushing to his self-esteem.

His pride also made it difficult to seek help for their marriage, while there was still a chance. As she looked around in her community, she couldn't remember a single man who ever went for help without being forced into it.

The farm comes first. His priority was always the farm. It was rarely the marriage. The hay, the calves, the machinery - everything else came first. Her husband meant well and would make promises, but something always seemed to come up. He was so caught up in what he was doing!

It was one thing to be supportive of him and the farm but she didn't feel the same support for herself and her priorities. She felt on shaky ground when she challenged him with her ideas about marriage and family responsibilities.

She felt she was expected to ignore the bad and to make all the adjustments. It didn't help that the community attitude was that men could be excused for hard drinking, general insensitivity and a skewed sense of their lives coming first.

Impact on children. Her husband was a good father. Her unwillingness to take the children away from him and the farm was her biggest obstacle to divorce. It was not fair to him. It was not fair

to the children. It was not fair to the grandparents. But when she honestly looked at the unhappy prospect of their future life together, she still felt divorce was the best solution.

It seemed he could accept almost everything about the divorce except the children not being raised on the farm. He had to reject that in order to justify his existence and all the sacrifices he had made to keep going in farming. He threatened a custody battle to keep the children in that mythical world where their happiness and development would be assured.

Facing her own fears. Another fear she faced was her lack of self-confidence about making a living and managing a family of her own. There was not enough cash flow from farming to provide decent support for her and the children.

She was reluctant to jeopardize her husband's career by forcing a sale. His family's feelings and ties to the farm were so intense that she could not bear to inflict further pain by exercising all of her rights.

But in the end, she faced the issue squarely and left feeling relieved, more than anything, just to be away. It was time to grow up. She had to learn new things, take on new responsibilities, earn a living and to make a good life for the children by herself. The move, the job finding, the childcare, the financial responsibilities and anticipated loneliness were paralyzing and overwhelming.

It took a combination of utter hopelessness about her marriage and tremendous courage and faith in herself to decide to divorce. Her religious beliefs argued against it. She did feel guilty. She did feel like a failure. She did feel sorry for the hurt she was causing. She did feel the pain of her children. She did feel weak and inadequate. Despite all of this, she did it anyway.

What could have made a difference? She wished she had been more assertive in the beginning of their relationship and established give-and-take communications in their marriage. Her complaints and feelings were not taken seriously until it was too late.

She had seen many examples around her of beautiful farm marriages built on partnership and communications. But for herself and for many others, farming seemed like a male-dominated world full of rationale for one-sided relationships and unfulfilling lives for women. Correcting that one-sidedness early might prevent some women from going through the painful experience of divorce - or accepting a few meager crumbs of marriage when a banquet is possible.

For more information on rural marriages, visit Val Farmer's website at 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.



Val FARMER

Visiting Hours

The Weapons To Fighting Heart Disease

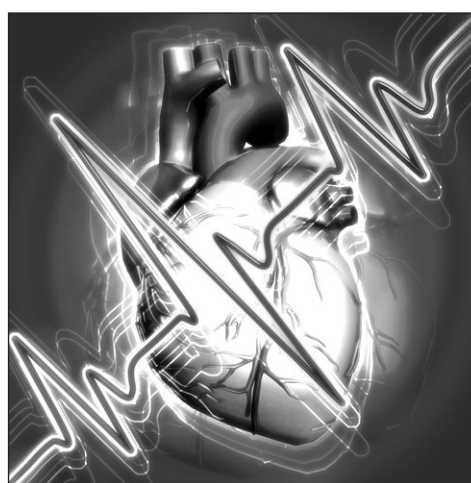
BY LAURIE MCKEE, RN
Avera Sacred Heart Hospital ICU/Cardiac Services

Most people already know that heart disease is the No. 1 killer of both men and women in the United States. Most of us already know many of the main causes of heart disease - obesity, smoking, high blood pressure, high cholesterol, heredity, etc. So, the question is, what are we going to do about it?

Knowledge is your best weapon against any type of disease or illness. It's important to know your risk factors. Do you have a family history of heart disease including heart problems, high blood pressure or high cholesterol? Many of these risk factors are hereditary. The Avera Sacred Heart Hospital Planet Heart Cardiovascular Screening Program can also help you gain insight to your cardiovascular risk factors.

Once you've obtained that information, discuss these issues with your physician or health care provider. Perhaps this is during a physical or other visit to your doctor. Your physician can help guide you in the right direction toward your heart health awareness.

It's important to get an early start on this "heart health awareness." Many times, disaster can be averted well ahead of time through simple lifestyle changes - a little less fat in the diet, a little more exercise, cutting out the smoking and the exposure to second-hand smoke and working on ways to reduce stress.



As I said earlier - we know the culprits - it's taking control of them before they take control of us that makes all the difference.

Lowering that cholesterol before it blocks the arteries can save you from requiring bypass surgery down the road.

Lowering your stress levels and regular exercise can reduce your blood pressure.

Some of these changes are easy for many people and some can be very difficult. The value shouldn't necessarily be seen as an immediate benefit (although you will notice a difference right away with many), but more as a long-term investment in your own health.

One In Five South Dakota Residents Have No Savings, Assets To Weather A Financial Crisis

WASHINGTON — In South Dakota today, 21.7 percent of households are "asset poor," meaning they have little or no financial cushion to rely on if unemployment or another emergency leads to a loss of income, according to a report released today by the national nonprofit Corporation for Enterprise Development (CFED).

The 2012 Assets & Opportunity Scorecard ranked South Dakota 22nd in the country overall for how their residents fare in terms of achieving financial security across 52 measures in five different issue areas. Many South Dakota residents have jobs, but they lack adequate savings or other assets to cover expenses for three months if they lose a steady income. Asset poverty, the Scorecard's signature measure, is a conservative estimate of financial security since it counts all assets, including those - such as a home - that would need to be liquidated to be used for day-to-day needs. A more realistic measure of the resources available to families is "liquid asset poverty," which excludes assets such as a home or car that are not easily converted to cash. Excluding these assets, the liquid asset poverty rate increases to 43.4 percent of South Dakota residents.

For asset-poor families, scraping by day to day is a constant struggle and investing in the future is all but impossible. "Growing numbers of Americans have almost no savings or other assets to fall back on if they lose their jobs or face a medical crisis," said Andrea Levere, president of CFED. "Without those savings, few will be able to invest in a more economically secure future, including buying a home, saving for their children's college education or building a retirement nest egg."

The Assets & Opportunity Scorecard offers the most comprehensive look available at Americans' ability to save and build wealth, fend off poverty and create a more prosperous future. The Scorecard explores how well residents are faring in the 50 states and the District of Columbia and assesses policies that are helping residents build and protect assets across five issue areas: Financial Assets & Income, Businesses & Jobs, Housing & Homeownership, Health Care and Education.

South Dakota boasts one of the best unemployment and underemployment rates in the country, ranking 3rd in both. However, the state has the worst ranking among the 50 states in average annual pay at \$28,773 and ranks 44th in the percent of low-wage jobs. Three-fourths of college graduates leave school with debt—the highest in the nation. Yet they enter a workforce with the lowest average annual pay and with limited employer offered health care.

In addition, South Dakota ranks 39th for homeownership by income, leaving limited opportunities for many. Nearly 42 percent of renters pay more than 30 percent of their income in rent. These circumstances limit opportunities for South Dakotans to achieve economic security.

The Scorecard highlights a dozen policy solutions that can help South Dakota increase opportunity and promote financial well-being for all residents. To reduce the college debt burden, the state should match the deposits of those who save in a 529 college savings account or establish Children's Savings Accounts. In addition, need-based postsecondary financial aid should be increased. In addition, to address the need for safe, affordable housing, the state should establish a Housing Opportunity Fund. This would stimulate additional investments that address unmet housing needs across South

Dakota. "South Dakotans' hard work and fiscal responsibility are evident in this scorecard," said Susan Randall, executive director of South Dakota Voices for Children and a member of the Alliance for Economic Security, a Lead State Organization for the national Assets & Opportunity Network. "But we can do better by building safe, affordable housing and investing in our children's education."

This is also true for reservation communities in South Dakota.

Tawney Brunsch, executive director, Lakota Funds in Pine Ridge, said "Many of these measures do not reflect reality in reservation communities—in unemployment, in housing, and in financial assets. Because Native Americans constitute 10 percent of South Dakota's population, it is to the benefit of the entire state that this discrepancy be addressed."

Nationally, the Scorecard paints a picture of a country where low- and moderate-income families continue to fall further down the economic ladder more than two years after the official end of the recession.

Levere added that the Scorecard findings are "particularly disturbing in the context of precipitous drops in incomes for many Americans and widening of the wealth gap between the richest and poorest households."

The report found growing racial gaps in asset poverty, with the number of people of color who are asset poor more than double the number of white people (43 percent versus 20 percent). The number of people of color who were found to be liquid asset poor was nearly double the number of white people (60 percent versus 32 percent).

To access the complete Scorecard visit <http://scorecard.cfed.org>.

Don't Overlook the Earned Income Tax Credit

LINCOLN, Neb. — Low- to middle-income taxpayers are encouraged to file for the Earned Income Tax Credit, which could result in a reduced federal tax, no tax payment or even receiving a tax refund beyond the amount of tax withheld, according to the Department of Health and Human Services (DHHS).

EITC is a refundable tax credit for eligible workers with low to middle incomes, said Scot Adams, interim director of the Division of Children and Family Services in DHHS.

Earned income tax credit is based on income and filing status, he said. For example, childless singles making less than \$13,660 a year, or married couples with two children making less than \$46,044 annually from wages, self-employment or farming in 2011 could qualify. To electronically file returns and get the fastest refunds, both spouses must be present to sign joint returns.

"People deserve to get the tax credits they're eligible to receive through the EITC program," Adams said. "EITC is a financial boost for working people especially in these challenging economic times. You're eligible for it. Now file, claim it and get it."

Adams urged that before filing taxes, taxpayers should de-

termine if they're eligible even if they've qualified in the past. He said they can move into and out of eligibility depending on changes in their earnings, and parental or marital status.

To help Nebraskans take advantage of the EITC program, DHHS works with community organizations to provide free tax preparation assistance by IRS-certified volunteers to low income individuals and families. To locate assistance sites, or to have eligibility questions answered, call 2-1-1 or 1-800-906-9887.

Federal tax credits include:
• Earned Income Tax Credit - up to \$5,751.
• Child Tax Credit - up to \$1,000 per child.
• Child and Dependent Care Tax Credits - up to \$2,100.

For more information visit: www.canhelp.org/EITC.htm.

A Safe Place, Inc.
A Counseling Center
Terre Berkland, MSW, CSW, PIP
Therapist
500 Park Street, Suite 13, Yankton
661-5176
• Children • Adults • Couples • Families

- Depression • Stress
- Anxiety • Transitions
- Parenting • Behavior
- Play Therapy • PTSD

GREET THE 2011 CITIZENS OF THE YEAR

Tom And JoAnn Stanage



1:30 P.M. SUNDAY, MARCH 4
Yankton Elks Lodge
A Special Program Begins At 2 p.m.

* * *

*This Special Event Brought To You By
A Coalition Of Civic Organizations And The*

PRESS&DAKOTAN